



## **INFORMATION AND ADVICE IN MAINTOWN: A CASE STUDY**

The population in the district council boundary is nearly 172,000: it will rise by about 3,000 per year for the next ten years. Nearly nine tenths of the population lives in the town of Maintown. About one in five of the population is over 60 and just under one in ten are from black or other ethnic groups. Around 24,000 people have a disability, with 4,600 registered with the social services. The proportion of households who were owner occupiers rose rapidly in the 1980s due to the completion of many private estates in West Maintown and the take up of options to buy council houses. It now stands at 70 per cent.

Situated in southern England, the area has a predominantly 'white collar' workforce but its wage levels are slightly below the national average due to high female participation rates. Unemployment levels are low by national standards but the rate of increase is steep, a factor reflected in the rapidly increasing take up of income support: in the year to January 1992 the local office's live cases had risen by 45 per cent to over 14,500.

### **Advice centres in Maintown**

There were 12 formal advice centres in Maintown almost all of whom were heavily involved in welfare benefits work. The bulk of their funding came from the Borough Council which was engaged in a review of the provision of information and advice at the time when we carried out our case study.

Advice in the district was provided by generalist advice agencies such as the CAB, a full-time independent Advice Centre and a network of nine part-time local Advice Points. There were two advice agencies which provided advice to a particular group: Age Concern Welfare Rights Service and the Maintown Unemployed Movement. The CAB also offered a specialist money advice service.

In addition there was a law centre, which accepted cases on referral from other advice centres, and an Advice Network which provided support to front-line advice groups, in particular the Advice Points which were community-oriented. The Advice Network did not give advice itself but provided support to those who did.

There were around 40 other organisations likely to offer information and advice to people about welfare benefits in Maintown, as well as a number of other informal advisers such as social workers.

Advice centres' catchment areas varied with their location and functions (as perceived by clients and those referring clients). Those considered specialists – either in terms of the client groups they served (eg. Age Concern, Maintown Unemployed Movement) or in the services offered (the CAB's money advice; the law centre's tribunal representation) had larger catchment areas than generalists which were closely associated with local communities.

All were engaged in a substantial amount of welfare benefits advice. Community-oriented advice points undertook it as part of a generalist advice service to local residents. Their work centred on the assessment of benefit entitlement and problems arising from current claims. Although they represented straightforward cases at tribunal hearings, more complex cases were either referred to, or assistance sought from, the CAB or law centre.

They reported a considerable increase in their welfare benefits workloads in recent years. Funding and resource constraints had resulted in unmet needs – ranging from tribunal representation through to benefit entitlement assistance – and a deterioration in the quality of service centres could offer. The increased demand was thought to have arisen from a variety of factors, including legislative changes such as the social security changes in 1988 and the introduction of the community charge; increased needs for debt advice, and referrals from agencies seeking to specialise.

Insufficient funding meant that some had been unable to respond as they would have wished. Others had chosen to specialise in some areas of benefits advice, while shedding others. The law centre, for instance, was seeking to focus on representation and advocacy and referred other cases to the generalist advice centres.

The interviews showed that, consistent with other research, people visited the Benefits Agency at the start of the claiming process, to register a claim. They turned to independent advisers for a ‘second opinion’ about their entitlement, or if they faced problems claiming. However, there was some evidence, both from independent advisers and from Benefits Agency local office staff, that some people went directly to independent advisers in the first instance. This occurred when they wished to check entitlement to a benefit but wanted to avoid the environment in the Benefits Agency offices and the time that it could take visiting them. Just as significantly, independent advisers played a crucial role in checking individuals’ entitlement to more than one benefit – putting the ‘whole person’ concept into practice in a way that Benefits Agency staff rarely did.

### **The Benefits Agency local office**

The building housing the local office in Maintown was also the site of the district office, set up in April 1991 with the inception of the Benefits Agency. The district office also catered for other three local offices. At the time of the case study, the four local offices remained largely autonomous, continuing to perform the functions of caller office and benefit processing.

Discussion on the implementation of a three year strategic plan was underway: it was likely to have important consequences for the delivery of Benefits Agency services, including information and advice to the public.

Since agency status a customer services division of the district branch had been created to concentrate the district’s efforts on coordinating and standardising the local offices’ approaches to the delivery of services to claimants and potential claimants.

The Maintown local office was not yet integrated and had been one of the last in the country to complete the process of computerisation.

Callers either arrived at a fast stream reception point where general advice was offered on matters such as form filling and, if necessary, customers were passed on to appropriate sections for specialist assistance. Alternatively, they made their way directly to separate receptions dealing with contributory and non-contributory benefits. General receptionists at those locations were able to key in NI numbers to see how somebody's claim was progressing. Appointments could be made with specialist advisers.

The Benefits Agency in Maintown offered information and guidance to three groups of people:

- u *Claimants*, either through face-to-face contact with staff in caller sections and receptions, or by telephone from staff in contributory and non-contributory benefit sections. Occasionally claimants were referred by reception staff for face to face interviews with staff in the relevant benefit section. These interviews tended to take place in private cubicles.
- u *Potential claimants*. These included people seeking information on how to claim, many of whom obtained forms and basic guidance from reception staff. Other people, with little or no knowledge of their entitlement, came into contact with the Customer Service Advisers through their awareness-raising activities which included stalls in libraries and shopping precincts, and talks to community groups.
- u *Other customers*, that is outside bodies (such as advice centres, businesses and professional groups) with an interest in the work of the Benefits Agency and claimants. This liaison was undertaken through 'networking' at district level, and through local office staff contacts. Some of these contacts, for example with other government departments, were long-standing. Others, including participation in the Advice Network liaison meetings, were more recent developments reflecting a more formal approach to customer liaison. Despite this 'formalisation', bilateral contacts between Section Managers and outside advisers had diminished; a fact that Benefits Agency staff attributed to lower advice centre activity rates than in the 1980s, rather than an improvement in the way Benefits Agency supervisors were fielding benefit queries.

Attitudes towards what the Benefits Agency's information and advice role was, and what it should be, differed markedly between staff in the various sections of the local office.

Those engaged in the processing of claims considered the prompt and accurate payment of benefit as their overriding objective. There was firm opposition to development of 'whole person' advice desks if it meant a reduction in the numbers of staff processing claims. Although a great deal of time was spent on the telephone informing people about progress on their claims, any service to claimants over and above this was not

possible, as a result of what claims processing staff felt were large increases in workloads without corresponding increases in staff. The number of 'live' income support cases alone had risen by 45 per cent in the last year.

Some staff were reluctant to meet claimants face to face, even if an appointment had been made, because it was considered a diversion from their main task of processing benefit claims. They felt that their position was justified by the role the Benefits Agency/DHSS/DSS had historically performed and which was first established with the emphasis on postal claiming and reductions in Visiting Officers. This shift in emphasis was effectively a reallocation of staff resources and functions necessary to deal with ever increasing numbers of claims.

In cases where taking a claim routinely involved an interview, for instance for social fund crisis loans and hardship payments to 16 and 17 year olds, staff tended to lay greater emphasis on the importance of informing and guiding claimants. This approach was common among caller section staff as well. Although they were the first to point out that, in practice, few staff volunteered to work on caller sections (rota systems had to be relied upon frequently) and those who did volunteer were typically insufficiently trained or experienced.

Caller staff considered reception work to be the most important function in the office because, if done effectively, it reduced others' workloads both by ensuring that non-eligible claimants could be filtered out, and by providing sufficient information to enable claims to be made correctly.

Reception staff displayed a firm commitment towards 'treating people like I would want to be treated'. It meant a willingness to provide callers with basic guidance. Those seeking information on making a claim were normally satisfied by receptionists' oral advice backed up with appropriate leaflets and forms. Those with claim problems were more likely to be passed on to the relevant section staff.

Despite this commitment, the quality of guidance remained variable because staff lacked basic information and training.

Caller section staff believed that, if they were doing their work properly, there was no need for claimants to seek independent advice. Referring claimants elsewhere was considered an admission of failure and an abdication of responsibility – what one staff member referred to as 'passing the buck'.

In other sections it was felt that Benefits Agency staff were the experts on benefits and that, therefore, there was little need for referral to outside advisers. However, if claimants requested staff assistance in making a claim, common practice was to check if a family member or friend could assist and only 'if categorically no-one would see them' would an interview be arranged.

Customer service advisers' attitudes to their information and advice role was different again. They considered their aim to be consciousness-raising – increasing awareness of

benefit entitlement and fostering the idea of an approachable Benefits Agency. They were willing and able to deal with benefit enquiries but firmly believed that benefit paying sections should refer those with claim problems to outside advisers. They were critical of their colleagues' reluctance to do this and felt that poor information and advice provision generally was exacerbated by a failure to train staff in customer relations and the fact that the local office was not integrated. This, they thought, perpetuated narrowly focussed specialisms and poor communications in cases where claimants to one benefit were potentially eligible for another.

While customer service advisers considered their work with *informal advisers* to be crucial in raising communities' awareness of benefit entitlements there was concern that they, and their counterparts in advice centres, were frequently ill-informed and occasionally politically motivated. Their activities – and take-up campaigns in particular – had raised undue expectations among those claiming and disrupted local office work schedules unnecessarily. The customer service advisers were seeking closer liaison on such matters in the hope that increased cooperation could improve the quality of guidance and information and so enhance potential claimants' ability to make informed judgements about their benefit eligibility.

### **Information needs of advisers**

Advice centres belonging to national organisations – such as the citizens advice bureau and local Age Concern – benefitted from information materials produced by their national umbrella organisation. This helped ensure advisers were kept up-to-date on legislative changes, Commissioners' decisions and new benefit rates and leaflets. Other agencies' information was collected in a more ad hoc fashion, although all relied on monthly information packs from the Advice Network which provided 60 organisations and individuals in the area with benefit briefings and up-dates. Every agency possessed the CPAG Handbooks, which were used for occasional reference.

Most of these agencies used their own knowledge to provide enquirers with oral information and advice. Sometimes this was supplemented by a DSS leaflet or claim form.

In preparing for more complex advice and advocacy, such as approaching the Benefits Agency to review a decision or taking a case to appeal, advisers often needed to refer to more detailed written materials. Although some possessed key text books, such as *Ogus and Barendt*, only the law centre possessed the full set of Adjudication Officers' Guidance, Commissioners' decisions and relevant legislation. Advice workers were encouraged to use this resource by the law centre.

Ultimately, if an advice centre did not feel competent in dealing with a case, it was referred to a more expert adviser, so the lack of detailed comprehensive information sources was not considered a major problem. Agencies contacted for expert advice included the law centre for complex welfare benefits legislation and procedures; the CAB on money advice, and Age Concern on pension rights. Maintown Unemployed

Movement preferred to contact the national office of the CPAG because they believed it offered a quality of expert advice not available locally.

Advice centres had varying experiences in obtaining DSS leaflets and claim forms. The law centre and Age Concern reported no problems, and received a friendly prompt service which included deliveries to their doors. Others found it difficult to get what they wanted when they wanted it.

Many felt that the availability of leaflets had deteriorated since the Benefits Agency was set up because the local office had introduced a policy of reducing the stock of leaflets it held at any one time. More recently, there had been greater reluctance to send leaflets to advice centres because of the expense of postage. Bulk orders were particularly problematic and time delays endemic but, because these came from central distribution which is outside their control, local office staff did not consider themselves accountable or in a position to do anything about it.

Some advice centres were on automatic mailing lists for one or two copies of new leaflets and claim forms but, other than this, it was up to advisers to obtain supplies from the Benefits Agency. It was felt to be an ad hoc system which frequently resulted in agencies either being out of stock of particular leaflets or having out-of-date ones. This was a particular problem where centres were engaged in a lot of outreach work. It also posed difficulties in the community-based advice centres, who had local residents referred to them for benefit application forms by informal advisers because of the distance and cost of reaching the local Benefits Agency office. The problem faced by part-time advice points was alleviated somewhat by the Advice Network coordinator, who took on the role of ordering, collecting and distributing Benefits Agency leaflets to them.

All centres were critical of time delays they had experienced with Benefits Agency materials. The case study was carried out just before the introduction of the Disability Living Allowance and Disability Working Allowance. Yet most advice centres had not received information relating to these new benefits and were therefore unable to deal with a growing number of requests for information on the new regime.

The extent to which advisers sought guidance and advice from Benefits Agency staff varied according to advisers' perceptions of their respective roles, the competence of Benefits Agency staff and the nature of the information needed. On the whole, advisers did not seek Benefits Agency assistance partly because the relationship was characterised as necessarily adversarial and partly because Benefits Agency staff were rarely considered to be in a position to proffer the advice needed. Local office staff were normally contacted only about the progress of a client's claim or to challenge a decision or award. Staff in one advice centre had occasionally contacted Social Fund Officers on their attitude to various types of budget and crisis loan requests.

So, the majority of contacts between individual advisers and Benefits Agency staff related to problems with particular benefit claims. Again, experiences of local office staff's accessibility and helpfulness varied considerably. There were conflicting views

on whether the chances of making prompt telephone contact with a relevant staff member had deteriorated or improved since agency status.

No adviser had a comprehensive list of named Benefits Agency contacts, most relied on informal links with individuals they had met. It was clear from interviews with Benefits Agency staff, however, that they felt that they had tried to make themselves far more accessible. Advisers' biggest difficulties, however, arose not with local office staff but from dealings with adjudication staff for disability benefits who were based in Blackpool.

Computerisation of claimant details had not improved dealings with the Agency, 'I'm sorry we can't find the file' being replaced by 'I'm sorry, the system's gone down'. And limitations to the detail the computer system could take on a claim meant that staff frequently had to refer to case papers anyway. Advisers still reported a number of difficulties dealing with staff, including the unavailability or loss of case papers, through to failure to return telephone calls, and a lack of cooperation on the grounds of confidentiality. There was also some lack of continuity arising from the staff reorganisation necessitated by the setting up of a district office: it meant that many external advisers were confused about some staff's new roles.

### **Information needs of local office staff**

It was not only advice workers who encountered difficulties obtaining Benefits Agency information materials: the same was true for staff within the local offices. Expressing the frustration felt by all Benefits Agency staff interviewed, one customer service adviser said:

Coordination within the agency is minimal. Stuff is being rained down from on high. They are giving us the information they think we need when they think we need it.

As a consequence staff frequently found that they were provided with information too late for it to be used effectively; or they were provided with insufficient or inappropriate materials. Staff complained that this made them appear unprofessional. The receptionists had only an out-of-date leaflet catalogue and they had inadequate supplies of up-to-date leaflets. They felt they received little or no guidance on legislative changes.

One staff member described trying to advise claimants about the Disability Working Allowance as a case of 'the blind leading the blind', because no information leaflets or forms had arrived:

[we are] genuinely here to give the best advice [but it was] difficult to keep up with the legislation... DLA, DWA, we have no leaflets to tell us what we really want to know. We've had to tape the BBC programme... It's nothing new in this outfit.



He said that they had often sought information from the citizens advice bureau ‘that’s how poor it is... It has always been the case’.

Other than the lack of coordination and need to meet perpetually changing circumstances, staff identified a number of other reasons for the current situation. One referred to the need to respond to political decisions, which were sometimes made without the practical implications having been thought through. This had been the case with the decision to pay mortgage interest direct to mortgagors. As a result local offices had been forced to devise makeshift practices to cater for the claimants affected.

Others felt that information and advice is a ‘Cinderella service’ with insufficient priority given to it. This meant, for example, that although new benefit rates were normally agreed in November of each year and came into operation the following April, customer service staff had to wait until late May or June before they were equipped with appropriate posters and leaflets. Moreover, local staff were rarely consulted about their needs. If they had been, the customer service advisers would have requested greater emphasis on basic benefit information leaflets rather than distributing claim packs to those seeking initial advice on their eligibility for benefits. It was felt that, if mechanisms were put in place to establish staff’s demands for written materials, then leaflet shortages could be overcome, and stocks of out-dated information replaced more speedily.

More fundamentally, local office reception staff were receiving no training on dealing with the public. Initial training had been cut from 13 weeks to 8 and no longer covered information and advice or customer service. As a consequence, caller staff were often ‘thrown in at the deep end’ saying ‘I made up my own job’ or ‘I’ve picked it up as I’ve gone along’. This was considered satisfactory if staff were committed ‘stayers’, but since the majority were not, a thorough training – which could also dispose of some of the prejudices against working on caller sections – was considered vital.

Although there were courses for other staff, in practice nobody went on them. New training packages for training staff in the ‘whole person’ concept were not operational, because trainers felt that they needed training in their use. A Training Manager explained that current training ‘doesn’t help in the way [local office staff] deliver material – only with the facts, not how to get them across’.

More fundamentally still, all staff mentioned insufficient resources and poor morale among some staff as constraints on their ability to provide a professional information and advice service. Many had been on temporary promotion for some time with no training. One such staff member admitted to having no training whatsoever in benefits, relying heavily on the Benefits Advice Pack (a card index system).

Other important factors identified as constraints included the environment – ‘our premises and other customers put a lot of people off’; staff attitudes, and the fact that the contributions and non-contribution sections were yet to be integrated.

## **Relations between the local office and advice centres**

Since agency status, local office staff in Maintown had attempted to develop their information and advice work. Some staff in the district office's customer service advice section were committed to building closer links with outside agencies in a belief that increased cooperation with them would benefit claimants and the Benefits Agency alike. Other staff, however, were more concerned to remain at arms' length. They were suspicious of independent advisers' motives; critical of the time and effort that outside take-up campaigns cost local offices, and determined to focus on existing priorities to pay benefit promptly and accurately. They considered themselves the benefit experts and so questioned the need for independent advisers. As a consequence, cooperation and partnership between the local office and other advisers had been confined largely to the sharing of information and liaison to raise issues on operational matters, within a general attempt to portray the Agency as more open and accessible.

Independent advisers expressed similar caution about closer cooperation with the Agency. All stressed their role as 'non-judgemental' advisers to those seeking assistance from the benefits system, whereas the Benefits Agency staff had responsibilities to administer the benefits system. Most were sceptical about the professed openness of the Agency, arguing that 'they are starting surface down rather than bottom up. It's all about the presentation of image...' They pointed to cutbacks in Benefits Agency resources and a failure to provide facilities, such as translators, which centres considered crucial in the provision of basic information to claimants. At the same time, there was a general view that 'the DSS could be more helpful without giving full-blown advice, especially on initial entitlement'.

Advisers jealously guarded their independence and the need for them to be seen to be so, but by no means discounted closer cooperation with the Benefits Agency, provided they had some degree of control over the process.