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THE SHIFT TO DIGITAL ADVICE AND BENEFIT SERVICES: IMPLICATIONS FOR ADVICE PROVIDERS AND THEIR CLIENTS

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Introduction

Policy reform and funding allocations are currently directing advice provision away from face-to-face assistance and towards telephone and digital services. The shift towards digital channels has also assumed centre stage within the introduction of Universal Credit, which requires all claims to be applied for and managed via an online account.

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In this chapter I introduce this ‘digitisation’ of advice and welfare benefits as one of the key challenges the advice sector is currently facing. Drawing on interviews carried out with homeless people and the staff that support them, I explore the implications of these changes for both advice providers and their clients.

Policy context

Effective from April 2013, the Legal Aid, Sentencing and Punishment of Offenders Act 2012 (LASPO), significantly limited the availability of face-to-face advice and introduced the single mandatory Civil Legal Advice Gateway (the Gateway) for advice funded through legal aid. Under these new measures, rather than having the option of initially meeting an adviser face-to-face, people applying for legal aid must first be assessed by a telephone operator from the Civil Legal Advice service. Apart from a few exemptions,¹ the Gateway is now the only route through which people can access legal advice on the topics of debt, discrimination and special educational needs. Following an initial review, the government intends the Gateway to be expanded to almost all other areas of civil law.

The Gateway is driven primarily by financial motivations, with telephone advice thought to be less time-consuming and therefore cheaper than face-to-face advice. In addition, since telephone advice is considered to facilitate quicker and easier access to advice services than scheduled appointments, it is thought to be of equal quality or even preferable to face-to-face advice.

Advice providers are facing increased pressure to develop alternative methods of providing advice. For example, the Advice Service Transition Fund is a Big Lottery programme which, in 2013-14, awarded £67 million to not-for-profit advice providers to help them adapt to some of the funding cuts outlined in Chapter One. Central government contributed half of the funding, with preference awarded to applicants who show a commitment to transforming services according to certain core principles, which includes the development and expansion of telephone and digital services (Cabinet Office,

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2012). The reduction in the availability of face-to-face advice, as associated with the cuts to legal aid, is also likely to increase the need for alternative ways of providing advice. There is, however, currently very little known about the receptivity, deterrents and successes of different channels of advice provision. Advice providers therefore have limited evidence which can be drawn upon to inform the development of these services.

Providing advice via remote channels is not a new practice. Many advice organisations have in recent years been developing alternative ways of providing advice, such as by email, telephone or web-chat services. However, making telephone advice compulsory is a novel development and is reasoned by Elizabeth O'Hara (Shelter) to illustrate how political preference and funding provisions are increasingly steering advice away from face-to-face assistance (O'Hara, 2012).

In addition to developing new ways of providing advice in the context of limited research and resources, many services now also face the challenge of helping clients adapt to an increasingly digitised welfare benefit system. Introduced in April 2013 and followed by an ongoing gradual national roll-out, Universal Credit combines a number of working-age benefits into one single payment. Universal Credit replaces channels previously in place for the application and management of benefit claims, such as the telephone and on paper – which included the option of face-to-face assistance via Job Centre Plus (JCP) or Local Authority (LA) customer service points. As part of the conditionality requirements attached to Job Seeker's Allowance (JSA), since 2013 JCP advisers can also require JSA claimants to search and apply for jobs via the website 'Universal Jobmatch'. The shift towards a self-service digital claims process marks a significant change in the way in which benefits are delivered in the UK.

Key areas of concern

There is currently very little independent research comparing different channels of advice provision. As a result, there is little evidence to support the claim that telephone advice is necessarily more effective

and efficient than face-to-face provision. The Law Society has argued that, as a result, the introduction of the Gateway is based on a number of 'unsubstantiated assumptions' and is not 'evidence-based policy making' (The Law Society, 2011).

A study by Balmer and colleagues (2012) currently offers one of the only available comparisons between telephone-based and face-to-face advice. The findings from their research suggest that the characteristics of the advice seeker (age, ethnicity and gender), as well as case-relevant factors (such as how outcomes are defined and the specific issue faced by client), must all be taken into consideration when assessing the effectiveness and efficiency of remote channels of advice provision. Each of these factors will impact on the likelihood that a person will access telephone advice, the total time the advice takes and the outcomes which are achieved. For example, their study suggests that whilst telephone advice may be readily accessed for landlord/tenant issues, it will often not be accessed for issues relating to homelessness. Homelessness or threat of homeless was also found to require more time than any other case.

Other research has shown that people with more immediate problems and those with more complex needs tend to resort to face-to-face advice (Buck et al, 2010). Balmer's study also showed that when controlling for different factors such as age and advice topic, telephone advice takes on average 14 minutes longer than face-to-face advice. Remote channels of advice provision will only take less time and lead to equal or better outcomes for certain people in certain circumstances. Restricting advice to telephone-based services for *all* cases could potentially act as a deterrent to people for whom this channel may not be suitable. As a result, further problems may accumulate or intensify, thus making them more costly to deal with in the long run.

The shift to digitised benefit services risks excluding certain people who lack the necessary IT access or skills to manage their claims online. Ofcom figures indicate that approximately 20% of the UK population does not have internet access at all, whilst 30% lack good-quality regular access at work, home or via a mobile device (Ofcom, 2012).

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Groups commonly thought to be disproportionately represented within these figures include disabled people, those 65 years and older, people living in rural areas and people living on a low income. In addition, people who are thought to be digitally excluded – and therefore most at risk of being disadvantaged by the shift to digital channels – are often among those who are most likely to be applying for welfare services.

The government has recognised that some people may require assistance to access digital benefit services. However, there is a lack of clarity on who will be eligible to use these alternative services and what support will be available for people unable to use online services at all.

Recent research indicates that claimants are increasingly relying on Citizens Advice Bureaux to assist them in applying and managing their Universal Credit or Job Seeker's Allowance claim (Yates, 2015). This suggests that rather than leading to any genuine savings, the digitisation of welfare benefits could simply be transferring costs onto the advice sector.

Whilst access to technology remains a crucial issue, a complex array of interconnected factors will play a role in determining if and how a person is able to use technology for advice or benefit purposes. Existing ICT inequalities must not simply be seen as 'gap' that can be closed simply by extending access. Instead focus must be awarded to how different groups of people actually engage with technology and the specific barriers they face. From this perspective we can begin to ask 'micro-level' questions such as about what equipment and support people have access to; how people's individual needs, circumstances and motivations affect their use of technology for advice or benefit purposes; and how different access points (such as libraries) either hinder or facilitate people's use of technology for these purposes. Drawing on interviews which were carried in 2014, in the following section I explore some of the specific implications of the digitisation of advice and benefit services for homeless people and the people that support them.

Accessing advice and information: a role for technology?

The interviews sought to explore homeless people's engagement with, and opinions of, technology for advice and information purposes. Several participants felt that the internet has a role to play in providing information:

'If I didn't have the internet, I wouldn't have known where to start, so I think, yeah, it is quite important that you have some sort of access, just so you can like find information out for yourself, because otherwise you're kind of left like clueless and then that makes you feel, like, oh God, I don't know where to go.' (Homeless male, aged 18-24)

Many homeless people felt there to be a lack of targeted and easily accessible information, particularly when first becoming homeless. Some participants who experienced difficulty in accessing appropriate support, reasoned that the internet could be used to better advertise and increase awareness of the location and nature of support services. In addition, some of the younger participants (aged 18-24) used Google Maps on their smartphones in order to locate organisations, which suggests that technology has a role to play in the early stages of people's advice journeys. However, once the participants located a support service, they expressed a clear preference for face-to-face advice:

'I liked coming in and talking to them, asking questions direct there, you know ... they gave me confidence, you know, that someone's there looking after you at least, you're not alone, so they gave me confidence in that aspect. For someone to have knowledge of it, telling you made you feel a bit better. That's vital – safer, because out there you're alone and it's a cold world.' (Homeless male, aged 18-24)

The staff who were interviewed reiterated that face-to-face advice is particularly important when people are facing a crisis situation. In

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recent research carried out on behalf of Shelter, people experiencing housing issues also expressed a clear preference for face-to-face advice, as it was seen to meet their emotional as well as practical needs (TNS BRMB, 2015). For people experiencing a crisis situation such as homelessness, the complexity of the homelessness support system can be overwhelming, which in turn can make it difficult for people to express their needs:

‘You need to be able to talk to a person, until they can come up with a robot that can talk to a person ... they [people] can find out the nuances. Many of the people we see have an inability to communicate effectively what they want.’ (Staff member, support service)

When attempting to access support, the homeless participants reported struggling to comprehend the various rules and procedures they encountered. This complexity and the sheer quantity of available information can limit the usefulness of telephone and online services in some instances:

‘The eligibility requirements are quite complicated for all the services so while we want people on the one hand to have access to be able to make decisions themselves, actually what it often means is not empowering because there’s so many different places you can go for so many different things. But actually what you need is for someone to say no that’s the right one and to help them to make that decision.’ (Staff member, support service)

Information is often a one-off communication of knowledge (for example on the location of support services), whereas advice is a more time-consuming process which generally includes suggestions being offered by the adviser on the best course of action. The different practices and preferences participants expressed in relation to advice and information suggests that there may be a need for a clearer differentiation between these two forms of support.

Interviews with staff from one local drop-in centre indicated that the reduction in face-to-face advice services is having an impact beyond the advice sector:

‘We’re dealing with different issues to what we were dealing with three or four years ago. People are coming to us for advice because there’s nobody else out there that can offer advice. They don’t like the formality of having to make an appointment to go to Citizen’s Advice Bureau.’ (Staff member, support service)

The chaotic lifestyles of some homeless people, along with a reduction in face-to-face services, causes staff and volunteers at some drop-in centres to have to provide fairly complex unofficial legal advice. This includes (but is not limited to) helping people fill out benefit application forms, making numerous phone calls to the LA or DWP to appeal homelessness and/or benefit decisions, making referrals to other agencies, and advising people about their rights and entitlements. This advice can take place on a very informal basis. At one day centre, staff can frequently be observed sitting on the floor of a busy common room whilst providing one-on-one assistance to guests in filling out a benefit application form.

Homeless people’s experiences of a digitalised benefit service

At the time of the interviews, Universal Credit had not yet been rolled out into the local area. Many of the homeless people, however, spoke of their experiences or claiming JSA and using the Universal Jobmatch website.

Access barriers significantly affect homeless people’s ability to successfully manage their JSA claims. Lacking internet access at home, some participants reported having to navigate their claims via their smartphones. Managing a benefit claim on a smartphone is a time-consuming and frustrating process, with screens often too small to navigate such a complex website. In addition, smartphones can be very slow at downloading and displaying a large amount of information.

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Homeless people also face a number of barriers to using mobile phones, such as a shortage of places to charge the battery, whilst cost barriers can also restrict homeless people to expensive pay-as-you-go arrangements, which in turn limits regular use the internet.

Participants who managed their JSA claim on a desktop computer at a public access point or at a support organisation reported additional barriers such as restricted access, outdated equipment, slow or intermittent internet speeds and limited opening hours.

Some interviewees had limited or no prior experience of using computers or the internet when their claim was transferred online. The scale and speed with which the shift to online benefit claims and job searches has occurred carries significant implications for people who lack the necessary IT skills:

At the job centre there's only one computer and that's just for job search not to train you up on computers ... it's like you're supposed to know everything like you were born with technology in your head.' (Homeless participant, age 55-64)

In addition, the interviews with support staff suggest that people with complex support needs or mental health problems require significant help in adapting to the channel shift:

Arguably they are being forced to use computers that are completely alien to them and inevitably you will get a few who will totally refuse. There are always certain clients who flat out refuse to use computers and then that's it. Particularly if someone has mental health issues.' (Staff interview, support service)

Staff report that some people with limited IT experience and/or mental health problems can come to view computers and the internet with suspicion. In these instances the shift to online job searches can act as a disincentive to claiming JSA. People facing language or literacy issues were also said to require particularly high levels of support in managing their claims. The staff reported that resource constraints experienced

by homelessness support services can, however, significantly limit the extent to which they are able to provide this level of support.

A number of homeless people who were interviewed reported that these barriers made it impossible for them to meet the conditions of their claim, which in turn resulted in them being sanctioned. These findings are supported by ongoing research at the University of Sheffield, which suggests that that homeless people are being disproportionately sanctioned, with ICT-related issues cited as key barriers (Beatty et al, 2015). This in turn can result in a wide array of negative consequences, such as poverty, survival crime, debt, mental health problems and homelessness.

Conclusion

Within the government's digitisation of advice and welfare benefits, the different factors which affect people's ability to use technology have not been adequately taken into account. By failing to recognise the various barriers, forms of use and circumstances of different group of people, all advice seekers and technology users are presented as one homogenised group. However, people use technology in multifaceted and variable ways, whilst encountering barriers which are specific to their own circumstances. The idea that all citizens can be served by one universal system can therefore be argued to be somewhat unrealistic. In order to avoid disadvantaging some of society's most vulnerable individuals, a 'one-size-fits-all' approach to digitisation must be abandoned in favour of an approach which recognises the diverse situations and experiences of different groups of people.

Notes

¹ A client is exempt if in detention, under 18 years old or has recently been referred to face-to-face advice by the Gateway.