Choosing Advice on Benefits

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Executive Summary

Background

The research was undertaken in the context of the BA’s emphasis on service improvement, the BA Citizen’s Charter and the move towards a One Stop service. It investigated the choices, perceptions and experience of customers seeking a service - information and advice, redress and advocacy - from advice centres and Benefits Agency local offices in three areas (1.1).

An inner city area, a small city with a rural hinterland and a metropolitan area were chosen; the participant organisations were Citizens Advice Bureaux, Local Authority advice centres and independent advice centres. A qualitative, exploratory methodology was selected (1.2).

The report includes short socio-economic profiles of the areas along with data on the participant agencies drawn from their own monitoring (Chapter 2). Data from the customer monitoring exercise undertaken for the research and from the focus groups with customers appear in Appendices A and B.

Findings

Customers’ choices were made on the basis of their current information; but their general understanding and knowledge was often inadequate. They obtained information in a haphazard way, from family and friends and chance encounters (3.1.1), from professionals who are not directly involved in benefits (3.1.2) and from professionals who are directly involved (3.1.3). Some of the agencies were active in promoting information (3.1.4).

Choices were also made according to the ease with which customers can gain access to an agency (3.2). Ease of access related to customers’ attitudes to the agencies, derived from their earlier experiences of seeking help, (3.2.1) and physical impediments, including location, transport, waiting areas, opening hours, the availability of telephone lines and response to letters (3.2.2).

Most significantly, customers went to the BA if they were reasonably confident about their eligibility for benefit. If they were not, or if they were not satisfied with the advice which they received at the BA, then they went to other agencies for advice, clarification and advocacy. These agencies were also able to advise customers about benefits in light of their social and economic circumstances as a whole (3.3).

Customers’ experiences on arrival differed between the agencies (4.1). There was considerable variation in procedures on reception amongst the BA offices; the other advice agencies were similar to each other (4.1.1). There could be long waiting periods at all the agencies, though some more experienced BA customers had ways to avoid or minimise this. Generally, customers were tolerant about the need to wait, provided they were confident they would (eventually) be dealt with speedily and efficiently (4.1.2). Some waiting areas were comfortable, but others were not; parents with children found waiting most wearing (4.1.3).

Telephone contact was seen as advantageous over distance and when immediate answers were gained. However, callers at all the agencies could experience difficulties in getting through or contacting the right person. BA callers noted that
the absence of a record of the conversation could be a problem. Telephone contact with the independent agencies was frequently only a preliminary to making a visit (4.2.1).

Personal callers valued the following: dealing with the same, named person; the time given to their enquiry at the CABx and independent advice agencies; dealing with someone who was ‘on their side’ and did not treat them with suspicion; having their problem sorted out there and then; privacy; and being able to explore their circumstances as a whole and make ‘better off’ calculations (4.2.2, also Appendix B). Customers new to the benefit system tend to go direct to a BA local office; whether they then discover the wider network of advice centres depends largely on their experience at the BA (4.3).

Multiple contacts with a variety of agencies were made to obtain correct information; in a few instances, customers were referred by one non-BA agency to another (4.3.1). Many return visits to the BA were to pick up Giros or hand in a form; help with the completion of forms was sought from non-BA agencies (4.3.2). The tasks and approaches of the various agencies are broadly laid down by their constitutions. Local advice services differ fundamentally from the BA: they do not make payments and they are not statutory, but have been established in recognition of local need (5.1.1). The BA and the other agencies agree that their services regarding access and outreach are similar. The nature of the information and advice provided is more contested, as advice centres tend to see themselves as different from the BA. Representation and formal advocacy, and the verification and confirmation of BA decisions are undertaken only by independent advice centres (5.1.2).

All the agencies are constrained in the range and quality of services they provide and in making changes to their services. The constraints vary in their nature and effect on agencies, giving different outcomes in the three areas (5.2). Funding and funders (5.2.1), staffing and volunteers (5.2.2), training and qualification (5.2.3), staff needs for information (5.2.4), physical, cultural and social barriers to claiming (5.2.5), rules, procedures and events which are made by others (5.2.6) and the relationships between the agencies (5.2.7) all constrain the BA and the other agencies. Some limitations are specific to BA local offices (5.3). The agencies can act to mitigate the effects of some of them, but others are beyond their control.

There are differences between the areas. Local histories and traditions influence current provision and relationships. Social, economic and political events have a particular local impact (6.1). Staff in BA local offices are working to change their roles, functions and relationships; they are better able than staff in the other advice centres to initiate change. However, the long established provision and relationships in the areas, and the expectations of customers, may prove slow to change (6.5).
THE ROLE OF LOCAL ADVICE CENTRES AND BENEFITS AGENCY LOCAL OFFICES IN THE PROVISION OF INFORMATION AND ADVICE ABOUT BENEFITS
Chapter 1 Introduction

1.1 The Research

The Benefits Agency (BA) and the Department of Social Security (DSS) commissioned research to investigate the perceptions and experience of customers seeking information and advice from advice centres and Benefits Agency local offices. However, it was accepted that many advice centres not only offer information and advice, but also advocacy, acting on a person’s behalf and representing a person’s interest to outside agencies, and that this may influence customers’ perceptions and choices.

Specifically, the research:

1. Examines the experience of customers seeking a service - advice and information, redress and advocacy - from the different agencies.
2. Explores what underlies and informs people’s choices about where to go for a service.
3. Identifies factors in common and which differ between areas.

1.1.1 Policy Background

The impetus for the research is the BA emphasis on service improvement, the BA Citizen’s Charter and the move towards a one stop service. The latter envisages a situation where BA customers will be able from a single, mainly local contact point, to obtain general information about all benefits and help with claiming procedures and better-off advice, find a gateway to help them deal with other agencies involved in social security, and obtain and return all claim forms.

At the same time, there is pressure on the other agencies offering advice about social security matters. The number of enquiries has increased substantially, while funding for both the statutory and non-statutory sectors has become increasingly constrained. At District level, some BA offices are already expanding advice services in response to the cutbacks made by local government.

1.1.2 Advice Agencies

Advice agencies are very heterogeneous in terms of their mission, funding and organisation and are very unevenly distributed geographically. Citizens Advice Bureaux are the only national network offering a comprehensive range of advice to all corners (Citron, 1989; Berthoud et al, 1986). However CABx are locally autonomous and accountable to local management committees; some have paid workers, while others do not; and they vary in the emphasis given to advocacy as opposed to advice. Other national networks like Age Concern provide advice to particular client groups.

Welfare advice services provided through local authorities also vary in ethos, organisation and activities. They differ, in particular, in the attention given to direct advice services (including advocacy), promoting the take up of benefits, supporting other advice services and influencing policy development (Fimister, 1986; Berthoud et al, 1986). Perhaps half are located in social services, with the others variously spread between Chief Executive’s Department, Housing, Leisure etc.
More importantly, Local Authority welfare rights units differ in the extent to which they have direct contact with the public. Some work only through other workers, providing them with skills which they use in their casework with clients. Others provide a direct service to the public, though this appears to be less and less available.

Finally, in addition to nationally available networks and Local Authority provision, there is a vast plethora of independent organisations providing welfare rights advice. These groups include local CPAG groups and community welfare rights groups that specialise in benefits or money advice (Hinton and Berthoud, 1988), specialist law centres and community, religious and cultural organisations that provide benefits advice as part of a more wide ranging remit. This sector is large, concentrated in metropolitan areas, and is often only precariously funded.

The research team recognised that there might be difficult relationships between some BA offices and advice agencies. Such relationships have their origins in local history and personalities, but also in the necessarily different, and possibly opposed, roles of BA offices and advice centres (Becker and Macpherson, 1986; Becker et al, 1987). The nature of the roles and relationships in different localities was to be explored.

1.1.3 Information and the Information Environment

The information which customers and potential customers need and which the Benefits Agency requires to disseminate is constantly changing as policies and procedures change. Equally, information is not neutral, but is altered by the manner and context in which it is presented (Golding and Middleton, 1986); and information has to be interpreted in relation to the needs and circumstances of particular individuals.

The research needed to tap all parts of the information environment relevant to social security. This places the Benefits Agency and the Department as the centre and origin of information. Information generated by formal and informal intermediaries (including advice centres) lies close to the centre; beyond is the almost boundless set of information that bears on benefits, which includes the media and informal networks, and which may influence the views and responses of individuals.

The information environment differs not only by content, but also by structure, form, quality and accessibility. Structure refers to the various information sources and their organisation; form to the way the information is presented; quality to the ‘accuracy’ of the information; and accessibility to the ease of obtaining information and the ease of comprehension.

The information environment varies in time and space. Changes which originate with the Benefits Agency may be slow to spread outwards. Advice and advocacy services are most developed in metropolitan and particularly inner city areas (Kempson, 1986). In rural areas travel is more difficult and the catchment areas of BA local offices are larger.

Finally, information relating to social security benefits per se must be distinguished from information concerning BA local offices and advice agencies. In making a choice as to where to go to seek information about the former, a member of the public is using information about the latter, almost inevitably influenced by perceptions and memories about the nature and quality of information that may be found there.

1.1.4 Information Needs and Search

The information needs of actual and potential BA customers are likely to vary between groups, between individuals within groups and over time. The information required may relate to any of well over thirty benefits. The degree of contact that
customers have with their BA local office varies markedly by benefit type (Russell and Whitworth, 1992). Individuals sample the information environment according to their needs and abilities. Needs vary in relation to their purposes and position vis-a-vis the benefit system, and over time.

People’s information search tends to be eclectic (Middleton and Golding, 1986). They may seek out different sources of information and acquire it incidentally. Very few people can have no preconceptions about the benefit system, BA local offices or advice centre. Such preconceptions influence their evaluation of new information.

1.2 Research Design and Methodology

Several factors influenced the choice of the research design. First, many local authorities were reducing their direct access advice services, while the non-statutory, independent sector, which had long catered for sub-groups of the public, was becoming increasingly important.

Secondly, it was anticipated that negotiating access to advice centres for research purposes would be time-consuming - perhaps involving the permission of management committees and elected members as well as the agreement of frontline staff.

Thirdly, it was thought that commitment to the research might be more difficult to obtain if existing relationships between Benefit Agency local offices and advice centres, and between statutory and non-statutory agencies, were found to be less than satisfactory.

Fourthly, the local information environment is large and complex and customers, including current and potential benefit recipients, have different information needs which change over time.

Lastly, the research was to be conducted within the short space of five months.

1.2.1 Choice of Areas and Agencies

It was proposed that the research should take place in three contrasting areas - an inner city area, a metropolitan area, and a small town with a rural hinterland - each with a different kind of information environment and varying problems of access.

In order to simplify the task sufficiently to make it manageable within the time allowed (five months) it was decided to focus on areas which gave the opportunity to study different models of service provision. That is, one area in which the Local Authority provided no direct access information service, but funded non-statutory agencies; another area in which there was a large non-statutory sector as well as direct access Local Authority provision; and a third area in which the Citizens Advice Bureau provided the only non-statutory service were to be included.

The selection criteria for the independent advice agencies were kept very simple. There were two essential qualifications: first, that the agency’s brief should include benefits-related advice; second, that the agency should be providing a direct access service to the general public.

Identifying suitable locations and agency networks which met the above criteria took some time. It was not possible in the time available for the research to find an appropriate small town where all the conditions were met so a small city with a rural hinterland was chosen. In addition, it was important for the target organisations to be sufficiently close geographically to offer the client a real choice, especially in terms of physical access. Finally, it was critical that all the selected agencies in a locality agreed to participate. Unfortunately, it became clear as the study progressed that one organisation in one area was not prepared to co-operate.
fully, despite having given this undertaking. However, because the research was designed to have several components, there was enough flexibility for steps to be taken to compensate for this, and it never became necessary to exclude the area as a whole from investigation.

In the event, the research comprised the following areas and participant organisations:

1. An inner city area (area A)
   a) A Benefits Agency local office
   b) A Citizens Advice Bureau
   c) An independent advice agency

2. A small city with a rural hinterland (area B)
   a) A Benefits Agency local office
   b) A Citizens Advice Bureau
   c) A Local Authority advice service

3. A metropolitan area (area C)
   a) A Benefits Agency local office
   b) A Citizens Advice Bureau
   c) A Local Authority advice service
   d) An independent advice agency
   e) Organisation of independent advice centres

1.2.2 Management and Staff Interviews

Once access had been agreed, visits were made to all participating organisations in the three areas. A topic guide was developed and interviews conducted with management and frontline staff. A total of 43 interviews took place (10 in area A, 18 in area B, 15 in area C). Each lasted about an hour, and either detailed notes were taken or the interviews were tape-recorded. The purpose of these interviews was to establish the organisation’s philosophy and working practices, the constraints underlying the provision of service, the characteristics of the client group, and the perceptions of relationships with the other organisations.

1.2.3 Client Interviews - In Situ

Four people visiting each agency with a benefits-related problem were interviewed in situ after seeing an agency worker, except at the organisation where difficulties were encountered. In total 36 people took part (eight in area A, 12 in area B, 16 in area C). They were chosen, with the help of the agency staff, so as to represent a range of the agency’s work. Interviews were semi-structured and focused upon the nature of the current enquiry including:

- the events giving rise to the enquiry
- the nature and degree of prior formal and informal consultations
- reasons for the choice of agency
- respondent’s prior expectations of help
- respondent’s evaluation of the utility and quality of the information and service received

1.2.4 The Monitoring Exercise

A monitoring exercise was negotiated with each participating organisation. The initial target number of cases was 100 per agency. This was found to be realistic where the Benefits Agency local offices and other larger agencies were concerned, where the throughput of clients was sufficient for the target figure to be reached within the set three-week period. However, it proved difficult in practice to extend
the monitoring exercise within the smaller agencies for a long enough period, and some flexibility in numbers was accepted.

The monitoring forms were designed to correspond as closely as possible to organisations’ existing methods of data collection for their own purposes. Provided consent was given, each form was completed with personal details of callers or telephone enquirers, the type of information or advice being sought, and the outcome of the enquiry in terms of action taken.

Customers calling in person, who agreed to take part in a later stage of the research, were asked to sign a consent form to that effect. This was then passed to the research team and used in the selection of people either to be interviewed at home or to be invited to join one of the discussion groups.

1.2.5 Client Group Discussions

Four group discussions were held in areas A and C, and three group discussions were held in area B, with clients recruited from the participating agencies. Participants in the group discussions were recruited through the monitoring exercise. A total of 57 people took part (21 in area A, 13 in area B, 23 in area C). Transport was provided or travelling expenses paid, and respondents were also given a modest payment for attending.

Three groups in each area involved lone parents, pensioners (except in area B, where this could not be achieved) and unemployed people. It was decided that the composition of the fourth groups should be different in each area. In one location, clients who had sought advocacy or redress were involved; in another the common factor was having sought help as the result of a crisis or sudden event; and the third group was people who were seeking information or claiming benefit for the first time.

While the topic guide for the focus groups covered the full range of the research brief, the emphasis, during the group discussions, was upon comparisons between the different agencies and their modes of approach. At the end of each discussion, a short, structured, evaluation form was administered to all group participants to provide systematic information on their experiences. The discussions lasted about an hour and a half, were tape-recorded and transcribed for analysis.

1.2.6 Client Interviews - at Home

A small number of people, recruited from each agency, were interviewed in their own homes. In consultation with the Steering Committee, sub-groups of clients who were not represented or were under-represented in the group discussions were chosen for these home visits - in one area they were first-time applicants, and in the other two they were people who were elderly, disabled or sick, and 16-17 year olds.

These interviews were used to construct detailed case-histories of the information needs and search behaviour of respondents, paying particular attention to:

- tracing the consequences of the advice and information received from the agencies consulted
- identifying the extent of multiple contact with agencies and the reasons for this
- exploring further the insights derived from the focus groups

The interviews lasted for about an hour, were tape-recorded and transcribed for analysis.
1.2.7 **Staff Group Discussions**

Groups were held in each area involving one or more staff members from all the participating organisations, together with representatives from other local organisations or umbrella groups relevant to the research. In light of the preliminary study findings, respondents were asked to reflect on:

- the roles and apparent strengths and weaknesses of the various advice organisations
- the nature of the relationships between organisations
- strategies, at local level, for improving the overall quality of service and enhancing the information environment available to actual and potential customers
- lessons that might be drawn for national policy

Each discussion lasted for about an hour and a half, was tape-recorded and transcribed for analysis. Two moderators ran each group, with the exception of one where, due to illness, only one moderator was present.

1.3 **The Structure of the Report**

The local areas and agencies in which the research was carried out are described in chapter 2.

The main findings of the research are discussed in the following three chapters. In each one, the similarities and differences between the three areas and the range of agencies are reviewed. Two chapters focus on the views of customers; these show how customers make choices between advice services (chapter 3) and their experience of obtaining advice (chapter 4). The perspectives of agency staff on their roles and relationships and the constraints under which they operate are considered in chapter 5.

The researchers each took the lead responsibility for the field work in one area and for drafting one of these chapters. In discussing experiences held in common, the majority of the quotations came from respondents in the writer's field work area. Respondents from other areas are quoted as evidence of alternative views and experiences.

Conclusions are drawn about the differences between the areas, the ways in which change may be sought or accomplished and how change in one element in the delivery of services has implications for the roles and relationships in the area as a whole.

Tables of data from the monitoring exercise are in Appendix A. The lists generated by the focus groups of characteristics desired in advice agencies are presented in full in Appendix B.

1.4 **Conventions**

The following abbreviations are used in the Report. Benefits Agency: BA; Citizens Advice Bureau(x): CAB(x); Local Authority: LA; Independent: Ind. In area C, Fed refers to the local Federation (of independent advice services).

In general, respondents who are quoted are identified by initials allocated to them for the purposes of the research; their organisation (BA, or non BA); and their area.

Every effort has been made in the Report to safeguard the confidentiality of individuals and to disguise the identity of the areas.
Chapter 2  The Local Contexts

Introduction

The research was undertaken in three different areas - an inner city area, a small city with a rural hinterland and a metropolitan area. The following area profiles use information from the 1991 Census and from local sources, although it is important to note that the boundaries of Benefits Agency local offices do not coincide with those used by the census. In each area, the participating agencies included a Benefits Agency local office, a Citizens Advice Bureau and an independent advice centre or a Local Authority advice centre (both, in Area C). The information about the agencies is derived from interviews with managers and staff and in-house statistical data provided by the organisations themselves.

2.1 Area A

Area A is an inner city borough with a total population of almost a quarter of a million. Members of minority ethnic groups - mostly African Caribbean - represent around 20 per cent of this figure. Data on some key characteristics of the population, drawn from the 1991 Census are presented in Table 1 below.

Table 1: Area A: Key Characteristics

<table>
<thead>
<tr>
<th>Per cent of households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner occupied</td>
</tr>
<tr>
<td>Lone parent</td>
</tr>
<tr>
<td>Without a car</td>
</tr>
</tbody>
</table>

Source: Census 1991

Furthermore, in 1991, about a third of households were council tenancies, around one in five men and one in ten women were registered unemployed, and about 16 per cent of residents were pensioners.

The borough has three BA local offices and three CABx. There is also a Local Authority Welfare Rights Unit, which instead of offering a direct access service to clients, provides specialist help and training to other agencies which do.

In the north of the borough, where the research was sited, there were six other independent agencies (other than those participating in the study) which were either non-benefit specific or catering for specific client groups.

2.1.1 Area A Participating Agencies

a) Benefits Agency local office

This local office is one of three in the Borough, covering three postal districts. It is a newly refurbished, 'relocation' office for personal callers only - the Centrex telephone system re-routes all calls to the Belfast Social Security Centre which handles claims for Income Support, Sickness and Disability benefits, and Retirement and Widows' Pensions. The Social Fund is administered from one of the other local offices in the Borough.

The office has 27 paid staff - one Higher Executive Officer, seven full time and six part time L01s (Local officer, Grade One), eleven full time and five part-time L011s (Local officer, Grade Two) and two security guards.
The office is currently open five days a week from 9.00-3.00 except for Wednesdays when it opens at 9.30. However, a later closing time is under discussion. Other services, such as appointments and home visits are offered in addition to these opening hours.

A work return for the District for the month of September 1993 showed a total of 3,379 callers, of whom 2,683 (79 per cent) were calling about Income Support or the Social Fund and 696 (21 per cent) were enquiring about contributory benefits. 1,273 payments were made. 2,045 enquiries (61 per cent of the total) were dealt with within 30 minutes of the client seeing a worker; 870 (26 per cent) took over an hour. The current target clearance time is 75 per cent within 60 minutes.

b) Independent advice agency

This agency originated in 1982 as a venture jointly established and managed by a local Law Centre and Community Centre. In 1991 it ceased to be a joint project, and all its workers are now employed by the Law Centre and accountable to its management committee. The agency is funded directly by a Voluntary Sector Grant from the borough council, with some additional income deriving from the Legal Aid Board’s Green Form’ scheme. The unit is still housed in the Community Centre on a pedestrian street leading up to a High Street. It is a short walk from main bus routes.

The agency has one full-time and one part-time advice worker, and a part-time administrator (both part-time posts are for 19 hours a week). The team is assisted by one volunteer from Voluntary Action who receives training and expenses over a period of approximately six months, and who acts as a receptionist, attending at session times.

The agency is open 10.30-12.30 on Monday and Wednesday to all callers, and on Thursday for a ‘women only’ session. Appointments are also offered out of session hours. Telephone calls are accepted every day, although callers are encouraged to bring their enquiries to a morning session. Internal meetings are held on Tuesdays.

Between April and September 1993 the agency saw 733 clients, of whom 325 were male, 408 were female and 94 were disabled. 430 (59 per cent) were Black Caribbean/African/British, 21 (three per cent) were Indian, 47 (six per cent) were Turkish, and eight (one per cent) were Vietnamese.

Although the agency serves the whole of the borough, the majority of its clients come from four electoral wards. Three of these wards have the highest non-white populations in the Borough, one has the most one-parent households, and one has the highest concentration of Council-rented housing (Census 1991).

Citizens Advice Bureau

The CAB has a full-time manager, three full-time advice workers and a temporary relief worker works 14 hours a week to cover for another full-time worker who is on maternity leave. There is also one full-time administration worker. Two part-time volunteers (one advice, one administration) have recently left, and attempts are being made to replace them.

The CAB is open 10.00-12.00 on Monday and Thursday and 5.00-7.00 on Tuesday. Telephone enquiries are accepted on Wednesday and Friday 1.00-4.00. Appointments are made between 9.30 and 4.30 on Wednesdays and, if necessary, on other days out of session hours.

An in-house survey of the first 200 clients attending in March 1993 showed that 67 per cent were from ethnic minority groups (including 59 per cent Black Caribbean/African/British, two per cent Indian/Pakistani, four per cent Turkish/Greek, and one per cent Chinese). Five per cent were refugees and 32 per cent were unemployed. 35 per cent were on Income Support. Although the CAB
has no formal catchment area, 90 per cent of clients came from within the borough.

The Citizens Advice Bureau (CAB) is one of three in the borough, and there is also a specialist Money Advice Service. All are funded almost exclusively by the borough council, with the remaining monies from a NACAB grant and sundry income. During the year April 1992 and March 1993 21,333 enquiries were received by the three bureaux, 5,321 (25 per cent) of which concerned Social Security.

### 2.2 Area B

**Table 2  Area B: Key Characteristics**

<table>
<thead>
<tr>
<th></th>
<th>City</th>
<th>Suburb</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner occupied</td>
<td>47</td>
<td>82</td>
<td>69</td>
</tr>
<tr>
<td>Lone parent</td>
<td>11</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Without a car</td>
<td>40</td>
<td>17</td>
<td>22</td>
</tr>
</tbody>
</table>

Source: Census 1991

Area B consists of the northern half of an ancient city with an outer ring of light industry and a rural hinterland. The distance from the centre of the city to the outer edge of the area is about 20 miles. The city comprises about 53,000 households. It is in the centre of a county and forms the hub of a communications wheel. About one in five residents were pensioners; 13 per cent of men and seven per cent of women were unemployed (Census 1991).

The area also incorporates two district councils. The one which borders on the city had a population of 40,000 people and includes low rise housing developments built in the 1950s and 1960s, which are situated immediately outside the ring road. It is a more affluent area. Only five per cent of men and four per cent of women were unemployed; one in five of residents were pensioners (Census 1991). The rural district beyond covers an area of scattered villages and small towns. It had a population of 38,000 people. Around a quarter of them were pensioners; eight per cent of men and five per cent of women were unemployed (Census 1991). In December 1993 within the “travel to work” area for the city there were nearly 13 thousand people who were unemployed.

There has been a very stable population in the locality, with very few people from minority ethnic groups. They comprise about two per cent of the population in the city, and less than one per cent outside it. There are about five and a half thousand people in the area for whom English is not their mother tongue; the largest single groups would appear to be the Chinese, Bangladeshis, Indians and Eastern Europeans.

Many of our interviewees considered the bus service to be infrequent and expensive and whilst there is a Park and Ride Service there is no park available on the north side of the city. There is very little free off-road car parking space and although there are plenty of car parks (including one next door to the Benefits Agency) they are expensive.

In the late 1980s the City Council decided to group a range of advice agencies in the city centre, close to both the City Council offices and the BA offices and next door to a supermarket. In addition to the Local Authority service and the CAB space is provided for:

i. An information shop, which is City Council funded and acts as a sign post for the rest of the agencies as well as for other sources of information. It has one full time member of staff, who is supported by the Local Authority advice service staff, and is open five days a week. People who call with a clear request for help with welfare rights problems are directed
to the Local Authority service provision, if they come from the City, and to the CAB service if they come from outside the city.

ii. Age Concern, which deals with approximately 7,500 enquirers each year, 10 per cent of which relate to benefits. It has a staff of 20 and 350 volunteers, of whom three staff and five volunteers deal with information and advice. The charity has a Welfare Rights Officer who, while based in the arcade has developed a home visiting welfare rights service. In the past two years he has visited some 800 people in their own homes, and helped them claim in excess of £250,000 in benefits.

iii. A voluntary organisations contact point, which provides rented space for twenty voluntary organisations, is based above the information shop. One of these is the legal advice service provided by the local legal services committee. The service is largely funded by local businesses and trusts. It employs one and a half workers and 70 volunteers, including 35-40 solicitors and six people who attend tribunals. It undertakes welfare rights work as part of a much wider remit, and it refers city based enquirers to the Local Authority service. The BA District Information Officer holds a surgery in the contact point on one afternoon each week.

The County Council employs one Welfare Rights Officer whose role is to influence Social Service policy in relation to welfare rights. He does not provide advice direct to clients.

There are a number of other independent organisations which focus on the needs of particular groups in the area. In some cases these offer advice and information on benefits related issues as part of a wider remit. Of particular interest is an organisation which focuses on the needs of disabled people. It was referred to by many respondents. It is largely staffed by volunteers with one and a half paid workers. It receives funding from the city, the county and from donations. It is open 10.00-3.00 Monday-Friday and is based near the city centre. It has a county wide remit and offers home visits, information, advice, advocacy and representation at tribunals.

2.2.1 Area B Participating Agencies

a) Benefits Agency local office

The Benefits Agency office is situated in the city centre and there are two small local offices in outlying towns, which are open on a part-time basis. The research focused on the city centre office but recognised the needs of those people who might also on occasion use the other two offices. The BA in question is within 5-10 minutes walk from the BA office which covers the other half of the district and also from the Job Centre.

At the time of our study the office was arranged with an initial reception desk to which all but the most experienced customers went on arrival. Here people requested forms, handed in death certificates and insurance money as well as giving an explanation of any other needs. The caller survey undertaken in March 1993 found that most people were seen within ten minutes. Customers needing advice and information concerning contributory benefits were then sent into an office on the ground floor where they were unlikely to wait for more than 15 minutes before being seen. Customers presenting with a request concerning a non-contributory benefit such as Income Support were sent to an upstairs office in which they might wait for an hour or more to receive a giro, sharing the space with those seeking advice or information. The agency had for some time been aware of the need to upgrade its facilities and this was due to take place in January 1994. A new system was to be introduced which would more closely approximate to the One Stop model, with a fast track for people wishing to hand in documents/money or to pick up a leaflet or a form and one waiting area in which enquiries concerning both contributory and non-contributory benefits will be handled.
The Income Support section employs 45 people, four of whom are front line receptionists. There are two full time Visiting Officers and one District Information Officer. The BA aims to provide clear and accessible help and information and prompt and accurate payment of benefits.

The offices are open to the public between 9.30-3.30 Monday-Friday and staff work flexi time between 7.30am and 6.30pm. Appointments are arranged on request.

During 1993 approximately 22,770 people called in person and 176,684 by telephone. Of these 1,987 were in receipt of crisis loans. In February 1994 approximately 17,799 people were dependent on Income Support.

The Caller survey undertaken in March 1993 showed that all customers were seen at the initial reception within ten minutes (which exceeded the office target), that 47 per cent of callers get through on the telephone on their first attempt and that 84 per cent were satisfied with the explanation that they received. However, concern was expressed about privacy during interviews, with 44 per cent feeling that provision was poor. The behaviour of other callers was seen as a matter of concern by 36 per cent of callers using the income support office.

b) Local Authority service

The Local Authority advice agency is entirely City Council funded and provides advice and information on Welfare Rights, Housing and Consumer issues to those people living within the city.

The service is in a spacious building with a play area, coffee and magazines in the waiting room, and an upstairs art gallery. A receptionist keeps track of the order in which people arrive and is able to indicate to them roughly how long they may have to wait. The atmosphere in the waiting room is calm and pleasant and all interviews are carried out in private rooms.

The service has seven advisors, of whom three specialise in welfare rights; one of the three undertakes home visits.

It is open each morning 10.00-1.00 for open access, and between 1.00-5.00 for appointments. In addition to providing information and advice, staff offer advocacy and undertake tribunal work (78 in 1992/1993). They also prepare booklets for use by other professionals who may need guidance on the optimum way to help their clients in the acquisition of benefits. For example, they published Benefits for Young Disabled People and their Carers. They target information at particular groups of people whom they think are ill informed about benefits, such as elderly people in sheltered accommodation, and they provide training for statutory bodies such as social workers and Housing Benefit staff, as well as voluntary organisations such as the Legal Services Committee.

During 1992/1993 6,061 people used the welfare rights services, 918 (15 per cent) of whom were seeking help with Income Support; 2,700 (45 per cent) came for housing advice and 2,799 (46 per cent) for consumer advice.

c) Citizens Advice Bureau

The CAB receives funding from the three district councils and this is matched by the County Council. The remaining 15 per cent is found by the parish councils, and through fundraising and donations.

It has seven paid staff and 103 volunteers. The CAB sees itself as the equivalent of the general practitioner, undertaking a diagnostic role and passing on clients as appropriate to other specialist agencies. For example, it does not undertake welfare rights tribunal representation but it does offer welfare rights advice and reviews. It
undertakes home visits on an ad hoc basis. There is a Money Advice Unit in the bureau, which consists of eight volunteers headed by a professional money advice co-ordinator; a free initial consultation with a solicitor is provided. There is also an in-house specialist employment adviser and an industrial tribunal adviser.

The CAB offers open access between 10.00-4.30 each weekday; it is open for appointments only until 6.30 on Thursday and between 9.30-12.00 on Saturday. Appointments can be arranged outside these times when necessary. On visiting the CAB people can choose whether to wait to be seen or to make an appointment for another time. However, all specialist advice (for example, on money and employment) is by appointment only.

In addition to the city based CAB there are a further ten local CABs within the county. All are open between 10.00-3.00 on two days each week and several for longer. All offer generalist Welfare Rights advice and three provide representation at tribunals.

During 1992-1993 28,414 people sought advice from the city centre CAB with 43,116 concerns and enquiries. Seventeen per cent of these were specifically Social Security benefit related. Approximately 22,500 enquiries came from the city and 6,700 from the district which contains the suburban area of inter and post war housing estates and the rural area.

2.3 Area C

Area C is part of an industrial city in the north of England. As a whole, it has a population of around half a million. Members of minority ethnic groups represent around five per cent of the total, and about one in five are pensioners (Census 1991). In 1993, the unemployment rate for the city as a whole was 13 per cent, 21 per cent of families with children had no wage earners and 22 per cent of residents were dependent on Income Support.

Table 3 Area C: Key Characteristics

<table>
<thead>
<tr>
<th>Per cent of households</th>
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<tr>
<td>Owner occupied</td>
</tr>
<tr>
<td>Lone parent</td>
</tr>
<tr>
<td>Without a car</td>
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</tbody>
</table>

Source: Census 1991

The district served by the Benefits Agency local office in area C covers one of the less affluent parts of the city. A 1993 study found over 72,000 people living in 29 areas which were identified as suffering from poverty i.e. where over 30 per cent of the residents were dependent on Income Support. Thirteen of the areas were in area C. Within area C were three ‘areas of acute poverty’ with over 50 per cent of the households on Income Support.

The housing tenure in area C as a whole is predominantly council rented, with some housing association and private rented and owner occupation. People in poverty (as defined in the study) are concentrated in City Council high rise property, but are also found in low rise, lower density housing areas of traditional and newer housing, and in private sector and owner occupied housing.

The area is home to a number of minority ethnic groups including Asian, African Caribbean and African people; (in the Census, five per cent of residents were said to belong to minority ethnic groups). There is also a designated site for gypsies and travellers.

As well as the Benefits Agency local office and the nearby Citizens Advice Bureau which is included in this study, there are 12 advice centres in the locality. Four (five with the CAB) are advice centres offering general advice to people in a
geographically defined area, while seven serve a particular group or offer a specialist service.

Between 1st September and 31st December 1993, the CAB had 826 client contacts and dealt with 1,580 enquiries, 367 (23 per cent) of which concerned Social Security. 285 (78 per cent) of these Social Security enquiries were new enquiries and 82 (22 per cent) were repeat.

### 2.3.1 Area C Participating Agencies

a) Benefits Agency local office

The office is situated just off the city centre, towards the south of the area. Around 200 people are employed mostly on processing claims. In addition there is a Customer Service Team which provides the face-to-face service to customers. It comprises a manager, an infounation officer and six advisers to individuals and groups in community settings, the reception supervisor, six receptionists and three security stewards.

The BA was, until recently, open from 9.30-3.30 Monday-Thursday and from 10.00-3.30 on Friday. Since November 1993 the hours have been extended and the office opens at 9.00. On an average day in 1993 around 260 or 270 people called in person, with more than 300 on Mondays. Some 30 people call regularly each week to collect counter giros; in addition, each day, 20 or 30 people come to apply for a crisis loan. All callers are seen at the initial reception point, which deals with 90-95 per cent of the enquiries. Others go on to the main reception. Over 700 telephone calls are taken each day: the highest number recorded was over a thousand one Monday. All calls come through one switchboard. It is judged that around a thousand items of post arrive each day.

The BA office monitored its service in mid 1993. The sample of callers showed that nearly half of all callers might be asking for some sort of payment. Nearly 20 per cent of callers made a new claim for benefit or the social fund; 15 per cent wanted a form or general information or help with completing a form. Similarly, more than half the telephone calls were directly concerned with payments and a further 13 per cent telephoned for a form, leaflet or general information. The pattern is different for the sample who made postal contact. Forty three per cent were returning a completed claim form and 17 per cent were asking for a form. Only 12 per cent were querying a claim or chasing up a payment.

Income Support, the Social Fund and Invalidity Benefit accounted for well over three quarters of all the contacts of all kinds. The status of the caller appears to influence the kind of contact. Retired people made only five per cent of the personal calls, but 12 per cent of the postal contact and 13 per cent of the telephone contact. Conversely, nearly a third of the personal callers were people who were signing on, but they were only a fifth of the postal and telephone contacts. Sick or disabled people and lone parents followed a similar pattern to those who were signing on.

b) Local Authority service

The Local Authority service provides a city-wide service and is situated in the centre of the city next to the town hall. The service constitutes part of the social services community development and welfare rights department of the city council, and employs a senior welfare rights officer, five welfare rights officers and one and a half administrators (including the receptionist). They deal only with Local Authority and social security benefits. When the service was first established it was open 9.00-5.00 each weekday and on Saturday mornings. It changed recently to staffed open access 10.00-12.00, 2.00-4.00 on Monday, Tuesday, Wednesday and Friday; appointments and home visits and telephone enquiries are now part of the service. Thursdays are spent on follow up work, internal meetings and training.
The report of the service's work for the six months, April to September 1993, shows that they gave advice to 7,369 people - an average of 283 each week. The advice led to estimated gains from increased benefit of £1,336,746 on weekly benefit over 52 weeks, and of £41,447 in lump sum awards. Clients were represented at 31 appeal tribunals and received successful decisions from six appeals to the social security commissioners. The service provides representation at social security, medical and disability appeal tribunals and at housing benefit review boards. It gives advice on 46 different benefits, from attendance allowance to war pensions.

c) Citizens Advice Bureau

The Citizens Advice Bureau (CAB) is located close to the Benefits Agency office. It serves a local area and also provides home visits and outreach sessions at Community Centres, including an Asian one, and at a drugs project. A mobile redundancy advice unit provides a specific service for workers who have been made redundant. The CAB is funded by grant aid from the city council and some other charitable sources and has seven paid staff and 32 volunteers. It is open for general advice work from 10.00-2.00, Monday, Wednesday, Thursday and Friday. Thursday is for women only; men and women are seen by appointment 5.00-7.00 on Thursdays.

The Annual Report for 1992/93 shows they had 16,022 enquiries in the year; about two thirds were personal callers and one third telephone enquiries. Social security enquiries were the largest category, at 3,772, (24 per cent of the total), with debt and consumer second at 2,284 (14 per cent). As an indicator of the range of work undertaken, the other main categories were employment, the administration of justice, immigration and housing and property. The CAB provides representation at social security, medical and disability appeal tribunals, at housing benefit and social fund reviews, at industrial tribunals and at immigration appeals. Some £81,000 was gained for clients through those appeals.

d) Independent advice centre

This advice centre lies just to the south of the Benefits Agency district, though close to the centre of the city. Like the CAB, it serves a local area of high unemployment whose residents characteristically are likely to be in receipt of Income Support. The centre receives grant aid from the city council and some other charitable income. Two staff job share the only paid position for a general advice worker. In addition, a specialist debt worker spends three days a week at the centre; a part-time clerical worker is funded along with the debt worker. Six volunteers work at the centre. The centre is open each weekday morning, 10.00-1.00; Tuesday is for women only. They also do home visits.

Their annual report for 1992/93 shows a total of 2,881 enquiries, 2,175 of which were made by personal callers. Social security (39 per cent) was far the largest category; housing (14 per cent) and debt (13 per cent) were the other main categories. The centre provides representation at about one appeal or tribunal a month. Social Fund reviews are more frequent - at least one is undertaken each month.

e) Organisation of independent advice centres

A federation of advice-giving agencies was formed in the late 1970s to co-ordinate common issues and offer support, with the purpose of improving the quality of advice and making it accessible to all the people in the city. The membership currently stands at 41. The criteria for membership were changed recently in order to raise standards. A full-time development worker, a part-time training officer and a finance/administration worker are employed; funding comes from the City Council.
The federation provides and co-ordinates basic and post-basic training; agrees standards for member advice centres; engages with planning and policy making at local and national levels; gives support on administrative and organisational issues to agencies and personal support to individuals; and arranges regular meetings and a fortnightly mail-out of information to member agencies.

2.4 Monitoring

Statistical information derived from the monitoring exercise is presented in Appendix A. The purpose of this small sample was to obtain an impression of the information and advice needs and the purpose of enquiry of those approaching each agency, and to find respondents who would be prepared to participate in the focus groups. Information was collected on client group, the reason for the visit and previous and probable subsequent calls at advice agencies. However, the monitoring was not a systematic, representative survey of all callers, so the findings should be treated with caution.
Chapter 3  How Choices of Advice Service Are Made

Introduction

The research set out to establish how choices of advice service are made. What emerged from the interviews was that there was a general lack of knowledge about benefits available, sources of information and advice and which agency is responsible for what. This lack of knowledge combined with the haphazard means by which information is obtained raises questions about the extent to which any real ‘choice’ is being exercised.

Hinton and Berthoud (1988) suggest that people seeking advice and information on benefits usually decide which agency or agencies to visit as a consequence of discussing their problem with others. Who these others are depends on each particular individual’s previous experience. They may be benefits advisors or they may work within organisations with a wider or a different remit that nevertheless touches on the kinds of need that benefits seek to address. They may well be friends or members of the individual’s own family. People may also be influenced by what they see or hear in the media. The Benefits Agency National Customer Survey 1993 (Austin et al, 1994) investigated customers’ use of a range of formal and informal sources of information. The survey findings suggest that there may be differences associated with particular client groups and benefits. The use of different sources may also be associated with the particular purposes for which they were consulted (Kempson and Bryson, 1994).

The research which is the subject of this report indicates that the choice of agency to approach is also influenced by: the ease with which an agency can be reached; the person’s eligibility for assistance from that particular agency; and the expectation which has been built up of an agency’s ability to help them, based on their own previous experience and on that of their informants. It also suggests that client groups differ as to the characteristics they particularly look for in advice agencies.

Most significantly, choices are made according to the nature and purpose of an enquiry. This may involve a straightforward request for information, explanation and the instigation of action or advice of a more general nature, or confirmation of the accuracy of information received elsewhere, or someone to help to fill in a form, write a letter or speak on the customer’s behalf.

More than a hundred BA customers contributed to the study. Every effort was made to draw them equally from the different agencies in each area. Most of them were users of both the BA and other services and their responses are likely to reflect their need to make contact with non-BA services.

This chapter will consider these different influences on customers and will make reference to the particular implications which arise from an individual’s age, social status, ethnic background, state of health or disability, or the location of her/his home, and the type of benefit concerned.

3.1 Sources of Information

The study showed that information is gleaned by potential customers from a variety of sources. These include family, friends and other claimants, the media, voluntary organisations and health and social services professionals as well as the
BA and other advice services. Sometimes information is sought intentionally, but frequently it is obtained by chance.

3.1.1 Friends, Family and other Benefit Claimants

In all three areas other claimants were thought to be one of the most likely sources of information, whether they were friends, relations or casual encounters.

"You find out from other women that you see at the Post Office, they say `Claim for this' and `Did you know you can claim for that?'"

(IL, woman, area C)

"Because (another patient) got it. It was when I was in hospital for my knees ... she was getting the money. She told me to go and get these forms."

(VJ, disabled woman, area C)

"The first time anybody ... I went on a Multiple Sclerosis group holiday and a chap was talking to (my husband) and he said, `Does your wife get anything, any benefits?' and (my husband) said `No, I don't know much about them.' And he said `My wife ... she's going through a good stage at the minute, she's not too bad but she's still getting benefits.'"

(SL, disabled woman, area B)

"You know how we get to know about benefits? We have to see another sick person, another sick black person in the street ... and we start to talk about one or two things until we reach the money and he says he's getting more money than me and we are in the same position. You also ask him if he thinks that you are entitled to that too ... so it's him that will get me down to the (independent advice agency) or the Social Security. But you don't know nowhere else to go without your friend telling you."

(LA, elderly man, area A)

"It's only because my sister's husband actually said a few things (that she sought advice), otherwise I wouldn't know anything, because I'm not very brainy, you know."

(EW, lone parent, area B)

However some people do not like to discuss their business with friends, or indeed family. An elderly man at the CAB, just coming up to pensionable age said "I don't want them to know my business" and another respondent at a Benefits Agency said there was no point in discussing it with her family because they knew as little as she did.

3.1.2 Professionals not directly engaged in Benefits

People are often 'precipitated' into the benefits system as a result of a crisis - the death of a partner or parent, an accident, the onset of illness or notice of redundancy. It was suggested by several respondents, and in particular elderly and disabled people, that advice and information should be available from staff in hospitals, GPs' surgeries, day centres and from social workers.

This was seen to be of particular importance in area B, where there is a scattered rural population with poor access to advice services.

"Even libraries are not easy for people to get to and the village post offices are disappearing."

(AD, non BA, rural, area B)

"And she said `Really in fairness, you should have been getting your benefit from when you were first diagnosed and when you were pregnant with x'. I said `Well, nobody told me. I've met a lot of people since who say exactly the same. They just don't know what they're entitled to.'"

(SL, disabled woman, area B)
"I'm aware that (the families of elderly residents) can claim attendance allowance. And I will normally advise them if I think they can and who they can contact or I can contact someone for them. I've got the necessary forms here if they want to fill them in."

(ES, staff in Nursing Home, area B)

Because some benefits cannot be backdated, it is possible to lose a substantial amount of money through lack of awareness of the benefit system and what is available. One respondent described how this had affected him:

"I was advised in hospital to claim Disability Living Allowance, which I did and I received, but when I phoned their Helpline to enquire whether it could be backdated, because I actually had been effectively disabled since April, when I had claimed from the beginning of September, and they said, unfortunately, lack of knowledge is not a qualifying thing. I obviously wasn't aware that a disability allowance existed."

(OB, elderly man, area A)

Unemployed respondents suggested that more help could be given by employers through their wages and personnel departments, especially for staff who are facing redundancy.

"Coming out here and stopping from work ... we are a dead stranger to the system. We don't know nothing so we need someone to advise ... we long-term workers fall in this trap now, 'cause we should have somewhere to go where the adviser says, 'Now listen, you're not getting any money, sure you never finish paying your stamp, but here is another benefit you can have. A benefit like this can help, a benefit like that can help you.' We don't hear nothing so we have to scavenge."

(LA, elderly man, area A)

"It doesn't require a lot for somebody to say, 'You're now unemployed,' or rather, in my case, 'You're on statutory sick pay which runs out in x amount of weeks, you'd be advised to go to your local DHSS office for further advice.' If someone told you that, then okay, you could go. I know it's common sense ... go there anyway, but when you've never experienced it, as I say, I've worked since I was sixteen years old, I'm in my third job ... it's totally alien in a way."

(OB, elderly man, area A)

In some instances respondents had been advised by their careers officer, social worker, unemployment office, probation officer or the staff of a specialist organisation such as Age Concern, Red Cross, DIAL, YMCA, or SSAFA. Often these specialist organisations paved the way by ringing up an agency which they felt to be appropriate, to establish just who the person needed to see and to make an appointment with them. In the words of a member of staff at a probation hostel she acts "like a mother to them" telling a client where to go, what to take with them, what to say and what forms they need to bring back with them. After that the client will be given assistance in filling in the paper work, should it be needed.

However not all these sources were up to date or accurate with their information. For example a 16 year old, now living in a Housing Association hostel was told by her social worker, at the time when she was living with a friend, that she could get a Social Fund loan for a bed. But the Benefits Agency said:

"I weren't entitled to a loan till I'd been on social for six months. So I had to wait six months and then they said I could apply."

(IJ, 16 year old girl, area C)

Some people discovered their eligibility for benefit quite by accident in the course of obtaining help with issues such as debt, mortgage repayments, loans or housing problems. For example, one respondent with Multiple Sclerosis only found out
about her right to Disability Living Allowance and Attendance Allowance when she and her husband sought help after he became unemployed and they fell into arrears with their mortgage repayments. The legal advisor, in asking about their circumstances, made reference to the fact that she was obviously having difficulties in getting around. When told that it was caused by MS she advised them to discuss the situation with the BA.

"Well I was just absolutely amazed, to think I could still be now where I was then with no benefits at all and I really wouldn't have been any the wiser if it hadn't been for the girl saying to me, 'Excuse me, I notice you're using a walking stick, is it an injury or something ongoing?' I told her and she said, 'What benefits do you get?' And my words back were 'What benefits?' And she said, 'Don't you know about them?' and I said, 'No. Never even thought about it.' But since then when I have met with people with similar circumstances to myself I have said, 'Well why don't you apply or get the forms and why don't you have a go for it?'"  

(SL, disabled woman, area B)

3.1.3 Professionals directly engaged in Benefits Advice

The agency most often referred to by respondents was the CAB, perhaps because of its wide remit.

"Yeh, but I think that the majority of people go to the CAB anyway."

"And then you find out from them, they'd point you in the right direction."

(AM and HP, unemployed people, area B)

Although in area B where advice services are clustered together people had some difficulty distinguishing the LA service from the CAB and from the small independent legal services organisation. This is because the counter staff in the advice shop act as a kind of 'human sign post' sorting out the most appropriate service for each enquirer, and thereby preventing people from feeling that they are being sent from one organisation to another.

In all three areas people's awareness of the range of local advice agencies, and their provision of services, appeared to be limited, even when they were long-term residents.

"It's to know about it. There's a lot of people in x don't know about (the welfare rights unit), you know. I sent a lot of people living in x (there), but they don't even know that such things take place in there."

(LA, elderly man, area A)

In area A many people knew of the independent welfare rights unit because it is part of the local law centre and situated in a community centre. However, there were six other independent agencies in the immediate area. These were either agencies which provided general advice or catered for specific client groups and very few respondents knew of the existence of more than one or two.

It is certainly necessary for enquirers to have a reasonable understanding of the nature of services on offer from local agencies if they are to be able to make a real choice. While an organisation with 'welfare rights' in its title is likely to be associated by most people with benefits advice, it is less obvious that a more generalist organisation like the Citizens Advice Bureau offers such advice as part of its service.

"What I think that the CAB deal with is something like you have a court hearing, or matrimonial problem or something like that. I never know that they deal with benefits and all those things."

(LA, elderly man, area A)
In all three areas respondents were confused about which government and statutory agency was which and who was responsible for what. For example people often go to the Benefits Agency Office when they want the local housing office which in the case of areas B and C is nearby.

During the course of one day in the Benefits Advice shop in area C, the receptionist re-routed people to: the CAB, the Housing Office, Unemployment Benefit Office, the Job Centre, the city Information Office, the Department of Social Security/Benefits Agency and the Tax Office.

"With these different offices you can be sent from one side of the city centre to the other and if you've come in and you're on the dole, you don't know quite how to go about it and you can't pay the parking fee it can cause problems. There's three different places you can go to (for the DSS)."

(NK, first time user, area B)

The National Customer Survey (Benefits Agency 1993) shows that one in five of the benefits that customers inquired about at their local office were not dealt with by the local offices.

People who are already in receipt of a benefit are clearly better placed when it comes to choosing where to go for help when their circumstances change.

Although many respondents, especially those who are unemployed or lone parents, are convinced that the Benefits Agency can only tell you about the benefit which you ask about and will not volunteer any information.

... you sit down at the social, and say to the social can I get this and can I get that, it's like they don't tell you what you don't know. It's like they don't want to give out the money. They keep it from you and like it's up to you where you find out and you go down there saying you didn't tell me this and you didn't tell me that ... they don't tell you until you find out ... They answer (questions) but not as well as they could do ... There are things that you should have known that they should have told you and you find out after. They don't give it you until you find out and they have to repay it back. It's like if you don't find out about it then you would never have got it."

(EP, 17 year old girl, area C)

3.1.4 Promoting Information about Benefits

Earlier sections in this chapter have already indicated how inadequate is the general understanding of social security benefits and of the nature and location of agencies which provide information and advice about them.

"The information is available if you want to go and look for it. I mean you can go to the DHSS itself and ask for the leaflets, but it's lack of knowledge that the leaflets actually exist."

(OB, man, customer, area A)

Some of the agencies promote both their own function and the availability of benefits. For example, attempts are made to reach the wider audience through comment on benefit-related issues on local radio and in the press. The local newspaper in Area B ran a regular advice column and the CAB and LA staff are invited to comment on news items. In area C a BA officer used to have a fortnightly slot on the local radio and enquiries for him by name were evidence that people listened to the programme. However such opportunities are very dependent on the goodwill of those responsible for the media and opportunities are not always available.

Exhibitions in shopping centres, posters, advertisements and the distribution of leaflets were also seen by agency staff as useful ways of alerting the general public.
However they were time consuming to arrange and the independent agencies often found it difficult and costly to do.

"Now, no way could I get any information of this nature from anyone until I found this pamphlet. It was on the floor of a Housing Association place where I was visiting a member of the family. It was issued by the City Council. I was quite surprised that this wasn't available anywhere else."

(NW, disabled man, area B)

BA information officers reach customers that may not otherwise be reached via normal BA outlets by running advice and information sessions. For example in areas B and C regular visits are made to the general hospital to talk to patients (and their families) who have been referred by nurses and social workers. Sessions are also run as part of pre-redundancy programmes. The LA and independent agencies in all three areas were severely limited in the extent to which they could undertake ‘outreach’ work, however in area B the LA service did visit some sheltered accommodation schemes.

Also in area B attempts were made by the BA information officer and the local CABx to reach people in the rural areas by using the existing communications networks. Village surgeries were set up at the instigation of parish councils, the Red Cross and Age Concern. However, these sessions were not always well attended and much seemed to depend on the extent to which they had been locally advertised.

"I know the CAB, we don't have one in X, but they do come over from Y, and we as a town do support the CAB."

R "How often do they come?"

"I don't know if they come once a month, and the DSS do too, into the town hall?"

R "Is that to give general advice?"

"General advice, they advertise it, and people can come into the town hall and discuss anything they need to, with them. So that's quite useful."

(EK, woman living in rural area, area B)

The same respondent said that for many people living in rural areas the Parish Council would be the initial source of information.

"Well, I think, having been a Parish Councillor for about twenty seven years, we really do have lots of information come into the council office. (from the district, the county and some from firms and we belong to the Local Association of Parish and Town Councils who send us quite a lot of literature on various things). We do have lots of people that do come into the council office asking where do I go if I want this, that and the other."

(EK, woman, area B)

The BA information officer in area B also made herself available once a week in the voluntary organisations contact point in the city centre, thereby enabling the other advice agencies to refer people to her for consultation on hypothetical questions. In area C the information officer offered the same service in community centres.

"She is a sort of embryonic `one stop' service. Also it may be that in a different setting people will talk to her who wouldn't go to the BA."

(WS, non BA, area B)

"People are still surprised that we are trying to make them aware of their rights despite the fact that I have been doing it for eight years."

(SP, BA, area B)
People who were in a position to inform potential claimants, such as Careers Officers, Carers and GPs, were targeted in area B with leaflets published by the LA service.

Detailed information about specific benefits in the form of leaflets produced by the BA, was available from all the agencies. However, agency staff involved in the research felt that whilst these were now much clearer than they had been previously, they were better used in conjunction with advice.

"The DSS leaflets are getting better but people on reception are not supposed to just hand out leaflets because they can be misleading, they are told to suggest an interview as well."

(WE, non BA, area B)

"The Guide for the Blind is better than it was, but there is not a massive take up. The information in it is only designed as a pointer. Probably Child Benefit you could get from the leaflet - others are not always as clear as they might be and they include long words such as 'entitlement'."

(IL, non BA, area B)

BA information officers spoke of the difficulty experienced in targeting leaflets to appropriate people because needs often overlapped. They felt that the special packs in which a variety of leaflets may be put to suit the needs of an individual, were helpful.

In area A concern was expressed by the independent agencies about the rapidity with which benefit leaflets became out of date and the need to ensure that only current information was made available.

The BA leaflets and posters which provide information about the free telephone and other language services were seen to be useful and some respondents had used the facility.

An opportunity to see the range of advice services available in any area was something that respondents would welcome. In areas B and C the Advice Shops go some way towards providing this facility. In area C the Local Authority issues a leaflet in conjunction with the Federation of Advice Centres which lists all the advice centres in the area giving their opening times. There are 40 (in the city as a whole) on 54 different sites. Whilst the Advice Arcade in area B provides a full list of the services under its own umbrella, it is the small independent DIAL service which provides a more comprehensive (although disability focused) directory of services available in the area. At the time of the research two counter staff from the BA in this area were in the process of compiling a list of the specialist services available for their own use when seeking to advise customers where to go for help which was beyond their own remit. In area A a photocopied list of services was available from the Council Offices on request, but its existence was not publicised.

The haphazard way in which advice and information is received by customers reflects the extent to which people are, or are not, made aware of their eligibility for benefit by the benefit advice agencies through the media or by professionals not directly engaged in benefits advice. Without knowledge of what is available the extent to which those seeking advice and information on benefits can be said to be choosing is severely constrained.

3.2 Attitudinal and Physical Access to Agencies

When people are aware of a number of different agencies which they might approach for help, their choice is influenced by two major factors; the ease with which they can get to them and the extent to which they feel from their own past experience, and from that of the other people in whom they confide, that once at the agency they will receive sound and intelligible advice.
When payment of benefit is sought, then benefit claimants have no choice but to go to the appropriate BA office, wherever it is and whatever their expectations.

3.2.1 Attitudinal Access

People were much influenced by their experiences when they had sought help on previous occasions, even if a number of years had lapsed. On the negative side, what appeared to influence them most was an unproductive wait - for example, being turned away without seeing a worker, especially after queuing for a long time; on the positive side, it was their recollection of the quality of the service in terms of both the worker’s interpersonal skills and their efficiency.

"I think they need to have quite a considerable depth of knowledge, so you can actually get some valid information out of them. Staff you can trust. Not so that when you walk out you don’t feel any clearer than you did before. I’ve had the problem before when I’ve been in there (the BA) and it’s been a bit cloudy, the information."

(HP, unemployed man, area B)

"You need to feel the person you are dealing with has got a lot of time for you. I know they haven’t got a lot of time, but they ought to give you that impression. If they are sort of wrist watching all the time and looking over your shoulder you can’t come out with your problems easily."

(EW, unemployed man, area B)

Unemployed people and lone parents were particularly sensitive to the way in which they felt that they were perceived by the advisors.

Even amongst those who feel that they have been pleasantly and efficiently dealt with by BA staff there is still a belief that “the BA is not in the business of telling people how to get money”. As a consequence most of our respondents had felt the need at some time to visit one of the independent agencies which they see as being “on their side” in order to: check whether they should approach the BA with a request for a benefit, and if so how best to present their case without prejudging their position or disclosing to the Benefit Agency information which might later be used against them; obtain a holistic picture of their financial position, which might involve issues not directly related to SS benefits; help them when they didn’t understand or didn’t believe what they had been told by the BA; or when they needed someone to take up the cudgels on their behalf because something had gone wrong.

"I think if you have other problems, like your mortgage they don’t seem to be able (at the BA) to give you up-to-date advice. Why should you have to go to the CAB or, in this case the (Local Authority Service), for someone who’s not actually employed in the benefits office to find various things out that they should have told you anyway and there’s been quite a number of instances like that ... I know of one instance where they’ve actually got nine months back interest paid because the assistant in the benefits office just didn’t know about it or didn’t pass the information on, but the CAB knew instantly."

(PB, first time user, area C)

The real sense of concern shown by the staff in independent agencies; the time they are prepared to spend to ensure that people’s problems are quickly and satisfactorily resolved and the assurances which they give to them that they are welcome to come back again and again, results in many people who have experienced difficulty in the past, looking to agencies such as the CAB, LA and other need specific organisations before going to the BA. Indeed a sort of ‘caseworker’ relationship can develop with clients maintaining a long term relationship with a member of staff who was said to be "more like a friend" to them.
3.2.2 Physical Access

Where issues relating to physical access are stressed it is because people live a considerable distance from an agency, are in employment and have very limited time, are constrained by the needs of their children, and/or have an illness or disability.

The research found evidence of several aspects to the question of access relating to location, visibility, transport, parking, walking distance, ramps, lifts, waiting areas, interview facilities, opening time, the availability of telephone lines and response to letters.

a) Location and visibility

In areas B and C the three Benefits Advice Agencies, the Unemployment Office and the City Council Housing Benefit Office are all sited no more than ten minutes walk from each other, or from the bus station and car parks. However, in area B some of those interviewed live on the outskirts of the city or up to thirty miles away in the rural hinterland. They consider that the local bus service is infrequent and expensive, the park and ride arrangements inconvenient (with no car park on the northern side of the city), the free car parking almost non-existent and off street parking expensive. Whilst people living some distance away from the city may have access to an advice service locally (most often a CAB) these are almost all only open for two or three days each week, and the two BA home visiting officers are overstretched.

"In the county they're only open a couple of days a week I think, Job Centres and things like that, so you haven't got the freedom of choice to attend whenever you want as you have in the city."

(RE, unemployed man, area B)

In area A the two independent services are close together but the BA is a little distance away. In this inner city area location was seen as of considerable importance, especially by lone parents for whom ease of access was of particular concern because of the difficulty they face in travelling even short distances with small children.

"You go to the one that's more nearer to you. More convenient to you."

(VG, lone parent, area A)

Once reached, all the agencies visited were physically accessible; however, people with mobility problems say that they have difficulties when they are expected to attend offices in more than one part of the city. They make contact by telephone whenever they can, but this is not always possible.

"I really aren't sure about any of the parking in that area of the city, and from what I can remember, I've walked there before, but I can't walk much now and it's a long way, you know from where you park the car. Especially when you've got a little one as well."

(SL, disabled woman, area B)

"When I was on crutches I had to go from the Job Centre to the BA, it took me ages."

(IN, young man, area B)

Those accustomed to managing on a tight budget envisaged circumstances in which, if they had insufficient money to pay the bus fare, they would have no option but to walk:

"... suppose the giro don't come in the morning and you ain't got no money, how are you going to get there?"

(AT, lone parent, area A)
"They tell you to walk it, start walking!"  
(AP, lone parent, area A)

Linked to the convenience of the location of an agency is the question of its visibility - whether advice centres are conspicuous and easy to find. In the inner city area one respondent indicated how external appearances may not only make it difficult for callers to find an agency but also deter them from entering:

"Well, I would say that it's not very well advertised where it is ... well hidden beside the new building which is a library. Closes the place right off ... there's a shop front, there's no advertisement saying that it's (an advice centre) ... the door is about six foot in ... you would have to stand and look up for five minutes or so before you discovered (what it was) ... unless you had the interest to approach the premises ... it's not very widely used. It's the poor visibility ... "  
(IM, man, area A)

In areas B and C the advice agencies were clustered close together in the town centre or in a shopping precinct and were easily located. For reasons of convenience, the idea of grouping advice facilities appealed to some of the respondents in the focus groups, especially if workers were available from both independent and statutory organisations. The perceived advantage was the ready access to further or alternative help where an agency could not for example, undertake representation at tribunals, or help with debt problems.

"In the same building ... so you wouldn't have to come out of the Social and wait for the CAB and get in there ..."  
(DE, unemployed man, area A)

b) Waiting areas and waiting times

The physical conditions in the waiting rooms are seen as important and it is suggested that they can influence the way in which people feel about their visit and therefore the way in which they behave. The BA in area A had recently been refurbished and there were noticeably fewer adverse comments made about it than about those in areas B and C. Much emphasis was placed on the calm and pleasant atmosphere in the LA in area B. It has sufficient seating, plenty of space, well presented information, coffee, a children’s corner, exhibitions of art work around the walls and perhaps most important of all a friendly and efficient receptionist and private consultation rooms. This is seen in stark contrast with the IS waiting room in the BA, where the seating is poor and limited, there is nothing for children to play with and interviews take place at a very public counter through a glass screen.

"The atmosphere, the physical surroundings are not conducive to confidence building ... it's like the dole offices used to be. I suppose the Job Centres have been politically cosmeticised, whereas the DSS hasn't, they don't seem to have that face-to-ace access."  
(EW, unemployed woman, area B)

"There are toys for children and little books and that in (the LA agency)."  
(AM, unemployed woman, area B)

Privacy during interviews was felt by all customers to be an important issue.

"Well they've got chairs in there, you all sit there and when people are talking everyone else can hear what they're saying to you, like when they said to me 'We'll have you for fraud,' you sort of turn round and there's everybody looking at you that's degrading. For that sort of thing you should be taken somewhere different. That's why I never go to the DSS ... I'm not going to be made to look a fool any more."  
(AM, unemployed woman, area B)
There are sometimes difficulties in getting through to the CAB and LA by telephone. But most respondents said that they would in any case prefer to drop in, even if they sometimes have to wait up to three quarters of an hour before being seen, because they know that they will get sound advice and that their enquiry will be sorted out before they leave.

In all areas it was said that people have to wait for at least half an hour at the BA if they are not able to attend first thing in the morning, at 9.00am, or just before closing time at 3.30pm (and indeed may well be asked to make another visit later in the day). This often results in the use of aggressive behaviour and violent language.

The knowledge that the CAB in area B is open 10.00-4.30 every weekday with a late session on Thursday for appointments and Saturday 9.30-12.00 and that it is in the central shopping area of the city means that people are able to drop in when they have come into town to do other things, whereas a visit to the BA requires more planning especially for those in employment.

"I mean I went in my lunch hour. I went out early thinking, you know, a quick dash in, and because I'd never been there before, ...I go in and there's just the one person at the counter and I think, great, we're in, you know and I'd filled in a form and I handed it over. The lady there then said we had another form to fill in and she asked me all these questions and I kept saying, its already on the form, but she insisted on re-writing it onto another form and then she gave me a ticket. And I'm standing with this ticket saying 'Well what do I do with it?' and of course I had to go through into another room which is where I got the shock because they were all waiting in there. I was there two hours and all I wanted to do was to say, 'Where is this pension book?'".

(ER, woman first time user whose mother had just become seriously ill, area B)

Another respondent speaks of the difficulties faced by people who are on medication which may affect their ability to cope if they have to wait for a long time for their interview:

"I'm on medication, so I'm not really ticking over on all cylinders. And if I was going to see someone specifically and I wanted, not so much to be relaxed, but to have my wits really about me, I wouldn't have taken the medication I'm on. And I know I have to judge that for when I arrive there. And if I have to wait two or three hours, it could affect me and it certainly must affect other people in the same situation.... I carry with me a paper and it tells you what that drug you're on does. I take it out and say 'Well look, I'm sorry if I tend to be aggressive, but that's what that drug does and I took it two hours ago. I'm not a junkie, but I need it. ' So that's what I do. "

(TF, elderly man with a heart condition, area B)

The same respondent describes his unsuccessful attempts to obtain a home visit after coming out of hospital following a heart attack.

Lone parents with primary school children have problems with the closing time of the BA because they may be unable to wait until their giros or crisis loans are processed and still get back in time to collect their children from school. People who are unemployed and live at a little distance from the Job Centre and the BA say that it is difficult for them to get from one to the other in time to complete their claim before the BA closes. In these cases where there is no alternative to the BA, people suffer from particular frustration.

"You can't get in the office, after 3.30 anyway, or 3.15... it is a problem because if you have to go, if you're getting paid after 2 o'clock, say you have to go far to pick up your child, by the time you pick up you child at 3.30, get back, the office is closed, you've got to go back and do it again tomorrow."

(OM, lone parent, area A)
The LA in area B is only open to see people without an appointment in the mornings. This is also seen to be something of a problem in as much as when a crisis happens people need to see someone straight away. In each area some respondents complained about the length, frequency and opening times of the independent and LA agencies.

c) Means of contact

Members of the client focus groups were asked to tell the researchers when and why they would choose to make contact with an agency by: telephone, in writing and in person. Opinions differ on the best approach to use with the BA, much depending on the type of benefit and on the nature of the enquiry. In general, first time callers prefer to go in person, but subsequently they either attempt to get the name of the member of staff that they need to speak to and discuss the matter on the telephone or arrange an appointment to go and see them. Queries relating to Contributory Benefits can more often be dealt with over the telephone but IS and in particular Social Fund issues almost invariably require a visit. The telephone was seen to present a number of different kinds of problem: difficulty in getting through to the BA at all, and then having got through, in obtaining the relevant person without a long wait. Staff were seen as either reluctant to agree to ring back or they failed to do so; there was also concern about having a lack of any tangible proof of what has been agreed.

“You phone them up about a week later and they say, what letter. It’ll never get there ... throw it in the bin.”

(LJ, lone parent, area C)

Contact by telephone was seen by clients to be something of a problem with all the agencies in all areas, as may be observed from their comments in Chapter 4. However, for some people, especially those who are elderly or disabled or living at some distance from an agency, the telephone had to be their first choice.

“Obviously personal contact with the person that you are dealing with hopefully can give you on-the-spot advice quite often; when you use the helplines or the ’phone, these people are a little bit remote. That is sometimes if you can get through. I’ve found all these places... the best time to ’phone is nine o’clock in the morning because if you ’phone after that you’ll just get a continuous engaged signal, but I must admit that obviously the personal contact’s best.”

(OB, elderly man, area A)

“I think it’s very nice that you can deal with these things on the telephone and they don’t always need you to go in (to the BA) because it is about 14 miles from here into the city and the parking is an absolute swine. So it is nice to be able to do that, although it is infuriating when you can’t get through, but it saves an awful lot of time and money really.”

(EK, woman, area B)

It was noticeable that the BA in area B with its rural catchment area receives 176,684 telephone enquiries as opposed to 22,770 callers in person during 1993. Of course many clients did not have this option because they did not have access to a telephone.

Some customers also found the use of the BA Freephone services very helpful.

“I found that when I dealt with Newcastle, I got answered almost straight away and I’ve done everything by telephone. I’ve had no problems at all really and I’ve applied for four different lots of people, for my wife’s pension and for attendance allowance for three other people.”

(RE, unemployed man, area B)
Not many respondents in any of the areas were keen to approach any of the agencies by letter alone, and in particular not the BAs, because it was felt that it would take a very long time to obtain a reply and that in their experience many letters went astray or were unacknowledged. However, writing was seen by some to be effective, especially where the details of a case were complex, but many spoke of long delays before receiving replies and of occasions when letters went astray so that it is thought to be crucial to keep copies of all communications.

Where people had a choice of agency to approach for assistance they were much influenced by the quality of the help that they had received on previous occasions and the extent to which they felt that the advisors were ‘on their side’. The distance which they had to travel and the ease with which they could find an agency were also seen as important factors as were opening times, the conditions in the waiting area and the length of time which elapsed from the time of their arrival until they were seen by an advisor. The opportunity to use the telephone was seen as helpful especially by those in rural areas, although it was often difficult to get through, and needed to be backed up with written information or a visit.

3.3 The Nature of Their Enquiry/Request

The nature of the enquiry or request which a person wishes to make offers the most significant insight into his/her choice of agency.

3.3.1 Information

Where people are reasonably confident of their eligibility for a first benefit and their need is for information, most will visit the BA. Where they are seeking information about further or related benefits in order to maximise their income, then they are more likely to visit an independent agency. This is because in order to use the information which they receive they will probably need advice on how benefits relate to each other and on which combination of benefits will best meet their personal circumstances. The research shows that their past experience suggests that it is likely to be difficult to obtain sufficient time with the counter staff in the BA, and they may be concerned about having to divulge their full circumstances within earshot of others and to someone whom they may not perceive as being sympathetic to their situation.

R Have you had to go to the Social Security people to explore with them what you might be entitled to. Have you ever been to ask those kind of questions?

1 "No they don't really give that sort of information out that's really Benefits Advice Shop and if you ask them that is probably where they'd send you."

R Oh right. So in your view they don`t see that as their job sort of thing?

1 "No. The queue's too long anyway when you get there, it takes ages."

and

R Has anyone been in the situation where they've actually gone along to Social Security and said these are my circumstances, this is the situation I am in, what am I entitled to, has anyone done that?

2 "You've got to know something when you go in or you will be fobbed off you've got to know that you are entitled to some money of some form or other. You've got to go in with that knowledge, if you don't know that then you'll be sent all over the place, they send you to the wrong office."

and

3 "The benefits shop, they seem to give you the advice what you need there and then but sometimes at the Agency you know, you find yourself having to go back about the same thing."

"They're not sure about their own rules. That's what I've found and yet the advice agency sorts it out straight away and say, 'Right, you apply for that benefit or this benefit.'"

(from a discussion group of unemployed people, area C)

This last view is supported by a BA employee.

"You get a lot of information from the BA about changes but there is no check up on whether you have taken in the information. It is up to you to keep up to date or the customers get upset with you. A lot of the time the customers tell you what you should be telling them, which makes you feel a bit stupid."

(EP, BA, area B)

When people are able to receive information about contributory benefits over the telephone from Newcastle/Belfast, then it would appear that they are usually quite satisfied. For example the secretary of a nursing home and several people who rang on behalf of elderly friends and relations, all said that they had no problems.

3.3.2 Advice

Others who have not had any previous experience of benefits and are uncertain about their eligibility may prefer to seek independent advice before visiting the BA. This may be because, like one couple interviewed, they are embarrassed at finding themselves in a position where they are having to ask for help and they are fearful that the BA might turn them down, so they wish to be sure of their rights before going there.

"Someone has told us that we can get benefits for that rent and council tax but because we've never been in this situation before we thought we would find out ... before visiting the BA."

(couple, at the LA, area B)

As in the case of information, the choice of agency to which experienced claimants go for advice depends largely on their previous experience. When they feel that the advice which they have received from the BA has been satisfactory, then, unless they wish to corroborate it, they do not go elsewhere. However if they disagree with the information they have received from the BA or they wish to seek redress then they go to one of the other advice agencies and usually the one which has helped them in the past.

It may be the case that people who are elderly or disabled, women or people from cultural minorities, may prefer to seek advice from specialist agencies (feeling more comfortable with people who they think will understand their problems) however our research has not been able to explore this issue.

3.3.3 Action

When the system appears to have gone wrong, a book or a giro has gone astray, when a reply has not been received, when the wrong benefit has been received, when a crisis loan/grant is urgently needed, or when there is a change of circumstance then claimants say their first port of call is almost always the BA.

"After (an initial visit to the BA) I was put on a book and it just went on like that. The last time I contacted them was when they started paying Mortgage Direct because I was very much against that as I had no arrears ... They went ahead and did it anyway. I wrote a lot of letters to them and got replies. Another time I had to speak to them was when they sent me a cheque for £200 for being in hospital and I wasn't in hospital. I think when a person is on a benefit they have to sometimes speak to the BA."

(El, woman, customer, area B)
However if their expectations are not met then they are likely to seek help elsewhere.

"I would go to the DHSS and take the problem to them first ... and if I didn’t get any joy I would go to welfare rights place."

(AM, man, customer, area A)

"I look after several elderly ladies’ business and I deal direct with Newcastle if I need advice then I’d go to the Job Centre or CAB."

(RE, man, customer, area B)

Respondents speak of their relief when, after they themselves have made several visits or calls, a benefits advice worker has rung up the BA on their behalf and the problem has been resolved straight away. More experienced claimants said that they would go straight to an advice service.

"When you go to the Local Authority Agency you got a yes or no resolution, while when you go to the Benefits Agency you end up in ‘limbo land’. It is outrageous that billions of pounds are spent in this country on paying civil servants wages, while you can go to a CAB and get help and they clarify your situation better and quicker without access to the same information and while they are short of cash and staff."

(AN, unemployed man, area C)

If resolution is not achieved then action may need to be taken through appeals/tribunals which may necessitate consultation with a solicitor contacted through the CAB, LA or a legal services agency.

New customers tend to go to the BA first. This is particularly the case for people who have recently become unemployed who may be referred to the BA for income support when they sign on. Others for whom the BA was the first port of call were those people who were sufficiently confident about their right to benefit, for example people seeking Maternity Benefit who went straight to the BA to obtain a form and/or to seek help with filling it in.

3.3.4 Explanation

When people have received advice or information about their benefit but failed to understand it, either because it has been poorly presented or explained or because a crisis has left them upset and confused, then they may choose to talk to an independent advisor rather than go back to the BA.

"For my personal problem in the end I went to (the Local Authority Service) and I couldn’t fault them. They put so many things clear for me. They were really good ..."

(EP, respondent whose mother had become very ill, area B)

Alternatively they may seek further explanation on the telephone from the supervisor of the appropriate section of the BA or in one of the main administration centres.

Experiences of this were varied:

"At (the BA local office) you have to wait an awful long time to get an answer or no-one answers. I found that when I dealt with Newcastle, I got an answer almost straight away and I’ve done everything by telephone."

(DE, respondent who looks after other people’s attendance allowances, area B)

"The only way I once got through is I went to an advice centre and they gave me the phone number direct to them and I got through about 6.20pm and I’d been phoning from 8.30am every 10 minutes all through the day. And he says ‘How have you got this phone number?’ I says, ‘I was given it, advice bloke"
gave it to me.’ They’re unbelievable. Honestly they’ll put you on to a waiting system and all the time its costing you money.”

(VF, woman in client focus group, area C)

3.3.5 Confirmation

Confirmation of an unpalatable decision is sometimes sought from an independent agency. “At least I know now that what they told me at the BA is correct” was a comment which was made by a number of respondents.

“Yeh, he gave me advice as to how much interest would be paid on my mortgage and uhhh ... it was exactly as I thought ... I wouldn’t be able to get away with paying less.”

(AM, unemployed man, area B)

3.3.6 Advocacy

Advocacy takes two different forms in relation to benefits: staff both within the BA, particularly the Social Fund, (although this did not seem to be the case in area A) and in the independent agencies may be asked to present a case on behalf of their clients or customers to other BA staff.

“And I took all that down with me to that benefits shop next to the Town Hall and I said ‘Can you please help me. I’ve had this letter after this length of time, it regards this problem.’ She looked at everything and she says ‘Oh forget it.’ She says ‘I’ll write the letter for you.’ She says ‘I’ll give you a copy of the letter,’ she says, and you will sign giving us the authority to deal with it for you.” She says ‘Forget it,’ she says, ‘but if you do get another letter,’ because she put a very nasty remark across the bottom, she said ‘if you do get another letter come straight in,’ she says, ‘and we will deal with it’.

(RT, woman, area C)

“Yeah, that’s what he’s done with me down there at Citizens Advice with my problem. He says to me he says ‘Just give it to me.’ He says ‘The only thing you’ve got to do is send me any letters, you sign them and you bring me them down or even send them in’.”

(AL, man, area C)

Non BA advice staff in area B say that when a person comes to them with the intention of going to an appeal tribunal they are often able to mediate with the BA staff and avoid this necessity.

“99 per cent of the IS things that come through the door we can resolve without even ringing you (the BA) because it’s a misunderstanding. We sit the customer down and say ‘Now look, all you need to do is this,’ and it’s corrected the next time the person signs on. Of the times that we ring you 99 per cent of the time it’s a misunderstanding again, either on the customer’s part or a piece of information that hasn’t been given to you ... we say to them ‘Look, you need to tell Social Security about this ... ‘Well they already know that I’m sick.’ I say, ‘Yes, but it’s not the same section’.”

(EP, non BA, area B)

However where this is not possible then people who have been represented suggest that they have been greatly helped by having an expert to present the case for them at a tribunal.

“They were wonderful (independent legal services), the last time we had to go back to the court. They’d got all my benefits sorted out, they’d got our income and expenditure sorted out and the building society representative, he wasn’t terribly polite, but they said ‘I think it’s a little bit too much perhaps you would see your way to making it 24 months?’ and the Judge said ‘Yes’. I think,
having got somebody there with you as a bit of support, a bit of a prop really it was nice. They were very good.”  
(SL, disabled woman, area B)

The figures collected by the independent legal services agency in area B show that people who have someone to speak on their behalf are twice as likely to win their case as those who don’t.

As can be seen from chapter 2 not all independent services provide representation at tribunals and many people are unaware that this is even an option.

3.3.7 Better Off Calculations

As has already been mentioned under the sections on information and advice some people may wish to discuss their financial position in order to establish which of a number of options to take in order to maximise their finances. Whilst the research shows that some people have visited the BA to do this others have felt that the discussions may well touch on aspects of their lives which it would be inappropriate or disadvantageous to explore with the BA and have therefore gone to the CAB or LA. There is again a suspicion that the BA will not be “on their side”.

“Well I’m very cagey about what I say to the BA. You can’t be honest with them unfortunately, although they want you to be. You can’t go through the whole inter-related problems without going to the CAB first and saying ‘Shall I say these things?’”  
(EW, woman, area B)

However in Area B where surgeries are held by the BA information officer in the Advice Centre once a week it is noticeable that people are more willing to seek her advice. In addition LA and CAB staff are able to test out hypothetical cases on her without the need to identify their clients.

The most important influence on the way in which people choose which agency to visit is the nature of their request. Where they were certain about their eligibility for benefit and encounter no problems with the receipt of it, then they do not need to look beyond the BA. However, where they are unsure about their rights or about the best action to take and where things appeared to have gone wrong, then they are anxious to find independent help.

3.4 Summary

Information about benefits and about those organisations which provide advice was said by respondents to be obtained in a very haphazard manner. Most frequently it was acquired from friends, families and through chance encounters. Because people are often precipitated into the benefits systems as a result of a crisis it was suggested that professional people such as GPs, hospital and social services staff, probation officers and careers advisors should be sufficiently well informed to alert their clients to their eligibility for benefit.

Efforts were being made by those organisations directly concerned with the provision of advice and information about benefits, to alert the general public (through the media and through some outreach work) both to their services and to issues relating to benefits. However, many people were clearly not being reached. People who were already in receipt of benefits found it less difficult to obtain information about any relevant changes.

Whilst it was generally understood by those seeking advice and information on benefits that the BA was trying hard to improve both its image and its performance, it was also felt that there was still a long way to go. The staff were generally seen to be making considerable efforts to respond well to people and to be efficient; however, the nature of the legislation with its frequent changes, the
limitations of the computerised system and the vagaries of the mail have resulted in all too many situations where the system appears to have gone wrong. This destroys the confidence of customers and most people will know of someone who has had an unsatisfactory experience with the BA. As a consequence people are reluctant to go to BA offices unless forced to by circumstances.

Whilst ease of access to agencies was seen to be of importance by the less mobile customers, others stressed the need for reliable advice presented in an intelligible form and for the agency staff to be demonstrably ‘on their side’.

The unpredictability of waiting times were felt to matter more where it was anticipated that the outcome of a visit would not be satisfactory. It was said that customers’ cases were more likely to be set in motion straight away by the LA and independent advice centres than by the BA.

The LA, CABx and specialist agencies were seen to have an important role as providers of independent advice and information because they were organisations which were able to take sufficient time to clarify situations for BA customers and to speak as advocates on their behalf both formally at appeals and informally with individual members of the BA staff. They were also able to advise customers about their benefit situation in light of their whole financial picture in a way that would be inappropriate for BA staff.

When people were confident about their eligibility for benefits and had no problems with the receipt of it they seldom felt the need to look beyond the BA. They only sought help elsewhere when they were uncertain of their rights or about what action to take or when things appeared to have gone wrong.
Chapter 4  The Customer's Experience

Introduction

This chapter is based upon individual interviews with customers, either at the time of seeking advice or when visited later at home, and upon the focus group discussions with different customer groups. It concentrates upon the customers’ perceptions of seeking help and advice about benefits from the agencies participating in the study.

It should be borne in mind that the study intentionally recruited people at non BA advice agencies in order to explore their reasons for using them. Consequently the sample was not random and may represent the BA’s less satisfied customers.

4.1 The Customer’s Experience on Arrival

4.1.1 Reception

There was considerable variation in procedures at reception within BA local offices. In area C all customers queued to see the ‘front reception’ where two or three booths cleared 94 per cent of enquiries; the remainder were referred on to the three ‘main reception’ booths, serviced by receptionists and staff from specialist departments. In area B there were two separate sections for Contributory Benefits and Income Support.

In area A customers had the choice of two systems: they could either see the initial receptionist (which might mean joining a queue) or they could take a ticket from the Turnomatic machine and wait to see one of the main receptionists. Alternatively they could do both, although it is likely that only the more experienced caller would perceive this to be an option. Respondents reported that sometimes the queue was long, sometimes there was no initial receptionist on duty, and sometimes the machine broke down.

“The machines go wrong quite a lot. The system overloads itself that’s what they say over the tannoy. You lose your position and you have to pull another ticket.”

(MC, customer, area A)

Generally speaking, though, this dual system worked well and complaints were few.

The CABx, Local Authority and independent advice agencies were similar in all three areas. They followed a slightly different procedure from the BA. Clients would come into the waiting room prior to or during an open door session, and the receptionist would ask them to give some personal details and to outline the nature of their enquiry. Some would be dealt with there and then (perhaps by being given a leaflet or referred on to another agency); others would await their turn with an advice worker on a first come, first served basis.

None of the independent advice agencies regularly imposed a quota on the number of clients permitted to wait to be seen, although the CAB in the inner city area occasionally took this measure as a way of managing the workload when there was a shortage of advice workers at session times. However, it was clear that some clients believed that the setting of a quota was a deliberate policy which was
routinely applied, and that this discouraged them from calling because of the risk of being turned away.

4.1.2 Waiting Times

Some of the more experienced customers were aware of ways in which lengthy waiting could be avoided or minimised. Where BA local offices were concerned, one way was to use the telephones in reception to contact an individual extension, either in a section upstairs or in one of the external claims processing centres.

"If it's a query about not receiving giro, I don't stand in queue, I go straight to the internal 'phone and ... speak to someone on my section and get it sorted out from there."

(PB, customer, area B)

Another obvious method was to go to an agency early in the morning in order to be one of the first served.

"If you go there early, you go in and you come out as quick. But, if you're thinking of going at half past ten or eleven, you're going to spend all the day long there."

(JM, customer, area A)

"I arrive early (about 9 o'clock) because it's all a ticket system, first come first served ... you take your ticket number and wait."

(TA, customer, area A)

However, it is difficult for lone parents to arrive early because they have to take their children to school first, unless the children accompany their mother and miss school altogether (this happened in area C where some women were living a distance away from the BA local office).

"You can't get there for nine o'clock in the morning because your kids go to school at that time ... you're last in the queue ... "

(MP, customer, area A)

This criticism from within the lone parent group in the inner city area was also directed towards the CAB where early queues would form for the ten o'clock session.

"It's not fair on the single mums because we have to take us kids to school. By the time we've done that everyone else has queued up and been seen ... "

(MP, customer, area A)

However, no similar comments were made about the independent advice agencies - probably because their morning sessions tend to begin later, and because in two of the areas there were 'women only' sessions and a considerable number of the women attending them would have been in the same predicament.

Another way of avoiding the need to wait is to request an appointment. As a matter of policy, neither CABx nor independent advice agencies offer appointments to new enquirers, suggesting instead that they attend an open door session. However, subsequent visits are often made by appointment. Practice within the BA local offices appeared to be more variable: a few persistent telephone enquirers were offered appointments, but more commonly customers were advised to call in person and wait.

"I think you can't see them very quickly unless you get an appointment. Sometimes, I ring them twice and I get an appointment."

(Ar, customer, area A)
Customers’ experiences of waiting for service appeared to differ enormously between agencies. This was due to a) the facilities on offer within each agency and b) the constraints of each agency’s procedures. For example, the independent advice centre in Area A was housed in a large community centre with a cafe inside and a street market close by outside. On a busy day the receptionist would calculate when, approximately, it would be the client’s turn to see an advice worker, and then encourage him or her to go away and come back later.

“... They just give you a name and say, ‘We can see you at two o’clock or three o’clock’, and they say, ‘Go away for an hour or so and come back and we’ll see you.’ ”

(LT, customer, area A)

The CAB in area A did not have the advantage of an on-site cafe, and it may be that their wider brief made it harder to anticipate how long a particular client would have to wait. There were certainly some clients who found themselves waiting far longer than they had expected:

“...I went there and I walked out because I was sitting there for over an hour and a half waiting to see someone, so I walked out of there ... I thought I’d only be about half an hour. Maybe an hour at the most but never an hour and a half ... I just got up and walked out, I was so p’ed off I got up and walked out.”

(JS, customer, area A)

Where the BA local offices were concerned, there was a general consensus that, once there, it was advisable to stay on site until the enquiry was dealt with - either because you might lose your turn:

“...You can’t really go because you’ll miss your turn. So you just have to sit and wait all day.”

(SR, customer, area A)

“...Yeah, if you miss your turn you’ve got to queue again.”

(MP, customer, area A)

or because your departure might be misconstrued:

“...You can’t (leave) because if you leave they’re going to say you don’t want the money.”

(PA, customer, area A)

Generally speaking, interviewees were tolerant about the need to wait for service - provided they were confident that they would be seen eventually and that the quality of the service they would receive would be good. They appreciated, too, being kept informed of the likely length of their wait. The most disgruntled amongst our respondents were those who reported having waited a substantial length of time at one of the CABs, before being told that they could not be seen and would need to return on another day. Understandably, they tended not to return because there was no guarantee that the same situation would not occur again. Instead they sought help elsewhere.

The process of waiting can occur in stages - waiting to be greeted at the first reception point, waiting for service from an advice worker and then waiting for a decision to be made or implemented. The critical distinction between the BA local offices and the independent advice agencies is that the former have the task of processing claims. This means that, while a client in an independent advice agency may be dealt with there and then by the advice worker, the client in the BA local
office may be sent back to the waiting area for a further wait until, for example, a giro is issued. This was a particular problem in the inner city area where the local office was a relocation office and all payments had to be authorised by the headquarters in Belfast. For some customers it meant lengthy delays:

“I’ve been in from 11 o’clock in the morning until 3.30 ... you end up waiting all day.”

(MC, customer, area A)

even for those who arrived early:

... you get there nice and early, so you can be the first in the queue and you line up, and then they don’t give you giros ’til after two o’clock anyway. So you’re sitting there all that time when you could be there from nine o’clock in the morning ... it’s definitely an all-day job.”

(SR, customer, area A)

Lengthy delays posed particular problems for lone parents with accompanying children.

... I was down there from nine o’clock until 6.15 waiting for a giro, then they came out and told me they couldn’t find my papers ... I had my kids with me, my little boy was a baby then. I was there all day, nothing to eat, they were starving ...

(PA, customer, area A)

“... they haven’t got a creche and people when they are in Social they are in all day, they’ve got kids running about all over the place and they can’t control their kids ’cause they’re restless, they wanna go to toilet, they want something to eat, it’s just hectic.”

(SG, customer, area C)

4.1.3 Waiting Areas

All agencies faced constraints in terms of space and funds for improving facilities. One BA local office had been refurbished recently, and there was a general agreement amongst both customers and staff that the waiting area with its carpet, new seating and television, was considerably more comfortable and pleasing.

A general complaint about the independent advice agencies concerned the cramped nature of their waiting areas, with the exception of the LA office in Area B, which was seen as spacious and well equipped, whereas a frequent comment about BA local offices, amongst both men and women, concerned the absence of a designated smoking area.

As a group, lone parents were the most vociferous about the shortcomings of waiting areas, and how these could be overcome. In particular they wanted facilities for occupying and feeding children, preferably apart from other customers (especially those who had been drinking).

However, while many people complained about the behaviour of others while waiting, a discussion within the unemployed focus group in area C concluded that quality of advice should have priority over surroundings, especially in the voluntary sector where financial resources were limited.

Because it’s voluntary, they haven’t got a lot of money. I mean, that Social Security office is really comfortable for those that work there and comfortable for the people that go as well, you know, a lot better.”

(JW, customer, area C)
"It doesn't go on decor, does it really? It goes on what the people are like with you. You know, if they're there to help you, you're not really ... all right, you just look round."

(TP, customer, area C)

"It's like JW said, for it to be nice posh offices, it would probably have to have some government money, so it's not government controlled and that, so keep it shabby."

(PP, customer, area C)

"I don't care what it looks like inside, as long as they help me."

(JW, customer, area C)

4.2 Being 'Dealt With'

4.2.1 Telephone Enquirers

Telephone contact with the independent agencies was frequently used only as a preliminary to making a visit and in all areas respondents referred to having some difficulty in getting through. In area A the BA local office was an office for personal callers only, so telephone calls were diverted to the headquarters in Belfast. In area C people who telephoned in found it a satisfactory way of making contact, but sometimes found it difficult to get through because the line was often engaged.

Most of the people interviewed in area B found it hard to get through to the BA local office on the telephone, although they commented on the efficiency of the service once they had made contact with the right person.

"Well, I ring up and eventually I get through. If you get through, because it's usually engaged. Then I say, 'Can I speak to someone about such and such?' So they say, 'Well, yeah, what's your name?' So they put me through to the Income Support section. 'Oh, I wanted to talk to you, can you explain this?' 'No, I'm sorry, we can't deal with this, we've got to put you through to someone else'. So then I got through to someone else. 'Oh no, this person 'ii deal with it.' So I've had to go through three people really before I got an answer."

(CP, customer, area B)

Some people raised the issue of being unable to prove that a telephone conversation had taken place, and the importance of confirming on paper any decisions made over the telephone (although this also applies to face-to-face meetings if no records are kept).

"There's no check on what's said at all, because when I was in the Job Centre, the person who took the call worked in the Job Centre and they gave me the message while I sat there. And yet when I got told to 'phone him back, I got called a liar. He turned round and said, 'I didn't say that'. I said, 'You did'. You haven't got any proof though, you see, and that works out as my word against his."

(MG, customer, area B)

Ringing one of the claims processing centres like Newcastle or Belfast seemed to be altogether easier. This was partly due to the sophistication of the telephone system, but quality of service appeared also to play a part:

"I found that when I dealt with Newcastle, I got answered almost straight away and I've done everything by telephone - my wife's Pension and Attendance Allowance for three other people."

(EB, customer, area B)

As one might expect, the telephone was used more in area B than in the other two areas because it covered a larger and less accessible region.
4.2.2 **Callers**

a) **The personal touch**

Several people emphasised the importance of being given a name at the point of first contact with a BA local office. If it is practical for a worker to be clearly identified as having responsibility for a case, and if this is recognised by all concerned, confusion and error are less likely to occur. There were complaints about customers having to give their names, dates of birth and national insurance numbers ‘a thousand times’ because of poor communication between staff or between sections.

It can also be extremely useful for routine correspondence from the Benefits Agency to include a contact name in case of future query:

"On that form (about pensions) was a name - if in doubt contact so-and-so, which I did, because there was a query I had on the form, and the response was immediate. So I had a name, not a vague voice at the other end of the 'phone. A personal contact. And now, if I have to call any of these places, DHSS, wherever, I ask for a name."

(BW, customer, area A)

Some CABx and independent advice agencies have an advantage over BA local offices in that they have a much smaller staff complement. Thus it is easier and more efficient for a client to deal exclusively with one worker - at least on a current enquiry. While customers do not necessarily expect this kind of continuity in their dealings with staff within a BA local office with a large staff organised around shift systems, some reported their frustration at the need for repetition and duplication of effort which occurred without it.

"You see, you got the person and you go back tomorrow expecting to see the same person ... and instead of that same person it's a different one and you're talking (about) what you told the one yesterday and the second one says 'Come back tomorrow,' and you come back tomorrow and you see a different one and you go to start where you started with the first one. That's what's going on, so everything is going backwards ... "

(AD, customer, area A)

as certainly our impression that one of the attractions to customers of the smaller independent advice agencies was that it was possible to develop a relationship with individual advice workers; and that this relationship, based upon mutual respect and trust, encouraged clients to return for help and advice as problems arose in the future.

Customers who are receiving help primarily from one person often come to see him or her as a friend, whom they will call by their first name and chat with if they meet casually:

… and because it's local, I saw him in town a few days after and he says, 'All right? Everything all right?' We just stood talking ... He took his heart to work, if you know what I mean ...

(BT, customer, area C)

The downside of this kind of relationship is that the particular worker is not always available when the person calls into the advice centre for formal help.

b) **Staff attitude and behaviour**

One of the advantages of the CABx and independent advice agencies is that they appear to be able to give the individual enquirer more time. Consequently, the client feels that (s)he is being listened to properly and given appropriate attention. This may explain in part why customers tend to believe that staff in CABx and
independent advice agencies are genuinely concerned about and committed to their clients’ well-being:

... at the Citizens you can go in, you can sit down and you can set your time and they’re there to help you. You know that they’re sympathetic and that they’re not looking down on you ...

(TU, customer, area C)

... They do try and help you (at the independent advice centre). And they will sit there and explain it to you, or try to explain to you what’s going on.”

(JS, customer, area A)

In contrast, some clients suspect BA local office staff are more motivated by a personal need for employment and security.

"You keep feeling like you’re not wanted and they don’t want to know. As long as they’re getting their money, that’s all right.”

(LT, customer, area A)

‘It’s like when ... they give me a giro and I looked at it and I went, ‘You what?, and she went, to me, ‘What’s the matter?, and I went, I pay out forty-five pound a week love, in bills alone, and you’re only giving me thirty-five! And that’s got to last me two weeks. ‘She went, ‘It’s down to you, darling, ain’t it?’ I got up and walked out. ”

(JS, customer, area A)

Clearly, in comparison with other agencies, the BA local office has the disadvantage of being perceived by customers as authoritative and powerful - because its main function is to determine eligibility and entitlement to benefit. In consequence, customers may be reticent about disclosing information to BA staff, even though that will affect the quality of the information they receive. One participant in a group of unemployed people who were talking about obtaining an assessment of the impact of a change of circumstances said

"If you told (the DSS) half of the stuff right, they’d stop your money just in case.”

(RB, customer, area C)

Customers are not always aware that staff are bound by rules and regulations which are not of their making. As a result they are perhaps less forgiving when they feel staff in a local office are trying to withhold or protect ‘public’ money.

"They just sit there, like, on the chair as though they’ve got ... it’s all their money, isn’t it? It’s not your money, it’s up to them whether they give you money or not.”

(MD, customer, area C)

At the same time, individual workers differ in how they are perceived by customers. In area C a woman admitted that she would prefer to lose her turn and wait longer in order to avoid being dealt with by a particular member of staff. While such comments were rare, the regular customer did appear to differentiate between workers in terms of how helpful and pleasant they were.

The issue of ‘whose side are they on?’ was a recurrent theme in our discussions with clients. BA local offices were not felt to be on the side of the customer, whereas the CABs and independent advice agencies were. This was partly fuelled by the ways in which some claimants felt they had been treated by staff when their reported circumstances were open to question - for example, in cases of theft or loss, changes in residence, illness claims and, in particular, requests for help through the Social Fund:
"It shocked me that they come down and have a look in your place at what you've got and say 'You don't need that, you don't need this.' You do need that, you know, and it's all wrong. They must think we're going to run away with the money to Wales or Spain or anything like that."

(LT, customer, area A)

There was a widespread conviction that CABx and independent advice agencies give customers the benefit of the doubt, whereas BA local offices treat them with suspicion and ask for proof:

"She believed I was a fraud. I believed she believed I was a fraud.

(AS, customer, area A)

"I think if you go to the CAB, you go in quite relaxed because you know that the people are there to try and help you. Whereas when you go to the Social, you're thinking that ... it's like a competition ... you've got to justify everything."

(PF, customer, area C)

It was distressing for genuine claimants, who considered themselves to be in real hardship, to meet with this kind of scepticism - especially if they knew of others who had been successful in making claims which had been fraudulent.

There are differences too in the physical layout of agency offices - whether the design permits a customer and worker to sit side by side to discuss a problem, or whether they have to sit face-on, as if on different sides. The most striking contrast, perhaps, between independent advice agencies and BA local offices lies in the levels of security - the former have doors which can be locked and discreet panic buttons, the latter have partitions (which some customers believe to be of armoured glass) and in some offices men in uniform whom customers refer to as 'security guards' even though they often act more like stewards.

So, from the customer's perspective, there would appear to be this question of sides. This is further emphasised whenever a worker intervenes on a customer's behalf, or whenever a customer is supported by a worker from another agency at an appeal or a tribunal.

c) Speed and efficiency

Of major importance to the customer seeking help is having the problem sorted out there and then, rather than having to sit down and wait, or return another day.

"When I go down (to the BA local office), they would have you there for weeks and weeks and even months."

(JR, customer, area A)

… the advice agency sorts it out straight away and says, Right, you apply for that benefit or this benefit!"

(BD, customer, area C)

Finding solutions quickly depends to an extent on the presenting problem, and certainly agencies vary in the types of problems brought to them. CABx and independent advice agencies have the advantage of not having the administrative function of processing claims (with all the delays and dissatisfaction which this can cause); they also tend to have a lower throughput of clients which allows workers to spend more time on unravelling and resolving new cases.

Some customers, and especially those who consider themselves less articulate or less literate, are tremendously relieved to find someone who can act for them or share responsibility in some way. Clients discover that advocacy is an option - that
workers in some agencies are able to offer active support at an appeal or tribunal or, more commonly, to intervene on their behalf with letters and telephone calls.

"I'd like to say that when you take a problem down to (the independent advice agency), they get on to it straightaway on the 'phone ... if you are a person who isn't very good at talking to people, they are the ones to see."

(MC, customer, area A)

Customers soon realise that there are circumstances in which agency workers can achieve a desired outcome more quickly and more satisfactorily than they ever could themselves. To some, independent advice centres are less official, and so less frightening. The advice worker is seen as a translator or an interpreter, someone who can speak to the customer in his or her language and then speak to the BA staff in their language:

… you need someone who's stood at yer side that can understand what you're saying to 'em for them to put it to 'em. It's right weird how they do it.”

(MD, customer, area C)

Certainly, one of the attractions of using an independent advice centre appears to be the expectation that the worker will be able to obtain, without further delay, a straight answer to a particular enquiry:

"They get it dealt with and it's either a yes or a no really."

(EB, customer, area A)

"It's a very important service. They deal with the matter straightaway and tell you what to do. They get a better answer than I would or anybody else would from the DHSS."

(MR, customer, area A)

Often it is only a matter of knowing the right questions to ask of the right people, and how to press for a satisfactory answer; nonetheless, this requires a level of expertise and interpersonal skill which advice workers are able to build up through experience and practice.

BA local offices have the disadvantage of an administrative function which requires certain procedures to be met. Some customers appear to view a Social Security office like the branch of a bank:

"You want your money. You need it, it's needed ... I want to be given it ..."

(MP, customer, area A)

Consequently they do not appreciate the need for at least some delay while a payment is authorised and a giro is issued. We came across one woman who, every week, waited between 45 minutes and two hours, with two children under three, for her giro to be issued; and this was apparently after clearance had been given by the Belfast office. Moreover, however inevitable, such routine delay is unlikely to suggest to clients that the office is operating at peak efficiency.

d) Privacy

Privacy was a widespread issue of concern amongst customers. All the agencies in the study had a reception area in which customers, who were giving their name or outlining the nature of their problem or query, were within earshot of others. Generally speaking, respondents did not like the openness of this system.

"You're trying to talk to someone (in a BA local office) and there's half a dozen people behind you listening to what you're trying to say and in my opinion it should be more private."

(ED, customer, area A)
"If I go to the desk (in the CAB) talking to somebody sitting down there by the corridor, all others stand behind us hearing everything that ... I don't like no privacy at all."

(JR, customer, area A)

After the initial screening procedure by the receptionist, levels of privacy while the customer's problem was dealt with varied from sheltered booths to desks in open-plan offices to small interview rooms. All the agencies had the facility of private interview rooms or offices to which clients could be taken as the need arose, if not (as in CABx) as a matter of routine. However, it is not always easy for people to anticipate when additional privacy is going to be needed.

e) The holistic approach

Within any agency, the provision of a more comprehensive service at first point of contact is dependent upon adequate time being made available between staff and customer. There are often other problems underlying the presenting problem, or additional pieces of information which it would be relevant and useful to give.

The point has already been made that CABx and independent advice centres have the advantage - in the absence of administrative targets and a constant customer throughput - of being able to vary the time spent with an individual customer according to his or her current need. Thus they are able to explore and discuss issues of a wider nature than the one for which help is being explicitly sought. For example, one customer of an independent advice centre appreciated how, although his initial visit had concerned Invalidity Benefit, he had also been given information about the regulations concerning eligibility to Income Support. He had not specifically requested this information, but it had been offered within a wider discussion of his financial situation and potential benefit entitlement.

There were a few customers who felt that such an approach would be inappropriate for a BA local office because its principal function was to pay out benefit and not to advise on an individual's entitlement.

"You see, I don't think the Benefits Agency are there to tell you what you're entitled to . . . when you go to the Social Security there might be other benefits that you're entitled to. You know, I'm not talking about your free milk and that, but there could be other things and they're not there to actually tell you what you're entitled to."

(PW, customer, area C)

"There's nothing to talk about for them to get your money."

(MP, customer, area A)

However, there was widespread agreement within the focus groups that more time should be available for explanation and clarification, as well as the discussion of any other problems which the customer wished to raise.

"They don't advise you, they tell you! They tell you (how much) you're entitled to and then you just got to get up and walk out, ain't you? Believe what they say, get up and walk out."

(JS, customer, area A)

What would you like them to do?

"Well, just to sit there and explain to you a lot better than what they do now, because at the moment they just sit there and they say, 'Well, you're supposed to be getting such and such amount every week, but you're only going to get such and such amount'. And they don't tell you why you're going to get it."

(JS, customer, area A)
Many customers within the discussion groups emphasised the importance of being shown respect when being given benefits advice and information. Receiving attention and being listened to, without being rushed or restricted to the one most pressing issue, all contribute to perceptions of respect and quality service. However, this more personal and more comprehensive - or 'holistic' - approach to meeting clients’ needs is currently more achievable within CABx and independent advice agencies which are not bound by the administrative and statutory function of processing individual benefits.

4.3 Multiple Contacts

The research explored patterns of contact with agencies, and the extent to which customers made repeat visits to one agency or 'shopped around' amongst others. A linked issue of importance was the purpose of the repeat visits - did they concern the same enquiry, or different enquiries? Were they indicative of customer confidence or dissatisfaction? 'Multiple contact' has been taken to mean a repeat visit to the same agency or 'shopping around' amongst different agencies about the same issue.

Most of the information about multiple contacts was drawn from the group discussions and the interviews with individual clients at the agencies and in their homes. In addition, some information came from the monitoring forms although, as already emphasised, the data from this source must be treated with caution.

4.3.1 'Shopping Around'

The group discussions revealed how people would consider a wide range of services when problems arose in their daily lives. The information and support network opened out to include individual professionals (solicitors, GPs etc) and MPs as well as BA, Local Authority and voluntary sector provision. The appropriate field is narrowed by the nature of the enquiry, but nonetheless several people participating in our groups made more than two different contacts in their search for help with the same benefit-related problem.

a) Obtaining the correct information

Some people commented upon how it was easier to get a firm answer from an independent advice agency whereas 'the Benefits Agency . . . it's like limboland'. The independent advice agencies were seen as sources of basic information (for example, what benefits exist? Which could help me?) after which the customer could then approach the BA with a specific enquiry. Other people merely wanted to 'cross-reference' or double-check the information they had received from the BA office - 'if you think they're kidding you, you can sort of ask around'.

A discussion took place within one of the groups of unemployed people about assessing the impact of a change in circumstances. While the quality of the information given depends to an extent upon the information disclosed, some risk was perceived in being open and truthful with BA staff because they were in a position to 'stop your money just in case'. Where trust in the BA was absent or shaky, customers appeared to prefer to explore their position with an independent agency first.

Similarly, some people saw independent advice agencies as a quicker route to the information upon which their claim depended:

"I've gone in there (the independent agency) with problems to do with DHSS money where the DHSS are refusing to pay out and when, you know, I'm really entitled to ... and if I was just to go to the DHSS, I'd probably have been sitting there for days on end but I have gone into the (independent agency) and got good information and gone back and told them what I've been told and they usually sort something out fairly quickly."

(PW, customer, area B)
First-time applicants in urgent need of funds tended to go to a BA office in the
first instance. Four out of five customers who participated in the 'first-time user'
group in area B had contacted the BA as a first step. However, if first-time
applicants did not have their expectations fulfilled, they would tend to explore
alternative sources of help and advice. In some cases difficulties may have arisen
because the circumstances were unusual. For example, we came across an
unemployed barrister who had found his way to an independent advice agency
after meeting with utter disbelief at the BA office that his financial hardship was
genuine and that he did not have an accumulation of funds in the Channel Islands
(as he put it).

Where errors concerning benefit amounts or methods of payment were identified,
some people considered it more appropriate to return to the place where the
mistake had been made in order to rectify it:

"Because one department has caused the problem, you have to go to those
people to get it solved."

(MS, customer, area C)

In this view, the BA was the obvious first place to approach, with the independent
advice network serving as a kind of backstop:

"I would go to the DHSS and take the problem to them first ... and if I
didn't get any joy I would go to the welfare rights place."

(MP, customer, area A)

"We go to these places (independent advice agencies) as a last resort, don't
we."

(CL, customer, area C)

b) Being referred on

The monitoring exercise produced a few instances (29 of all the monitored
customers) of enquirers who were referred on by staff to another agency for help.
At the Local Authority service in area A, one was sent to the CAB, three to
another advice service and six to another agency. In area C, the Local Authority
service and the CAB referred three each to the Benefits Agency and to another
agency and two to another advice service. The referrals to services and agencies
other than those concerned with benefits reflects the public lack of knowledge
about the provision of services.

4.3.2 Return Visits

The monitoring exercise also showed that about half of the monitored visits,
regardless of the agency involved, were calls about the same issue. Unfortunately,
the nature of the monitoring data is limited and cannot provide much in the way of
illustrative or explanatory information.

However, it was possible to identify the following reasons for return visits to BA
offices.

a) Routine visits

Many repeat visits to BA offices were simply to pick up giros - either because the
office was unwilling to send payment, or because the customer was concerned that
his or her money would go astray.

Similarly, we came across a woman who visited the BA office every month to hand
in a 'sick note' because on two previous occasions they had been lost:

"Well I take it in because I know then that they've got it and they can't say to
me, 'We haven't received it'. So if it's lost it's up to them, because if I don't
have a sick note, they won't pay me each week."

(CL, customer, area B)
b) Supplementary help - filling in forms

It was clear that some people visited a BA office to collect a form, then visited an independent agency for help with its completion, and then (presumably) returned the form to the BA:

"You should not have to go running to an independent body so you can fill a form in correctly."

(LM, customer, area C)

"They are quite difficult, and they have a policy at the BA at the moment that they will not help you, they will send you to the CAB... it wouldn't even take two of their staff a day to deal with that matter..."

(MA, customer, area A)

This suggests that considerable time could be saved, on the part of the client and independent agency staff, if BA officers were able to devote some extra time when initially handing over the form. This was felt to be particularly the case where first-time claimants were concerned.

4.4 Summary

Agencies differed in their procedures for receiving clients and the facilities they could offer them while waiting. Generally speaking, customers were tolerant about the need to wait, provided they were confident that they would see a worker at some stage. However, once seen, customers' primary concern was that their query should be dealt with speedily and efficiently, and they were frustrated when further delays occurred.

Customers appreciated continuity in their dealings with staff because this minimised the need for repetition and duplication of effort. However, this is easier to achieve within independent advice agencies than in BA local offices which often have larger staff complements, organised around shift systems.

The issue of 'Whose side are they on?' was a recurrent theme in our discussions with clients. BA local offices were not felt to be on the side of the customer, whereas the CABx and independent advice agencies were. Several factors promoted this distinction including staff response to reported changes in circumstance, the physical lay-out of offices, and the differences between agencies in terms of their roles and functions.

Our impression is that the engaging of a wider advice network is a gradual process and therefore more common amongst those with some experience of claiming benefit. Customers new to the welfare system tend to go direct to a BA local office in the first instance. Whether they then discover the wider network depends largely on their levels of satisfaction with the service they have received. If they encountered delays or uncertainty about their eligibility for benefits, or if they were fearful that the disclosure of information of a 'what if ...?' nature would put their benefit at risk, they tended to respond by exploring alternative sources of information and advice.

Once customers have identified and experienced a local advice network, some engage in a lot of to-ing and fro-ing within it, using different agencies for different purposes during the making of a claim or the resolving of a problem. Other customers become loyal to agencies which they feel have served them well - returning to them whenever possible and, conversely, avoiding those where they recall experiences which were less satisfactory.

In conclusion, then, while a first time applicant to the benefit system may be confused by the range of benefits, their regulations, and how - if at all - they may fit with his or her present circumstances, the advice and information network itself may become a further source of uncertainty and confusion. The seasoned customer may be in a position to move in and out of the network, assessing how, where and by whom his or her needs may best be met. The new customer, on the other hand, may face a lengthy process of finding out and testing before achieving such confidence and expertise.
Chapter 5 Service Delivery: The Agencies' Perspectives

Introduction

In this chapter, the delivery of services is explored from the point of view of staff in the different agencies in the three areas. In the first section, the services they are required to deliver and wish to deliver are discussed. The constraints under which they operate and the effects of those constraints are outlined in the second section. The limitations which are specific to BA local offices are drawn together in the third section. Similarities and differences between the areas are discussed throughout the chapter.

5.1 Intentions

5.1.1 Tasks and Approaches

The tasks and objectives of the agencies reflect their positions in relation to national and local government; the traditions of the wider groups to which they belong; and the needs, as these have been defined, of the people in the particular locations in which they were established.

As a government body, the Benefits Agency requires its local offices to provide prompt, accurate advice and payment; expert and committed staff; and to satisfy customers' needs in a friendly and accessible environment. The Agency is required to give genuine value for money and is accountable to the government and the National Audit Office.

Local autonomy allows some latitude in the deployment of staff in local offices. The main task of the majority of the staff at the Benefits Agency is processing claims. They may respond to requests for information in the course of this process. However, the customer service and reception staff who provide the 'front line work' are the main source of information and advice. Area C has a customer services team whose task is to work in reception, at the office, and out in the field giving information, help and advice to groups and to individuals. The customer services teams are located in other local offices in the other areas.

Local advice services, whether independent or funded directly by the local council, differ from the Benefits Agency in two fundamental ways. They do not make payments and they are not statutory; instead they are established in light of the recognition of local need and the wish to address that need. For example, in area C, a number of City Council departments took a corporate initiative to establish the direct access welfare rights provision in recognition of the fact that the Local Authority itself was a considerable administrator of benefits (housing, education, council tax) which were linked with social security benefits.

Local Authority services are required to offer a customer friendly service which gives information and advice, identifying for individuals the links between parts of the 'complex web of benefits' and avoiding a piecemeal approach which is wasteful of time and effort. A comprehensive service is the core task, within which the key roles of the service are said to be prevention (making sure people get all the benefits they are entitled to), education (providing information and alerting policy makers), and income generation (encouraging the uptake of benefits, thus bringing money into the local economy). In the view of a worker in area C, their role is to
take the client’s side and to exploit every possible ‘interpretation, loophole and nook and cranny’ to further the client’s benefit claim.

Citizens Advice Bureaux (CABx) and independent advice centres are established for the benefit of their communities (defined geographically) through ‘the advancement of education, the protection of health and the relief of poverty, sickness and distress’ (the wording is taken from the CAB, but the principles apply in other advice centres). Some offer general information and advice, and some are limited to benefits. Inter alia, they further their objectives through the provision of information, advice and assistance, the promotion and support of other, similar groups in the locality and the provision, or help in the provision, of information through the media, exhibitions, meetings, lectures, classes and workshops.

The tasks and approaches of the Local Authority and independent centres are influenced by the bodies to whom they are accountable. Local Authority provision (where it exists) is accountable to elected councillors. A manager said this had hampered the development of the service as councillors had tended to the view that the measure of the service is that it should be open to callers for the maximum time, thus limiting the time available for outreach and other activities. The provision in two of the areas is unusual in surviving as a direct access service for the public: mostly, the independent sector took over individual casework in the late 1980s.

The CABx and the independent services are accountable to their management committees. In addition, the CABx are members of the National Association of Citizens Advice Bureaux (NACAB) and, in area C, the CAB and the independent service are members of a local federation of some 40 advice-giving agencies. Membership of both bodies brings criteria and standards into play. For example, NACAB states that the aims of a CAB are to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the service available to them or through an inability to express their needs effectively and equally; CABs are to exercise a responsible influence on the development of social policies and services, both locally and nationally; their service is to be independent, free, confidential and impartial; and their practice is to embody the principles of integrity, accessibility, accountability and effectiveness. Similarly, the constitution of the local federation sets criteria for membership which uphold standards of management, training, sources of information and so on.

For the CABx and independent services, grant aid from the local council is the main source of funding, often augmented by more ad hoc forms of fund raising. The grant has to be applied for each year, although in area A the independent centre is now being asked to make a secondary application half-way through the year. The effect of these procedures on the security, development and independence of the services is discussed later in the chapter. None of the agencies had yet been party to contracting their services.

The aim of community development is said to be fundamental to the work of the Local Authority and independent advice centres; in part, this may be explained by their history. For example, in area C the CAB emerged out of a residents’ action group after an improvement programme in the mid 70s. It was described as a grass roots development, distinctly on the ‘us’ side of a ‘them and us’ divide. In consequence of the community development approach, information and advice given by an adviser from an advice centre was claimed by him to be different from that given by an adviser from the Benefits Agency, as the following exchange from the staff group discussion in area C shows.

"I think there's another issue as well which is particularly found more in neighbourhood centres ... I think that most advice workers in advice centres are very resistant to everything being mediated through an advice worker and that, well I mean out of necessity and for all sorts of reasons, that is the way it has been developed and advice worker has become a profession, a job in itself
But there is still quite an emphasis in the way that advice is given in the community based advice centres towards, not the professional giving the advice and doing for the person, going away and acting as the advocate, but, where possible, to work with the person and to inform and assist that person themselves in tackling whatever problem it is. Now because of lack of resources and everything, we perhaps don't achieve that ideal a lot of the time. I know we don't, but where possible that is a main objective of the service, whereas I don't think the Benefits Agency would necessarily aspire to a particular aspect of informing, educating, empowering ...

(CD, non BA)

'I'm sorry but you just described my job! ... So you're wrong

(LM, BA)

I'm not sure, I don't think you can empower people in the same way that an advice centre can work with people. I think you can inform and you can educate and you can advise, but I don't think you can empower... I think there's not just a role in giving people or acquiring particular skills, I think it's about enabling people to acquire a degree of confidence and ability and hence empowered to tackle problems themselves, whether individually or, more often, to work collectively. So my role, for example, would not be necessarily just to say 'Here are five individuals within a particular community; I will act as their advocate' and so on. There may be a role for neighbourhood advice centres or advice centres like ourselves to say 'Well, the five of you have something in common,' to link up to support those people and to provide what professional skills, if you like, that they have in supporting and developing those people to tackle those problems and issues themselves and provide that support. That's a particular role, a community role that is there to play, and it's a particular role that most advice workers would aspire to. Whether we achieve it is another matter."

(CD, non BA)

"Mmmm, we do it on an individual basis .

(WR, BA)

Yeah. The Benefits Agency I don't think wants to or should get involved in, it's a different type of role. And that is one aspect of the work that doesn't get looked at so much."

(CD, non BA)

However, the claim that the BA cannot undertake community development is not altogether accepted by advice workers in all areas. One outreach worker in post at a BA office has the task of contacting groups of professional workers (not customers), explaining the work of local offices, the help they can offer and the constraints they are working under. She feels this task is difficult because little groundwork within the community has been done by the DSS in the past, with the result that other agencies have sprung up to fill the gap:

... Now there are so many welfare organisations, agencies, within different parts of the community ... that are dealing with these sorts of things that in a way the response that you get is that you are infringing on their territory and ... the take-up and the response hasn't been that brilliant."

(HJ, BA)

The tasks and approaches of the various agencies are broadly laid down in their constitutions. Tensions and difficulties arise about areas of overlapping provision and the definition of activities and purposes; these become prominent when staff in an agency attempt to change their practice.
5.1.2 Services

In this section, the services offered by the BA and the other advice agencies and changes to those services, are discussed. Two views are explored. First, that the provision made by the BA and the other agencies are similar, or differ only in emphasis and approach; and second, that the provision of some services must necessarily be made by independent advice centres.

It is notable that the agencies use different terms to refer to the people who use them. The Benefits Agency speaks of ‘customers’.

"It's less passive than clients ... We've not favoured client for that reason: a bit of a power relationship if you're talking about clients ... Not everybody we deal with is a claimant so we need a more generic term ... so we use customer."

(WR, BA, area C)

Outside the Benefits Agency there was no agreement on terminology. In area C advice workers in the Local Authority and independent services said that when people ‘are enquiring about benefits they are claimants as far as we're concerned’. There was some discussion about the term ‘user’ which was held to connote a more active involvement with the advice centre. In area A the CAB and the independent advice agency preferred ‘client’ because ‘client has got a little bit more respect to it’ than customer or claimant. A member of staff in an agency in area B said that the use of the word ‘customer’ implied that people had a choice, but if they were on benefit they actually had no choice, so it was not an appropriate term.

a) Access

The services provided by all agencies in all areas have changed recently in response to the perceived need and demand of the people they serve. The BA’s response has been to extend their opening hours and, within the limits of their funding and local autonomy, to develop other services. The other agencies have targeted particular groups but at the sacrifice of direct access opening hours. All offer open access on a first come, first served basis to all corners for some hours during the week.

The opening hours for the BA offices vary slightly from district to district, but all have been encouraged as a matter of national policy to open for longer hours. In area C, the local office opens earlier. In area B, the proposal to stay open later is contested by some staff who feel that extending the hours is unnecessary as there is an out of hours emergency service available and it will make too long a working day. Other services, like telephone access, appointments, home visits, exhibitions and talks to groups are offered in addition to these opening hours.

Customer Service Managers were established in all BA districts some two years ago. A long standing and experienced member of staff who is now a member of a Customer Service Team said that a more customer oriented practice and approach had been adopted since the Agency was established. However, she emphasised that the customer services approach should embrace all staff, and not just the few in the teams themselves.

The other advice agencies are limited in improving access by their funding and other constraints. When they offer services like appointments, home visits and women only sessions in order to reach groups who might otherwise be denied access these almost inevitably have to be provided at the expense of direct access opening hours. All of the agencies accept telephone enquiries, though the pressure of personal callers can make that difficult for all but the Benefits Agency. Notably, the manager of a Local Authority service said that when they were obliged to maintain lengthy open access hours, other services were ‘down graded’ or hardly available. Now, they are able to budget their time and ‘can do telephone calls and home visits on better than an ad hoc basis’.

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b) Outreach and take up campaigns

The Benefits Agency does not engage in take up campaigns; some staff felt that it was something the government did not approve of or would not admit to the BA doing. However, it engages in 'benefit awareness campaigns': rather than 'blanket mail shots ... you target groups you know are not claiming'. Some BA staff thought that this amounted to the same thing done in a different way. In area C, for example, staff from the office visit residential provision for elderly people to check if they are claiming attendance allowance; the same office is about to leaflet and poster all surgeries and health centres advertising the availability of benefits advice and the home visiting service and encouraging people to use them. By contrast, the outreach worker from the BA office in area A contacts groups of professional workers in order to reach customers through them.

The Benefits Agency is becoming increasingly proactive. For example, one officer had contacted the Department of Employment asking to be notified in confidence about forthcoming redundancies so that she could contact the personnel officer and offer an information session for redundant workers.

"... whenever I have an audience in front of me ... I will always promote, you know, if you need advice, where the offices are, when they're open. If you're doing exhibition work you know you promote the availability of benefits advice. Perhaps the person you are talking to doesn't need it, but they probably know someone that might be wanting some advice so you just, I mean you're promoting our availability and hoping that word spreads. And I mean I have quite a long experience within this department and dealing with the public has, our ways of dealing with the public, have changed. We have definitely changed in the way we look upon our public. In the past we wouldn't have gone out saying 'Here we are, come in and see us', but we do now. I mean that's a very, very positive step forward as far as I'm concerned ... we want to make sure that people are getting their benefits ... "

(KL, BA, area C)

The advice centres also attempt to bring their services to the attention of as many as possible and to increase the take up of benefits. Like the BA, they may approach potential customers direct, or inform relevant professionals. For example, in area B, the Local Authority service produced information for GPs and the education and careers services and runs sessions with people in sheltered accommodation. In area C, the CAB runs sessions in community centres, including an Asian one, and operates a mobile unit for workers who have been made redundant. However, in area A the independent advice agency does little outreach work at the moment because of staffing constraints - there are currently only one and a half advice workers. But in the past they have given talks to Youth Projects and Victim Support schemes. They describe it as partly training and partly information giving about benefits and the procedures of claiming; and say it is something that they like doing and see as very necessary. At the same time, there is, amongst the general public, widespread ignorance of the different offices' functions. People are not knowledgeable about statutory services and where to go to access them; this is compounded by their tremendous lack of knowledge of the social security system ... misunderstandings and misconceptions about benefits'.

c) Information and advice

There was disagreement between the managers and staff of BA offices and those from other advice centres as to the kinds of information and advice that are (and can be) given by different kinds of agency. Staff in the advice centres maintain that they are different from the BA because a major part of their work is to sit down and get a sense of exactly what the issue is, and what the problem is, for the caller. They say that people rarely come along and present a simple question. A CAB worker described the task as disentangling a web of issues and problems in which a process of talking, sifting and prioritising was used. The point was to look beneath the presenting problem as people rarely came with single problems - rather, they
brought a complex scenario of multiple concerns. The manager at the CAB in area B equated this work with that of a GP. He said that their role is to diagnose what the problems are and then establish how best to deal with them, where necessary referring people on to specialists.

Additionally, staff in advice agencies help people to determine how they can maximise their (benefit) income and undertake 'better off' calculations. Such calculations are complex as related and interlocking eligibility has to be taken into account. This has implications for workers' skills, whether or not aided by computer technology.

'In the view of the advice centre workers, they are the ones who disentangle people's problems and concerns, make 'better off' calculations and offer choices for action. They say that BA staff do not offer this service. The Benefits Agency say that their workers on the counter are experienced and have an overview, and usually in terms of answers to questions they are correct. But they don't ask the right questions. They don't say 'Here is what we have, can we help you.' But they ask questions as hurdles to be overcome if you give the right answer. Customers don't know what is available and what to ask for.'

(HI, non BA, area C)

However, BA staff do not necessarily accept that 'better off' calculations are work which only the advice centre can or should undertake. Rather, a respondent claimed that front line staff who speak to people face to face may confront just the same need, and respond to it.

d) Advocacy

Staff in the Benefits Agency offices do not undertake advocacy in the formal sense, although some may, on occasion, 'speak for customers'. For example, when help has been given with completing a disability claim (these are lengthy and difficult) the adviser who gave the help 'could be said to represent the client to the assessment section' (LM, BA). Similarly, a Social Fund Officer with responsibility for grants to 16 and 17 year old applicants, said that while she has to be impartial she does get to know the applicants and tells them how to apply properly. However, BA staff could clearly never be involved in lodging an appeal although they do appear as presenting officers in appeal tribunals and impartially provide the facts and relevant law and case law.

However, advocacy, in any of a range of forms, from speaking on behalf of claimants to representing them at a review, appeal or tribunal, is a central task for all the other advice centres. There are differences between the agencies in the three areas in the extent to which they engage in advocacy work. All the centres in area C undertake it, right through to reviews, appeals and tribunals and representation to the Social Security Commissioners. However, because the work is so time consuming, and because the independent service has been short of one full time worker for nearly two years, the agencies in area A do not engage in advocacy and now routinely refer representation work to specialist agencies. In area B the CAB passes cases to the Local Authority service or Legal Services organisation.

A view expressed by several advice workers was that the people who come to the advice centres can be characterised as those who have had problems with the Benefits Agency:

"I would have thought the core of the problem was ... a large percentage of our clients, claimants or whatever, are people ... who've had problems with the Benefits Agency ... so I mean that seems to me the core problem that we are always in the role of advocacy."

(TU, non BA, area C)

It was acknowledged that Customer Services Staff do follow up decisions made in other parts of the office and speak for customers, but argued that this kind of
activity was limited because an advocacy organisation has to be independent. This view (expressed in one of the focus groups) was shared by other welfare rights workers who said that the difference was that the BA ran the system while the advice centres sorted out the problems and difficulties which they created. However a member of BA staff was not prepared to accept such a distinction.

"There seem to be two levels of advocacy. There’s the advocacy that can be sorted out dead quickly because it’s just get in touch with the person and we can see where it has gone wrong and we can sort it out, and then there’s the advocacy that involves you in tribunals and sort out the legal processing of things, where we’re convinced that we’ve done everything that we should and you have to then go in and help them out."

(WR, BA, area C)

She thought that collaboration was possible on the first level and the other group members agreed, as it was pointed out that that is the way centres actually work. A further dimension was added by the Local Authority worker who felt that advocacy had moved from solving a problem to gathering evidence to support someone’s point of view. In his view, advocacy work had changed in response to changes in the benefit system.

"To do with information gathering and a representational role. I mean that’s reflecting ‘I think’ changes in the benefit system where there’s more and more stages of review being introduced, there’s more and more … appeals and formal types of representational activity being requested and demanded."

(CD, non BA, area C)

e) Verification

An associated task, which also requires an advice centre to maintain its independence, is to verify and confirm the information that the BA has given. Respondents said that many people are suspicious of BA staff because they see them as acting in the interests of the BA.

This position was strongly stated by a member of staff in the CAB in area C. She said that people feel that BA staff do not necessarily tell them the truth when they enquire about eligibility for benefit. They see the CAB as independent of the BA and trust that they will not say they are not eligible if they are. Conversely, staff at the BA are seen as not independent; if they refuse a benefit, they are saving money for the BA. Clients are not always confident that the person who spoke to them and made the decision really understood what the initial question was about. Indeed, clients tend to see getting past the initial reception and gaining an interview as an achievement. In the view of this respondent, and others, people felt the need to make a formal claim and not to be told they were not entitled to a benefit at an earlier stage in the process.

There are three elements to this apparent suspicion of BA staff. The first concerns the need for customers to feel confident that their eligibility for a particular benefit has been fully and fairly considered; the second has to do with the time taken to explore a general question about benefits and arrive at a claim for a specific benefit (this is discussed in the next section): and the third concerns the role of BA staff as gatekeepers to benefits who determine eligibility and process claims.

The manager of a Local Authority service said that BA staff are less likely to make wrong decisions now than they used to because so little discretion is involved in the calculations. This appears to tackle the third aspect of customers’ suspicion. However, the element of discretion remains for the Social Fund and respondents from the BA and the advice centres agreed that this was the basis for difficult staff-customer relations in the BA.
To summarise, some of the services provided by the BA and the other advice agencies are similar, or at least differ only in emphasis and approach. Questions of access and outreach and activities to encourage the take up of benefits, tend to be viewed in this light. The nature of the information and advice that is available is more contested as advice centres maintain that they are different from the BA. Finally, representation and advocacy and the verification and confirmation of BA decisions are seen as activities which can be undertaken only by independent advice centres.

5.2 Constraints

All the agencies are constrained in the range and quality of services they provide and in making changes to their services. While the constraints vary in their nature and effect on agencies, giving different outcomes in the three areas, none escapes their impact entirely.

5.2.1 Funding and Funders

BA local offices’ funding appears to be secure. They are accountable to the Agency and ultimately to the Treasury for their expenditure, but their staff do not seem to be beset by feelings of immediate anxiety for their jobs. New services are not generally added at the expense of existing ones. However, they are constrained by Benefits Agency and government policy, and by targets and quantitative measures of their performance.

“They’re just recognising now that quantity doesn’t always produce accuracy.”

(OB, BA, area B)

Local Authority provision is ultimately accountable to elected councillors and the electorate. Staff have to demonstrate their usefulness and the need and demand for their services, usually on measures of quantity: 'Politically, survival as a service is equated with numbers through the door'. Advice agencies are sometimes placed in competition with each other. In area B, some concern was expressed by the professional staff of the Local Authority centre that, with only three staff, their volume of work might be measured unfavourably against that of the CAB, with its seven paid staff and 103 volunteers. Local Authority centres are not secure because of cutbacks to local government funding and because direct access provision of benefits advice is no longer common; little of this provision has survived and the independent sector has taken on the face to face and individual casework.

Independent sector centres are even more precariously funded. They receive grant aid from their local authorities which are themselves being cut back. In area C, membership of the federation of advice centres is not a condition for obtaining grant aid, but may be used as a measure to demonstrate that standards of service have been reached. The standards were set in place partly for political reasons to help the centres to establish and maintain their credibility with funders. Reliance upon the council for funding raises the issue of independence since local and national policies can bear upon the services. For example, during the 1980s there was pressure for the CAB to not be ‘political’, though one of their core tasks is to influence policies and services; and at a local level, the political climate and the positive view taken of advice centres in area C has enabled them, and the federation of advice centres, to flourish.

The independent centres, like other voluntary sector agencies, face the problem that charities prefer to fund ‘grand ideas and not for the bedrock of work’. Their anxieties over funding are set against the rising demand for their services. None has yet become engaged in contracting their services, but the CAB in area C is looking at the possibilities of working for the probation service and of providing advice at a local day centre and teaching the day centre’s staff about welfare rights.

The level of funding and the requirements of funders affect the standards and range of services which the BA offices and the local advice agencies can provide.
Local advice agencies in particular have to demonstrate the value of their services in terms of measures which their Local Authority funders will accept, while local authorities themselves are subject to cutbacks in their funding from central government.

5.2.2 Staff

There are differences between the areas which arise from the levels of staffing in the various advice agencies, their tasks and the use of volunteers. Both the BA local offices and the Local Authority agencies have only paid staff. The BA offices in areas B and C each employ around 200 people, mostly on processing claims. In area A the office is smaller, being a relocation office, and there are only 27 staff. All the BA offices have a Customer Services manager, and Area C has a Customer Services Team. The Local Authority services employ three welfare rights officers in area B and six in area C. The number of staff employed affects the volume of work that can be undertaken. In the BA offices, the availability of staff devoted to customer services work influences the development of provision.

The CAB and the independent centres all have paid staff and volunteers. In area C, a member of staff said that the CAB had a very radical reputation and attracted as volunteers some people ‘who felt antagonism towards the DSS was productive .. . who wanted to have a go at the system’. This can create problems and their view is that the volunteers should not express this hostility since the good of their clients has to come first. The CAB in area B does not have this radical tradition, and about half their volunteers are themselves in employment. In any event, both have a constant stream of offers from potential volunteers because they are seen to be very active, to provide a valuable service and undertake a wide range of work and are conveniently situated near the city centre. Similarly, the independent centres in areas A and C have no difficulty in attracting volunteers.

Volunteers provide willing workers for the CABx and independent centres but impose training costs and require support from paid staff who also have to monitor their work in order to maintain standards. Careful management is needed to minimise the loss of trained volunteers which could result in an inconsistent service from staff who are not fully trained.

NACAB membership sets the requirement that volunteers do at least six hours a week, but most do more, averaging about two days a week. Youngsters are said to use volunteering as a stepping stone to career development and employment so there is a high turnover, particularly of university graduates, although the CABx managers all stipulate that volunteers should give at least nine months to the work because of the time it takes to train them. The CABx each have a core of about a dozen long stay volunteers who provide the mainstay and, in the case of area C, do a lot of the tribunal work. However, the training and turnover of volunteers was said to contribute knowledgeable and useful people to the community.

"But there is a good side to volunteers - because if you train a large number of people each year, we’re training in basic advice around 15 people each year, you are equipping a lot of people in the community with an awareness of rights and entitlements issues which enables them to make better use of services locally and enables them to ... support other members of the community long after they have left the service.”

(TS, non BA, area B)

The federation of advice centres in area C is said to be unusual as the only networking organisation (other than NACAB) with paid workers, funded by the City Council. However, in area B, the group of agencies also has a manager who is funded by the City Council. Staff in such positions can make an important contribution to the overall availability of information and advice in their areas.
5.2.3 Training and Qualification

At present there is no nationally recognised qualification for advice workers. The recently established Lead Body in Advice, Guidance and Counselling is developing standards which will provide NVQs for advice workers, along with other workers in the advice, guidance and counselling field. The first draft standards are out for consultation and should be completed by the end of 1994. Formal training courses are available from a number of sources, though much of the training appears to be provided in-house through courses and informally. In consequence, the provision of training for paid staff and volunteers (except within the BA offices, which is considered below) in the areas studied appears to be variable.

In area A the Local Authority has a welfare rights unit which, instead of offering a direct access service to clients, provides specialist help to other agencies which do. Inter alia, the Unit offers training programmes to all council and voluntary sector workers, with a particular emphasis on changes in benefits and new legislation. However, neither the CAB nor the independent advice agency in the area took advantage of these courses. The CAB used NACAB courses and the independent centre preferred those organised by the national organisations - for example, FIAC and CPAG.

NACAB plays an important role in the provision of training through its Basic Training Programme, post basic courses and packs, and in the setting and maintenance of standards; in area C the federation plays a similar role. Both NACAB and the federation work to develop and uphold standards and offer this basic training with prescribed length, components and monitoring as a requirement of membership. The programme includes training on interviewing; confidentiality and advice work skills and an introduction to benefits and the benefits system; the law; and specific areas such as housing, employment and debt. The Basic Training Programme consists of 27 distance learning, self instruction packs which are completed in bureau by volunteer recruits, with the help of guidance tutors. As part of this, the interviewing skills and attitude training is done in face to face programmes conducted on an area basis, and takes some eight days to complete. Other, one day courses on specific subjects are also available, some during the period of basic training, others subsequently. Staff may also attend courses on different subjects from suppliers including CPAG, the Disability Alliance and local providers, although attendance is limited by the availability of staff time and funding.

Other provision is made in-house. Some is formal, including intensive, information based courses on specific benefits and practical skills like better off calculations. The rest is informal: much training, or consolidation of formal training, takes place ‘on the job’, by sitting in on other people’s interviews (with the permission of the claimant) or by dealing with less familiar queries as they arise. One independent sector worker described the various components of the learning process:

... you pick things up ... you talk with other advice workers ... you read things ... if you're not sure about something, you can phone up and say, ‘What's happening? How does that affect claims?’" (HC, non BA, area A)

This practice places considerable responsibility on the individual worker, not only to be conscientious and thorough, but also to identify their personal needs for support, supervision and formal training.

NACAB (and the federation in area C) have acted to set demonstrable standards, to ensure accountability and to defend themselves. It is notable that in area C the demand for courses and training by the federation outstrips supply: a training officer is employed for 24 hours a week, only 16 of which are paid for by core funding the rest being paid from course fees. The development worker said that more courses are needed, not only on substantive welfare rights and benefits issues, but also on management and organisational issues such as management committee
membership, equal opportunities, taking minutes, managing accounts and evaluating services. In area B the CAB employs a full time Personnel and Training Officer.

The National Association of Welfare Rights Advisers (which draws its members, inter alia, from the paid staff in the Local Authority services in the areas studied) is also seeking through its regional meetings to improve standards of provision, though at present no formal training is provided. Staff are expected to be fully trained when they come into post. Indeed, an advice worker was strongly of the opinion that staff in face-to-face contact with claimants should be best trained and most experienced and wish to do the work.

“You are expected to know the job when you came or you wouldn’t have got the job in the first place. We don’t have any trainees here .... Need the counter staff to be the best trained - not the latest corners or people doing it when they don’t enjoy doing it but it is expected of them.”

(EP, non BA, area B)

Workers in the BA who provide advice and information direct to enquirers receive a similar mixture of formal and informal training, depending on the role they are to play. Informants at BA HQ reported that completely new entrants to the BA recruited to reception jobs receive up to 13 weeks training, on BA and on specific benefits, in the first six months. Training is interleaved with practice at appropriate points. Local respondents did not always present such a clear picture. Staff recruited to reception jobs from elsewhere in the BA will have already been trained and have experience of some benefits and will receive training on those that are unfamiliar. In addition they can turn to colleagues, telephone the section relevant to a particular benefit, or refer to the supervisor. Further training is provided in-house - the courses cover such topics as dealing with potentially violent claimants, interviewing skills and staffs own and clients’ stress. All those who go out of the office to give information and advice to individuals and groups have many years experience in all aspects of the Agency’s work.

Concern was expressed by a respondent working in a BA office that because staff came from various backgrounds and had a range of experiences they had strengths and weaknesses in different areas. Given a commitment to one-stop, in which advisers were the ‘front line troops’, he saw the need for a programme of training which should be provided nationally, giving a consistent standard, and not locally. In this view, training should provide an overview of benefits and how they relate to one another rather than a series of discrete packages about particular benefits.

Concern was also expressed about the usefulness of the computer information system for staff who did not have a good working knowledge of social security benefits. It was suggested that staff need to have training well beyond the level of simply operating a computer programme.

“There are a lot of errors coming up on the system, which makes it doubly difficult because people don’t know what mistakes are being made - benefits are still too complex for people to deal with on a machine.”

(TD, BA, area B)

The provision of training for paid staff and volunteers in advice work is variable and places responsibility on the individual worker to maintain standards and identify their needs. It was argued that front line advisers in the BA should receive a programme of training, provided nationally, to ensure a consistent standard.

5.2.4 Information

The number of benefits, the rules for eligibility and procedures for claiming, the way that different benefits relate within the system as a whole and calculating the best outcome for an individual present problems for all advisers. People who work
in the BA are not privileged over other advice workers in either knowledge or access to information.

Similar sources of information are used by staff in the Benefits Agency and the other agencies. The range of sources of information falls into four broad categories: official publications such as the BA’s Benefits Information Guide and Social Security legislation; lay persons’ guides to benefits and regulations for appeals and annotated legislation; NACAB information packs; and the Disability Rights Handbook and CPAG guides. The need for so many and varied publications and the popularity of those which interpret the system indicate the complexity of the system and the difficulty of interpretation and of access. As one respondent pointed out, clients do not want undigested information; rather, they want information and advice related to their individual circumstances. This calls into play particular skills of understanding the benefits system as a whole, interpreting changes to the legislation, seeing how different bits fit together and applying the information to a particular person. The growing role for problem solving and advocacy, in which the adviser acts for the claimant and challenges decisions, calls on additional skills. The complexity is such that a Welfare Rights worker asked if it might not present an impossible task for advisers.

"Is it actually out of hand and is the task of matching the individual circumstances of citizens to the complexities of the benefits system, is it beyond the capacities of our advice agencies?"

(NP, Welfare Rights Worker, area C)

All respondents emphasised the importance of guidance on where to look for information. The BA respondents said that procedural information from the BA ‘is all over the place’. That is why they (like all the other services) use the Disability Rights Handbook and the CPAG handbooks which ‘bring it all together and make it accessible’. These were the only sources of information which were used by all the agencies. All the CABs use the NACAB information pack, but one Local Authority service does not take it because it is not viable to buy it all just to gain the parts which are relevant to their focus on benefits; the other does not take it because it considers it to be inadequate.

The BA is developing an Integrated Benefits Information System (IBIS). It is understood that this will allow ready access to information of the same standard as the CPAG guides and will be available to BA staff on request from May 1994.

5.2.5 Accessibility

In this section, physical, cultural and social barriers to claiming and the action that agencies can take to mitigate them are discussed.

a) Physical barriers

Physical access has been discussed in earlier sections of the Report. It is a problem which is being urgently addressed by all the agencies, in all areas, though the expense of building and decoration work puts it outside the normal budgets of the CABs and independent centres. They have to spend time and energy seeking alternative funding; they may be successful as the CAB in area C has been. Benefits Agency staff in the offices which had not been refurbished also thought that waiting areas in their offices should be improved. This would include controlling the threatening behaviour of some of the more aggressive or drunk customers.

"I think if I was a first time enquirer coming to (this) office, which isn’t very welcoming, I would not want to return."

(EP, BA, area B)

"People are awful up here ... No one in their right mind should have to put up with the behaviour we get ... you have a lot of people with long waits and you get a ripple effect from one person’s friction. "

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The improvement of waiting areas was seen as an important element in a programme to encourage people to come into the BA and not to feel demeaned by their visit. In consequence, the take up of benefits would be improved.

*I mean, we want to encourage people to come in to get benefit advice ... in a very cosmetic way, you can improve your waiting areas, the reception areas*

(KL, BA, area C)

"Very important, it's beyond cosmetic."

(NP, Welfare Rights Worker, area C)

The BA can supply large type and Braille leaflets, audio cassettes in other languages and audio cassettes in English but the research did not determine how much they were used in BA offices or in the other advice centres. A member of BA staff praised the 'plain English' of BA leaflets and other information, but not the forms, particularly those for disabled people. In areas B and C, the BA has a loop at reception and is about to get minicom on the switchboard, for people with hearing impairment. Staff in a number of centres had been on signing courses.

b) Cultural and social barriers

The BA and all the advice centres were making efforts to combat cultural exclusion. The localities differ as to which ethnic groups live in them - in the localities with significant minority ethnic groups, whether of longstanding or recently arrived (two of the localities had groups of refugees from war areas in Africa), the services put considerable energy into ensuring that interpreters (where necessary) and own language information leaflets, forms and explanations were available and that groups were represented amongst the paid and volunteer staff. The importance of a good local reputation was stressed. The BA local offices in all three areas had access to the (telephone) language line interpreting service which offers 143 languages. One independent centre had considered getting it too, but rejected it on the grounds that members of minority groups who had a language problem brought a friend with them to interpret.

Staff from all the agencies agreed that elderly people reject the 'charity' connotations of claiming benefit.

*I think the elderly as a group are a sort of exception. I mean, you will find that the elderly people are the ones who will resist most claiming benefit ... And I've had many a long chat with ... an elderly person saying 'Look, you are entitled to this, it is not charity ...' and sometimes that's the barrier to claiming benefits and very often until you can get into a one to one talk, and chat with them over a cup of tea, probably that's the only time that you'll convince them that the benefit's there to be claimed, and is their right, their entitlement ... "*

(KL, BA, area C)

It was also suggested that a more general barrier was that the activity of claiming or seeking information about benefit could be stigmatising and demeaning. In this view, the BA office itself, physically, and the attitudes and conduct of staff, could put the self esteem of enquirers and claimants at risk. Staff from all the agencies (in a focus group) were struck that the group of lone parents' list of characteristics they would like to find in an advice agency included that they should be treated with dignity and shown respect; the staff members feared that it implied that these were not normally present.

"It does seem to me that the particular impediment to access to any of these agencies is the risk or the perceived risk to self esteem that people have ... the
agency should be welcoming. 'The agency should not make you feel small', 'the agency should believe you', 'the agency should treat you as a person', those seem to be enormously significant in terms of access. I'm sure there are access problems if you don't speak the language or whatever, but here's an enormous obstacle to access, which is perhaps even greater than those obstacles."

(Welfare Rights Worker, area C)

The same group of staff agreed that new claimants faced particular problems. They found that they were no longer in control of their lives. Rather, they had to discover the rules and language of a system they had not previously encountered; they had to seek information and advice; and they became dependent on outside influences. This was compounded by the overall political climate and media images which affect people's views of claimant groups and about seeking help from the BA.

"You can't get away from that locally, you know ... ministers make speeches about single parents, people talk about it when they come in for advice, they are scared of what is going to happen. I want a piece of advice but I won't go to the Benefits Agency 'cause I'm scared of what will happen ... they might have no reason to be scared of going to you for that advice and nothing to worry about, but that affects the way you work."

(CD, non BA, area C)

Staff in all the agencies in all three areas believe that there are other groups, besides the ones already mentioned, which they probably do not reach. They referred to disabled and elderly people who are house-bound or find it very difficult to get about; the cultural isolation of some Asian and Somali women who are confined to their homes and do not have the opportunity to learn the English language; people who cannot sit in the waiting room for a long time; and people with learning difficulties and with mental health problems who have been discharged from institutions and who need constant support, not just one-off advice.

In area B, where the BA office and the advice centres serve a rural hinterland, concern was expressed about people in rural areas, particularly those which are poorly served by public transport. In addition, in this small city setting, there is a very small number of people from cultural minorities and they were thought to lack the support of any infrastructure. A Council for Racial Equality has recently been established to research and assess the degree of racial harassment and discrimination in the area. The advice agencies will use the findings in order to improve their services. They are already aware that the presence of workers from cultural minorities can encourage take up from these groups.

The agencies are tackling many of the physical, cultural and social barriers to claiming. Some can be removed, (like the physical impediments to disabled people) and some can be mitigated (like the decor and the new claimant's experience of powerlessness). Others, like the rate of unemployment, the political climate and the conflicting images generated by the media are beyond the control or influence of local agencies.

5.2.6 Rules, Procedures and Events

All the agencies, but in particular the BA, are constrained by working within rules and procedures which were determined by others. These concern the level at which benefits are set, the rules of eligibility, and the processing of claims and the complexity of the system as a whole. Front line staff who provide the service directly to the customers may be held responsible for the shortcomings of the system.

In addition are the wider social changes which affect the work of all the agencies and, especially, levels of demand for their services. Respondents referred to changes
which had taken place just within the last 18 months. These include rising unemployment and mass redundancies; care in the community and the closing of long stay institutions (said to be ‘a rare old mess’ in area C); lone parents and unemployed people who are on benefit for prolonged periods during which problems accumulate; people who come as refugees with asylum applications; and people who are on benefit who never thought they would be. The last group was described as people who often had good jobs and fair size mortgages and are shocked at how low the rate of benefit is. The longer they are on benefit, the worse their problems get.

... when people realise, particularly if it’s a pre-redundancy talk I’m giving, people suddenly realise the level of benefit that is available to them. As a speaker representing the Benefits Agency I have to say that to a person in the group. They are usually most keen to say ‘Look, we’re not getting at you, you know, but we are taken aback at the level of benefit.’ So I think people, generally speaking, ... do separate the messenger from the actual level of benefit.”

(KL, BA, area C)

BA staff felt that it was probably easier for workers in independent advice centres to say ‘I didn’t make these regulations, but this is all you’re going to get’. BA workers also don’t make the regulations, but as staff in a government agency they are more likely to be held responsible. The problem becomes more acute when decisions are not clear cut, but involve discretion, as the Social Fund does. A BA manager believed that some Social Fund decisions were impossible to justify: BA front line staff were put under stress in such situations and adopted tactics and coping mechanisms for personal survival as they could not afford to ‘take it all on personally’. In particular, it was said to be most difficult to explain why a loan from the Social Fund had been denied, as people said - rightly - that they would be paying the money back.

"Our procedures should be more user friendly, but they’re not.”

(WR, BA)

An experienced supervisor was said by her manager to look after both staff and customers very well; she had been reduced to tears when customers had been quite unable to accept decisions and she had no more to offer. The same respondent said the BA is not a welfare service, although ‘we go a long way to filling this role’. For example, two members of the counter staff in area B have recently put together a directory of voluntary organisations to which they can refer their customers in situations where they are desperate and no benefit is available. However, there are limits on how far front line BA staff can tackle these problems. A manager said that they are encouraged to feed back into the organisation problems they encounter, and do so, but they are not permitted to ‘feed out sidewise’ to other organisations because that would be getting into the political arena.

A worker in the independent centre in area A also referred to the way that the staff in the BA local office have to respond to social changes, often in ways which they themselves have not chosen. The changes affect not just the BA but the other agencies as well.

... the policy work is generated in a way by social changes going on, and in a sense the voluntary agencies are more the cutting edge of the social change because you can actually see it walking into your office day after day and ...saying that, we stand in certain relation to the BA and the DSS but there also seems to be that kind of relationship within the statutory sector itself because you don’t agree with some of the things, you’ve been quite clear about that, in the same way that we don’t. But as a kind of mediating body, we’re mediating between ... I don’t like to say them and us, but in some ways it is, it’s less them and us than it used to be, but what it is now is not so clear.”
Does it make your work that much more difficult?

“It’s difficult because it’s more amorphous, it’s harder to get hold of it’s just novas clear-cut as it was, you can’t see the enemies as clearly as you used to

(DA, non BA, area A)

5.2.7 Relationships between Agencies

The areas are similar, in that there was general agreement among the Local Authority and independent services and among BA staff that relationships had improved since the Benefits Agency and the Customer Service Teams had been established.

7 think with the setting up of like the Customer Service Section and things like that we’ve all become sort of more aware that it’s not an us and them situation, it’s that we work together ...

(HJ, BA, area A)

“I think sometimes people from welfare rights seem to be more politically motivated than acting for any other reasons. So there is sometimes not exactly antagonism but sometimes less than total happiness with people when they come. But it’s fairly rare these days. I think it's got a lot better than it used to be.”

(WC, BA, area A)

However, beyond this agreement about improvements the areas differ and will be considered one at a time. In area Athere appears to be very little liaison between the participating agencies apart from recently established quarterly liaison meetings. One reason for this was the change in status of the BA local office to a relocation office, which meant that local advice workers now contacted the Belfast office with their enquiries and only rarely telephoned the local office itself. Consequently there was no framework of day-to-day contact within which relationships could develop. However, some meetings occurred as a result of participation at management level - a BA member of staff sat on the CAB management committee and a CAB worker sat on the Management committee of the Law Centre (to which the independent advice centre is accountable). Otherwise contact was limited.

"Organisations tend to get on with their own work and contact with other agencies is limited to need.”

(LM, non BA, area A)

An implication of this is a lack of clarity about each other’s roles:

“I’ve never really been clear about the BA’s role at X road. Liz mentioned to me that she discovered it to be nothing more than an outpost with all the serious work done at Y street.”

(HC, non BA, area A)

Attempts have been made in the past to form a liaison group. Several years ago, before the BA office became a relocation office, a Rights Group was established, which involved advice workers from the voluntary sector and the Local Authority. Staff from both the CAB and the independent advice centre attended the meetings. However, the group soon folded, apparently because time constraints on staff made continuing support difficult to sustain.

More recently, the BA Customer Services Section, which is housed in one of the other local offices in the Borough, has set up quarterly liaison meetings to which other BA staff go, and representatives from the independent sector, the Local Authority Welfare Rights Unit and specialist organisations such as Age Concern
are invited. A representative from the Belfast headquarters is present whenever possible. Topics for discussion include:

"Any subject that's particularly contentious at the time. But it might be something like Social Fund, tomorrow living together decisions is coming up... explaining new things that are happening..."

(WC, BA, area A)

In area B liaison meetings were set up by the BA local office and include management level staff from the BA and all the other centres concerned with benefits. Then meet four times a year, though the staff of two small independent advice services (employing only one and a half staff) pointed out that they had great difficulty in attending meetings because of the pressure created by limited resources. The agency staff focus group discussed the operation and purpose of the meetings. Views were mixed: on the one hand, it was felt that the meetings should not be used by the BA to put over their own agenda; on the other hand, it was acknowledged that the meetings provided a useful forum at which the other advice centres could be confident that their voices would be heard.

"I came to one of those liaison meetings because I wanted to raise the question about homelessness for young people and I think hall of the meeting was about the B putting over to you our statistics. I hadn't really thought that that was what the meeting was for."

(OB, BA area B)

It was pointed out that it was also necessary sometimes to take up issues between the meetings. If an individual member of staff at the BA was known it could be done effectively. but that was not always possible as not all the staff appeared to welcome such contact.

"L's-eril... to raise issues, because I think maybe among the staff people have current attitudes towards advice services, some of them might regard advice services as a pain in the neck."

(ES, non BA, area B)

In area C the CABx and independent centres expanded out of the Community Programme when they and the federation administered the jobs and organised training for the programme. When the CP finished, the federation of advice giving agencies continued with the development and training. In addition, there has been some exchange of staff between centres, for example between the Local Authority service and the CAB. The federation now co-ordinates common issues and offers support to improve the quality of advice and make it accessible; monthly meetings are held. Staff from the Local Authority welfare rights team and the advice centre, the CABx and the independent centre also meet as members of a joint planning group.

The relationship of these advice centres in area C with the BA is not an easy one. From the viewpoint of 13N staff, the problem is that the advice centres are suspicious of the BA. In the view of one member of its staff, the BA had in the past washed its hands of the responsibility of providing information, advice and 'better off' calculations, which consequently were provided by the CAB and others. The respondent felt that 'the advice and information role is one we should have been doing for years and just didn't'. Since the Benefits Agency had been established, the need to fulfil the role had been acknowledged and tackled. However, they have to work to overcome animosity and a bad image built up over a number of years; convince other agencies that they, too, are on the customers' side; and acknowledge that other agencies feel threatened by changes which may encroach on their territory. BA staff in area C (as in the other areas) have made a number of attempts to establish and maintain good relationships with the other agencies. They held an open evening as part of an effort to set up regular meetings. Meetings on general topics have not been successful, although some on specific
issues had been well attended. As in area B, independent centres with few staff say that it is difficult to find the time to attend meetings which are not vital and productive.

From the viewpoint of the other agencies in area C, the meetings on specific topics like the arrival of a group of refugees and the Social Fund were useful and liaison between individuals has evolved. In general the BA was seen as more co-operative; though difficulties were encountered with individual staff as for example, when they would not release information over the telephone and, more worryingly, when agency staff received a different answer from that received by the individual enquirer.

The BAs and the agencies agreed that there were areas of overlap in the activities they undertake and that there was no reason for there to be a poor relationship between them. However, their roles were different and, in the end, separateness was appropriate. The advice centres could not afford to be too sympathetic to the BA’s problems. Their task was to press the BA to process applications accurately and in the time allowed. The BA agreed:

"I think you've got to do that, because its the only way to make sure that we do the job that we've been told we have to do from up high. So then its up to us to find out how we are going to do it, not up to you to sort of bend to allow us the fact that we are not up to speed... there are some basic things over which we are on deferent sides, so to speak."

(WR, BA, area C)

5.3 Limitations Specific to Benefits Agency Local Offices

Members of the public are not knowledgeable about specific benefits, about the benefits system as a whole or about public agencies. Information is sought and obtained in a haphazard way from friends and relatives, in encounters with people found to be in similar circumstances and from professionals in various fields, who themselves are not always well informed or up to date. There is confusion about public agencies like the tax office, housing department, unemployment benefits office and the job centre. BA staff recognise that when they are informing the public they often start from a very low base indeed.

Members of the public and members of specific BA client groups may nonetheless hold strong negative opinions about the role and approach of BA staff in local offices. Such beliefs in part derive from the view that staff act in the interest of the BA and are reluctant to pay out money. Consequently, staff cannot be expected to explore the circumstances of individuals, to tell them about their entitlement, to give them reliable advice and information beyond that directly requested or to make ‘better off’ calculations. Customers tend to go elsewhere for such help.

The overall political climate and media images may encourage the view that the receipt of benefit, at least for some groups, is stigmatising and demeaning. BA staff have to act to overcome ‘charity’ connotations, particularly with elderly people, but are restricted to increasing the awareness of benefits and may not undertake take up campaigns.

A BA local office is required by the Benefits Agency to provide prompt, accurate advice and payment; expert and committed staff; and to satisfy customers’ needs in a friendly and accessible environment. Local autonomy allows them some latitude in the deployment of staff to achieve these aims, though the majority of staff are engaged in processing claims. Administrative targets, constant customer throughput and quantitative measures of performance limit staff roles and activities and are not determined by them.
Similarly, the complexity of the benefits system itself (the rules of eligibility, procedures for claiming, the related and interlocking benefits within the system as a whole and calculating the best outcome for any individual), changes to individual benefits and to the system and the levels at which benefits are set are not determined at BA local offices. In addition are wider social changes which affect the work of BA staff and especially the level of demand for their services, but are beyond their control. Such changes include unemployment and mass redundancies, care in the community and the closure of long stay institutions, long term receipt of benefit by lone parents and unemployed people, refugees with asylum applications and people who are claiming benefit who never thought they would have to.

It appears that some activities can only be undertaken by agencies which are independent of the BA. Representation and advocacy and the verification and confirmation of BA decisions fall in this category. More contentiously, some advice agencies claim that the information and advice giving of the BA is limited by the relationship of the professional advice giver with the customer as against the community development and empowering approach which is taken by non BA agencies. Certainly, in some areas, changes to the BA local office’s activities are constrained by historic and current relationships amongst the agencies in the local advice network.

5.4 Summary

The tasks and approaches of the various agencies are broadly laid down in their constitutions. Local advice services, whether independent or funded directly by the Local Authority, differ from the BA in two fundamental ways. They do not make payments and they are not statutory; instead, they have been established in the light of recognition of local need and the wish to address that need. The BA and the other agencies do not necessarily agree about areas of overlapping provision and the definition of activities and purposes; their differences became more visible when staff in an agency attempted to change their practice.

Many of the services provided by the BA and the other agencies are similar, or at least differ only in emphasis and approach. Questions of access and outreach tend to be viewed in this light. The BA’s role is restricted to increasing awareness of benefits, while independent advisers can encourage take up. The nature of the information and advice that is available is more contested as advice centres maintain that they are different from the BA. Representation and advocacy and the verification and confirmation of BA decisions are seen as activities which can be undertaken only by independent advice centres.

All of the services are constrained in the range and quality of services they provide and in making changes to their services. The level of funding and the requirements of funders affect services. Local advice services are either directly funded or dependent on grant aid from local authorities which are subject to cutbacks in their own funding.

There are differences between the areas in respect of the numbers employed in the services, their tasks and the use of volunteers. Volunteers are not, strictly, free, but impose costs on the agency. The provision of training for paid staff and volunteers in advice work is variable. At present there is no nationally recognised qualification, though an NVQ is to be launched in 1994. Front line advisers in the BA receive a programme of training, provided nationally and delivered locally. One respondent expressed concern about the consistency of the standards achieved, and about the need for staff who give information and advice to develop an overview of benefits and the way they relate to one another.

The range of kinds of benefits, the rules for eligibility and procedures for claiming, the way that different benefits relate within the system as a whole and calculating the best outcome for an individual present problems for all advisers. People who
work in the BA are not privileged over other advice workers in either knowledge or access to information.

There are physical, cultural and social barriers to claiming benefit; agencies can tackle some of these barriers but some are beyond their control. All of the agencies, but in particular the BA, are constrained by working within rules and procedures which were made by others. These concern the level at which benefits are set, the rules of eligibility, the processing of claims and the complexity of the system as a whole. BA front line staff, who provide the service directly to customers may be held responsible for the shortcomings of the system.

Relationships between the BA and the other agencies have improved in all the areas studied, though to different degrees. It was generally acknowledged that it is difficult to change these relationships and that for some tasks advice agencies have to be independent of the BA.
Chapter 6  Conclusions

The impetus for the research was the BA emphasis on service improvement and targets for the work of BA local offices, the BA Citizen’s Charter and the move towards a One Stop service which envisages a new approach to providing access to public services. Under One Stop, there are to be single (local) points of contact where BA customers will be able to obtain general information about all benefits, be put in touch with other agencies involved in social security and other non-DSS benefits, and obtain and return all claim forms. (Benefits Agency, 1993a).

The first stage of progress towards the One Stop service is underway. It includes working towards One Person and One Time contact for customers, in which one contact point will take responsibility for ensuring that the whole range of the customer’s business is conducted promptly and correctly (Benefits Agency, 1993b).

In this final section of the report the evidence from the research is reviewed, and the implications for the changes envisaged by the BA are discussed. The evidence concerns the differences between the areas, the way customers make choices between agencies; customers’ experience of seeking help; and the agencies’ views of service delivery.

6.1 Differences Between the Areas

The research was undertaken in three areas, which are similar in some respects and different in others. They are similar in that all the BA local offices have developed their customer services activities, the LA, CABx and other independent advice agencies are dependent on the local councils for their funding, and all are affected by social, economic and political events such as unemployment, care in the community, the arrival of refugees and the presence of groups who are in receipt of benefit for prolonged periods. However, these common events have a particular local impact because of the differences between the areas in their populations and provision. This is seen most starkly in the levels at which the Social Fund is set, which derive from local indicators and in turn affect local people in need.

The three areas differ with regard to their populations. Areas A and C are urban areas, with dense populations and less affluent residents and are home to a number of minority ethnic groups. Area B is mixed, urban and rural, and includes a hinterland such that people from the outlying areas have to travel some 30 miles to the BA local office. In area A, the BA local office was a relocation office for personal callers only, undertaking a narrower range of activities than the offices in areas B and C. All the areas had a CAB and other independent sources of advice; the scattered rural population in area B had poor access to advice services, which increased the importance of other sources like professionals and the staff of specialist organisations like Age Concern.

All the BA local offices have developed their Customer Services activities, though only the area C office had the team based there. Local autonomy allows for differences in staffing and in approaches to the promotion of information about benefits. In area A, outreach is focused on professionals in order to reach customers through them. In area C, customers are approached more directly; for example elderly people in residential provision are visited to check that they are claiming what they should, and leaflets and posters in surgeries and health centres advertise benefits advice and the home visits system.
The CABx and other independent advice agencies are dependent on various local councils for their funding. This is more complex in area B where the city council provides good support for all the advice services while the county council does not. In both areas B and C the local authorities also fund other advice services, for example area C, in particular, has a funded federation or network of local agencies. The views of local councillors and the measures imposed on the agencies to demonstrate their value affect what can be provided. For example, staffing levels affect agencies' ability to provide advocacy and representation at tribunals.

Local histories and traditions influence current provision and relationships. In areas A and B quarterly meetings between BA and other managers have been established. However, because the BA local office in area A is a relocation office there is no framework for day-to-day contact within which relationships can develop. In all the areas, the pressure on staff time in the CABx and independent agencies is such that attendance at meetings is difficult. In area C, history militates against the development of an easy relationship between the BA and the other agencies (which meet as members of the federation) though some successful meetings have been held on specific topics. A common concern was that meetings draw in managers, but not front line staff.

6.2 The Way Customers Make Choices between Agencies

The tasks and approaches of the various agencies are broadly laid down in their constitutions. Local advice services, whether independent or funded directly by the Local Authority, differ from the BA in two fundamental ways. They do not make payments and they are not statutory; instead, they have been established in the light of recognition of local need and the wish to address that need.

Many of the services provided by the BA and the other agencies are similar, or at least differ only in emphasis and approach. The agencies generally agree that access and outreach fall into these categories. The BA’s role is restricted to increasing awareness of benefits, while independent advisers can encourage take up. The nature of the information and advice that is available is more contested, as advice centres maintain that they are different from the BA. Representation and advocacy and the verification and confirmation of BA decisions are seen as activities which can be undertaken only by independent advice centres.

Customers made choices in light of their knowledge about benefits and about the sources of help. Customers gained information in a very haphazard way, mostly from friends and family and through chance encounters. This was exacerbated because they were often precipitated into claiming benefits as a result of a crisis. Customers and staff suggested that professionals such as GPs and social workers ought to become sufficiently well informed to alert their clients to their eligibility for benefit. Efforts were being made by the staff in BA local offices and some other agencies directly concerned with the provision of information and advice about benefits, to alert the general public and specific customer groups both to the services available and to issues relating to benefits and to tackle the information needs of groups of professionals.

First time customers tended to go to their BA local offices first. Subsequently, they went when they were seeking or chasing up a payment. Whether they had then discovered the wider advice network depended largely on their levels of satisfaction with the service they received. If they thought they might meet problems at the BA office they would seek agencies where they expected that they would gain reliable advice, presented in an intelligible form by staff who were ‘on their side’. Customers were prepared to wait if they thought their affairs would be dealt with quickly and efficiently, and all except those with acute problems of mobility were prepared to make an effort to get to an agency where they believed they would get the help they wanted.
Local Authority, CABx and independent advice centres were chosen when
independent advice and information, explanation and clarification and advocacy
were sought and particularly when customers had experienced difficulties with the
BA. Customers also went to them for advice about their benefit situation in light of
their social and financial circumstances as a whole and for ‘better off’ calculations.
They felt such issues were not appropriate for discussion with BA staff.

6.3 Customers’ Experience of Seeking Help

Customers had different experiences of seeking help according to the agency they
went to and, to an extent, between agencies of the same kind but in different areas.
Agencies differed in their procedures for receiving clients and the facilities they
could offer them while waiting. Generally speaking, customers were tolerant about
waiting, provided that, when they were seen, they were dealt with speedily and
efficiently. They were frustrated when further delays occurred. Women with young
children found long waiting times particularly wearing.

Customers appreciated continuity in their dealings with staff because this
minimised the need for repetition and duplication of effort. However, this was
easier to achieve within independent advice agencies than in BA local offices which
often have larger staff complements, organised around rota systems. Customers
valued being treated with respect and having their affairs dealt with in private.
They also saw as desirable a holistic approach which was personal and
comprehensive, giving time to explore their circumstances and explain and clarify
processes and outcomes.

The issue of ‘whose side are they on?’ was a recurrent theme in the discussions with
customers. BA local offices were not felt to be on the side of the customer, whereas
the CABx and independent advice agencies were. Several factors promoted this
distinction including the differences between agencies in terms of their roles and
functions, staff response to reported changes in circumstance and the physical lay-
out of offices.

6.4 The Agencies’ Views of Service Delivery

All of the agencies are constrained in the range of services they provide and in
making changes to these services. They are influenced by funding levels and the
requirements of funders; staffing and the use of volunteers; training and
qualifications; the complexity of the benefits system; physical, cultural and social
barriers to claiming; rules and procedures made by others; and the relationships
between the BA and the other agencies which constitute a local advice network.
Some of these constraints can be mitigated by the various agencies; some are
beyond their control.

The evidence indicates that changes are underway in the BA local offices in the
study. The changes concern the roles and functions of the BA offices and their
relationships with other advice centres in their area and improvements to the
information available to the public. The activities undertaken include the
refurbishment and reorganisation of offices; the provision of information and
advice to meet the needs of cultural and ethnic minority groups; outreach and
publicity to individuals and groups who might otherwise be unaware of their
eligibility for benefits; and liaison with other advice centres in the locality.
Designated customer services staff appear to be active in carrying forward these
changes.

Customers felt that the BA staff were trying hard to improve the BA’s image and
performance, but still had a long way to go. Frequent legislative changes, the
complexity of the benefits system and the practical difficulties of processing claims
were all seen as causes of mistakes which in turn destroyed the confidence of
customers.
The evidence also suggests that the demand for services from the local advice centres in the study is considerable. All rely upon their local authorities for funding, augmented to a greater or lesser extent from other sources. Given the present economic climate, they consider their future to be uncertain. In general, local advice centres are limited to reacting to circumstances, rather than initiating action, because of the level of demand for their services and the constraints outlined earlier. It is the staff at the BA local offices who are active in bringing in changes to their service provision.

The changes instituted by the BA were responded to differently by the agencies in the three areas studied. Where liaison has traditionally been limited and where agencies have taken radical views, agencies tend to be more suspicious of the BA.

6.5 Implications for Change

The reputation of the BA local office and of the other agencies which go to make up the local advice network may create difficulties for the BA in introducing the changes it desires. Information and advice are not neutral, but are judged and evaluated in light of their source. This has consequences for where people choose to go for which kind of information and advice and the value they place on it.

Long established expectations about services are influential in people's choices. Until recently, staff in BA local offices were not a source, or were not seen as a source, of personalised information and advice. Rather, they were seen as limited to dealing with specific questions and claims for benefits, so that customers would go elsewhere to explore the ramifications of their particular circumstances, and to discuss 'better off' options. It is notable, too, that people may only be introduced to the idea that they may be eligible for benefits as a result of going to an advice service for help with problems such as debt or matrimonial breakdown or for careers advice. The BA would not be approached for help in such circumstances.

The sources of information and advice are judged in terms of whose side they are perceived to be on. The CABx and independent advice agencies were felt to be on the side of the customer, whereas the BA local offices were not. This brings further consequences for people's choices: to the extent that they have a choice, they choose the source which they believe will fully explore their circumstances and give fair consideration to their claim.

Information and advice are also given meaning by the wider framework of the agency's philosophy and brief. For example, the objectives of empowerment and community development were said by advice workers to influence the emphasis and approach taken to advice work. It was acknowledged that while BA staff give advice, they do not share the community development aim. In addition, some aspects of the work done by the local centres rested on their independence and could not be done by the BA.

The differences between the agencies which are fully professionally staffed and those which depend on volunteers who are supported and trained by professionals also affect the provision of information and advice. Volunteers and paid staff make different contributions. The use of volunteers grows out of a commitment to improving the quality of life in the locality and draws on the personal experience and empathy of volunteers. Professional staff have the opportunity to achieve a greater understanding of welfare rights and the system of benefits and to offer support to other professionals.

The relationships within the local advice network may also present impediments to the achievement of change. Relationships between the BA and the other agencies in the areas studied were seen to have improved, and the liaison meetings established by the BA - particularly those on specific issues - were largely welcomed. However, they were seen to be limited in their effect. For example, they sometimes involved only managers and did nothing about the working patterns and
relationships of front line staff in the various agencies; small advice centres with only one or two paid workers found it difficult to attend; and at some meetings, the BA brought participants together so they could inform them about the BA’s activities, rather than to discuss issues of mutual concern and an agenda set by all the participants.

Any change in the nature or mode of BA activities will affect others in the local advice network. There may be competition between agencies which rely on a finite and possibly diminishing total grant aid from their Local Authority. Change instituted by the BA which widens the range of services they provide may exacerbate local difficulties over territory and funding. In addition, the evidence from the research suggests that the provision of certain services depends upon the independent status of the provider. Customers turn to independent agencies when they wish to contest a decision, to gain representation and advocacy, or to verify what BA staff have told them. There also seems to be a place for independent ‘watchdogs’.

Change is an on-going, dynamic process in which the negotiation of roles, functions and relationships will be crucial. It will affect not just BA local offices but the wider public and the other advice centres in the area. Given adequate resources, the BA can achieve change within its own local offices. A broader range of services can be offered and the roles of individual staff members widened accordingly. Training can be made available and the skills of staff who deal directly with customers can be developed. The organisation, furnishing and decoration of BA local offices can be made to reflect the new approach and new services. The particular needs of new customers, old people and parents with children, cultural and ethnic minority groups, those hung in rural areas and others can be responded to. Staff can be proactive in tackling the information and advice needs of individuals and groups who do not know about the benefits for which they may be eligible.

However, public understandings and expectations should also be tackled. People’s knowledge of, and opinions about, the BA derive from their own experience, what other people in their locality think, public statements from newsworthy sources and media images. Some claimant groups feel that they are stigmatised and the process of claiming can be seen as demeaning. The complexity of the benefits system exacerbates the widespread ignorance about the existence of various benefits, and the grounds for eligibility and where they may be claimed.

There may also be an uneasy period of transition during which the other local advice centres in the area adjust to the changes. In areas with a history of radicalism and suspicion local centres will be difficult to convince that real change - rather than cosmetic change - is intended or has been achieved.
References


Appendix A

The Areas

Area A

A total of 198 monitoring forms were completed for callers at the advice centres in area A. The responses amounted to 28 per cent of the total for all the localities. 100 were completed at the Benefits Agency, 95 at the independent advice agency but only three at the CAB where problems were encountered in gaining full cooperation (these three were subsequently discounted in the analysis).

All the Tables which follow refer to percentages. Numbers are rounded and may not sum to 100.

a) Characteristics of enquirers

<table>
<thead>
<tr>
<th>Characteristics of Enquirers in Area A</th>
<th>Area A</th>
<th>BA</th>
<th>Ind</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
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</tr>
<tr>
<td>Male</td>
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<td>54</td>
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<tr>
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<td>49</td>
<td>46</td>
<td>53</td>
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<tr>
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<tr>
<td>16-17</td>
<td>3</td>
<td>5</td>
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<tr>
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<td>24</td>
</tr>
<tr>
<td>Lone Parent</td>
<td>32</td>
<td>33</td>
<td>31</td>
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</table>

More men than women were monitored at the Benefits Agency local office (54 per cent versus 46 per cent), but the reverse was true at the independent advice agency (47 per cent male compared with 53 per cent female). A few 16-17 year olds (five per cent of total) were noted at the Benefits Agency, but this group was totally unrepresented at the independent advice agency, where more elderly people attended (11 per cent versus three per cent at the Benefits Agency). In both cases, three-quarters of the clients attending were in the 26-60 age range. More unemployed people attended the Benefits Agency (48 per cent versus 33 per cent). Lone parents formed an approximate third of both client groups.

b) Monitored enquiries about Income Support and Social Fund (grants and loans)

Income Support was the main object of people’s enquiries, constituting 55 per cent at the Benefits Agency and 23 per cent at the independent advice agency. A further 15 per cent of enquiries at the independent advice centre concerned Housing Benefit. Enquiries about the Social Fund were made marginally more often in the independent advice agency - 18 per cent versus 14 per cent.
c) The help sought

Just under a third of enquiries at the Benefits Agency were concerned with chasing up payment, compared with only eight per cent at the independent advice agency. Considerably more enquiries at the independent advice agency were to do with advocacy or contesting a decision (23 per cent versus 0.8 per cent), and the same applied, to a lesser extent, with seeking explanation (24 per cent versus 13 per cent).

<table>
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<th>Area A</th>
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<th>Ind</th>
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<td>23</td>
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<tr>
<td>Social Fund</td>
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<table>
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<tr>
<th>The Help Sought at the Agencies in Area A %</th>
<th>Area A</th>
<th>BA</th>
<th>Ind</th>
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<tbody>
<tr>
<td>Information or literature on benefits</td>
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<td>18</td>
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<tr>
<td>Advice on how to claim</td>
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<td>10</td>
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<tr>
<td>Explanation</td>
<td>19</td>
<td>13</td>
<td>24</td>
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<tr>
<td>To chase up payment</td>
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<td>31</td>
<td>8</td>
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<tr>
<td>To contest a decision</td>
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<tr>
<td>To notify a change of circumstances</td>
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<td>Other</td>
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Area B

A total of 194 monitoring forms were completed for callers at the advice centres in area B. The responses amounted to 27.2 per cent of the total for all localities. 102 were completed by the BA, 40 by the CAB and 52 by the LA. 50 calls to the BA were made by telephone.

a) Characteristics of enquirers

Approximately the same number of men and women were monitored at the BA, appreciably more women in the LA and more men in the CAB. Considerably more young people were monitored at the LA than at either the BA or CAB and more elderly people were monitored at the BA than in either of the other services. The low percentages of disabled people using the services may be explained by the existence of a specialist organisation which is part of the DIAL network.

<table>
<thead>
<tr>
<th>Characteristics of Enquirers in Area B %</th>
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<th>LA</th>
<th>CAB</th>
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b) Monitored enquiries about Income Support and the Social Fund (grants and loans)

The agencies differ in the focus of their activities and this is reflected in the benefits which are most often enquired about. Income Support and Social Fund grants and loans were the main objects of people’s enquiries in all but the Local Authority Service. Together, they constituted 56 per cent of the object of the enquiries monitored at the BA.

| Monitored Enquiries about Income Support and the Social Fund (Grants and Loans) % |
|---------------------------------|---|---|---|---|
| Area | BA | LA | CAB |
| Income Support | 34 | 29 | 43 | 36 |
| Social Fund | 18 | 27 | <8 | 8 |

c) The help sought

Around a third of callers at all the agencies were seeking information or literature on benefits. The main differences were that callers were more likely to go to the BA office than to the others to chase up a payment, while they were more likely to go to the Local Authority service to find help with contesting a decision or advocacy.

| The Help sought at the Agencies in Area B % |
|-------------------------------------------|---|---|---|---|
| Area B | BA | LA | CAB |
| Information or literature on benefits | 31 | 30 | 29 | 36 |
| Advice on how to claim | 17 | 19 | 11 | 22 |
| Explanation | 14 | 14 | 13 | 16 |
| To chase up payment | 8 | 11 | 8 | 0 |
| To contest a decision | 8 | 0 | 19 | 8 |
| Advocacy | 4 | 1 | 10 | 0 |
| To notify a change of circumstances | 7 | 8 | 0 | 6 |
| Other | 11 | 17 | 10 | 12 |

Area C

A total of 323 monitoring forms was completed for callers at the advice centres in area C, amounting to 45 per cent of the total for all the areas. Ninety were completed at the Benefits Agency, 98 at the Local Authority service, 103 at the CAB and 32 at the independent advice centre. Forty of the calls to the BA and 20 to the CAB were made by telephone.

a) Characteristics of enquirers

More women than men were monitored at all of the centres. This is most marked at the BA where two thirds were women. More young people and young adults were monitored at the BA, while few were at the independent advice centre. Adults and elderly people formed the larger part of the monitoring at the independent service. Half of those monitored at the BA and the CAB were unemployed.

| Characteristics of Enquirers in Area C % |
|-----------------------------------------|---|---|---|---|---|
| Area C | BA | LA | CAB | Ind |
| Gender | | | | | |
| Male | 42 | 36 | 42 | 46 | 44 |
| Female | 58 | 64 | 59 | 54 | 57 |
| Age | | | | | |
| 16-17 | 2 | 5 | 0 | 2 | 0 |
| 18-25 | 23 | 30 | 18 | 20 | 13 |
| 26-60 | 60 | 54 | 68 | 61 | 66 |
| 61+ | 15 | 12 | 14 | 17 | 22 |
| Status | | | | | |
| Unemployed | 44 | 52 | 36 | 50 | 33 |
| Elderly | 14 | 13 | 6 | 19 | 23 |
| Disabled | 22 | 8 | 41 | 14 | 23 |
| Lone Parent | 29 | 28 | 18 | 17 | 20 |
b) Monitored enquiries about Income Support and the Social Fund (grants and loans)

The agencies differ in the focus of their activities and this is reflected in the benefits which are most often enquired about. Income Support and Social Fund grants and loans were the main objects of people's enquiries in all but the Local Authority Service. Together, they constituted 56 per cent of the object of the enquiries monitored at the BA.

<table>
<thead>
<tr>
<th>Monitored Enquiries about Income Support and The Social Fund (Grants and Loans)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area C</td>
</tr>
<tr>
<td>Income Support</td>
</tr>
<tr>
<td>Social Fund</td>
</tr>
</tbody>
</table>

The Local Authority services concern with Local Authority as well as social security benefits is shown in the proportion of enquiries about Income Support, while its second and third categories were Housing Benefit (13 per cent) and Council Tax (11 per cent). Callers at the independent service were as likely to ask about Attendance Allowance and Disability Living Allowance as about the Social Fund, which may reflect the older age group monitored at this service.

c) The help sought

It is notable that the people who were monitored were more likely to turn to the Local Authority and independent services for advice on how to claim and for explanation. Similarly, they turned to these services if they wished to contest a decision or to gain an advocate. Taken together, these two constituted around 1 in 5 of the enquiries at the Local Authority service and the CAB and nearly a third of those at the independent advice centre. Unsurprisingly, more than a third of the callers at the BA were chasing up a payment while a third of the callers at the Local Authority service were seeking information.

<table>
<thead>
<tr>
<th>The Help Sought at the Agencies in Area C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Area C</td>
</tr>
<tr>
<td>Information or literature on benefits</td>
</tr>
<tr>
<td>Advice on how to claim</td>
</tr>
<tr>
<td>Explanation</td>
</tr>
<tr>
<td>To chase up payment</td>
</tr>
<tr>
<td>To contest a decision</td>
</tr>
<tr>
<td>Advocacy</td>
</tr>
<tr>
<td>To notify a change of circumstances</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>

The Agencies

The outcomes of the monitoring exercise were analysed to show the differences between the agencies (rather than between the areas). The agencies were categorised as: the Benefits Agency (BA); Local Authority services (LA); and CABx and independent advice centres (CAB and Ind).

Callers could be seeking information on benefits, literature on benefits, advice on how to claim, explanations, to chase up payment, advocacy, to notify a change of circumstances, to contest a decision or `other'. More than one kind of help could be sought.

Callers seeking information and those seeking advice showed a similar pattern. They were more likely to go to the LA (36 per cent) and the CAB and Ind (39 per cent) than to the BA (26 per cent). About half of those wanting literature about benefits went to the LA; the rest went to the BA.
Most of the people who were chasing up a payment went to the BA (70 per cent) and a quarter of them went to the CAB and Ind.

People who were seeking advocacy or to contest a decision hardly ever went to the BA. They went half and half to the LA and the CAB and Ind for advocacy, and rather favoured the CAB and Ind for help with contesting a decision (60 per cent).

Callers were more likely to go to the BA about a change of circumstances (42 per cent) than to the CAB and Ind or the LA.

<table>
<thead>
<tr>
<th>SERVICE REQUIRED</th>
<th>BA %</th>
<th>LA %</th>
<th>CAB and Ind %</th>
<th>Number = 100%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information on benefits</td>
<td>27</td>
<td>35</td>
<td>39</td>
<td>236</td>
</tr>
<tr>
<td>Literature on benefits</td>
<td>41</td>
<td>51</td>
<td>8</td>
<td>49</td>
</tr>
<tr>
<td>Advice on how to claim</td>
<td>25</td>
<td>37</td>
<td>38</td>
<td>175</td>
</tr>
<tr>
<td>Chase up payment</td>
<td>70</td>
<td>6</td>
<td>24</td>
<td>142</td>
</tr>
<tr>
<td>Advocacy</td>
<td>2</td>
<td>49</td>
<td>49</td>
<td>67</td>
</tr>
<tr>
<td>Notify a change of circumstances</td>
<td>42</td>
<td>23</td>
<td>35</td>
<td>71</td>
</tr>
<tr>
<td>Contest a decision</td>
<td>4</td>
<td>36</td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td>Other</td>
<td>60</td>
<td>11</td>
<td>29</td>
<td>123</td>
</tr>
</tbody>
</table>
Focus Groups with Customers

Four focus groups were held in each area with three involving lone parents, elderly people (except area B) and unemployed people. The fourth group differed between areas. In one clients who had sought advocacy or redress were involved; in another the common factor was having sought help as the result of a crisis or sudden event; and in the third the group was comprised of people seeking information or claiming benefit for the first time.

Various approaches were used to explore the experiences of the participants. Inter alia, they were asked to list the characteristics they would hope to find in an advice agency and to complete an evaluation form with reference to the agency at which they had been monitored.

It is important that these findings are not given undue weight. A total of only 57 people were involved in 11 discussion groups in three areas. No claim is made that they are representative; rather, they are to be considered in conjunction with the other evidence. However, the focus groups proved an effective way of generating agendas of issues and of examining areas of agreement and disagreement amongst the participants.

Desired Characteristics in Advice Agencies

Respondents were invited to compile lists of the factors they particularly looked for in advice agencies. The lists were created spontaneously and the items appear in the order in which they were mentioned by individual participants. The order cannot be assumed to reflect the relative importance attached to them and other group members were not asked if they would also have mentioned that characteristic.

The lists are presented in two ways. In Table 1, the lists generated by each group are given. Then, in Table 2, the lists are amalgamated according to the type of respondent; redundancy has been removed and associated items have been grouped together.
### Table 1: Group Lists of Desired Characteristics

<table>
<thead>
<tr>
<th>Area A</th>
<th>Area B</th>
<th>Area C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Close to home</td>
<td>Good accurate advice and help</td>
<td>Listen to you</td>
</tr>
<tr>
<td>Independent person to talk to</td>
<td>To be sent to appropriate people and places</td>
<td>Believe you</td>
</tr>
<tr>
<td>e.g. a CAB advisor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To be treated with respect</td>
<td>To be welcoming</td>
<td>More support</td>
</tr>
<tr>
<td>To be treated like responsible</td>
<td>Staff to appear personally interested</td>
<td>Not make you beg</td>
</tr>
<tr>
<td>adult, not child</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waiting area clean and comfortable</td>
<td>To have their problems seen in context</td>
<td>Treat you as a person</td>
</tr>
<tr>
<td>Television</td>
<td>diagnostic interview</td>
<td>Not look down on you</td>
</tr>
<tr>
<td>Staff friendly and helpful</td>
<td>To be non judgmental</td>
<td>Explain things</td>
</tr>
<tr>
<td>Children's play space</td>
<td>Unbiased advice</td>
<td>Not force to make endless appeals</td>
</tr>
<tr>
<td>To be allowed food/drinks</td>
<td>To feel that you can go back as often as you</td>
<td>Proper allowances for baby/child</td>
</tr>
<tr>
<td>Explanation of benefits</td>
<td>need or want until you can cope alone</td>
<td></td>
</tr>
<tr>
<td>Giro to be paid quickly</td>
<td>To act/negotiate for you</td>
<td>Nicer</td>
</tr>
<tr>
<td>Short wait</td>
<td>To be accessible, walking distance if</td>
<td>More sympathetic to women with children</td>
</tr>
<tr>
<td>Open to 5 o'clock</td>
<td>possible</td>
<td></td>
</tr>
<tr>
<td>Appointments if necessary</td>
<td>Seating</td>
<td></td>
</tr>
<tr>
<td>Well-informed about system</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Elderly People</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Area A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Explanation of all benefits available to you</td>
<td>Not wait long</td>
<td></td>
</tr>
<tr>
<td>Advice/information made more accessible when first need benefits e.g. from doctors, wages offices, personnel, unemployment offices</td>
<td>Knowledge</td>
<td></td>
</tr>
<tr>
<td>Holistic approach</td>
<td></td>
<td>Confidence in their information</td>
</tr>
<tr>
<td>Good access</td>
<td></td>
<td>Friendly - comfortable - approachable</td>
</tr>
<tr>
<td>Near to home</td>
<td></td>
<td>Get the help you want</td>
</tr>
<tr>
<td>Information about where it is and what it offers</td>
<td></td>
<td>Informal - not like a test - put you at your ease</td>
</tr>
<tr>
<td>Quick response to phone</td>
<td></td>
<td>Know what they are talking about</td>
</tr>
<tr>
<td>To be seen quickly</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appointment if needed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A named contact</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clean and tidy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Privacy (total)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Unemployed

<table>
<thead>
<tr>
<th>Area A</th>
<th>Area B</th>
</tr>
</thead>
<tbody>
<tr>
<td>High quality service</td>
<td>Welcoming</td>
</tr>
<tr>
<td>Change in attitude</td>
<td>Like my mother. Listens, advises, consoles, morale boosts, is understanding</td>
</tr>
<tr>
<td>One person dealing with loans/Social Fund</td>
<td>Warmth, (personal)</td>
</tr>
<tr>
<td>Privacy</td>
<td>Facts/knowledge</td>
</tr>
<tr>
<td>Consistency in information</td>
<td>Depth of knowledge re benefits</td>
</tr>
<tr>
<td>Opportunity to see same person</td>
<td>Valid information</td>
</tr>
<tr>
<td>Personal Officer</td>
<td>Clear explanation</td>
</tr>
<tr>
<td>Tickets okay but get overloaded</td>
<td>Time to discuss</td>
</tr>
<tr>
<td>Appointments good if time kept to</td>
<td>Professionalism</td>
</tr>
<tr>
<td>Lots of seats</td>
<td>To see the same person</td>
</tr>
<tr>
<td>Clean and warm</td>
<td>Seating</td>
</tr>
<tr>
<td>Smoking/no smoking areas</td>
<td>Both an opportunity to be seen without an appointment without too long a wait and the option to have an appointment</td>
</tr>
<tr>
<td>No queuing at initial reception</td>
<td>Warmth and magazines</td>
</tr>
<tr>
<td>Car park</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Area A Crisis Group</th>
<th>Area B First Time Enquirers</th>
<th>Area C Seeking Redress/Advocacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need the whole picture - outgoings as well as benefit</td>
<td>Sound advice</td>
<td>What you're entitled to</td>
</tr>
<tr>
<td>Fairer assessment</td>
<td>To be knowledgeable on a variety of subjects</td>
<td>Knowledge</td>
</tr>
<tr>
<td>No queues</td>
<td>Privacy</td>
<td>Interpretation</td>
</tr>
<tr>
<td>Be treated with respect</td>
<td>Not to be crowded</td>
<td>Explanation</td>
</tr>
<tr>
<td>Fair treatment and consideration</td>
<td>Not to wait long</td>
<td>Enough time to discuss/talk</td>
</tr>
<tr>
<td>No screens</td>
<td>To have an appointment system if needed</td>
<td>Enough staff</td>
</tr>
<tr>
<td>Know what they are talking about - up to date accurate information</td>
<td>Non hostile atmosphere</td>
<td>Compassion - friendliness - help with appeals</td>
</tr>
<tr>
<td>To be believed</td>
<td>Not to be passed around</td>
<td>One-to-one</td>
</tr>
<tr>
<td></td>
<td>Clear procedures</td>
<td>Treat as a person</td>
</tr>
<tr>
<td></td>
<td>To be treated with respect</td>
<td>Adequate funding (so voluntary organisation not shut down)</td>
</tr>
<tr>
<td></td>
<td>Not to be seen as a burden/problems</td>
<td>Adequate opening hours</td>
</tr>
<tr>
<td></td>
<td>To be well advertised/well known about</td>
<td>Outreach</td>
</tr>
<tr>
<td></td>
<td>In a central location</td>
<td>Home visits</td>
</tr>
<tr>
<td><strong>Table 2: Combined Lists of Desired Characteristics</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lone Parents</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Location and access</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Close to home, accessible, walking distance if possible (A, C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Open to 5 o'clock (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Accommodation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waiting areas clean and comfortable (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Television (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children’s play space (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To be allowed food/drinks (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Seating (B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Speed and efficiency</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Giro to be paid quickly (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Short wait/not have to wait too long (A, B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appointments if necessary (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To be sent to appropriate people and places (B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Quality of service</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unbiased advice; independent person to talk to e.g. a CAB advisor (A, B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Explanation of benefits (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Well-informed about system (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good accurate advice and help (B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To have their problems seen in context, diagnostic interview (B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>More support; to feel that you can go back as often as you need or want to until you can cope alone (B, C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To act/negotiate for you (B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not forced to make endless appeals (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Staff manner</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>To be treated with respect; listened to and believed; not looked down on or made to beg (A, C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To be treated like responsible adult, not child (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Staff friendly and helpful; welcoming; appear personally interested (A, B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To be non judgmental (B)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treat as a person (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nicer; more sympathetic to women with children (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Proper allowances for baby/child (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Elderly People</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Location and access</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advice/information made more accessible when you first need benefit e.g. from doctors, wages offices, personnel, unemployment offices (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good access (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Near to home (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information about where it is and what it offers (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Accommodation</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Clean and tidy (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Speed and efficiency</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quick response to `phone (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To be seen quickly - not wait long (A, C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appointment if needed (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Quality of service</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Explanation of all benefits available to you (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Holistic approach (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>A named contact (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Privacy (total) (A)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Knowledgeable; know what they are talking about; don't need to consult books (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Confidence in their information (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Get the help you want; make you feel satisfied (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Staff manner</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Friendly - comfortable - approachable (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Informal - not like a test - put you at your ease (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Treat you politely (C)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not make you feel small; talk to you the right way (C)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Unemployed

**Accommodation**
- Lots of seats (A, B)
- Clean and warm with magazines (A, B)
- Smoking/no smoking areas (A)
- Car park (A)

**Speed and efficiency**
- Tickets okay but get overloaded (A)
- Appointments good if time kept to (A)
- No queuing at initial reception (A)
- Both an opportunity to be seen without an appointment without oo long a wait and the option to have an appointment (B)

**Quality of service**
- High quality, professional service (A, B)
- One person dealing with loans/Social Fund (A)
- Privacy (A)
- Consistency and validity of information (A, B)
- Opportunity to see same person: personal officer (A, B)
- Depth of knowledge re benefits (B)
- Clear explanation (B)
- Time to discuss (B)

**Staff manner**
- Change in attitude (A)
- Welcoming; personal warmth (B)
- Like my mother. Listens, advises, consoles, morale boosts, is understanding (B)

### Crisis Group

<table>
<thead>
<tr>
<th>Location and Access</th>
<th>First Time Enquirers</th>
<th>Seeking Redress/Advocacy</th>
</tr>
</thead>
<tbody>
<tr>
<td>To be well advertised/well known about</td>
<td>Adequate opening hours</td>
<td>Outreach</td>
</tr>
<tr>
<td>In a central location</td>
<td></td>
<td>Home visits</td>
</tr>
</tbody>
</table>

**Accommodation**
- No screens

**Speed and Efficiency**
- No queues
  - Not to be crowded
  - Not to wait long
  - To have an appointment system if needed
  - Not to be passed around
  - Clear procedures

**Quality of Service**
- Need the whole picture - outgoings as well as benefit
  - Sound advice
  - To be knowledgeable on a variety of benefits
  - Privacy
  - Fairer assessment
  - Fair treatment and consideration
  - Know what they are talking about up to date, accurate information

**Staff manner**
- Be treated with respect
  - Non hostile atmosphere
  - To be treated with respect
  - Not to be seen as a burden/ problem

The combined lists show that the members of the groups agreed about two sets of characteristics they would hope to find in advice centres. The first concerned the approach taken by staff and how that affected the dignity of claimants: group...
members wished to be treated with respect, to be listened to and to be believed. The second set of characteristics related to the quality of advice: they wished for sound advice from knowledgeable staff in whom they could have confidence. They wanted time in which to discuss their circumstances, to be given an explanation and to understand the outcomes.

The groups divided on the emphasis given to other characteristics. Elderly people and lone parents were more concerned about location: they wanted centres to be near to home and if possible within walking distance. Elderly people and first time enquirers referred to their need to know where they could go for information and advice about benefits and what a centre could be expected to offer. Those seeking redress/advocacy wanted easier access, either through the opening hours of the offices or through outreach and home visits by advice workers.

The lone parents, the elderly and the unemployed people referred to the physical characteristics of the advice centre and its accommodation. They were all concerned about adequate seating, cleanliness and warmth and general comfort. The lone parents also wanted amenities such as television, play space and to be allowed food and drinks which would make it easier for them to spend time waiting with young children.

All of the groups except those seeking redress/advocacy referred to procedures which would enhance speed and efficiency. They wanted centres to have systems which would avoid crowds and queues and to offer both appointments and direct access as needed. The first time enquirers demanded clear procedures and to avoid being passed around from place to place.

Groups agreed that sound advice and time for discussion and explanation were required of advice centres, but differed in some small respects. First time enquirers, unemployed and elderly people referred to privacy; the crisis group wanted fairness; and the unemployed and elderly people wanted the continuity of a named contact or personal officer. Both lone parents and those seeking redress/advocacy referred to the need for unbiased and independent advice. Only lone parents mentioned the inadequacy of social security benefit itself.

**Evaluation**

After the groups had generated their lists of characteristics participants were asked, individually, to prioritise three of the following desirable characteristics of advice centres: easy to get to; near to my home; do not wait long; treat you with respect; facilities for children when you are waiting; privacy when you see a worker; reliable advice; give clear explanations; time to talk about the range of benefits; time to discuss other problems; they take up your case and act for you; clean, pleasant waiting space.

Participants were also invited to evaluate the agency that they had used and through which they had been recruited. First, they rated the agency on a number of characteristics (easy to get to; near to my home; the time you have to wait; the waiting room; the way they treat you; privacy when you see a worker; opening hours) and then responded to a set of agree/disagree statements relating to the agency (they explain things clearly; you get the chance to talk about which benefit is best for you; you do not get the time to talk about the range of benefits that you might be entitled to; they help you to understand things; you feel confident about what they tell you; they do not discuss other problems with you and help you with them; they direct you to people who can help you with other problems; it is the place to go if you really want things done; they will act for you when wrong decisions are made.

The resultant findings are based on replies from twenty seven respondents who had been to non BA advice centres and 30 to BA offices. Given the small numbers, the findings should be treated with caution.
Non BA Advice Centres

Agencies were said to be easy to get to. Waiting time, treatment and privacy were seen as very good. People felt confident about the advice received. They had the opportunity to talk and staff helped them to understand and explained things clearly. Respondents felt that being treated with respect, gaining reliable advice and the agency being easy to get to were the most important considerations. In terms of these criteria, the agencies met the needs of their users.

BA Offices

BA offices were said to be easy to get to and to have good opening hours. Waiting time, treatment and privacy were considered to be less satisfactory than in the non BA agencies. People felt less confident about the advice they received. Staff were not seen as helping them to understand or to take time to talk about benefits. Respondents felt that reliable advice, being treated with respect and the agency being easy to get to were the most important considerations. The BA was evaluated well on the last, but not on the other two matters.

Customer Groups

Lone parents differed from the other groups. While most of the latter thought that ‘their’ agency was easy to get to, you didn’t have to wait long, you were treated well and had some privacy, the lone parents tended to disagree.

Unemployed people usually felt that staff in ‘their’ agency explained and helped them to understand things, they had confidence in the advice received and it was the place to go to get things done. Lone parents, again, tended to disagree.

All but the lone parents saw reliable advice, being treated with respect and being easy to get to as the most important characteristics and it appears from the responses that these coeds were largely being catered for by the BA and independent advice agencies. For lone parents, the three most important matters were ease of access, being treated with respect and privacy. In each case lone parents tended to rate the services offered by all the agencies as poor, which suggests that the needs of lone parents may not be being adequately catered for by advice agencies.
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