

ADVICE CENTRES

Users of advice centres were predominantly poor with a significant proportion relying on social security as their main source of income (Borrie 1982, Childs Hickey and Winter 1985, Kempson and Moore 1983, Oldham MBC 1987). It was not surprising, therefore, that a major part of the work of almost all independent advice centres related to the welfare benefit system.

Advice centres have grown up in an uncoordinated way in response to local need. As a consequence there is a wide range of types of centre, each with its distinctive clientele or style of work. The best known are the citizens advice bureaux, affiliated to the National Association of Citizens Advice Bureaux. This is both the most widespread and longest established of the advice networks. Even so they account for rather less than half of the estimated 2,150 advice centres in Britain.

In addition to the CABx there are a range of other advice centres which offer a generalist advice service to the public. These include the independent advice centres, disablement information and advice lines (DIAL) and young people's advisory and counselling services. Finally there are the specialist advice services – the local authority welfare rights teams, money advice/debt counselling services and law centres. Before looking in detail at the work of these centres it is worth pausing to consider, briefly, the origins and organisation of each network.

Citizens advice bureaux

There are currently about 800 main bureaux, with a further 300 part-time extension services. They are the only advice centres that are widely distributed in rural areas.

The citizens advice bureau service was originally set up as an emergency source of information and help during the Second World War. Each local CAB is autonomous with its own management committee. To affiliate to the National Association of Citizens Advice Bureaux (NACAB) CABx must meet basic membership requirements.

Local CABx are serviced and developed by NACAB, and its sister organisation Citizens Advice Scotland, both of whom receive grant aid from central government. Local bureaux automatically receive the national information pack, which is updated monthly and consists primarily of information sheets written by NACAB/CAS information officers but also includes a copy of each of the main government leaflets. Through this information mailing CABx are also alerted to leaflets that should be withdrawn from waiting rooms or amended in some way.

Each CAB is dependent, primarily, on local authority funding and is accountable to a local management committee. Historically the CAB service has relied on volunteer staff, but this is changing. Every CAB should have a paid manager, and a growing

number have predominantly paid staff. Overall about half of the work of CABx is now done by paid staff.

Together CABx handled 7 million enquiries in 1990/91. Of these 24 per cent or 1.7 million were related to social security. It is unlikely that many of these were requests for straightforward information or requests for leaflets. A survey of London CABx showed that the average time spent with each social security enquirer was 23 minutes; about a third of them returned for a follow-up interview and a quarter had a phone call made on their behalf. People enquiring about social security were especially likely to have detailed assistance (Childs and others 1985, Borrie 1982). There is also a growing emphasis on both tribunal representation and debt/money advice work. Both of these are intensive areas of work involving many hours per client.

Independent advice centres

The second largest network comprises some 600 independent advice centres, affiliated to the Federation of Independent Advice Centres (FIAC). Local reviews of advice provision suggest that there may be almost as many centres again that remain unaffiliated to any national body. The first of these centres were established in the late 1960s - many of them growing out of community groups or tenants associations. They operate mainly in poor and urban areas, many of them working within black and ethnic communities.

Like CABx, each centre is completely autonomous, has an independent management committee and receives most of its funding from local authorities. Centres are encouraged to join FIAC, or its sister organisation in Scotland, which represent their interests at a national level. Neither organisation has a large staff and so cannot offer the range of information, training and consultancy services provided by NACAB/CAS. Many independent advice centres do, in fact, subscribe to the NACAB information service.

Independent advice centres have always been staffed mainly by paid workers – volunteers often being thin on the ground in the neighbourhoods they serve. They have also tended to offer a rather different style of work to CABx although the differences are diminishing. They have placed a greater emphasis on a community work and outreach on the one hand, and detailed casework and assistance on the other. More than 1.5 million people seek help from them each year, about half of them with social security problems. Research suggests that two-thirds of these received detailed assistance with problems. The majority of centres have expertise in tribunal work (Borrie 1982, Kempson 1986a and 1986b).

Disablement information and advice lines (DIAL)

There are about 130 Dial services in operation who, as their name suggests, concentrate on providing advice and assistance to people who are disabled or their carers. Again,

each local group is funded, organised and managed locally but is affiliated to a national federation, DIAL UK.

Dial centres are staffed by people with direct experience of disability and most are volunteers. It has been estimated that over half a million enquiries are received annually by DIALs, about 40 per cent of which relate to social security. Many of these enquiries require detailed assistance with claims of the specific disability benefits. Tribunal representation is a growing area of work (Kempson 1986a and 1986b).

Recent initiatives from the Department of Health have encouraged the development of about 100 local disability information federations (Coopers and Lybrand 1988). These federations draw their membership from both the statutory and the voluntary sectors. Many of them include local DIALs and CABx.

Young people's advisory and counselling services

Young people have always been under-represented among the users of advice centres and as a consequence a network of about 250 centres has evolved to meet their advice needs. They offer a wide range of services, including personal counselling as well as advice work. Nationally they are affiliated to the National Association of Young People's Counselling and advisory Services (NAYPCAS). About 200,000 young people, aged between 12 and 25, consult them each year. About one in five of them require advice or assistance with social security matters (Kempson 1986a and 1986b).

Welfare rights officers

In 1986, 65 local authorities employed specialist welfare rights workers, many of which were set up during the 1980s. Like most other advice centres they were concentrated in urban areas. Many councils employed only a single specialist, while others had substantial teams of up to 50 people. The work of these teams varied, with about seven out of ten offering information, advice and advocacy to individual claimants, usually through advice surgeries. Most acted as a specialist resource for others within the social services department to call upon. During the early 1980s most welfare rights teams became involved in benefit take-up campaigns. Changes to the social security system and financial constraints within local authorities have restricted this take-up work in recent years (Alcock and others 1991, Berthoud Benson and Williams 1986).

Money advice services

Mounting debt problems have led to a rapid increase in the availability of specialist money advice and debt counselling services. There are currently about 270 money advisers, many of them operating from generalist advice agencies such as CABx or independent advice centres. A typical money advice client has multiple debts and will require at least 10 hours of an adviser's time to try to get their financial situation under control. One of the first steps in this process is to check to ensure that the client is receiving all the income to which they are entitled. This involves, among other things,

an extensive check of social security entitlement (Berthoud and Hinton 1988, Community Information Project 1991).

Law centres

There are 57 full-time law centres most of which are based in the large cities and in London in particular, although efforts are being made to develop services in more rural areas. Nationally, they are represented by the Law Centres Federation.

Law centres vary greatly in size, some employ as few as three people others as many as eighteen. They all employ solicitors as well as advice and community workers. Their range of work varies greatly in response to other advice and legal services locally. The main areas of work might include social security, housing, employment, nationality and immigration, and juvenile crime. Some have specialist social security teams; others undertake social security work only as a part of other cases. Their work is largely casework and tends to concentrate on appeals (Kempson 1986a and 1986b).

The characteristics of advice centre users

People consulting advice centres included disproportionate numbers who were dependent on social security for most, if not all, their income. Unemployed people, lone parents, people who were sick and disabled and black and ethnic minority people tended to be greatly over-represented among advice centre users as compared with their numbers in the community as a whole. Only a quarter of those using one of the advice centres in Oldham were in full-time work (Borrie 1982, Childs Hickey and Winter 1985, Kempson and Moore 1983, Oldham MBC 1987).

Advice centres have also been found to serve a very local community. Half of the users of full-time advice centres lived within one mile; half a mile for part-time advice services and advice surgeries. Users learnt about them through word of mouth and personal recommendation, and many went on to use the centre again when they have further problems; much as better-off people have a particular accountant or lawyer they consult as needed. People with a choice of advice centres in their neighbourhood tended to distinguish between them and used the one most appropriate to their needs. Equally, if there was not an appropriate one locally they probably did not seek any advice at all (Borrie 1982, Childs Hickey and Winter 1985, Kempson and Moore 1983, Oldham MBC 1987).

Social security work

The Advice Services Alliance estimated that, in 1992, 14 million visits were made to advice centres by people seeking advice and assistance. About a quarter of these were about social security matters, that is about 3.5 million social security enquiries during the year. Social security enquiries were one of the main areas of work for all advice centres.

About two-thirds of these people visited in person; most of the rest making contact by telephone. Social security enquiries were most common among personal callers. Many of these enquiries took some time to answer; the average being about 23 minutes with a third of enquirers needing to return to the advice centre for further appointments (Childs, Hickey and Winter 1985, Oldham MBC 1987).

As we have seen, advice centres were little used by people wanting to check their eligibility for social security (Davies and Ritchie 1988, Hedges 1988, National Audit Office 1988). A detailed survey of callers at London showed that only 14 per cent of social security enquiries (3 per cent of the total) were general enquiries about benefits. The remainder were about specific benefits; half of them about supplementary benefit. Most of the people enquiring were already claimants (Childs Hickey and Winter 1985). These findings were broadly in line with an earlier study which showed that advice workers spent the largest proportion of their time taking action on behalf of clients rather than giving information or making referrals (Borrie 1982).

A specialist welfare rights worker attached to a citizens advice bureau reported that up to seven out of ten of the enquiries she handled arose because of the non-arrival of regular benefit payments or other failures in the (then) DHSS benefits system. In other cases her assistance determined whether a claim was made at all:

A number of people were only willing to go to the DHSS to make a claim because we were offering to accompany them.

This she viewed as an undesirable state of affairs (Rainbow 1985).

Other studies confirmed that advice centres frequently advised people who had failed to get a satisfactory service from the local social security office (Kay 1984, NACAB 1984, NACAB 1991). This was reflected in the growing numbers of advice centres with experience of representing claimants at tribunals (Kempson 1986b and 1989).

In contrast, one of the main areas of work of local authority welfare rights officers during the early 1980s was the distribution of information through local authority-funded take-up campaigns. This has been seen by many, including the Department itself, as 'taking over part of the job of the DHSS'. A recent review of welfare rights work has concluded that 'reductions in staffing in social security offices... meant that officers were unable to provide adequate information and advice to claimants' and consequently welfare rights officers 'filled the gap' (Alcock and others 1991).

The 1988 social security changes, coupled with financial constraints in local authorities, have curtailed this area of work in more recent years. Most welfare rights teams have since concentrated on providing advice and assistance to claimants either directly or through back-up to other advisers (Alcock and others 1991, Berthoud Benson and Williams 1986).

In contrast to the results of earlier research, our case study showed that many of the advice agencies spent a great deal of time assessing eligibility, particularly of existing claimants. Those most likely to be undertaking this work were the part-time local advice points and advice centres assisting black and ethnic minorities and elderly people. A certain amount of this type of work will always be necessary, but the advice centres felt that they were undertaking work which would be more appropriately done by the local office of the Benefits Agency.

Inter-relationships of advice provision

It was clear from the many local reviews of advice provision and from our case study that social security advice work was one of the most important areas of work for all types of advice centres throughout the country. This did not, however, mean that there was duplication of effort. Advice centres might have grown up in an uncoordinated fashion nationally, but on the ground they worked as a series of fairly sophisticated local networks. Individual advice agencies specialised both in the type of benefits they covered, depending on the clientele and in the extent to which they undertook advocacy work, depending on the range of specialist welfare rights officers or law centre staff locally (Brighton BC 1990, Community Information Project 1987a 1987b and 1990a, Kempson 1987 and 1989, London Borough of Southwark 1980, Morby and Salfield 1985, Oldham MBC 1987, Sheffield City Council 1983, Waterhouse and Kempson 1991).

Information use by advice workers

Recent research has suggested that advice workers may be suffering from 'information overload' and 'regulation fatigue'. They complained of having too much information to be absorbed in too little time, with a need to up-date and up-grade their knowledge constantly (Andrew Irving 1991a). This seemed to suggest that printed information was used to acquire knowledge that was used at a later date, rather than as a source of reference when needed. To an extent this was borne out by other studies which have looked at the way information was used in advice centres.

Two studies have looked in detail at use made of the National Association of Citizens Advice Bureau (NACAB) information pack by CABx themselves and by other advice centre subscribers. Both studies showed that advice workers referred to the pack or other printed information when answering about half of their enquiries. In other instances they drew on their own or colleagues knowledge (Lawrie 1982, Steele 1981).

Smaller part-time centres, staffed by volunteers, consulted printed information even less. Most relied on 'what they had in their heads'. This was not quite as bad as it seems since they received enquiries that were broadly similar in nature and, in any case, referred more complex ones to full-time advice centres in the area. DHSS leaflets were the most important source of information for clients and advisers alike (Price 1984).

A study of 18 advice centres in the London Borough of Lambeth showed that all but two of them had displays of leaflets for the general public. Leaflets were found to be useful to give to clients after an interview, but not as an alternative to oral advice. Few clients visited the centres to ask for specific leaflets and leaflets were only consulted by staff answering enquiries in eight centres (McGarvie 1982).

Despite their value in advice centres, there was evidence that advice agencies did not get DHSS leaflets promptly unless they were part of the citizens advice bureau network (Hedges 1988). In fact non-CAB subscribers to the NACAB information pack particularly valued the supply of all new official leaflets and the continual updating of information it provided (Steele 1981). When further copies were requested from the DHSS there were often long delays before they were supplied (McGarvie 1982). The case study showed that advice centres still faced difficulties acquiring bulk copies of leaflets and had been unable to get copies of the new leaflets on the Disability Living Allowance and Disability Working Allowance in time to help with the enquiries they were receiving from the public.

The role of informal advisers

A detailed consideration of the information role of informal benefits advisers was outside the scope of this study and has been covered in detail elsewhere (Perkins Roberts and Moore 1992). Even so, some of the key points need to be covered for completeness' sake.

A wide range of professionals had jobs which bring them into close contact with both potential and actual claimants and who would, therefore, be in an ideal position to provide them with information and guidance. These included, among others, probation officers, social workers, home helps, occupational therapists, GPs and other general practice staff, district nurses and workplace personnel officers. All the evidence suggested that there was a wide variation in the information work done, not just between these groups but also within them. This ranged from signposting, through responding to enquiries, to casework (Becker and Silburn 1990, Bennett 1990, Davis 1980, Ferns and Geller 1988, Kitt 1989, MIL 1990, Perkins Roberts and Moore 1992, Ramdas 1990, Stewart and others 1989, Tester and Meredith 1987, Wilson and Hill 1988).

It was also clear that these informal advisers had considerable unmet needs for information. This included both leaflets which they could give to their clients and more general guides and training for themselves (Becker and Silburn 1990, Cragg Ross and Dawson 1990b, DHSS 1982, Epstein 1981, Gaffaney 1989, Hedges and Ritchie 1988, Milton Keynes Welfare Rights Group 1984, Perkins Roberts and Moore 1992, Tester and Meredith 1987, Wilson and Hill 1988)

Informal advisers play their part in the overall provision of information and advice about the benefits system. Any attempt to improve the overall provision of advice needs to take account both of their role and the information and support they need to perform that role.