THE ROLE OF COMMUNITIES AND CONNECTIONS IN SOCIAL WELFARE LEGAL ADVICE

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Introduction

Social welfare legal (SWL) advice aims to help people with problems related to issues such as benefits, debt, employment, housing, immigration and social care. A functioning SWL advice sector is crucial for enabling people to exercise their legal rights and entitlements.

The need for SWL advice has been increasing, with Covid and the cost-of-living crisis exacerbating existing issues and precipitating new problems. This increase in need is set against cuts to services and a drive towards 'digital by default' delivery. Local, community-orientated organisations, community centres and hubs are well-placed to respond flexibly and sensitively to needs but can be under-recognised and under-resourced.

By comparing the SWL advice-seeking behaviours of people in four diverse case-study areas, their social networks, and their community facilities and characteristics, this research examined how access to advice interacts with community connectedness, (in)equality and wellbeing.
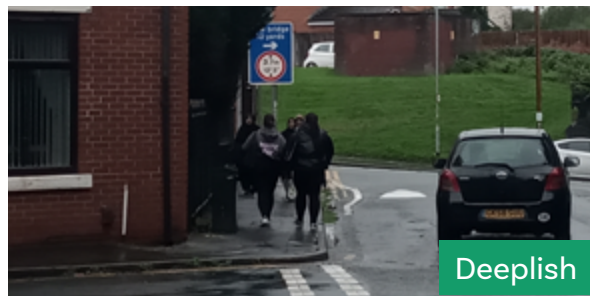
Deeplish

Bryngwran

Dartmouth

Hackney

Methodology and case studies

Our case-study method used the characteristics of geographical areas as a springboard for reflections about the distinctiveness of communities in addressing local needs whilst recognising the national context. The case-study localities were:

- **Deeplish, Greater Manchester:** a densely populated neighbourhood in Rochdale with a primarily South Asian population, high levels of deprivation, comparatively large and young households, and English less commonly spoken as a first language.

- **Bryngwran, Anglesey, Wales:** a rural village with a comparatively older and ageing population, a high (though declining) number of Welsh speakers and strong Welsh identity, net inward migration of retirees and outward migration of young people.

- **Dartmouth, South Hams District, Devon:** set in rural remoteness, a 'town of two halves' with visible affluence and hidden poverty, subject to the impacts of a tourist economy and outflux of young people.

- **London Borough of Hackney:** one of the most deprived areas in the UK, with comparatively large Black African and Caribbean populations, subject to population churn due to immigration and ongoing gentrification.

In each area we:

- Undertook desk top analysis of community characteristics and advice organisations;
- Engaged with SWL advice providers, the community voluntary and social enterprise (CVSE) sector, and other key local individuals, through workshops and other activities to understand how they connect with communities and the challenges faced;
- Conducted semi-structured interviews with local people, examining their social networks, the problems they had experienced, and their approaches to advice-seeking.

Key Findings

Community-embedded culturally sensitive services are crucial but face challenges

Local community-based organisations, which are culturally and linguistically sensitive to the communities they serve, are crucial in helping identify those struggling and in providing early help to prevent problems occurring or worsening. To be effective, they must be embedded physically and socially in communities and have good connections to formal SWL advice providers, though the optimum form of connection varies. Providing these services is complex, especially in areas experiencing multiple deprivation and those which are remotely located, where poverty and affluence are juxtaposed, or where communities are otherwise divided.

The advice and CVSE sectors face several key challenges, in addition to the increase in demand:

- The limits of advice for resolving systemic issues, e.g., when people face 'negative budgets' (income is not enough to cover essential costs);

- Difficulties in providing sustainable services, partly due to short-term funding;

- Issues with recruiting and retaining staff, and staff and volunteer wellbeing, due to employee/volunteer expectations, low salaries, job insecurity and

external perceptions of the sector;

- Engaging with communities to develop trust;

- Developing meaningful networks and partnerships within and across the sectors, as well as with legal providers, which can be resource intensive;

- Balancing delivery tensions, e.g., between 'holistic' or 'person centred' advice and what is most resource efficient, and between universal provision and targeted support.

'Digital by default' will not meet people's needs

There is little evidence of community demand for more online provision of advice. Locally based in-person services are generally preferred for reasons of accessibility but perhaps most importantly due to the importance of building familiarity and trust with an adviser.

Advice strategies have failed to improve provision

The driver for local/national government advice reviews has been to meet increased needs within budget constraints. However, our research shows that the resulting strategies have tended to be over-optimistic about delivery, lacking in evidence and jargon-laden, and have not, in practice, improved the efficiency or effectiveness of provision.

Community characteristics are key for understanding advice-seeking behaviour and prospects for problem resolution

Which case-study community someone lived in appeared to have a greater effect on what people did (or did not do) about their SWL problems, and the likelihood of their receiving help and of having problems resolved, than people's individual characteristics (e.g., age, gender, employment, disability).

Key individuals working as community connectors or navigators provide a significant source of help, but are often unable to resolve people's problems

Reasons include their own capacity, challenges around data sharing, the complex nature of the problems people bring to them, and high demand and limited resources in the services they connect into. Some of these individuals also have more social capital, and more 'agency' (capacity to transform existing states of affairs) to effectively utilise it, than others.

The nature and complexity of a SWL problem is key to how easily it is resolved

Some problems have a 'smooth' resolution pathway once an adviser is involved; others confound resolution regardless of access. Benefits problems, while often highly distressing, are generally more smoothly resolved through established processes, whereas problems concerning housing need or repairs, Special Educational Needs, or mental health, for example, are more difficult to resolve,

often involving delays, inadequate responses, and the effects of staff churn within organisations.

There is a need to raise awareness of advice and legal services

Across all the case-studies, many interviewees had not shared their problems with anyone. Interviewees with larger and more connected social networks were generally aware of more organisations/services providing help with SWL problems. Awareness of advice services was also linked to having experienced a problem; those who had previously sought help were mostly likely to know where to go in future. This suggests that there is a strong case for services to undertake active efforts to raise awareness among their local communities to facilitate more effective advice-seeking behaviour. There is also a lack of awareness among community members of the professional legal sector or the potential to access Legal Aid.

There are limits to the benefits of social networks, strong communities and effective advice provision for ensuring access to justice

Our research found that the size of (number of people in) someone's social network, and its connectedness (the extent to which individuals in the network know each other), made only a small difference to the likelihood of their having experienced SWL problems or of those problems having been resolved.

It is therefore **unlikely that greater levels of inter-community connectedness alone are the key to resolving SWL problems** experienced by individuals. Rather, the ease with which SWL problems are resolved appears to depend on multiple complex and nuanced factors, including the community's access to knowledge and political resources; its socio-geographical features and civic authority structure; and the type and complexity of the problems people experience.

In our data, the more a problem had been shared, the less likely it was to have been resolved; if someone had to contact several potential sources of help, the problem tended to have been a difficult one to resolve and/or they had found it challenging to find the right adviser. Again, this suggests that it isn't just the size of people's networks or scope of sharing that matters, but the resources of the people and organisations with whom a problem is shared.

Stronger social networks can also impede access to help for problem resolution, e.g., where someone within a well-connected community had shared their negative experience of an advice service, others locally were subsequently less likely to access that service. Individuals in well-connected communities may also be reluctant to share problems within those communities due to feelings of shame or stigma.

Many of the problems people face stem from shrinking state provision and longer-term structural inequalities. Communities provide substantial support in the form of food, goods, furniture, social support, and connections to advice and

other services, but this reaches a limit where three types of circumstance apply, often in combination:

- Problems require more specialist advice from formal SWL advisers to address legal rights and entitlements;
- Problems arise from 'failure demand' (where another part of the system fails to do something or to do it right), especially in government decision-making;
- Problems are caused by cuts to local public services provision, compounded by cuts to advice sector funding.

When service closures mean the loss of the very physical community spaces where people meet to build and develop their social networks, it is even harder for communities to make a difference. And while informal community and identity-based organisations can connect people to formal SWL advice services, if these formal services don't receive proper funding, there may be access to help but no access to justice.

The responsibility for resolving SWL problems cannot therefore lie solely with the people experiencing them. Access to SWL advice is a social issue, and policy should be based on our collective responsibility to resolve these problems to benefit individual and societal wellbeing, and to tackle inequality.

Recommendations

For policy makers within UK National and Welsh Government

Funding advice services

1. National Governments should provide sustainable core funding for advice services as a key part of their offer to communities. This funding should be in addition to any formal Legal Aid system and must be ring-fenced explicitly for advice services. Consideration of the different means of allocating financial resources for advice services across the UK nations should be included within the design of relevant systems.

> R1-R4: See sections 1.1; 3.1.2; 3.1.4; 3.2.2; 3.2.4; 3.3.2; 3.3.4; 3.4.4; 4.1; 4.4-4.6; 4.10-4.12

2. Decisions on how to spend funds to meet SWL advice needs in a locality should be made at the local authority level. Resources should be allocated according to local SWL advice needs, and modes of delivery should reflect the local context including the socio-geographical and linguistic make-up of the communities.

3. For sustainable advice services, funding needs to be allocated on a longer time scale, offered as grants rather than contracts, and for core funding rather than for projects.

4. Consideration should be given to previous national funding models, particularly those which have operated at a local authority level such as the Advice Services Transition Fund and the model proposed by the Low Commission (including the

recommendation that local authorities should be responsible for producing "local advice and legal support plans").

Resolving the causes of common SWL problems and strengthening access to community help

5. The MoJ should discuss with other relevant government departments (e.g. DWP, DLUHC) how policies can be designed and implemented in a manner which protects people's rights, reduces 'failure demand', and reduces SWL advice needs.

R5: See sections; 4.4; 4.15; 4.16

6. 'Digital by default' and 'Digital only' approaches put services out of reach of many communities and create a disconnect between public service providers and those they are meant to support. Digitalisation of services should be incremental, and providers must continue to offer people options to contact them in alternative ways, in particular by telephone helpline services that should be staffed by people with local knowledge. Accessing services locally in-person must also always be an option.

R6: See sections 1.2; 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.8; 4.10; 4.11.

7. Any policy on 'community hubs' as part of Legal Support or other advice strategies developed at National Government level, should consider the following:

R7: See sections 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.5-4.12; and Annex B.

a. There is no 'one size fits all' approach and hubs should reflect the communities in which they are based.

b. Hubs should be located in places and spaces convenient to the local community, that are accessible and open to all.

c. Funding for hubs must be long-term and sustainable.

d. Staff and volunteers should be drawn from the community and reflective of the community, and the languages of the hubs should reflect those of the community.

e. Onward referrals must be as effective as possible, minimising the number of times a person needs to explain their problems. Staff should be equipped with good knowledge about the eligibility criteria for and current capacity of the other services they refer to.

f. There may be opportunities to use technology to improve referral processes, learning from best practices in the sector.

g. Funding must be explicitly reserved for the development and day-to-day administration of networks/forums to bring together the organisations/services participating in, and receiving referrals from, the hub.

h. Hubs must provide genuine and ongoing support to people in communities, including follow-up after advice/support referrals.

i. There should be a clear role description for any community navigators/ community connectors/justice champions etc engaging with the hubs, which should explain their roles and responsibilities as regards engaging with the hub.

8. Whilst hubs and other community-based organisations are an important part of connecting people in communities to advice, they should not be the only provision, and other forms of connection should also be available, such as through GP surgeries, local libraries, schools and local shops.

R8:
See sections
4.8-4.11.

For local governments and statutory authorities

9. Where relevant, take into account the factors outlined in recommendations 7 and 8 above for strategies/policies concerning the development and maintenance of 'community hubs' and community advice provision.

R9: See sections
3.1.4; 3.2.4; 3.3.4;
3.4.4; 4.5-4.12; and
Annex B.

Funding advice services in communities

10. Undertake local advice needs surveys in conjunction with civic organisations, local statutory bodies, and communities to understand which local areas and communities have the highest advice needs, and how people in these areas and communities wish to access services.

R10-R12: See
section 4 (and
Annexes B & C)

11. Collaborate with other statutory bodies that stand to benefit from improved SWL advice in terms of the effectiveness of their own delivery (e.g., health services, social care, education, etc.) to build a comprehensive, sustainable, and ring-fenced budget for advice and coherent approaches to provision, possibly involving co-location.

12. Move towards grant funding of advice services based on partnerships and collaboration across the sector, which can grow the breadth of the advice provision that is appropriate for local communities.

13. Take note that the emerging roles of community connectors/community navigators remains a novel approach with a limited evidence base. Review the approach, including these individuals' connections to SWL advice, to identify the most effective way to use such roles to resolve legal needs. Ensure that any such roles created are accompanied by clear role descriptions that precisely explain the nature and limits of the role in relation to the SWL advice sector.

R13: See sections
4.5-4.8; 4.10-4.16
and Annex C.

14. Recognise the role of local Community, Voluntary and Social Enterprise Sector (CVSE) development/infrastructure organisations in maintaining networks between SWL advice providers and the wider voluntary sector, and resource them adequately and sustainably to fulfil it.

15. Recognise that key individuals locally, including those not explicitly employed as service providers, and their networks, can also be facilitative in strengthening relationships locally and can assist in devising a place-based community development policy. Work in partnership with the local CVSE sector to identify and support them.

For the advice sector

Relationship with communities

16. Continually engage with communities in the localities served to better understand the issues faced, and jointly develop strategies to address the range of issues arising around legal rights and entitlements. Communities should be equal partners in the delivery of services to them.

R16: See sections 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.1-4.4; 4.14-4.16; and Annex B.

17. In-person services should always be available as an option and accessible within local communities. 'Digital by default' is out of touch with people's needs.

R17: See sections 4.8; 4.9.

18. Thought should be given to how services can be provided outside working and school hours, particularly during the evenings and weekends.

R18-19: See chapter 3; 4.1-4.4; 4.8; 4.10-4.12; 4.15; 4.16.

19. Recognise the importance of place in determining the shape and nature of the SWL advice issues people experience and consider how to best to build trust over time within local place-based communities as a means to effective service delivery.

20. Understand the cultural and linguistic contexts of local communities, and deliver services in people's first languages wherever possible.

R20: See sections 4.4-4.9

21. In order to develop, maintain and retain the trust of the community, which is crucial to effective SWL advice services delivery:

R21: See sections 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.1; 4.4; 4.10; 4.11; 4.13; 4.15; 4.16.

a. Regularly consider the diversity of paid staff and volunteers and the extent to which this reflects the characteristics of the communities served.

b. Develop clear pathways for local people, particularly those from marginalised communities, towards working or volunteering within the advice sector.

22. Recognise that strong communities need support to be built, and that sustaining networks of key community connectors, CVSE sector organisations and SWL advice organisations has an important role to play in supporting and securing future community sustainability.

Balance of general versus specialist SWL advice

See chapter 3 and Annex B; see sections 4.8-4.11; 4.14; 4.15; 4.16.

23. Consider what roles different organisations and services can play within a locality in helping meet SWL advice needs with an appropriate range of provision, from a universal offering of general advice to more targeted support and specialist legal advice.

24. Engage more regularly and actively with the formal legal sector, including lawyers providing Legal Aid and those with a pro bono offer, to improve awareness of legal sector services, and to share information about potential systemic injustices.

25. Develop further work around public education to ensure that communities are aware of SWL advice services more generally and how people can access them, as well as raising awareness of the areas where Legal Aid funding for advice services is still available, and how such services can be accessed.

Digital support and augmentation to SWL advice

See chapter 3 and Annex B; see sections 4.8-4.11.

26. Work with communities to address the lack of access to digital services, and lack of skills in using them.

27. Development of digital services should be based on tried and tested technology and take account of existing levels of digital competence and lack of access within some parts of local communities.

28. Only use digital products and modes of delivery to augment, not replace, in-person and telephone services.

Public Legal Education and Campaign work

See sections 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.10; 4.11; 4.15; 4.16.

29. Consider whether to direct more resources to providing public legal education, equipping people within communities with the skills and expertise to address some SWL issues, undertake campaigns, or use legal tools to challenge decisions.

30. Explore the further use of Judicial Reviews and high-profile campaigns to change practices, as this can impact on many more people than those who can be seen during an advice session.

The role of communities and connections in social welfare legal advice

1. Introduction and context

The need for social welfare legal (SWL) advice[1] is increasing, with Covid and the cost-of-living crisis having exacerbated issues people were already facing and precipitated new and emerging problems.[2] Austerity policies of the 20-teens, coupled with the pandemic, have hit some communities particularly hard, widening inequalities across income, health, and education outcomes and impacting individual and social wellbeing[3], with clustering of legal problems worsening.[4] The consequence is that advice services are reporting more people needing help with complex issues that may be difficult to resolve or may have no legal remedy.

> Advice services are reporting more people needing help with complex issues.

As need increases, and local community and identity-based systems of support emerge, there are gaps in our understanding of how people from different localities, marginalised and/or diverse communities in England and Wales seek and obtain help with SWL problems, which may be multiple, complex, and interlinked. Without knowledge of the challenges and barriers facing communities in accessing the help they need, policy makers and practitioners are limited in their ability to ensure that people's needs are met, and their problems resolved, at the earliest possible stage. **By examining the SWL advice-seeking behaviours of people through the lens of four local case-study areas, their community characteristics and community members' social networks, our research has analysed the role of locality- and identity-based organisations in helping people with SWL problems, including those with complex problems, to access advice. We have also examined how access to advice services interacts with community connectedness, wellbeing and (in)equality.**

The following sections introduce some key issues in SWL advice.

1.1 Cuts to advice services

Most income for SWL advice services comes from three sources: local authority grants and contracts, legal aid contracts, and trusts and foundations. The relative importance of these income sources has shifted over the past 10 years. Cuts introduced by the Legal Aid, Sentencing and Punishment of Offenders Act 2012 (LASPO) restricted the scope of legal aid relating to welfare benefits, family issues and housing, with legal aid now largely only available for appeals on a point of law.

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1 SWL advice includes advice in relation to matters such as benefits, debt, housing, employment and immigration, as discussed further in section 1.5.
2 Citizens Advice Cost of Living Dashboard; N. Creutzfeldt and D. Sechi, "Social welfare [law] advice provision during the pandemic in England and Wales: a conceptual framework" (2021) 43(2) Journal of Social Welfare and Family Law 153; J. Mant, D. Newman and D. O'Shea, Blended Advice and Access to Justice (Ministry of Justice 2023); D. Cowan and A. Mumford (eds), Pandemic Legalities: Legal Responses to Covid-19 – Justice and Social Responsibility (Bristol University Press 2021); D. Newman, J. Mant and F. Gordon, "Vulnerability, legal need and technology in England and Wales" (2021) 21(3) International Journal of Discrimination and the Law 230.
3 Equality and Human Rights Commission, How coronavirus has affected equality and human rights (2020); and 2023 monitors, Equality and Human Rights Commission Monitor: GB Report; Is Wales Fairer?
4 Creutzfeldt and Sechi (n2).

Local authority funding has itself experienced severe cuts from central government, leading to reduced services. Although there have been some injections of funding over the past decade (e.g., through Money and Pensions Services debt advice funding, the Big Lottery's Advice Services Transition Fund, and Ministry of Justice emergency Covid Funding), the overall funding trajectory has declined.

> **Legal aid has been cut and restricted, and funding for advice services has declined.**

1.2 'Digital by default' and 'blended' advice

Running alongside these funding challenges has been the drive towards public services being delivered 'digital by default'. The advice sector has responded by developing more online and telephone services or a combination (so-called 'blended advice'), with subsequent logistical benefits for SWL advice providers, including reports of their being able to help more people.[5] Shifts in provision have improved access for some, but questions remain about whether advice is being properly targeted towards those in the greatest need. There is a risk that requiring clients to use remote advice, either where this is not meaningfully accessible to them for reasons of skills or connectivity or where remote advice is against their preference, leads to disengagement and exclusion of vulnerable people.[6] As previous research has found, for many clients the success of advice depends on opportunities to build rapport and personal relationships with advisers, and there is a need for social interaction and the establishment of trust between client and advisor.[7] In this respect both videoconferencing[8] and telephone advice[9] have been found to be poor substitutes for in-person interaction.

> **Shifts in channels of advice services provision have improved access for some, but questions remain about whether advice is targeted to those with the greatest need.**

1.3 The importance of place and community

Providers of face-to-face SWL advice need to be located in places that community members can access. In addition, familiarity with local geography and cultures, knowledge of local policies and procedures, and relationships with local public body decision-makers and advice and support organisations all help advisers to conduct advice and casework more effectively. Telephone advisers working for national services are unlikely to possess such local insight, which may limit the effectiveness of the help they provide.[10] In rural and otherwise remote communities, personal relationships and cohesion are important to ensuring that needs are met and services continue to function, and any system of advice provision too divisive or alien to the local population may be rejected.[11]

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5 Creutzfeldt and Sechi (n2); Mant, Newman and O'Shea (n2).
6 Newman, Mant and Gordon; Creutzfeldt and Sechi (n2).
7 Mant, Newman and O'Shea (n2).
8 Mant, Newman and O'Shea (n2).
9 M. Burton, "Lost in space? the role of place in the delivery of social welfare law advice over the telephone and face-to-face" (2020) 42(3) Journal of Social Welfare and Family Law 341.
10 Ibid.
11 Ibid, and see also D.Newman "Attitudes to justice in a rural community" 36(4) Legal Studies 591.

Many SWL advice providers and Community Voluntary and Social Enterprise (CVSE) sector organisations have engaged with partnerships, collaborative working, and the development of networks and hubs, often based on geographical communities. Many such hubs were established or expanded during the Covid pandemic. By building links with community organisations, advice agencies can help develop the capacity of individuals or groups of people within the community to recognise when there is a problem that might have a legal solution, and to know whom to turn to for help in solving it.[12] This approach also aims to avoid problems arising in the first place by providing help around things like budgeting, meal planning and cooking, energy efficiency, seeking employment, and sourcing other social and wellbeing support. This combined support also equips people to deal quickly with issues when they occur and guides them through processes and procedures, including self-representation. Working in this way facilitates distribution of basic information about rights and entitlements, bringing advice agencies closer to individuals who may experience problems, and supporting community organisations to spot problems and act 'one step sooner'. However, the more recent growth in remote advice, driven both by innovation and budget cuts, is coupled with a reduction in community outreach from more traditional providers - independent organisations that provide advice as their main function - and there are risks of fragmenting the "longstanding connection" between communities of place and SWL advice.[13]

> Local access to help and advice is important. Whilst community networks and hubs have developed, more formal SWL advice providers have grown their remote advice offer and reduced community presence.

1.4 Local 'ecosystems' of support

Where traditional formal SWL advice provision may be patchy at a community level, other so-called support 'ecosystems' have grown. Various local organisations and networks, such as community centres, faith-based organisations, foodbanks, community navigators/community connectors, and voluntary or public sector financial wellbeing forums, support people to navigate their rights to welfare, either by helping them to begin or continue claims, or by providing additional support when difficulties are encountered with processes. Local 'ecosystems' can support people with interpreting social welfare law, digital access, crisis grants and food, tenancy sustainment advice, income maximisation, and employment support. These developments mean that local public and third sector actors play an increasingly important role, absorbing some of the additional work that goes into supporting those struggling.[14] Parallels have been drawn with the so-called 'grey sector' in social care, where the role of volunteers and family members has blurred more traditional distinctions between public and private provision.[15]

12 Low Commission, Tackling the Advice Deficit: A strategy for access to advice and legal support on social welfare law in England and Wales (2014).
13 Burton (n9) 354.
14 D. Edmiston et al, "Mediating the claim? How 'local ecosystems of support' shape the operation and experience of UK social security' (2022) 56(5) Social Policy and Administration 775.
15 J. Meers, H. Carr, E. Kirton-Darling and M. Fernanda Salcedo Repolês, "Expanding the boundaries of social welfare law" (2023) 45(2) Journal of Social Welfare and Family Law 196; R. Klein, "The Welfare State: A Self-Inflicted Crisis" (1980) 51(1) The Political Quarterly 24.

> Covid has made more visible the effects of community characteristics on people's access to social welfare provision through local ecosystems of support, in which local public and third sector actors play an increasingly important role.

Covid has made more visible the effects of community characteristics, attributes, and affiliations on people's access to and experience of accessing social welfare provision through local ecosystems of support. Hyperlocal, community-orientated third sector organisations have been among the best placed to sensitively assess and flexibly respond to local needs. Such on the ground support, however, can be under-recognised and under-resourced, as against the work of larger, more formal advice sector organisations and services.[16] For example, Advice Services Alliance (ASA) research in London found an increase in demand for culturally sensitive local advice during the Covid pandemic, but also a widening gap in resources between mainstream advice organisations and those working with diverse communities, as well as an under-valuing in other parts of the sector of the skills, abilities, and knowledge exhibited by smaller organisations.[17] The work undertaken by community-based organisations is often complex, requiring good language skills and understanding of cultural issues, but such organisations tend to have minimal capacity to engage in strategic planning and fundraising, let alone to participate in platforms enabling them to influence policy or to share best practice.

> The work undertaken by community-based organisations is often complex, but comparatively poorly resourced, and sometimes under-valued.

Smaller community-based organisations can also perform a gatekeeping role, controlling or limiting access to resources, yet traditional routes of accountability, such as through quality frameworks, regulation, administrative justice, or democratic mechanisms, largely don't apply to these organisations. Such developments may lead to new dynamics and exercises of discretion around who is helped, how and when, in a way that impacts people in the process of trying to access their entitlements under social welfare law. [18]

The geographical inconsistency of resources can also impact experiences of help in the community, especially when inconsistency is exacerbated by ongoing change in the advice and CVSE sectors. The regular re-imagining of local advice and support landscapes, particularly through commissioning agendas of national and local governments and other grant funders, and short-term funding cycles that often require some 'novel' approach to advice to secure new funding, alongside the lack of funding for core and back-office services, may well lead to significant divergence across areas and over time.

> The geographical inconsistency of resources and short-term nature of funding for advice impacts experiences of help in the community.

16 Edmiston et al (n14).
17 Advice Services Alliance, Advising Londoners: An evaluation of the provision of social welfare advice across London (July 2020).
18 Edmiston et al (n14).

1.5 Social Welfare Legal (SWL) advice

'Social welfare law' is a contested term but is normally taken to encompass the various laws and regulations designed to protect the wellbeing of individuals and families in society. These laws create a legal framework to ensure that citizens can access their legal rights and receive services and social benefits, such as healthcare, education, employment, and housing, as well as financial support through payment of benefits in times of need. Social welfare laws also provide routes to challenge decisions made, and to receive recompense when laws are wrongly applied, normally through the Administrative Justice System of courts, tribunals, ombuds and others, or through the Civil Justice System. Common understanding of the term amongst practitioners encompasses areas including debt, discrimination, mental health, benefits, employment, education, community care, immigration, and housing. As legal advice is not a 'reserved activity', there are no constraints over who can offer SWL advice and lay people as well as qualified lawyers all provide help.

> Social welfare benefits and entitlements have become more targeted, conditional, individualised, and exclusionary.

Social welfare law as a legal topic emerged in the UK through the policies of 20th Century governments, designed to create a welfare state which supported its citizens 'from the cradle to the grave'. Initially intended to offer universal rights, benefits, and entitlements, it has become more targeted, conditional, individualised, and exclusionary. In doing so, a complex legal framework has emerged, making it more difficult for ordinary citizens to clearly understand their rights, entitlements, and obligations. It is not a coincidence that social welfare law is the area where people most commonly report experiencing a legal problem[19], with such problems also most likely to be experienced by those with the least financial resources. People who experience such problems do not necessarily recognise them as having a legal component, and the steps people do (or don't) take to resolve them may depend on their 'legal capability' and 'legal confidence'.[20] People experiencing one particular problem often face several issues from different areas of social welfare law (e.g., a housing eviction notice may be a symptom of a debt problem, itself resulting from an error in benefit entitlement). The interrelationship between different issues can make resolution more complex, and requires knowledge of several different areas of law and administrative process.

> Social welfare law is a complex legal framework, where the interrelationship of issues can make resolution difficult, requiring knowledge of different areas of law and administrative process.

The ambiguity associated with defining these problems is also played out in the organisations where people go to seek help. Even though they are, strictly speaking, providing legal advice, most advice services are delivered by lay people, frequently

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19 Legal Services Board, Legal Needs of Individuals in England and Wales: Summary Report 2024.
20 Described in N. Balmer, P. Pleasence, H. McDonald and R. Sandefur, Public Understanding of Law Survey: Volume 2: Understanding and Capability (Victoria Law Foundation 2024). "…legal capability can be conceptualised as the freedom and ability to navigate and utilise the legal frameworks which regulate social behaviour, and to achieve fair resolution of justiciable issues" (163). Legal confidence generally relates to a person's confidence that they can achieve a fair and positive outcome in legal scenarios.

volunteers, although some – such as Law Centres – do employ lawyers.[21] Given that the legal profession is regulated, many advice centres make clear they are not law firms and shy away from suggesting they provide legal advice to avoid misleading the public. There are only two areas of law where advice centres are likely to undertake regulated activity: immigration advice (regulated by the Office of Immigration Services Commissioner (OISC)) and debt advice (regulated by the Financial Conduct Authority (FCA)). If advice is offered in these areas of law, advice centres are obliged to register and to ensure they meet the requirements for giving advice to the public on these matters. In addition, there are different quality assurance mechanisms (such as the Advice Quality Standard) and membership organisations (such as AdviceUK) available to advice providers, but these are optional. There is a very limited statutory basis for the provision of information or advice, and none for the provision of local advice centres or community hubs. Local authorities in England are required under the Care Act 2014 to provide access to advice for their local populations on accessing social care, and under the Homelessness Reduction Act 2017 for the prevention of homelessness. Local authorities in Wales are required to provide access to advice under the Social Services and Wellbeing (Wales) Act 2014, and Housing (Wales) Act 2014. However, the way local authorities meet these obligations and provide these services is variable and many discharge their responsibilities through, for example, setting up a web page that simply provides general information or signposting to services and not individually tailored advice.

1.6 SWL advice providers

In defining SWL advice providers for the purposes of this research, we have focused on services which provide free and independent advice on social welfare issues to members of the public. They are characterised by 'no fee or charge at the point of delivery' and being 'unfettered of government or funder control'. The majority of SWL advice services are classified within the voluntary, not for profit or charitable sectors, although some are provided by statutory bodies (such as local authorities or social housing providers) or through law firms acting under legal aid contracts. We distinguish, for our purposes, between the 'formal' advice sector (primary purpose to provide SWL advice), and 'informal' advice providers (offering advice as part of a range of support services), as explained in Table 1 below.

Table 1: Formal and Informal Advice Providers	
Formal Advice Providers *Formal independent organisations are likely to:*	**Informal Advice Providers** *Informal community advice providers are likely to:*
Be members of a recognised advice network; and/or	Not be part of a recognised advice network, although they may be part of wider community voluntary sector networks;
Hold a recognised advice-giving quality mark; and/or	Have a primary offer to members of the public/community that focuses on services other than advice; and/or
Be registered with OISC and/or FCA where relevant; and	Be unaware of the requirement to be registered with OISC and/or the FCA where relevant; and
Hold indemnity insurance for protection of giving wrong or false advice; and	Hold or not hold indemnity insurance; and
Have an offer to the public that clearly includes independent SWL advice.	Have an offer to the public that includes independent help and assistance with SWL problems, whether or not they are defined as such, e.g., 'we can help you with social housing problems, or benefits problems, or your 'financial wellbeing''

21 ASA (n17) 11-12.

Not all advice services can be clearly defined as either 'formal' or 'informal'. Advice services provided in-house by the public sector may hold a quality assurance mark and be members of an advice network, but they may not be fully independent. For example, local authority advice around income maximisation can be motivated as much by organisational interests (i.e., collecting Council Tax) as by the interests of the individual seeking the advice.

2. Research methodology

We have adopted a case-study method, which "investigates a contemporary phenomenon (the 'case') in depth and within its real-world context...",[22] to examine SWL advice provision, help and support, and advice seeking behaviours, in the reality of individual communities. Distinguishing characteristics of the cases are used to understand contrasting findings, appreciating the heterogeneity of communities whilst recognising broader national issues and their impact on the locality.[23]

> **The case-studies were carefully chosen to enable comparison of a diverse set of communities across England and Wales of varying geography and population density (urban and rural), ethnicity, culture, and language. In Chapter 3 we introduce the case-studies, which are: Rochdale Greater Manchester; the Isle of Anglesey in North Wales; South Hams District in southwest England; and the London Borough of Hackney.**

Our research approached 'community' through the socio-political-geographical dimensions of an area (which shape advice services) and through the lens of people's unique communities of social network connections.

We acknowledge that the term 'community' is debated and can convey as much a sense of 'positive wellbeing' and 'belonging' to some people as it can 'negative feelings' and 'exclusion' to others. We chose to approach community in two ways: first, we were interested in the socio-political-geographical dimensions of an area (which then shape the provision of and access to advice services), and second, we were interested to find out from the people we interviewed how they define who is within their unique community of social connections. This led us to select case-study areas based on local authority area characteristics, but then to drill down to hyperlocal areas for closer engagement with community organisations and individuals. Typically, this was linked to an organisation or organisations with physical presence in an area, which also had a detailed understanding of the local community and had gained their trust and confidence. Within each case-study we chose a hyperlocal area in which to conduct interviews: Deeplish in Rochdale; the village of Bryngwran on Anglesey; Dartmouth in South Hams; and locations in the King's Park, Hackney Wick and Victoria wards in Hackney.

We engaged with SWL advice providers, community voluntary organisations, and key individuals such as local councillors, community navigators, key staff, volunteers and longstanding members of the communities, including by holding a range of in-person workshops in each case-study local authority area. In addition, we engaged with

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22 R.K. Yin, Case-study Research and Applications: Design and Methods (6th edn. Sage 2018) 14.
23 Ibid 18.

other organisations and individuals through one-to-one or small group discussions that were minuted. We also attended meetings of other relevant organisations and networks such as advice, anti-poverty and/ or financial wellbeing networks (where such existed), and independent advice provider forums. A list of organisations engaging with the research can be found at Annex D (listed by case-study area).

Our hyperlocal field work comprised primary data collection through interviews with individuals including questions regarding the nature of their community, the SWL issues they had experienced, and the problem-solving strategies adopted. Interviewees were recruited with the assistance of locally based and trusted community organisations, as well as with help from community-embedded researchers, and through posters, flyers, and word of mouth. Most interviewees lived within the geographical area that formed the basis of the hyperlocal research (discussed further in Chapter 3); some interviewees no longer lived in the area, but we considered them on a case-by-case basis as having continued close connections with that area through work, family or social connections. The demographic profiles of the interviewees generally followed that of the hyperlocal area chosen, and we engaged widely to try and ensure a spread of experiences were reflected in the research. However, our interviewees do not constitute a statistically representative sample of the total population locally. The qualitative aspect of our study focused on understanding context, meaning and depth, rather than generalisability of the data.[24] Interviewees' characteristics are noted in Chapter 3, with a full table comparing statistical data about the interviewees provided in the Methodology at Annex A. The one-to-one semi-structured interviews involved **three key areas of questioning**:

- **Questions about the person, their circumstances and wellbeing;**
- **Questions designed to map out their social networks of close connections within the community as well as their awareness of organisations/services helping people in the community; and**
- **Questions about the kinds of SWL and other problems people had experienced and who they had turned to for help or advice.**

Analysis of the data collected from our interviews included social network analysis which enabled us to look at the patterns of relationships between individual people, and between individual people and organisations/services, including their awareness and use of organisations/services.[25] The structure of these relationships helped answer research questions about the nature of advice seeking and connectedness within communities[26], extending the social capital perspective that sees these networks as resources individuals can draw upon.[27] Social capital is a concept that tries to make explicit the benefits of human sociability.[28] Mapping the networks of individuals seeking advice as well as understanding the networks of available advice providers has given deep insight into whether these networks are structured to support information seeking (i.e., whether they support 'bridging' social capital – connections between those perceived as dissimilar) as well as strong social support

24 G. Gobo, "Sampling, representativeness and generalizability" (2004) 405 Qualitative research practice 426.
25 R. Light and J. Moody, The Oxford Handbook of Social Networks (Oxford University Press 2020).
26 S.P. Borgatti, M.G. Everett and J.C Johnson, Analysing Social Networks (Sage 2018).
27 N. Lin, Social Capital: A Theory of Social Structure and Action (Cambridge University Press 2012).
28 S. Martikke, Social capital – a potentially useful concept for the voluntary, community and social enterprise sector? (GMCVO 2017).

(referred to as 'bonding' social capital – connections between people who perceive themselves as similar, e.g., through family ties and friendships).[29]

We asked interviewees whether they had experienced any problems relating to common SWL issues in the last two years.[30] Specifically, we asked whether they had experienced any problems relating to the following: benefits, money, housing, employment, health, immigration, or discrimination. We were also interested to find out what other problems people identified as affecting them within their local communities, and therefore gave them the option to mention other problems experienced specifically within the community. Where interviewees had experienced at least one problem (usually SWL problems but also including some other problems), they were asked to choose one recent problem (or series of what they perceived to be connected problems) and to speak more about their experiences in relation to this/these. These conversations were recorded and transcribed.

The interviews were conducted face-to-face in-person by interviewers using a tablet holding a bespoke questionnaire designed on Network Canvas, a free and open-source software for surveying personal networks. More information about Network Canvas can be found in the Methodology at Annex A. The box below explains how to interpret the social network images generated by the research and included in this report.

Interpreting social network images

After completing the interviews, we produced network images for analysis by loading our full dataset (created from Network Canvas interviews) into a custom Kumu (https://kumu.io) social network template. This template places squares (representing people in the networks, known as nodes) closer together if there are many connections within the network. Squares (nodes) within less connected networks are more spaced out. This makes it easier to spot closer and more distant social networks. We also created 'typical' networks for each hyperlocal area based on the average number of people within the networks and who they are (friend, family member etc), the average connectedness of those networks (the average number of other people in the network each person knows), and the average number of organisations/services mentioned during our line of questioning around awareness of organisations/services providing help and advice with SWL problems. The images used in this report showing social networks are based on analysing the make-up of all the social networks mapped during the research. For ethical reasons, the information and connections have been randomised such that none of the images depicts a real person's network.

In the social network images, each central larger square is a person interviewed and most of the smaller squares outside represent their 'social alters' (people they speak to regularly; people they speak to when they want to find out what is going on in the community; and people they think help with problems in the community). The precise questions we asked to build these networks can be found in our full methodology at Annex A. The social alters need not be people living locally, but we did collect further information about whether particular social alters lived locally or not (we did not define 'locally' for this purpose, so answers are based on the

29 A. Porte, "Social capital: Its origins and applications in modern sociology" (1998) 24 Annual Review of Sociology 1.
30 Two years being OECD standard for this kind of research.

interviewee's perception). We specifically informed interviewees that 'speak to' here includes phone, instant messaging and email etc., and is not limited to speaking physically in-person.

The social alters are colour-coded to show who they are (friend, family member, work colleague etc.), according to the legend shown below. In this research, 'service provider' means someone who provides a service to the interviewee, this could be anything from a carer to a local shop worker; and further information about the nature of services received (including whether these are public or private) are included in our research data, but not presented in the images in this report. 'Service provided' on the other hand refers to a person the interviewee provides a service to and speaks to regularly, e.g., where the interviewee is a carer. The category 'local' is where the interviewee has described a social alter as 'a person living locally', but where this person is not also described as a friend, family member or other identifier. In the constructed images, but not in the whole dataset, the categories are mutually exclusive and based on the main relationship between the interviewee and the social alter. Where an interviewee says that they regularly speak to a group of people, such as a social, cultural or sporting club, or a support group, we have classified this as 'other'. This enabled interviewees to reflect that it is genuinely the group they see themselves as speaking to regularly not individual specific members, although some group members might also be separately added to the map as friends, family etc., where they are also spoken to regularly outside the group.

If the interviewee thinks that one person knows another, a line is drawn between them. This helps to show how connected the network is by showing how many people in the network know both the interviewee and one another.

The small squares in red are the organisations/services people were aware of as offering help to people with problems in the community. We did not place any geographical restrictions on the organisations/services that could be listed here; the emphasis of the question was on awareness of the organisation/services seen as offering help to the community, rather than where these were located, though most organisations/services added at this stage were in fact comparatively local. Interviewees were also asked to add any other organisations/services they had used, which captured several non-local organisations/services contacted about specific problems. The organisations/services are not connected by lines in the images because we have not sought to depict interviewee perceptions of whether other people in their social network were also aware of these organisations/ services, or whether organisations/services are connected to each other in some way. However, our work with SWL advice providers and community organisations analyses connections between organisations/services. As noted above, the category of 'service provider' in the legend refers to where the interviewee specifically knows a person that provides a service, this person may well work or volunteer for an organisation/service that is listed as one of the organisations/services that the interviewee is aware of, but it is the personal connection that is important in the connected parts of the individual social networks.

- 🟥 Organization
- 🟩 Family
- 🟪 Friend
- 🟦 Neighbour
- 🟦 Faith
- 🟦 Acquaintance
- 🟦 Work
- 🟧 Councillor
- 🟧 Service Provider
- 🟧 Service Provided
- 🟧 Local
- ⬜ Other
- ⬜ Uncategorised

The comparatively small social network here has 2 family members in green and 2 friends in purple. One of the friends knows both family members as there are lines drawn between them and both family members, the other friend only knows one of the family members. The family members know each other. The neighbour in dark blue knows the family members. The service provider in peach knows the neighbour and one of the family members. The 3 dark red squares are organisations/services that the interviewee is aware of who help people in the community. The service provider in peach, known to the interviewee personally, may well work or volunteer for one of these organisations/services, and our qualitative interview data shows that this is usually the case.

3. Case-study areas, community characteristics including connectedness, and advice services[31]

In this chapter we explore the characteristics of case-study areas, and the social networks of interviewees, as well as explaining the advice landscape in the case-study areas and discussing advice-seeking behaviour. Annex B describes people's social networks of advice-seeking behaviour in more detail by case-study area, including the problems they experienced and what they did, or did not do, to seek help and advice. Annex B includes rich qualitative data, in people's own words, about experiences in communities, and the help the received.

3.1 Deeplish, Metropolitan Borough of Rochdale

3.1.1 Area profile

The Greater Manchester case-study area was Rochdale Metropolitan Borough, and the hyperlocal fieldwork site was Deeplish, which is a neighbourhood in Rochdale town, the largest town of the Metropolitan Borough. Although a densely populated urban area immediately behind the station and close to the town centre, Deeplish has a somewhat small-town feel. Similarly, Rochdale Metropolitan Borough feels peripheral despite being a mere twenty-minute train ride away from Manchester's Victoria Station. Deeplish and its neighbour Milkstone form one ward with a population of over 12,000 within 1.9 square kilometres.

Rochdale Borough has a significant Pakistani population. In Deeplish, 4 in 10 residents were born outside the UK, primarily in Pakistan, and 7 in 10 residents identify as of 'Asian' ethnicities. In Rochdale, 90.5% of people have English as their

31 All figures in this section re taken from the ONS Census 2021 unless otherwise stated.

main language[32], however, in Deeplish around one fifth of households are without a resident with English as a main language. Deeplish has a younger population compared to England as a whole. Over a quarter (26.6%) of Deeplish residents are under 16, whilst only 1 in 10 residents are aged 65 and over (compared to an England average of just under 2 in 10). Deeplish and Milkstone ward is in the top 3% of most deprived areas in England. Half of the children in Deeplish were living in poverty in 2022.[33] Almost half of Deeplish residents are classed as economically inactive with roughly twice as many women economically inactive as men.[34] Some 15% of residents are occupied looking after family and homes. One in five residents of Deeplish lives in social rented accommodation, whilst a third rent in the private sector. Less than half own their home with a mortgage/ loan or outright, compared to nearer 60% in England as a whole.

3.1.2 Deeplish social networks

Fifty-two interviews were conducted in Deeplish for our research. Figure 1 below shows a representation of all the Deeplish networks mapped during the interviews, as noted above the information and connections are randomised, so none of the images depicts a real person's network. While there is a fair amount of variability between the individual networks, including in the number of organisations/services interviewees were aware of, it is notable that many of the social networks include several family members. Figure 2 shows a 'typical' individual social network from Deeplish, which is comparatively small, including several family members who also know each other, some friends, a service provider who is also known to the family members and friends, and three organisations.

Legend:
- Organization
- Family
- Friend
- Neighbour
- Faith
- Acquaintance
- Work
- Councillor
- Service Provider
- Service Provided
- Local
- Other
- Uncategorised

Figure 1: Deeplish Social Networks
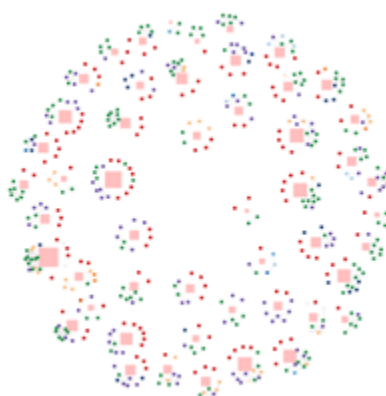
Figure 2: A "Typical Deeplish Network"

3.1.3 Advice landscape

Our research with advice and CVSE sector professionals focused on Rochdale Metropolitan Borough. In June 2022, the Borough Council conducted a review to inform the commissioning of advice services contracts. Set against the background of local authority cuts, the review recommended redesigning the advice landscape and commissioning locally so that intensive support would be directed to where it

32 ONS Census 2011.
33 Greater Manchester Poverty Action, Poverty Monitor, 2022.
34 ONS Census 2011.

best meets needs, and light-touch support provided to those assessed as requiring a single face-to-face appointment and/or online or telephone support. The review also identified risk factors for those requiring additional support: low self-confidence; lack of trust in authority; mental wellbeing issues; and language barriers. The resulting Rochdale advice model seeks to maintain easily accessible community support across the Borough by ensuring access to face-to-face, as well as targeted telephone and online services.

One key aspect of the Rochdale model is the inclusion of 'Community Champions' - individuals from across the Borough who work alongside statutory services helping people with issues such as finding work, benefits entitlements, budgeting, and improving literacy, numeracy and computer skills, as well as addressing mental health issues. In addition, three locality-based voluntary organisations trusted by communities have been commissioned to provide culturally sensitive multi-lingual advice; Deeplish Community Centre, where most of our interviews took place for this research, is one of these. These organisations, alongside Borough Council staff, will provide lower-level information and advice, including general help and signposting to self-help where appropriate; diagnostic help (identifying problems); support with filling in simple forms; explaining options; signposting to and contacting other organisations for further information; and identifying further actions a client can take. The rationale is based on preventing escalation of advice needs and providing clear entry points to advice seekers at an early stage, whilst also allowing those with more complex needs to be signposted to specialist providers. Notably, reducing the role played by the formal independent SWL advice sector in Rochdale is projected to make significant financial savings, but overall impacts on access to justice remain to be seen.

The voluntary sector is especially important to the 'informal' advice landscape in Rochdale, playing a vital role in reducing pressure on statutory services. This is implied by the Borough Place Plan, which points out the need to "build personal and community independence and resilience and where possible prevent the need for specialist and complex services".[35] Following closure of the local council for voluntary services, an organisation called Action Together incorporated Rochdale into its remit in 2019 and was instrumental in bringing together CVSE organisations with formal advice organisations, including Citizens Advice. This was through an Economic Support Network (ESN), enabling organisations to learn about each other's activities and wider context of operation.

We held a workshop with the advice and CVSE sectors at Middleton Lighthouse in Rochdale, and those present listed 35 different CVSE organisations providing some form of advice offer to local communities. Several of the organisations mentioned provide culturally appropriate services, such as the Kashmir Youth Project (KYP), the Nigeria Community Association, and New Step for African Community (NESTAC). Community centres and hubs were also mentioned, including Deeplish and Spotland Community Centres.

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35 Rochdale Metropolitan Borough Council, 2016-2021 People, Place and Prosperity, 6.

3.1.4 Deeplish in Rochdale: discussion

Interviewees in Deeplish were drawn from a distinctive community, Pakistani in ethnic origin with some low levels of English, high levels of deprivation, and a relatively high number of people economically inactive due to disability, health conditions or caring responsibilities. Most of the interviewees received state benefits and just over one fifth lived in social housing. Interviewees in Deeplish had comparatively small social networks, that were somewhat closely connected – less so than the rural village and small-town populations in Bryngwran on the Isle of Anglesey and in Dartmouth in South Hams, but more so than Hackney. These networks included a higher percentage of family members and a smaller percentage of friends. Neighbours formed a higher percentage of people in these networks than in our other hyperlocal areas (perhaps linked to population density and the proportion of people living in social housing, as well as cultural influences). Some people in Deeplish were unlikely to share a problem with anyone in their social network; qualitative interview data and engagement with community practitioners suggested that this was in part due to a sense of "shame", but also to a feeling that no one can help.

> Interviewees in Deeplish had comparatively small, but fairly well connected social networks, and many of these interviewees did not share their social welfare problems with anyone.

Interviewees in Deeplish had comparatively limited awareness of organisations/ services offering help and advice beyond the day-to-day public services people are

familiar with, such as the GP and school, and local community centres such as Deeplish and Spotland. Interviewees felt that a lack of education around legal rights and entitlements, lack of education generally, and a lack of awareness of the range of organisations/services available and how to access them, prevented early help-seeking. Pressure on public services, and high demand for local culturally sensitive advice, as well as shame or stigma associated with sharing problems in the first place, create specific barriers for this community. Half the interviewees who had problems had not contacted any organisations/services about them, and none had contacted organisations/services online. In addition to the language challenges for recent immigrants, some long-term residents' English skills were also insufficient to successfully navigate SWL issues in the absence of help from the younger generation. Language affects which services you know about, but also your ability to seek help from services that you know exist. According to staff at Deeplish Community Centre, South Asians prefer to seek advice at organisations like local community centres, where they know not only that someone will speak their language, but also that they will understand the broader cultural context in which their problem has arisen. Even the younger generation, despite knowing English and having grown up in the UK, may still face disadvantage because their parents do not know the system well enough to help them with things like job seeking.

> Interviewees in Deeplish had comparatively limited awareness of organisations/services offering help and advice beyond day-to-day public services and community centres. Half the Deeplish interviewees experiencing problems had not contacted any organisations/services for help.

Community interviewees, and SWL advice and CVSE sector participants, highlighted a number of barriers to resolving individuals' SWL legal problems, including: community characteristics (e.g., poor language skills and limited formal education); poor public services provision locally, in particular poor quality social housing; poor decision-making (e.g., by the DWP about benefits); differing perceptions of what resolution looks like; and structural factors, e.g., cases where people cannot make ends meet but have no further legal entitlements. The organisations and services struggling to meet demand reported that they were simply "putting sticking plasters" on problems that are fundamentally the result of poor public services provision and longer-term structural inequality. Problems with social housing and health were the most types experienced by Deeplish interviewees. This included social housing properties in poor condition, and damp was a notable concern, sometimes having become so severe as to impact the health of adult and child residents. As one interviewee put it: "...the problems are getting worse...my [partner] started getting sick...the kids all started getting sick and were absent from school. You know there is an impact on children's education..."

> Advice and CVSE organisations and services in Rochdale reported that they were simply "putting sticking plasters" on problems that are fundamentally the result of poor public services provision and longer-term structural inequality.

3.2 Bryngwran, Isle of Anglesey, Wales

3.2.1 Area profile

The case-study in Wales focused on the Isle of Anglesey, and the hyperlocal fieldwork site was the rural village of Bryngwran located off the A5 London to Holyhead road, between Llangefni and Holyhead (the island's two largest towns). Although near the popular coastal village of Rhosneigr, Bryngwran itself is not usually considered a tourist destination. Points of interest include several listed buildings relating to the farming and historic wool milling trades. It has a pub, a doctor's surgery, and a small school, supporting the population of under a thousand.

The number of people on Anglesey identifying as 'Welsh only' has increased over the past decade, more so than in any other local authority in Wales. However, this is not matched by use of the Welsh Language, which is declining. The 2022 Anglesey Wellbeing Assessment summarises: "Anglesey is considered a stronghold of the Welsh language, but the percentage of speakers has declined over the last decade. Anglesey's communities are concerned about the impact of migration, tourism, the availability of suitable and affordable housing for young people and families has on the Welsh language".[36] The population of Anglesey is ageing, and there has been a sharper decrease in resident younger people than in other parts of Wales.

The proportion of Bryngwran households deprived in one dimension is higher than the Welsh average, although fewer are deprived in two or three dimensions.[37] On Anglesey approximately 22% of children live in poverty after housing costs, and figures for Bryngwran are largely in line with this, which is lower than the Welsh average, though rates have been increasing recently. Anglesey has a higher proportion of economically inactive residents than Wales as a whole, at 46%, and of those people approximately two thirds are retirees.

Many people on Anglesey work in skilled trades occupations, including farming and agricultural work.[38] In Bryngwran, 21.6% of employed people work in skilled trades, compared to a Welsh average of 12.2%.[39] However, tourism is Anglesey's largest economic sector. According to a Draft Destination Management Plan 2023-2028, Anglesey is the UK county that is "most reliant" on tourism economically.[40] Average

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36 Gwynedd and Môn Public Services Board (PSB), Anglesey Wellbeing Assessment 2022.
37 Dimensions of deprivation relate to employment, education, health and disability, and household overcrowding.
38 Gwynedd and Môn PSB (n 36), Nomis 2022.
39 Nomis 2022.
40 Isle of Anglesey County Council, Draft Destination Management Plan 2023-2028, 15 April 2023.

weekly earnings on Anglesey are lower than for Wales as a whole. Anglesey is joint with Powys and Pembrokeshire in having the highest percentage of low paid jobs across Welsh local authorities (at 17% of jobs).[41]

On Anglesey, around 45% of people own their homes outright, which is higher than the figure of 38% across Wales. A slightly smaller percentage of the population live in the social and private rented sectors compared to Wales as a whole. Tenure in Bryngwran is largely split between home ownership and social housing, with comparatively few private sector rentals.

3.2.2 Bryngwran social networks

Figure 3 shows a representation of all 39 Bryngwran social networks in the data set. Figure 4 then shows a 'typical' individual social network from Bryngwran. We see that the networks of Bryngwran interviewees were generally larger and more connected than the Deeplish networks above, have broadly equal representation of friends and family, and typically included a work colleague and neighbour. It is also notable that work colleagues, neighbours and service providers are not generally connected to family and friends, whereas in Deeplish we saw that service providers typically tended to also know some of the interviewee's family and friends.

Figure 3: Bryngwran Social Networks

Figure 4: A "Typical Bryngwran Network"

Legend:
- Organization
- Family
- Friend
- Neighbour
- Faith
- Acquaintance
- Work
- Councillor
- Service Provider
- Service Provided
- Local
- Other
- Uncategorised

3.2.3 Advice landscape

In terms of SWL advice provision, Welsh Government plays an important role in the design and delivery of information, advice, and guidance services, taking a strategic lead and using its executive powers and devolved funding to set up a National Advice Network overseen by a government advisory board. This aims to link advice services to the overarching objectives in the Programme for Government, as well as those outlined in the Wellbeing of Future Generations (Wales) Act 2015.[42] The then Minister for Social Justice said in 2022: "Access to these services is seen as central in giving everyone a fair and equal chance in life. As such, the Welsh Government is committed to strengthening information, advice, and guidance services, with the aim of helping

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41 Centre for Progressive Policy, The cost of living crisis across the devolved nations, 2023.
42 A National Advice Network for Wales (NAN) was created in 2015 and consists of key stakeholders including funders, advice providers, representative organisations, and other partners. It is tasked with providing expert advice, guidance, and support to Welsh Ministers on how to strategically develop the provision of social welfare information and advice services throughout Wales. In doing so, it aims to ensure services are targeted at those most in need, equally accessible to all residents (including to Welsh Language speakers) and provide quality assured advice. The strategic steer is backed up by staff within Welsh Government who have developed a quality assurance process (the Independent Advice Quality Framework) and a network of Regional Advice Networks (RANs).

people to understand and exercise their rights and make informed decisions about their lives".[43] The overall advice strategy is operationalised through funding, most importantly through the commissioning of advice services from the Single Advice Fund (SAF). Currently, this fund comprises Welsh Government funding plus devolved funding from the Money and Pensions Service for debt advice. Some funding remains within the remit of Westminster (e.g., legal aid and funding from the DWP). Welsh Government has also set up Regional Advice Networks (RANs). Anglesey is part of the North Wales RAN, which has a steering group that meets regularly to share information about services and best practice, and to discuss key issues affecting local communities, as well as assisting the development of targeted support.

The SAF funds several national telephone-accessed services: Advicelink Cymru, commissioned from Citizens Advice Cymru and delivered through Local Citizens Advice, and several topic specific services including debt, housing, immigration, discrimination, additional learning needs, and social care advice, from a range of national and local delivery partners. Welsh Government sees the SAF as a preventative service with the added benefit of connecting government and population, enabling evidence gathering as to the reach of advice services and helping services to strategically target the most vulnerable. However, the budget for the fund was frozen from 2023 to 2024 and, in line with other case-study areas, there are concerns that funding is insufficient to meet rising demand. As we were finalising this report, on 25 July 2024, the Welsh Government Cabinet Secretary for Culture, Social Justice, Trefnydd and Chief Whip announced further funding for the SAF, stating that £36 million of grant funding will be provided for information and advice services to be delivered through the SAF over the next three financial years. This more medium-term funding period has the potential to enable successful bidders to plan their services more effectively, invest in partnership working and to benefit from greater sustainability in their services.

In 2019, The Thomas Commission on Justice in Wales recommended that the justice system become a devolved responsibility. Evidence to the Commission cited cuts to legal aid as having had a disproportionately negative effect in Wales, creating legal aid 'advice deserts' for many areas of advice nominally still in scope, and placing additional demand on public services.[44] Recent UK Conservative Governments have rejected calls for further devolution of justice.

Shelter Cymru, which specialises in housing law, is the only provider on Anglesey with a legal aid contract. There is currently only one Law Centre in Wales, based in Cardiff, but a North Wales Law Centre was in the process of being set up in nearby Llandudno Junction (Gwynedd County) at the time of our research, and hopes to offer a housing advice service as well as some family law casework. Citizens Advice is the main 'formal' SWL advice provider on Anglesey, alongside Anglesey Council Welfare Rights Team who are primarily based at the JE O'Toole Centre in Holyhead. The JE O'Toole Centre is part of the housing department of Anglesey Council and is often seen as a 'one stop shop' for people seeking advice with respect to public services. The Council Financial Inclusion Team also do work around applications for

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43 Welsh Government, Information and advice quality framework: Introduction (2022).
44 Commission on Justice in Wales, Justice in Wales for the People of Wales: Chapter 3: Information, advice and assistance (2019).

the Discretionary Assistance Fund and discretionary housing payments, and can also do pre-tenancy checks, offer advice in accessing bank accounts, discuss housing options, and help with developing financial confidence and capabilities. The Council also provides statutory support services in relation to housing, children and young persons, and wellbeing, including some advice provision, such as through a Single Point of Access for housing and homelessness. Teulu Môn, a free and inclusive service for families, is part of Anglesey's Children's Services.

Several informal community organisations offer various kinds of help, support, information, and in some cases advice, to people on the island, including, e.g., Anglesey Foodbank and social prescribers. Social prescribers connect people to activities, groups, and services in their community to meet the practical, social and emotional needs that affect their health and wellbeing. Medrwn Môn is an independent agency based in Llangefni providing support and advice to voluntary organisations and community groups. It runs a "Place Shaping" project looking at how communities on Anglesey can be made "stronger and more resilient in future through understanding what those communities have in terms of assets - buildings, green spaces, skills & knowledge, community groups, and public services".[45] It has developed several community hubs as part of a "Cymuned" (Community) initiative. The Anglesey Community hubs, including Bryngwran Cymunedol at the Iorwerth Arms (described further below), pre-dated the Covid pandemic; however, other hubs developed as a result, including Covid Support Hubs created by the local health board (Betsi Cadwaladr University Health Board) as one-stop-shops for information, advice, and practical support to all residents. The Anglesey hub was based at Holyhead Citizens Advice. At their peak, as many as 10 hubs were operating across North Wales, with over 100 different community organisations coming together to provide services. Several hubs still operate but have had to find new funding.

> **Community Organisation: the Iorwerth Arms / Tafarn y Iorwerth**
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> The Iorwerth Arms is a pub saved from closure through community purchase in 2015 and now run on a not-for-profit basis by unpaid directors. It is operated by Bryngwran Cymunedol, a private company limited by guarantee without share capital. Bryngwran Cymunedol also runs the community hub and good turns scheme. The many activities at the Iorwerth Arms include an inclusive community choir that draws participants from across the Island, warm hubs, afternoon teas and coffee mornings, Welsh classes, exercise classes, regular live music gigs directed at various age groups and tastes, Welsh history events, talks and festivals, the biggest of which is "Phil Fest" in the summer, which celebrates the contribution of one of the Iorwerth Arms' most active volunteers and raises money for charity. There is also a community freezer for those in need and an electric vehicle providing community transport, such as to hospital appointments and for picking up prescriptions. In February 2021, Bryngwran Cymunedol received funding from the National Lottery Community Fund to develop outbuildings at the Iorwerth Arms into business units to create jobs and services locally, and to contribute to the sustainability and wellbeing of the community.

3.2.4 Bryngwran on Anglesey: discussion

Brygrwan generally has higher levels of economic and social capital than the other hyperlocal areas in our study, including higher levels of employment, education, and home ownership. Indicative of the demographic characteristics of Anglesey, several

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45 https://www.medrwnmon.org/s-projects-side-by-side

interviewees were older people, and several fell into what sector professionals call 'new categories of need' following the pandemic and cost-of-living crisis (e.g., working age people in stable full-time employment who own their own home, typically with a mortgage, but have been affected by the pandemic and rising cost of living, particularly fuel bills). Interviewees reported some problems with low pay and insecure jobs that are indicative of broader experiences on the island, especially for younger people. Common complaints focused on the limited provision of public services, poor public transport links, and the impacts of rising fuel costs. Many interviewees were concerned about the future for children and younger people given limited public services locally. Social networks in Bryngwran were the second largest (after Dartmouth) and also the most closely connected of the four hyperlocal areas. Family members were prominent in social networks, with friends also important (only Dartmouth networks had a higher percentage of friends).

> Brygrwan generally has higher levels of economic and social capital than the other research areas, however, people were concerned about public services provision, especially for young people, and the impacts of rising fuel costs.

Bryngwran interviewees generally appear indicative of a rural, comparatively close-knit community. The connectedness of the community appears to have had an impact on whether some interviewees sought advice about their problems or not. Several interviewees noted the sense of visibility in a small village, that it is often known who is struggling and that there are others with difficulties. The sense that there is "always someone worse off" and awareness of this particularly in a small, close-knit community, discouraged some people from sharing their problems or seeking advice about them. Awareness of stretched public services had also influenced some people to handle problems alone. That said, other interviewees had shared problems more widely, usually for matters considered less sensitive or where a wider community response, including support from key local organisations and professionals, was seen as helpful, such as in relation to services for children or older people.

People in Bryngwran were more likely than those in the other hyperlocal areas to share their problems with those who had faced similar experiences. This included people beyond friends and family, including work colleagues and support groups, often meeting in-person. Interviewees referred to sharing problems with, and receiving help from, people in their social networks with professional occupations or expertise: nurses, mental health practitioners, those involved with legal processes, working in fields such as housing or planning, working for various council departments, or with business experience. Their social networks appear to include people with higher levels of education, working in skilled and professional occupations, who are more likely to know how to resolve problems. This may be reflected in the data showing that interviewees in Bryngwran were amongst the most likely across the hyperlocal areas to have had their problems resolved.

Interviewees in Bryngwran often shared their problems with those who had faced similar problems, or who had professional expertise, and they were also more likely to have had their problems resolved than people in other research areas.

Although interviewees in Bryngwran talked about turning to individual professionals in their social networks, some reported experiencing "shame" around having problems and felt "pride" in managing their problems themselves rather than sharing them with people in their networks. Awareness of organisations/services was variable, and several people could not name any organisations/services helping people with SWL problems, although they generally linked this to not having experienced any such problems themselves. Several interviewees also felt that waiting for a problem to occur before learning about which organisations/services are available negatively impacted the chances of resolution. For some interviewees this was based on personal experience, for others it was just a general reflection. Several interviewees thought that there could be more varied information available in the village to raise awareness about these kinds of services (before a problem is experienced) and how to access them when needed.

Some people in Bryngwran reported experiencing 'shame' around having problems and felt 'pride' in managing problems themselves. Awareness of organisations/services that help was variable, with greater awareness linked to past experience of problems.

The Iorwerth Arms (the community-owned and run pub and community hub) was the most mentioned organisation/service and was seen as a "lifeline" for the community. Help received related primarily to social connections, in particular the sense of community and range of activities, and practical help with food, other goods, and arranging transport. Several interviewees simply referred to "the Iorwerth" or "the pub" as the place they would turn to for support. Whilst the Iorwerth Arms can help with wellbeing and preventing SWL problems from occurring or worsening, no interviewee expressly mentioned having been directly referred or connected to formal SWL advice services. However, the data demonstrates that the Iorwerth Arms acts as a facilitator to help strengthen or maintain a resident's social network.

While Welsh identity and Welsh language is important to the Iorwerth Arms, which changed its name to the Welsh "Tafarn y Iorwerth" during our study, it seeks to be open to all, as evidenced by its diverse activities, many of which are available bilingually. However, some people we engaged with did not necessarily see it as a place they would go regularly, even though they supported its aims. There are some similarities here with the cultural context of Deeplish Community Centre, which is ostensibly open to all regardless of ethnicity, but which was not always perceived as accessible to some members of the community locally; some interviewees, in particular, discussed tensions between Pakistani and White community members. Although the two contexts have their differences, both community-based organisations have a role in protecting culture and language which may sometimes be in tension with universal appeal, meaning that they should not be the only places in which access to SWL help and advice is available locally.

In comparison to other case-study hyperlocal areas, Bryngwran interviewees were more likely to share their problems directly with formal SWL advice providers, such as Citizens Advice and the Council welfare rights advice service, without requiring a community connection, signposting or referral. These services were sometimes considered more appealing as people can access them without this being evident to others in the close-knit rural community. There may also be a link between Bryngwran interviewees' higher levels of education and/or greater tendency towards having professionals in their social networks, as well as their having more connected social networks, and their ability to access formal SWL advice without referral or signposting. Bryngwran interviewees also had the highest levels of combined confidence with respect to both looking for help and advice online and filling in online application forms, suggesting potentially higher levels of confidence and efficacy in accessing services. Importantly, however, self-directed resolution was not the case for all, and those with complex clustered problems tended to require a higher level of community support to access SWL advice.

3.3 Hackney

3.3.1 Area profile

Hackney is an inner-city borough in the northeast quadrant of London with a population of 259,956, making it the third most densely populated borough in London, and the most densely populated of the case-study areas. It sits just outside of the City of London and has good transport connections. Hackney is known for its diverse community, which is celebrated through events like the Hackney carnival and exemplified by the rich multiculturalism of places like Ridley Road market in Dalston. This is the legacy of an influx of migrants from the Caribbean, Cyprus, Turkey, and South Asia who helped with post-war labour shortages, and newer immigrants over the past 20 years from countries such as Spain, Poland, Nigeria, and Somalia. In 2021, 53.1% of Hackney residents identified as White, 21.1% as Black British/African/Caribbean, 10.4% as Asian/Asian British, 6.7% as Mixed and 8.7% as Other.

Our hyperlocal fieldworks sites were in the King's Park, Victoria and Hackney Wick wards. The latter two wards generally follow the borough-wide ethnic proportions, with Black ethnic groups the second largest community after White. King's Park ward has a relatively higher proportion of Black residents, at 34.7% of the population (compared to 21.1% across the Borough as a whole). In Hackney, 80.1% of residents have English as their main language, though an estimated 100 languages are spoken.

In Hackney we developed two hyperlocal analyses engaging with two key populations. Research in south and east Hackney (the Victoria and Kings Park wards) focused primarily on the experiences of older people, with participants having an

average age of 72. In Hackney Wick ward, between Victoria and King's Park wards, research focused on the experiences of people aged 18-28, with an average age of 22. The average age of Hackney residents is 32. King's Park ward, where we focused on the experiences of older people, has a higher proportion of older people, with 27.3% being aged 50 and over compared to a borough average of 22.6%. In Hackney Wick ward, where we focused on the experiences of younger people, there are more people aged between 10 and 24 as compared to the Borough average (21% and 18% respectively).

Hackney has become a popular location for those with high incomes. The cost of housing has risen sharply, and parts of the Borough have become gentrified. However, it is still one of the most deprived localities in the UK. Fifty-five per cent of households are deprived in at least one dimension. More than 40% of residents rent from a social landlord, much higher than the overall figures for London (at 22%) and England (at 17%). In the hyperlocal case-study areas of King's Park and Hackney Wick, 52.1% of residents live in socially rented housing.

King's Park is the most deprived of the hyperlocal Hackney case-study areas, with 60.5% of households being deprived in at least one dimension. Hackney has a child poverty rate (after housing costs) of 43%, higher than the London average of 33%.[46] In Hackney only 30.4% of people are economically inactive. In the hyperlocal case-study areas of Victoria, King's Park and Hackney Wick, most working age residents are in employment. That said, across Hackney, 16.3% of working-age residents are on out-of-work benefits, making it the London borough with the third highest proportion of claimants.

3.3.2 Hackney social networks

Figure 5 shows a representation of all 42 social networks from our fieldwork in the Victoria and Kings Park wards of Hackney, where we focused on the experiences of older people, and Figure 6 the same for the younger cohort of nine interviewees from the fieldwork in Hackney Wick. Figure 7 then shows a 'typical' individual social network of an older Hackney interviewee, and Figure 8 a 'typical' network of a younger Hackney interviewee (aged 18-28). We can see that, generally, the younger Hackney interviewees' networks were larger, but included equal proportions of friends and family as the older Hackney interviewees' networks. Whereas the older interviewees' networks included a neighbour and one service provider, the young interviewees' networks included two service providers. Younger interviewees mentioned more organisations/services (though many of these were online services relating to seeking employment).

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46 https://trustforlondon.org.uk/data/boroughs/hackney-poverty-and-inequality-indicators/

Legend:
- Organization
- Family
- Friend
- Neighbour
- Faith
- Acquaintance
- Work
- Councillor
- Service Provider
- Service Provided
- Local
- Other
- Uncategorised

Figure 5: Hackney Older Social Networks

Figure 6: Hackney Younger Social Networks
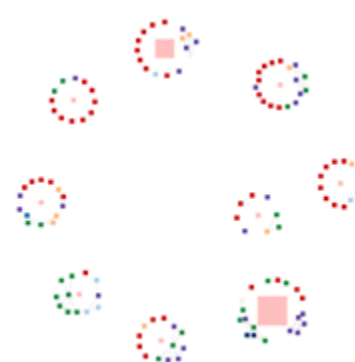
Figure 7: A "Typical" Older Hackney Network

Figure 8: A "Typical" Younger Hackney Network
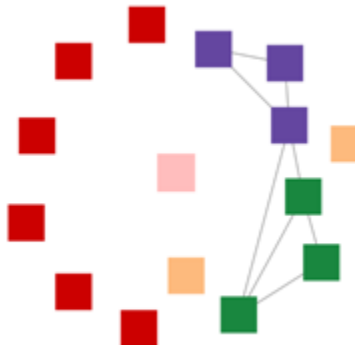
3.3.3 Advice landscape

In Hackney two levels of local government drive the advice funding model: the Greater London Authority (GLA) and the London Borough of Hackney. The role of the GLA in delivering advice services has become more prominent under the current administration, with the role of advice services recognised in the GLA London Covid Recovery Plan. In 2019, the GLA commissioned a report on London advice services, having joined with the London Funders to form the London Advice Funders strategy. The Money and Pensions Service funds a pan-London debt advice service based at Toynbee Hall, whilst Citizens Advice has received funding to develop a London Network of Local Citizens Advice. Other pan-London projects include the Ethnically Diverse Advice Providers Network, Propel Funding for small advice services, and the Advice Workforce Development Fund.

In 2018 Hackney Council carried out a 'systems thinking' review of advice services, through its Corporate Policy and Partnerships Team in association with representatives from the advice sector.[47] The report was critical of the model for providing advice services in the Borough, saying they were "fragmented and confusing" and that "the point at which residents access advice services was arbitrary and accidental",[48] being based on their own awareness (or lack of), word of mouth from those who had previously been helped, and signposting from other agencies that was often inappropriate or raised false expectations about what

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47 https://hackney.moderngov.co.uk/documents/s59879/Integrated%20Commissioning%20Boards%20Agenda%20Papers%20Public%20-%2021%20March%202018.pdf
48 Ibid.

advice would or could do. It claimed that advice was "transactional", looking at the presenting problem only rather than holistically assessing the person's wider situation. The report identified a significant level of "failure demand" for advice, noting: "This occurs where a service or another part of the system fails to do something or fails to do it right for a citizen", most commonly poor decisions by the DWP.[49]

In response to this report, Hackney Borough Council sought to design a different approach, stating: "The aspiration for the new model is an integrated independent advice service which helps people resolve their problems at the earliest stage and find ways to help people address wider issues to help them live a happier more fulfilled life. Advice providers will work together to deliver a single service, working across institutional boundaries". The review agreed a new "working definition" of the purpose of advice services: "Help people solve their problems promptly by giving the right advice, support and knowledge". This 'holistic' or 'person centred' approach is also referenced in the Hackney Voluntary and Community Strategy 2019-2022 and indirectly in the Hackney Community Strategy 2018-2028, both of which acknowledge the vital role of the CVS in maintaining strong local communities, reaching residents that statutory services may struggle to, and empowering and supporting community and individual resilience. The strategies also talk about the importance of making better use of community assets and community networks, as well as the importance of "place-based" provision.

Formal SWL advice in Hackney is provided by Eastend CAB, located at premises in the centre of the Borough and operating from Hackney Council's Service Centre. Eastend CAB advice line covers Hackney, Newham, and Tower Hamlets. Eastend CAB deal with as many requests as possible in-house and have skilled advisers taking on most social welfare issues, unless a higher level of specialist expertise or legal representation is required, at which point they would refer to Shelter, the local Law Centre, or pro bono lawyers. They hold surgeries and have a physical presence in some key locations and take referrals from social prescribers in and around Hackney. Appointments must usually be pre-booked through the phone line and specific criteria must be met to access an appointment (connection with the Borough, receipt of benefits, or social housing tenant).

Hackney CVS is the local infrastructure organisation acting as an umbrella body and support agency for Hackney's CVS sector. It aims to give voice to seldom-heard communities, empowering them to shape decisions, and providing a bridge to connect CVS organisations to each other, to local people, and to statutory services. One of Hackney CVS's key services is bespoke training for organisations to help advice providers/volunteers develop competencies in areas such as finance and fundraising, safeguarding, marketing, and equality and diversity. Hackney CVS also runs specific activities to target and engage different members of the community, including Refugee Community Champions and projects specifically for young Black men. Community-based organisations in Hackney include those providing advice and support to migrant communities, and to children and younger people and their families. Hackney CVS also supports an Advice Forum, which aims "to

49 Ibid.

help independent advice agencies in the borough improve the quality, level and co-ordination of their services". In addition, it seeks to provide "a network and mechanism for advice agencies and those involved in advice work, to share and learn and develop effective ways of working together; helping the sector to obtain the resources it needs (money, training, information, etc.) to get the best possible outcomes for users and communities; and providing a voice for the independent advice sector locally". [50]

Community Organisations

Day-Mer Centre

Day-Mer provides support to Turkish, Kurdish, Turkish Cypriot and Alevi communities. This includes providing help and advice to first generation migrants to the UK, including recent European Turkish migrants. A free drop-in AQS certified advice service is available two days a week as part of a broader offer of community services. Day-Mer also provides arts and cultural classes for communities, and is a focal point for educational services, youth services, women's services, social/cultural activities, ESOL, literacy, art, music, and drama classes. Day-Mer works in several social policy areas including language, cultural barriers, systems, gender roles and so on. Most referrals come by word of mouth.

Hackney Quest

Hackney Quest is a community organisation set up in 1988 and located in the Hackney Wick Ward, an area that is in the 10% most deprived nationally. Hackney Quest was created to focus on providing activities for local young people. Over the years it has branched out to provide other activities to meet the growing needs of the community, while keeping youth provision as a core goal.

Frampton Park Baptist Church

Frampton Park Baptist Church is located in the middle of a housing estate. Primarily a church, it has a "passion for the local community in Hackney and for the Frampton Park Estate" to "serve the community through the Cafe, making rooms available for parties and activities and a range of community activities". The church provides activities including toddler groups, tutoring classes for school kids, Zumba classes, and Monday Munch for senior citizens, and works with Christians Against Poverty (CAP) to help alleviate poverty in the Borough, including by running a debt help centre.

Hackney Marsh Partnership

Hackney Marsh Partnership has worked with local people since 1996 with an aim to "alleviate poverty and reduce isolation in Hackney, to enable individuals and communities to flourish" through "youth programmes, community activities and adult training and employability programmes". The Partnership works in the Kingsmead Estate to support grassroot projects and services. A key aim is to "encourage and nurture the potential, imagination and creativity in local people" by enabling people to find their own solutions to problems such as poverty. Hackney Marsh Partnership manages community centres on behalf of the housing association Sanctuary Homes.

Voluntary legal organisations operating in Hackney include Hackney Community Law Centre, a charity employing solicitors and caseworkers to provide free and independent legal advice and representation to people living, working, or studying in Hackney and surrounding boroughs. The Hoxton Trust also offers free legal advice on a variety of issues, including benefits, housing, employment, consumer rights, and education, to the most vulnerable who live or work in Hackney. Several private law firms, including Duncan Lewis in particular, provide a range of paid-for SWL advice services, and some legal aid services for those who are eligible.

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50 https://crm.hcvs.org.uk/civicrm/event/info?reset=1&id=1287

3.3.4 Hackney: discussion

The cohort of older Hackney interviewees had an average age of 72, were mostly female, and had mostly been born abroad, primarily in Africa or the Caribbean, although they had lived in the UK for many years. All had a good command of English, even where this may have been their second language, but comparatively lower levels of formal education (second lowest to Deeplish among our case-study areas). Most of the older Hackney interviewees were receiving some form of state benefit and living in social housing, and many had a long-term health condition or disability. Most were retired, and nearly two-thirds lived alone.

> Social networks of older Hackney interviewees were some of the smallest in our study, with these interviewees also being amongst the least likely to report having experienced social welfare problems.

In comparison to other hyperlocal areas, the social networks of older Hackney interviewees were the smallest and the least closely connected; several interviewees said their children were the only people they spoke with regularly. Service providers, neighbours, and people of faith generally formed a larger percentage of people in older Hackney interviewees' social networks than in those of interviewees from other areas.

Older Hackney interviewees were the second least likely to report having experienced SWL problems, after Bryngwran. Most problems mentioned related to money, social housing, and health. These older interviewees were the least likely to speak at length about their problems and several mentioned that, although they had faced challenges, they felt these to be no more significant than those faced by others in the community. Their sense of wellbeing was also comparatively high. The qualitative interview data suggests that these findings are linked to a combination of generation, ethnicity (African or Caribbean), and/or religion.

Across both the older and younger Hackney cohorts, awareness of services that help people with problems was good, although there was some variability, with over a quarter of older Hackney interviewees not able to name any such organisations/ services.

The community spaces frequented by older Hackney interviewees offer a range of activities, such as tea and coffee mornings, yoga, and chair exercise. Whilst advice services are not explicitly advertised, community members find themselves bringing their social welfare issues to others who are well respected and seen as knowledgeable, and at several community locations a more informal ecosystem of advice provision was said to have emerged. This help primarily focuses on form filling, contacting bill providers, and accompanying people as they navigate state processes. The importance of these community hubs is significant for those residents who do not trust, are disillusioned with, or find it difficult to interact with statutory organisations and processes. The organisation most frequently contacted by older Hackney interviewees about SWL problems was Hackney Council, followed closely by social housing providers, and experiences were often negative and unlikely to lead to problem resolution. The main barriers to seeking help for the older Hackney

interviewees were high demand for local in-person services and challenges accessing remote services.

Older interviewees in Hackney had experienced barriers to seeking advice, including the consequences of high demand for local in-person services, and difficulties accessing remote services.

Younger interviewees in Hackney (average age 22) were mostly Black African or Black Caribbean, born in the UK and spoke English as their first language. Though a small cohort, they were the most highly educated of all the interviewees and most were in work or education. Most lived in social housing, and none lived alone. Their social networks were generally larger than older Hackney interviewees but included similar proportions of the same types of people (friends, family, etc). However, the problems they experienced differed, and they were more willing to speak further about these problems. The most common problems experienced related to housing (particularly accessing housing, housing insecurity and interactions with housing benefits) and employment, followed by benefits, money, and health (particularly mental health).

The main concern for this group was the challenge of securing full-time permanent professional employment matching their qualifications. This challenge arose for several reasons, including Covid and the isolated remote working it precipitated, which had impacted their mental health. As expected, the younger cohort were the most likely to have searched online for information and advice, mainly to find work. In other matters such as mental health, benefits, and social housing, they were just as likely as older generations to value in-person support and advice from community services

Younger interviewees in Hackney were highly educated, but had experienced problems finding employment matching their qualifications.

(Hackney Quest and the local wellness centre). In-person advice was valued due to its association with personal connection and trust, however, in-person advice was especially valued when those giving support/advice had similar characteristics to those seeking help. Younger interviewees also reported receiving support from family members, acting on their behalf to navigate state processes.

Whilst not identifying it as direct discrimination, some interviewees in both Hackney cohorts reported perceptions of having been treated differently when seeking access to public services, due to immigration status, criminal records, or debt history. The challenge of regularising immigration status had led to difficulties accessing benefits and securing stable housing, as well as money and debt issues. The experiences of immigrant parents continued to impact younger generations born in the UK, e.g., due to the challenges their parents had faced in securing benefits and social housing entitlements, and the limited support parents could provide their children with navigating bureaucracy and claiming their entitlements, such as financial support for education.

Both older and younger Hackney interviewees preferred accessing help and advice locally in-person. Several interviewees expressed mistrust of the state, making them unwilling to engage with services and more likely to seek support through informal social groups, as well as through community hubs.

Several interviewees in Hackney (both older and younger) expressed mistrust of the state, thought the system was set against people, and/or thought that interactions with central government could be "rough" and lacking in "empathy" and "kindness". This made people unwilling to engage with services, and more likely to seek support in more "underground" or "off the radar" places, such as through informal social groups sometimes related to culture, music and arts, as well as through community hubs.

Although the numbers were small, a wider range of formal SWL advice services (e.g., Eastend CAB, Shelter, and debt advice) and legal sector services (e.g., Hoxton Trust and solicitors) were both mentioned and had been contacted about problems as compared to the other case-study hyperlocal areas. Nevertheless, a lot of advice was still being given in community hubs and local places of worship. Both professional participants and interviewees attributed this to trust in and familiarity with community spaces, and to the high levels of demand for formal SWL advice services, which made them unable to help everyone who contacted them.

3.4 Dartmouth

3.4.1 Area profile

The southwest England case-study area was the South Hams District, with hyperlocal fieldwork conducted in Dartmouth. The South Hams District also contains several other small towns, villages and surrounding rural areas. Much of the District's landscape is recognised for its natural beauty, including Dartmoor National Park. South Hams has a population of 88,600 people living in its 887 square kilometre area, placing it within the lowest 10% for density of areas across England. Dartmouth is a coastal town set in rural remoteness at the mouth of the river Dart. It has a rich history, and much of the Parish lies within the South Devon Area of Outstanding of Natural Beauty. In South Hams, there is little ethnic diversity with 97.5% of residents describing themselves as White.

5,259 people live in Dartmouth, and 32.1% are aged 65 and over, making it the oldest of the case-study areas. Only 54% of the population of Dartmouth are working age, 16 to 64, (compared to the English average of 63%) and 14% are aged 15 years and under (compared to the English average of 17.4%).

South Hams generally, and Dartmouth in particular, are often viewed as affluent, but this disguises a more complex picture. Dartmouth can, at least to an extent, be seen as a 'town of two halves'. The Townstal estate at the top of the hill (population approx. 2,600) ranks in the third most deprived category for multiple deprivation across the UK. The Lower Super Output Area that includes Townstal has a ranking of 9,296 on the Index of Multiple Deprivation (where 1 is most deprived and 32,844 is least deprived), compared to 29,224 for the waterfront area. Whilst nearly a quarter of children in the South Hams District live in poverty (after housing costs), the rate for the Townstal ward is approximately 35%.

The economy in Dartmouth is heavily dependent on tourism, a fact exposed most starkly during the Covid pandemic. Many jobs are seasonal with zero hours contract terms (during the summer), meaning that people need to claim Universal Credit (UC) during the winter. The proportion of residents unemployed and seeking work or economically inactive due looking after the home or family varies across Dartmouth, with high proportions in the upper town, whereas the proportion of retirees is higher in waterfront areas. The tourist economy is seen as sometimes having taken priority over local needs, with Dartmouth suffering from austerity cutbacks to services, coupled with a reduction and automation of essential services, digital exclusion, rural isolation, and poor public transport links.[51]

Local people are increasingly unable to afford housing, and earnings have not kept pace with house price rises. Outright home ownership in Dartmouth varies from a low of 18.3% in parts of the upper town to as high as 73.2% of households in parts of the lower town and waterfront areas. Conversely, the proportion of people renting in the social rented sector is as high as 63.5% in parts of the upper town and as low as 1.6% in parts of the lower town.

3.4.2 Dartmouth social networks

Figure 9 shows a representation of all 49 Dartmouth social networks in the data set. Figure 10 then shows a 'typical' individual social network from Dartmouth. Interviewees in Dartmouth generally had comparatively large and well-connected social networks and mentioned a larger number of organisations/services. Service providers also formed part of most people's social networks and tended to know other people in the network.

Organization
Family
Friend
Neighbour
Faith
Acquaintance
Work
Councillor
Service Provider
Service Provided
Local
Other
Uncategorised

Figure 9 : Dartmouth Social Networks
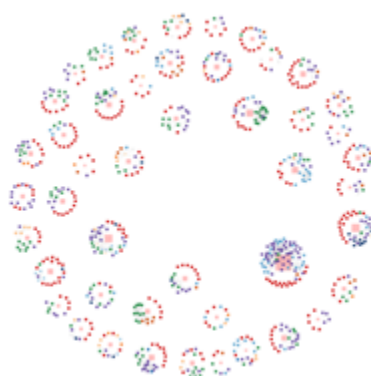
Figure 10: A "Typical" Dartmouth Network

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51 Dartmouth Neighbourhood Plan Group, Dartmouth Neighbourhood Plan 2022.

3.4.3 Advice landscape

Unlike the other case-study areas, we could not find a specific Devon County Council nor South Hams District Council advice services model or funding policy. Several council grants are advertised as available to the voluntary sector locally, but none of these specifically mentions advice services. South Hams Citizens Advice, funded by Devon County Council and South Hams District Council, is based in Totnes but conducts outreach across the district. Their recent outreach activities at the time of the research included establishing a new advice service at the Dartmouth Health and Wellbeing Centre, recruiting a new community-based advice worker, and moving existing outreaches in Dartmouth and Totnes. New sessions were also being launched at Ivybridge Foodbank.[52] South Hams Citizens Advice runs weekly sessions at the Flavel Centre in Dartmouth lower town (an arts centre housing a cinema, theatre, library, and commercial exhibition space) and at the upper town Health and Wellbeing Centre.

Dartmouth Caring also provides a dedicated SWL advice service. It is a charity focusing on helping people of all ages live as positive a life as they are able. It offers a range of services including activity groups, patient transport, memory cafes, lunch clubs, a home help service, and social prescribing. Dartmouth Caring also has a "dedicated team of staff that are trained, able and willing to assist with all questions related to state benefits, Pension Credit, Universal Credit, Housing Benefit, etc".[53] Some of these staff have received training from Citizens Advice and the DWP, and they have recently seen a significant increase in the number of clients needing complex help.

South Hams Community Action is the local support and development organisation that promotes and encourages local voluntary activity by providing a range of services often in partnership with other members of the wider Devon Voluntary Action. Projects supported include the TQ6 Partnership, and they work in partnership with Mewstone Primary Care Network (PCN) and South Hams PCN to provide social prescribing link worker services across local GP surgeries,[54] and support the Dartmouth TQ6 Community Partnership, "a partnership of local residents, local community groups and service providers /public services including police, housing trusts, fire service, health, schools, children's and youth services, local councillors and many more". The TQ6 Partnership: "…has been set up to provide a forum to work together to find local solutions to issues and concerns identified by residents within the TQ6 area, with the aim to improve life and the local neighbourhood for all". It is managed by an Executive Committee made up of community members, who are elected by the community. TQ6 follows the "Connecting Communities" (branded as C2) principles. C2 is "a unique and dynamic community strengthening programme, founded by front-line health workers with senior Research Fellows from Exeter University". C2 defines community strengthening as "enabling communities to increase control over their own lives and local environment".[55]

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52 https://southhamscab.org.uk/citizens-advice-expands-service-across-the-south-hams/
53 https://www.dartmouthcaring.co.uk/about-us/the-charity/
54 https://www.southhamscvs.org.uk/projects/social-prescribing
55 https://www.c2connectingcommunities.co.uk

> ### Community Organisations : Dartmouth Community Chest
>
> The TQ6 Partnership works closely with Dartmouth Community Chest (DCC). DCC is a registered charity run entirely by volunteers, helping "to support the most vulnerable individuals and families in our neighbourhood". People are referred to DCC from social services, schools, and Citizens Advice, as well as by self-referral. DCC provides support to people in the community through, e.g., the local Community Café, a food and hygiene pantry, support groups, advice and help on fuel and food poverty, help to fund accommodation, provision of furniture and white goods, and more recently access to legal services. Various events take place at the Community Café and Support Hub, including drop-ins from drug and alcohol support workers; a mental health support group and a Special Educational Needs support group; "Menkinde: A place to be someone" (a local men's group operating out of the Café); energy advice from South Dartmoor Energy Advice, and housing advice from LiveWest Housing. We conducted a workshop with advice and community sector professionals, as well as local people with lived experience, at the Community Café. Several of our interviews with local people were also conducted there as a trusted and safe space.

In addition to the Community Café hub in the lower town, a new Health and Wellbeing Centre officially opened in May 2023, based at the top of town next to the Park and Ride. This gives local people access to several health and wellbeing services in one place, by bringing together GPs, community nurses, therapists, Dartmouth Caring and South Hams Citizens Advice, which runs outreach sessions at the Centre.

Across South Hams there are several community connectors/community navigators, employed by different sectors and organisations. LiveWest Housing has a team of Community Connectors, with one specifically dedicated to South Hams. The Community Connectors are said to "use their skills and experience to inspire, and work with you to find creative solutions and bring about positive action".[56] South Devon Community Energy (SDCE) runs a free and impartial energy advice service. SDCE advisors can visit people's homes as well as giving advice and support over the phone. They also run regular talks and drop-in sessions as part of a community connecting service.

As in our other case-study areas, the District and County Councils provide statutory services. South Hams District Council provides a housing advice service. Devon County Council supports Devon Information, Advice and Support, a free service for parents, children, and young people focused on SEND, and there is also a Family Information Service. LiveWest Housing, a housing association with homes across Southwest England, offers advice variously through its Housing Officers, Income Officers, and Tenancy Sustainment Team.

Start Point Law Ltd, a private law firm, holds monthly legal clinics in Dartmouth on a pro bono basis, focusing on wills, powers of attorney, probate, and Inheritance Tax. More recently, a community interest company called 'What's your problem?' have started operating from the Community Café for two hours every other week. What's your problem? is not a pro bono provider. It offers several services, some of which are free for people on low incomes, who qualify for what it describes as "grant funded" support, but others incur an "affordable" fee. Its services include counselling, legal support and advice; Family Court support; welfare rights advice and appeals; access to professional legal advice; and support for families impacted by domestic abuse.

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56 https://www.livewest.co.uk/my-community/our-community-investment-offer

3.4.4 Dartmouth in South Hams: discussion

> Dartmouth interviewees were the most likely in our study to have experienced multiple and complex problems.

Dartmouth interviewees were the most likely in our study to have experienced multiple and complex problems. Nearly all interviewees were White and English-speaking, with just over two-thirds in receipt of benefits. Just over three quarters of Dartmouth interviewees lived in social housing, and half of those who answered the question had a long-term health condition or disability. They were the cohort most likely to be out of work due to caring in the home, and joint most likely (with Deeplish) to be out of work due to poor health. Overall, Dartmouth interviewees had the largest social networks and the second most connected social networks (after Bryngwran). Their networks had the lowest percentage of family members, and stand out as most likely to include a service provider - often a key community volunteer or employed community navigator - as a personal social contact.

> The social networks of Dartmouth interviewees were comparatively large and well connected, with interviewees here being the most likely of our study to share their problems with several people in their social networks.

Interviewees in Dartmouth were more likely than those in the other hyperlocal areas to share their problems with people in their social networks, and to share them with a larger number of people. Notably, where Dartmouth interviewees reported having shared a problem with a community service provider, it was viewed as working together to address a problem, rather than a client using a service. These key community workers/volunteers straddled people's personal social networks and the networks of services providing help and advice, providing an important bridge between the informal and the formal sources of help, support, and advice. This was reflected by the findings of our research with advice and CVSE sector participants, who stressed that trusted relationships are crucial for encouraging people to seek advice, including to take the initial steps to disclose social welfare problems. Sector participants in Dartmouth also noted that if community members felt that services were being "done to" them rather than "with them", the proffered help could well be rejected. Co-location of services in the community was seen as especially important, that is offering services permanently in the same location, in contrast to periodic 'outreach'. Informal peer support and mentoring from community members was also valued. It was clear that services need to be located (or co-located) in both the upper and lower town. Individual personalities were also seen as having a significant influence, which can have downsides, including in terms of sustainability, as the loss of a key individual may present challenges for the service.

> **Whilst interviewees in Dartmouth had good awareness of organisations/ services and had contacted multiple such organisations/services about their problems, they had the lowest rates of having problems resolved across all our research areas.**

Interviewees in Dartmouth had comparatively large and dense social networks and by far the best awareness of organisations/services that help people with SWL problems, as well as amongst the highest rates of contact with (often multiple) organisations/services about their problems. However, they had the lowest rates of having problems resolved. There seem to be several possible and connected explanations for this. Across the hyperlocal areas, we found that a greater awareness of organisations/services correlated to being more likely to have experienced at least one problem. As people in Dartmouth experienced more problems, we can expect them to have been aware of more organisations/services. The complexity of clustered problems experienced is likely also relevant; we found some 35 different combinations of problems amongst Dartmouth interviewees, and such complexity may drive people to contact several different organisations/services. Several interviewees also discussed not being able to get a response from organisations/ services, especially council services and housing associations, and trying multiple different routes to resolve a problem when the most obvious sources of help were unresponsive.

> **Community connectors/navigators were prominent in people's social networks in Dartmouth. They provided good information and signposting to various services, but their intervention did not always lead to problem resolution.**

The presence of community connectors/navigators across interviewees' social networks in Dartmouth is also an interesting factor. The role of such individuals is to 'connect' community members to sources of support and advice, but not to resolve SWL problems themselves. That such people were prominent in interviewees' social networks, and often turned to, coupled with good awareness of organisations/ services, suggests that they are achieving their aim of providing information and connection (at least in terms of signposting), but that this isn't always leading to resolution of problems. This could be due to a range of factors, such as a lack of more formal SWL advice services, lack of capacity in these services, and the nature of problems experienced, as discussed further in section 4.15.

Despite the work of community connectors, collaboration and co-ordination between different formal SWL advice services, and between such services and the CVSE sector, was more limited and fragmented in Dartmouth than in the other case-study areas, at the time of our research. Sector professionals put this partially down to cuts and reorganisations in the South Hams District and West Devon Borough councils, which were impacting commissioning, funding, and engagement across various council-funded advice services and community organisations. Whereas we have found that informal, ground-up relationships and collaboration between various organisations and services provide a good basis for effective networks, the experience in Dartmouth suggests that a degree of formal leadership, including through a specific advice policy or model (or here the absence of such) does have

an impact. That said, informal ground-up collaboration and partnership between services in Dartmouth was also seen as having been poor in recent years, in part due to the pressures of competing for funding and some fractures within the community, though this was improving at the time of the research.

4. Discussion and Conclusions: the role of communities and connections in SWL advice

In the following sections we discuss some key themes raised across our research, drawing conclusions about the role of communities and connections in SWL advice.

4.1 Community versus individual characteristics in understanding social networks, advice-seeking behaviour and problem resolution

Each of the local authority case-study areas in our research has a distinctive socio-political-geographical composition. This context has an important role to play in helping us understand the kinds of problems people face, what they are able to do (or do not do) about them, and the likelihood of their receiving the help they need. This context also shapes the nature of the help available and how well it is targeted at the people who experience problems. The characteristics, attributes, and affiliations of the hyperlocal communities themselves are also important for understanding advice seeking behaviour and problem resolution. The likelihood of people experiencing problems, the types of problems experienced, and how people use their social networks to seek help with SWL or related problems, are shaped by the characteristics of their communities. Whilst individual characteristics of interviewees, such as age, gender, employment status and health condition/disability, are related to the problems people experience, contrary to our expectations these characteristics alone did not generally correlate to having distinctive types of social networks, to having substantially different approaches to problem resolution, or to the likelihood of problems being resolved.

> The likelihood of people experiencing problems, the types of problems experienced, and how people use their social networks to seek help with social welfare law or related problems, are shaped by the characteristics of their communities.

This is an area where further analysis of the data is likely to be valuable, particularly when considering both age and ethnicity. For example, in Hackney, the networks of our older interviewees, who had an average age of 72 (with an age range of 34-95), were generally smaller and less well-connected than those of the younger cohort of Hackney interviewees (aged 18-28), who had a similar ethnicity profile (primarily Black African and Black Caribbean). However, the association between age and smaller and less connected social networks that we see in Hackney is not reflected in all the social networks in the whole dataset.

Across the dataset, we found no statistically significant association between either age or gender and the size or connectedness of interviewees' social networks. Similarly, we found no statistically significant differences in network size or connectedness based on other characteristics of interviewees, such as employment

status, education, or having a disability or health condition. However, we did find some notable differences in the size and connectedness of social networks between the hyperlocal areas. This can be seen, for example, from Figure 11, which is a density plot comparing the size of social networks across the hyperlocal areas (this shows a smoothed version of the distribution's overall 'shape'). As the cohort of younger interviewees in Hackney was small, they are not shown as a separate group here but are included within Hackney as a whole. We can see that, for Hackney and Deeplish, much of the coloured area is to the left of the graph, showing that those interviewees' social networks were generally smaller, whereas Dartmouth interviewees (with more shaded area to the right of the graph) generally had larger social networks, followed closely by Bryngwran. The higher peaks in the Deeplish data, and to a lesser extent in Hackney, show that there was less diversity among the interviewees in those areas in terms of the size of their social networks.

Figure 11: Comparative size of social networks
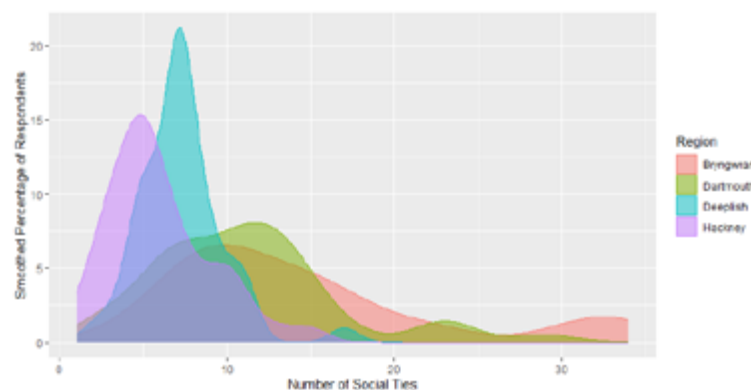
We also examined the connectedness of social networks by looking at the total number of connections (known as 'social ties') the interviewee reports amongst the people in their social network normalised by the size of their social network (referred to as the 'average degree of alters'). This is effectively a measure of social connectedness based on how many people in the network both know the interviewee and know each other. Figure 12 shows that Hackney networks were generally the least connected. Bryngwran, on the other hand, had the most connected networks, followed by Dartmouth and Deeplish. Like Figure 11, Figure 12 is a density plot, this time showing a smoothed version of the distribution of the average degree of social alters, displaying the overall 'shape' of the distribution.

Figure 12: Comparative connectedness of social networks
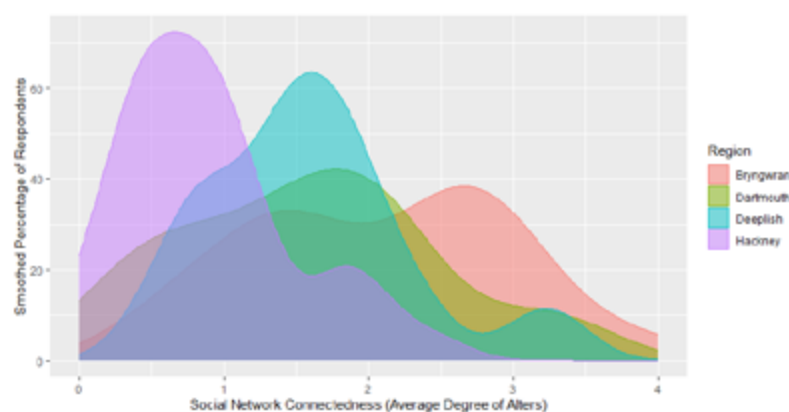
When considering the size and connectedness of social networks, the data suggests that ethnicity may be a relevant factor. Ninety percent of the interviewees in Deeplish described their ethnicity as Pakistani, and we found that people of Pakistani ethnicity in the dataset generally had smaller social networks, as did people of African ethnicity (over 80% of the older interviewees in Hackney described their ethnicity as African). There was more variability among those with White ethnicities, with interviewees who described themselves as English having comparatively small social networks while people who described themselves as either British of Welsh had larger ones.[57] In terms of connectedness, the least connected networks were those of interviewees describing themselves as African, Caribbean or English. The networks of interviewees identifying as British were more well-connected, followed by those of interviewees identifying as Pakistani. Although the social networks of people identifying as Pakistani were comparatively small, they were among the most connected, after the networks of those identifying as Welsh (whose networks were larger in both size and connectedness). Whilst our data and analysis are not aimed to be statistically representative of the hyperlocal communities or the local authority case-study areas, this data, alongside the qualitative data from interviews discussed in Chapter 3 and Annex B, indicates that ethnicity is likely to be important in understanding both people's social networks and their social capital, underscoring the importance of community-based, culturally sensitive services.

> Our findings show that ethnicity is likely to be important in understanding both people's social networks and their social capital, underscoring the importance of community-based, culturally sensitive services.

4.2 Social networks and levels of wellbeing

We asked interviewees: "Overall, how satisfied are you with your life nowadays?" and "Overall, to what extent do you feel that the things you do in your life are worthwhile?". For both questions we stated: "I'd like you to give an answer on a scale of 0 to 10, where 0 is 'not at all' and 10 is 'completely'". Table 2 shows the average scores for interviewees in each case-study area.

Table 2: Average wellbeing scores in case-study areas		
Case-study area	**Life satisfacation (0 to 10)**	**Life worthwhile (0 to 10)**
Deeplish	6.4	6.4
Bryngwran	8.6	7.9
Hackney Older	7.0	6.9
Hackney Younger	6.2	6.9
Dartmouth	5.9	7.3

Life satisfaction is the highest in Bryngwran, followed by older Hackney interviewees. Notably, Dartmouth interviewees had the lowest rate of life satisfaction (with younger Hackney interviewees second lowest, closely followed by Deeplish). Interestingly, whereas in Deeplish and for older Hackney interviewees, there was little to no difference between average scores for life satisfaction and a worthwhile life,

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57 Interviewees were given the opportunity to select multiple ethnicities, for example, some people described themselves as English and British. The data discussed in this section of the report is based on interviewees identifying with just one ethnicity; very few interviewees selected multiple ethnicities.

for people in Bryngwran the score for life being worthwhile was lower than for overall life satisfaction, while for younger people in Hackney, and strikingly so for Dartmouth interviewees, the score for a worthwhile life was higher than for life satisfaction. Reflecting on the qualitative interviews, we think this may have something to do with the difficult life circumstances and complex problems faced by interviewees in Dartmouth, several of whom were carers, volunteered helping others in the community, were supporting neighbours in social housing, and so on, all of which may well have been considered worthwhile activities, albeit that their life satisfaction was comparatively low.

> Our data shows that, generally, interviewees with both larger and more connected social networks reported having higher levels of life satisfaction and higher levels of agreement that the things they do in their life are worthwhile.

We examined whether there were any correlations between wellbeing (life satisfaction and a worthwhile life) scores and social networks. We found that, generally, those with both larger networks (more social ties) and more connected networks reported having higher levels of life satisfaction and higher scores in relation to a worthwhile life, which aligns with existing social networks research.

4.3 Limits to the benefits of social networks for problem resolution

> We found that the size and connectedness of people's social networks made only a small difference to the likelihood of their social welfare legal problems being resolved; that those with larger social networks were somewhat more likely to report that their problems had been at least partially resolved.

From this research we can conclude that the size and connectedness of social networks makes only a small difference to the likelihood of SWL problems being resolved. Across our data, there is a weak positive correlation between social network size and problem resolution, indicating that those with larger social networks were somewhat more likely to report that their problems had been either partially or fully resolved. The connectedness of interviewees' social networks also came very close to being a significant predictor of problem resolution (i.e., those with more connected networks tended to report higher levels of problem resolution). However, within case-study areas, the social networks of people with problems did not differ markedly from those without, and similarly, within hyperlocal areas, the social networks of those whose problems had been resolved did not differ markedly from those whose problems had not been resolved at the time of our research.

> More connected social networks have the potential to impede access to help and problem resolution, especially where negative experiences of services are shared.
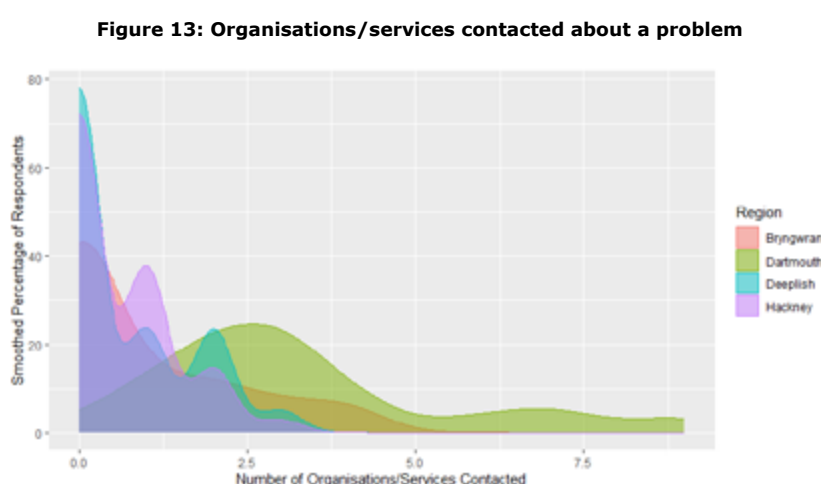
More connected social networks also have the potential to impede access to help and advice for problem resolution. For example, where members of well-connected communities had shared negative experiences of advice and public services, others

were subsequently less likely to access those services. A reputation that certain services "won't be able to help", or that state processes are set against you and deliberately complex to navigate, can sometimes be based on a one-off experience which is then widely shared, which can have potentially unwarranted detrimental effects on services' reputations and inhibiting effects on advice-seeking behaviour. Previous research similarly points towards some negative impacts of well-connected networks, such as the exclusion of outsiders, excess claims on the resources of individual group members, restrictions on individual freedom, and a potential levelling down of social norms[58], and we too found some evidence of these factors inhibiting problem resolution.

Having asked interviewees to pick one problem (or set of connected problems) they had experienced within the last two years to speak more about, we then asked them which people or organisations/services in their social networks they had shared that specific problem or set of related problems with. Interviewees in Hackney, Deeplish and Bryngwran generally shared their problems with fewer people in their social networks than those in Dartmouth. Many people – including just over half of Deeplish interviewees, and around one third of both Bryngwran and older Hackney interviewees – did not share their problem(s) with anyone in their social networks.

> Many interviewees in the study did not share their problems with anyone in their social networks.

Figure 13 shows the number of organisations/services people in the hyperlocal areas had contacted when they experienced the specific problem or set of connected problems chosen to speak more about in the interview. The larger shaded area to the right for Dartmouth shows that people in this area were likely to have contacted more organisations/services.

Figure 13: Organisations/services contacted about a problem

> Where social networks were larger and more connected, people generally had better awareness of organisations/services offering help and advice, and people were more likely to have contacted at least one such organisation/service when they experienced a problem.

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58 A. Portes, "Social capital: its origins and applications in modern sociology" (1998) 24 Annual Review of Sociology 1.

In those hyperlocal case-study areas where social networks were on average larger and more connected, people generally had better awareness of organisations/services offering SWL advice and were more likely to have contacted at least one organisation/service when they experienced a problem. Despite this, it is still the case that greater levels of inter-community connectedness alone are unlikely to be key to resolving the SWL problems experienced by individuals. Rather, our research appears to indicate that the ease with which SWL problems are resolved in communities depends on multiple nuanced factors, including the community's access to knowledge and political resources; its socio-geographical features and civic authority structure; and the type and complexity of the problems people experience, as discussed further in section 4.15.

> Overall, the data showed that the more a problem was shared, the less likely it was to have been resolved. Sharing widely was often coupled with frustration at not being able to resolve a problem even with appropriate help.

Interestingly, the data showed that the more a problem had been shared, the less likely it was to have been resolved. This suggests that if someone had contacted several potential sources of help the problem was likely to have been a difficult one to resolve and/or they had found it challenging to find the right adviser to help with it. Again, this reinforces the finding that it isn't so much the size of networks or scope of sharing alone that matters, but the nature of the problem and the resources of the people and organisations with whom it is shared. Although people reported feeling better after sharing their problems, a problem shared does not in fact appear to be a problem halved in terms of resolution. Indeed, the opposite can be true, as where interviewees had shared problems widely, this was often coupled with frustration that, even with the appropriate help and advice, they had not been able to resolve them. Advice sector participants across all case-study areas also highlighted the difficulties of managing client expectations around what resolution looks like and what can be achieved, especially in a climate of severe/punitive administration of welfare governance, budget cuts, and increasing demand for advice.

Some clear links emerged from the qualitative interviews between the characteristics of the people interviewees had shared problems with and ease of resolution. Interviewees in Bryngwran, for example, were more likely to say they had turned to people they knew in professional occupations and also more likely to have had their problems resolved. They were also more likely to say that they had shared problems with people who had personal experience of similar problems, so that they could "share experiences they've had doing the same" and "how they'd gone about things". Sharing problems with people who were seen to have experienced or been involved with similar issues was common across our research, but its impact on resolution varied depending on who these other people were, the nature of their involvement with past problems, and their experiences of organisations/services. This seems to support the notion that the volume of social capital an individual possesses depends not just on the size of their network, but also on how effectively someone can utilise their social network connections and the capital (economic,

cultural, educational, etc.) each of their network connections (social alters) possesses.[59]

> Social capital depends not only on the size of people's social networks, but on how effectively they can use these connections, and the 'capital' (economic, cultural, educational etc) possessed by their social connections.

4.4 Limits to the benefits of strong communities on access to justice

Communities can and do provide substantial support to people, in terms of food, goods, furniture, social support, connections to advice and other services, and so on. However, a key theme of our research was that community support reaches a limit in circumstances where three distinct but often overlapping circumstances apply.

> Communities provide people with substantial support but this reaches a limit where the problem cannot be fully resolved without specialist advice and where problems arise from 'failure demand' and/or cuts to public services.

The first is where the problem cannot be fully resolved without specialist advice from formal SWL advisers who are better placed to address underlying legal rights and entitlements, due to their training, expertise, and quality assurance processes; and, rightly or wrongly, due to perceptions (and some reality) that they alone have the "power" and "standing" within state structures and processes to push for the enforcement of rights and entitlements.

The second context in which community help can reach its limits is where problems are due to so-called 'failure demand', that is generated through the poor administration of rights or entitlements. This has recently been seen particularly in welfare benefits decision-making, and in areas where there have been severe cutbacks to public services, for example Special Educational Needs. In terms of central government, the punitive nature of the benefits system had caused mistrust among interviewees who had engaged with the system, and we heard many poignant examples of official errors made by the DWP, and some by HMRC, across all hyperlocal areas, that were ultimately resolved in the interviewee's favour with formal SWL advice but not without lengthy waits, deepening financial problems, and impacts on mental health. Examples included: "A day before my payment date they cut off all my benefits...they closed my account down, and told me it was because I didn't attend my maintenance meeting, but my maintenance meeting was the next day...they told me I could make a whole new claim, which could take up to six weeks for them to do anything". Another interviewee said: "I missed one call from Universal Credit one day", the result of which, despite the interviewee trying to remedy the situation immediately, was many months without payments. Another interviewee whose benefits were cancelled due to an official error could not pay their household bills and said it felt as though "the walls started closing in through no fault of my own". Several interviewees faced challenges with respect to benefits assessment processes, especially around PIP, and had been required to undergo repeated assessments despite their health conditions being long-term and permanent. As an interviewee said: "They automatically said no so you had to go through the process" and "...I was rejected anyway". This interviewee then won their tribunal appeal.

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59 See e.g., P. Bourdieu, "The social space and genesis of groups" (1985) 14(6) Theory and Society 723.

The third context is cuts to local public services provision that cause significant challenges to people in communities, which can later result in SWL problems. This matter is discussed further in section 4.16.

4.5 The role of national and local authorities

Local authorities, in particular, play a key role in determining the shape and nature of the help available for people within their area who have SWL needs, primarily due to the funding they provide for both formal and informal advice services. In the case-study areas, two local authorities had recently actively undertaken reviews of SWL advice provision, and in Wales Welsh Government had introduced a national advice strategy impacting the shape of provision on Anglesey. Whilst the new advice strategies were all aimed at better meeting local need, the drivers for these reviews were the twin issues of budget constraints and increasing levels of local need.

> There is insufficient evidence that some key narratives used in developing advice strategies have enabled services to meet the greatest need. Strategies should be "for a generation, not just a few months".

The various new strategies introduced include concepts and narratives such as access through anchor organisations, triaging processes, proportionate allocation of resources, systems thinking, and streamlining advice journeys. Across the research, there is insufficient evidence that some key narratives used in the development of new SWL advice strategies have enabled advice services to deliver more efficient and effective SWL advice to those with the greatest need. Advice services engaging with the research felt that funders had directed money based on "fads" and "fashions" rather than longer-term needs, and that whilst significant events such as Covid drew down resources, sustainable funding in the longer-term is threatened by piecemeal "throwing money at 'new' problems". The ineffectiveness of short-term strategies based on "fashions" does not necessarily imply that strategy per se is not needed, rather that strategies need to be longer-term, evidence-based, and directed at the needs of the particular communities, as one interviewee said, "for a generation, not just a few months".

Sector participants also saw the cyclical nature of funding at local political and national levels as problematic. They noted that new initiatives can be developed due to the manifesto commitments or policies of newly elected officials, but then don't last a change of government at various levels. It was also said that some of the advice policies and models developed had not met with universal approval from the advice and CVSE sectors, who also occasionally questioned the sufficiency of the evidence base and/or extent of local consultation.

4.6 Funding challenges

Budgets constraints on local SWL advice services have had a direct impact on the ability of services to provide advice to the public, while advice services provision is often beyond the level of expertise of many frontline community organisations and/or non-specialist local authority staff. Advice services participating in our research identified several challenges associated with funding, impacting their ability to deliver sustainable services.

First, participants from all locations noted that funding is often short-term, which makes longer-term planning for sustainable services much more difficult and destabilises capacity. New funding streams may result in the establishment of new projects, which can lead to better identification of previously unmet needs and relieve pressure on other services, such as the NHS and courts service. However, when the funding runs out and the projects end, the demand remains and will shift to services already struggling with capacity. Lack of sustainable funding also provides little job security for employees and no opportunities for progression. In Hackney, for example, services reported that temporary contracts had been issued for less than 12 months.

Second, the procurement procedures or application processes for being awarded funding are competitive, which was seen by participants as undermining trust and collaboration between providers. For example, service providers in Rochdale and Dartmouth and on Anglesey said that tender processes were competitive and inconducive to genuine partnership working. Sector participants also mentioned that the impacts of funder-determined restrictions on eligibility for the service and/or reporting on outcomes could conflict with the aim of providing a holistic service. It was also said that funding streams sometimes place limitations on how referrals should be framed. Sector participants noted that resources tend to be allocated to the areas where it is easiest to evidence both need and demand (which are different) for services, but this does not always capture the areas where need is greatest or the extent to which problems are clustered. For example, pockets of deprivation are less evident in communities seen as more affluent, such as Dartmouth and parts of rural Anglesey.

> Funding for advice and community services is short-term and competitive; processes are often complex, and adapting to criteria is especially challenging for smaller organisations.

For smaller organisations, responding to different funding calls and adapting to criteria was said to be challenging, especially when there were also restraints on who could be helped via each project. Smaller community-based organisations said they experienced frustration around understanding the funding landscape and meeting application requirements, including accountability mechanisms. Larger organisations accepted that they have more capacity to evaluate their services, accounting for how money has been spent and the outcomes of their work, while smaller community-based organisations noted that they did not have the in-house expertise or other management resources to do so. Participants accepted, however, that funders have to balance the need to empower communities and informal actors in local advice ecosystems whilst also ensuring accountability for public money.

The combined effect of these funding challenges was seen as negatively impacting the longer-term sustainability of the SWL advice sector. These challenges were still evident in Wales despite the advent of the Wales National Advice Network and its attempt to develop an integrated approach to devolved funding for advice services.

4.7 Staffing challenges

Reflecting a national trend, SWL advice services in case-study communities struggled to recruit and retain staff, particularly post-pandemic. Some linked this to the low level of salaries: on Anglesey and in Hackney it was noted that the council pays more than the third sector, and in all areas, it was reported that people could earn more in retail. Other reasons included the expectation of a high level of service, driving a more professional working environment with more training and oversight to maintain quality and conform with regulatory requirements where applicable (e.g., Money and Pension Services training requirements). Participants identified this as placing a higher burden on service management as well as detracting from the volunteering experience. Staff turnover also implied high costs for training and monitoring new staff and volunteers. On Anglesey, SWL advice providers noted difficulties recruiting Welsh speakers, impacting capacity to deliver a bilingual service.

Sector participants reported that staffing difficulties had a knock-on impact on services. This was felt by interviewees, who said that services could be unresponsive due to short staffing. Several interviewees had seen many different staff members, which meant that they had been required to re-explain their situation each time. They had the impression that some staff seemed "out of their comfort zone" and said they were "not very helpful".

> Advice services struggled to recruit and retain staff, impacting consistency, sustainability, and client experiences.

To increase capacity, Citizens Advice in Rochdale explained how they had rolled out a programme of training volunteer community navigators, who start advising clients on some issues before they complete full advice training, which can take between three and six months. Likewise on Anglesey, volunteers can train to become an ICAN Listener, offering emotional support to people with low level emotional and mental health issues. Neither role is a substitute for fully trained advisers, but they are a stepping stone to advice work, which both assists with capacity problems in the short-term and may encourage these volunteers to take up advice work in the future.

> Matching staff expectations and desired working patterns with the best delivery methods for services users was a significant challenge.

Some organisations participating in the research had developed recruitment processes that focus less on experience to attract a younger cohort of advisers with a social conscience. Sector participants also said that flexible work and homeworking have become standard (including to help with travel costs, caring obligations, etc.), but matching staff expectations and desired working patterns with the best delivery methods for service users was seen as a significant challenge. Across the case-study areas, it was stressed that people work in the formal SWL advice sector as a matter of social conscience, but that the combined impacts of job insecurity and the media fuelling public perceptions of clients with problems being divided into deserving or undeserving cases can be especially challenging for staff morale.

4.8 Channels for advice delivery

> Managing different 'channels' of advice (in-person, telephone, online etc) is challenging logistically.

The pandemic accelerated the movement in the delivery of advice services towards 'channel shifting' or blended advice, where advice can be delivered through different channels: face-to-face, by telephone, online, or in combination. Advice sector participants from South Hams Citizens Advice noted that email advice has been the largest growth area for the service recently. Citizens Advice in Rochdale have introduced a WhatsApp channel, resulting in more younger clients now accessing their service, with similar initiatives on Anglesey.[60] Whilst there were seen to be benefits for some clients (that the online options can make the service more accessible) and for some advisers (that they are able to manage more clients and work from home), these developments have introduced logistical challenges in managing the different 'channels' effectively. Telephones lines and in-person sessions still need to be staffed, and service providers and interviewees reported telephone calls going unanswered, particularly at the busiest times. Some advice providers described phone lines as "ringing off the hook" due to high demand and staffing issues. Multiple options for contacting advice centres may also make the service appear to be much bigger than it is, falsely raising expectations regarding the speed of service. In Rochdale, phone demand has remained high post-Covid, which is challenging to manage alongside a return to local delivery, and in Hackney demand is many times more than capacity.

> Demand for advice is high, and multiple 'channels' for contacting advisers make services appear bigger than they are, falsely raising expectations.

In Dartmouth, indicative of other areas, sector participants and interviewees felt that whilst 'multi-channel' advice may be of benefit to some, it can also be difficult for people to navigate. People can go round in circles: they reach an advisor on the phone and are told to access information online, whereas they have phoned precisely because they feel they need to speak with someone, possibly because they find the online information inaccessible. Variable internet connectivity also causes problems, especially in rural areas such as in Dartmouth and on Anglesey, for providers as well as for help-seekers.

Advice providers participating in the research considered that in-person advice remains important, and that providing 'holistic' advice can require multiple in-person appointments to gain a sense of the client's situation and their underlying problems. Sector participants said that advice seekers often present only with the most obvious problem and may not be able to quickly communicate their entire set of complex and interlinked problems precipitating a crisis. In many cases interviewees had delayed going to see an advisor due to prior disappointment and hence a lack of trust that they would be helped. The need for advisers to express empathy was also seen as best done in-person, by both sector professionals and interviewees.

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60 S. Closs-Davies, The effects of the Covid-19 pandemic at Citizens Advice, Anglesey: Finding new ways of working and lessons learnt (Bangor University 2021).

> In-person advice remains the most valued option, linked to trust, confidence, the ability to show empathy, and that local in-person advisers are perceived as more likely to share at least some of the help-seekers characteristics.

Previous research suggests that a blend of both in-person and remote communication may be more accessible to people with certain characteristics, such as younger people, or people for whom English is not a first language.[61] However, our findings in Deeplish did not align with this, instead showing that people for whom English was not a first language preferred face-to-face communication locally in their own first language. Similarly, younger interviewees were as likely as older interviewees to mention the value of meeting in-person and face-to-face. This was in part linked to the greater trust and confidence that can be established when meeting in-person, but also to the fact that advisers engaged with in-person locally tended to have similar characteristics to those seeking help, and that this was seen as enabling advisers to show a greater degree of "kindness" and "compassion", as interviewees put it. It was also felt that advisers would be more empathetic when meeting someone in-person to issues like a criminal record or a past indebtedness, or in cases where, as one interviewee put it, "people have something funny about them".

> Time and money impact people's ability to access advice. Advice not just through the right 'channel' but at the right time, is most valued.

Being able to access advice not just through the right 'channel' but also at the right time was a key theme of the interviews. One interviewee in Hackney expressed the commonly held view there that "it would be better if we could do walk-ins instead of needing to book appointments". A Bryngwran interviewee expressed the view that a person needs to be "in the right frame of mind" to access an advice service, and this can be especially challenging in the context of having to make an appointment quite far in advance. Time and money also impacted people's ability to access advice. Interviewees noted that having to contact Citizens Advice during the working and school day was particularly challenging for those in employment and for parents, especially single parents, and that it was sometimes frowned on by employers. Transport was a major issue in Dartmouth and Bryngwran. Having to travel for advice appointments could also have financial and health impacts. Interviewees mentioned not having the money to take a bus, and that journeys on public transport could be stressful for people with anxiety or challenging for people with disabilities or health conditions. Across the interviewees, and advice and CVSE organisations, there was a perception that, despite the promise of 'remote' advice, both telephone and online, people who arrive physically at the organisation's door are more likely to be helped. In-person was clearly the most popular channel of contact for the interviewees, followed by the telephone and various forms of online contact. Figure 14 below shows the total number of contacts to organisations/services made by the interviewees in each of our case-study cohorts using different channels. Where an interviewee had contacted the same organisation/service through multiple channels, all were counted.

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61 E. Cain and JE. Goldring, WhatsApp as a debt advice channel: Reaching people other advice channels do not reach (Manchester Metropolitan University 2018).

Figure 14: How interviewees contacted organisations/services
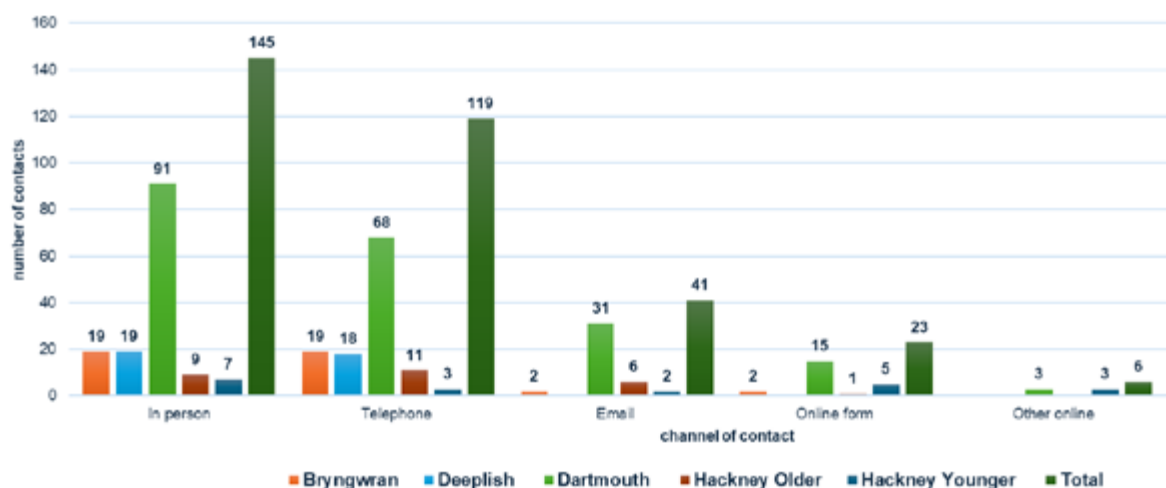
We asked interviewees: "How confident do you feel using the internet to search for help and advice, where 0 means not at all confident and 10 means very confident?". We also asked: "How confident do you feel filling in online application forms, such as applications for benefits or other entitlements, where 0 means not at all confident and 10 means very confident?". Average scores by hyperlocal cohort are shown in Figure 15.

Figure 15: Internet Confidence
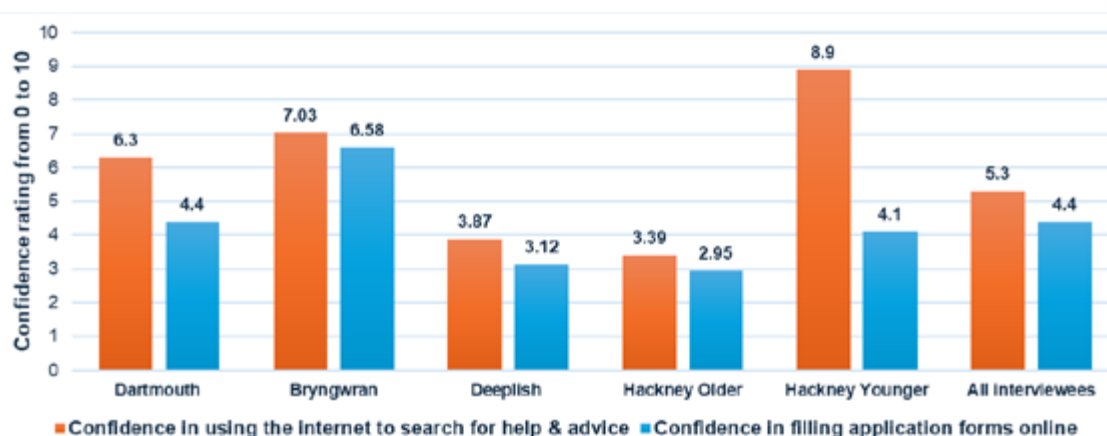
To an extent there is an expected correlation between internet confidence and age: younger Hackney interviewees, with an average age of 22, were the most confident in using the internet to search for help and advice, and older Hackney interviewees, with an average age of 72, were the least confident. Deeplish interviewees, with an average age of 58, were very close to the older Hackney interviewees in their level of confidence, and this likely also relates to other similar characteristics of the Deeplish cohort, such as comparatively lower levels of education and limited English ability among several interviewees, both of which are reflected in the qualitative data from these interviews. Interviewees in Dartmouth and Bryngwran were similar in age, with average ages of 47 and 52 respectively, and had similar levels of confidence in using the internet to search for information and advice.

> **Digital literacy is a barrier to accessing help and advice, for both older and younger people, and connectivity remains a problem in more rural areas.**

Digital literacy was mentioned as a barrier to accessing help and advice in all hyperlocal areas, primarily, but not exclusively, by older interviewees and those with lower levels of formal education, with connectivity also being a particular problem on Anglesey and in Dartmouth. Several interviewees said they faced challenges with digital literacy that made accessing services online either challenging or impossible. As one interviewee said: "...when you ring...all you get is 'go online'. Well I'm sorry I can't go online, I don't know what I'm doing...".

> **Online information is sometimes too generic and risks misleading help-seekers.**

Several interviewees who had used the internet mentioned how this was only in a cursory way, to seek information or to find contact details to speak with someone, for example one said they had used "[m]ainly gov.uk websites and stuff like that, just to see if anyone else had had these problems, and see if we could speak with them". Several remarked that online information is too generic and could therefore risk being misleading. As one interviewee said: "It was all a bit generic, like it wasn't specifically for what was going on, like ours [situation] seemed to be more complicated than most". Another said, when you go online, "you'll choose your things [options]...but they don't ask the right questions".

> **Facebook is popular because it acts as a virtual space for communities that also exist in real physical spaces.**

Several interviewees had used social media to find out what was going on in their communities and to connect with local activities, community centres and hubs, as well as to seek informal advice, with Facebook by far the most mentioned platform, especially the local community pages. Facebook was popular with interviewees because it acts as a virtual space for communities that also exist in real physical spaces, usually linked by geography but also by people's characteristics, attributes and affiliations.

Despite the promise of digital tools for improving access to advice, in our data we did not find any statistically significant correlation between levels of confidence in searching the internet for help and advice and the likelihood of problems being resolved, nor did we find any correlation between confidence in filling in online application forms and the likelihood of problems being resolved.

> **There is widespread need for support with form-filling, and risks that help with forms is increasingly being given by people who are not properly trained.**

4.9 Form-filling

One of the largest areas of need identified in our research was for support with filling in forms, particularly in relation to welfare benefits and other entitlements. Advice

and CVSE sector professionals considered that helping people fill in forms correctly requires quite a high level of expertise, in part due to the complexity and increasingly punitive nature of the benefits system. They commented that where such help is provided by people who are not trained within communities, the outcomes can be variable, impacting trust in the person helping and, if they are also a community member, trust in the wider community. Advice sector professionals said that support with form-filling is increasingly being given by people who are not trained, and several staff and volunteers of community organisations, and community connectors, said they felt pressured to fill in forms/provide form filling support beyond their capabilities.

> Levels of confidence in using the internet decrease when it comes to filling in online forms, both for younger as well as older people.

Online forms are a particular problem. As can be seen from Figure 15 above, in all hyperlocal areas, levels of internet confidence dropped when it came to filling in online application forms. Interviewees remarked that whilst "googling" a problem was an initial option, they were much less confident about completing online forms. As an interviewee said: "I'm not overly confident with the internet…I can do basic things on the internet…Filling forms on the internet is not going to happen…". Older interviewees had sometimes relied on younger relatives to assist with using the internet, including filling in forms. However, we found that the drop in confidence between looking for help or advice online and filling in forms online was most marked among younger Hackney interviewees, where confidence levels more than halved, and interviewees in Dartmouth, where they dropped by around a third. Confidence rates in Deeplish and among older Hackney interviewees also dropped, but by less and from a much lower starting point. In Bryngwran, the difference in people's confidence in filling in online application forms as compared to using the internet to search for help and advice was less marked. This might partly be explained by the Bryngwran cohort being slightly more highly educated on average and more likely to be working, say as compared to Dartmouth. The data overall indicates that it should not be assumed that younger people are necessarily more confident and competent engaging online than older people; perceived skills and competencies vary with context, and online application form-filling is a significant challenge for a wide range of people.

4.10 Benefits and challenges of community-based organisations and hubs

Despite all these noted benefits, the challenges of delviering targets help, often with and through place-based and/or identity-based community organisations and hubs, alongside also ensuring universal support, was seen as a constant juggling act by advice and the CSVE sector.

The notion of place and identity in the context of seeking and accessing help and advice with SWL problems was discussed in our engagement with the advice and CVSE sector in Rochdale, who said that people prefer to access services locally, and that this is much preferred to 'outreach' efforts, in part because strong identities are associated with different geographical areas or 'townships' within the Borough. In

Dartmouth, we saw strong adherences to place, e.g. up-town/down-town, Community Café/Flavel Centre, which both reflected and were reflected in the composition of people's social networks as well as their approaches to problem resolution, help-seeking behaviour, and trust and acceptance of services.

> **People prefer to access services locally, and the success of advice depends on opportunities to build rapport and personal relationships with advisers.**

Our findings support previous research which concludes that, for many clients, the success of advice depends on opportunities to build rapport and personal relationships with advisers, requiring social interaction.[62] Trust and rapport can depend partly on service providers having similar characteristics to community members, or at least being accepted as understanding the community. This is particularly true in relation to ethnicity: culturally sensitive advice was key for both the South Asian community in Deeplish and the Welsh community in Bryngwran. Similarly, language was important to both communities. In Deeplish, interviewees spoke about the importance of receiving services including advice "in our own language". Language is also important in Wales, where research shows an association between the Welsh language, Welsh identity, and place, and that the connection between 'Welshness' and the Welsh language is especially strong in rural farming communities, such as those on Anglesey,[63] and to an extent this was reflected in our findings.

> **Community hubs are a valuable resource, but they face sustainability challenges.**

The case-studies focussed in part on community-based hubs located within each hyperlocal area. Whilst a valuable resource to communities, challenges exist for the long-term sustainability of community organisations and hubs, broadly reflecting the challenges facing the formal SWL advice providers, including the effects of short-term funding, a focus on 'crises' rather than longer-term provision in accordance with local needs (including addressing inequalities), and challenges attracting staff and volunteers leading to over-dependency on a small group of people. Hubs also risk being seen as exclusionary, especially when funding is directed to a specific part of the community.

Whilst trust can come from recruiting staff and volunteers from within the community, how well those staff manage their dual role of helper and community member is important. Some participants, from rural areas especially, felt that highly motivated individuals trying to 'do the right thing' could be counterproductive, and cross the line between personal and professional relationships. Assuming that such people are representatives of the whole community can also be misleading, especially where there are social differences, e.g., in status, financial inequality or ethnicity.

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62 Mant, Newman and O'Shea (n2)
63 R. Jones, "Place and identity: Wales, 'Welshness' and the Welsh Language" (2019) 104(1) Geography 19.

> Hubs can risk being seen as exclusionary, especially when funding is directed to a specific part of the community, and/or where visibility to community members raises the sense of stigma/shame associated with seeking help. Hubs must not be the only place where advice can be accessed locally.

Visibility to other members of the community and/or stigma associated with needing help in the first place was seen by both advice and CVSE sector participants, and interviewees, as preventing some people accessing advice this way. This makes it important that different means of accessing help are also available, including 'masking' access to advice with forms of social activity.

> Local organisations that are culturally and linguistically sensitive to the communities served, and embedded physically and socially, are important in providing help and connecting people to advice.

The provision of community organisations is linked to 'place shaping' and community sustainability initiatives largely led by the CVSE sector. Local community-based organisations/services that are culturally and linguistically sensitive to the communities they serve are important in providing help and support to people locally, and in connecting people to formal SWL advice, and must be embedded physically and socially in communities. The broad range of activities provided by such organisations creates a welcoming cross-community facility, generating a sense of belonging and trust. In Bryngwran several interviewees described the Iorwerth Arms pub (and community hub) as a "lifeline" and as the only place they would go. Similar sentiments were expressed in the other hyperlocal areas, e.g., Dartmouth Community Café was described by several people as the only place they felt welcome, and the volunteers and other people attending as "the fourth emergency service". The cultural environment of Deeplish Community Centre was key for several interviewees, who remarked that it was the only place they knew of and would feel comfortable going to for help. Several interviewees in Hackney, both older and younger, did not trust organisations other than the community-embedded Hackney Quest. Sector professionals saw community hubs as generally more capable of adapting easily to local needs, as well as being geographically more accessible than the offices of most formal SWL advice providers. Much of the value ascribed to community hubs and other informal locality-based organisations/services comes from their role in preventing problems from occurring and/or escalating by intervening at an early stage, including through equipping people with skills (cooking, computing, looking for work) and tackling loneliness.

> Community-based organisations help prevent problems from occurring or escalating by intervening at an early stage, including through equipping people with skills (cooking, computing, looking for work) and by tackling loneliness.

The predicament of targeted versus universal support was seen as a constant juggling act by advice and CVSE sector participants, who saw the value of help directed towards specific communities of place or identity but sometimes found that this contradicted their open access policies and holistic approaches. This

impacted directly on help seekers, as a Dartmouth interviewee explained: "...they could only point me in the direction of an organisation in Kingsbridge, that were helping people in Dartmouth, but now they're not". The service in question was required by funders only to provide a service to people from one location, although in practice it could attract clients from a wider area and had in the past used its discretion to broaden the offer.

> Targeted versus universal support is a constant juggling act for advice and CVSE services.

4.11 The role played by key community individuals

> Well-connected individuals in communities play an important role in facilitating access to help and advice.

The emerging importance of well-connected individuals for facilitating access to help and advice was identified in all four case-study hyperlocal areas. Such individuals could be members of staff or volunteers at community-based organisations, hold a specific job role as a community connector/community navigator, be a local councillor, or simply be well embedded in the community socially. In some instances, these key individuals held multiple roles. They provided a significant source of help and signposted many people to advice. However, it is notable that we did not find evidence that the interventions of those with specific job roles as community connectors/community navigators improved SWL advice problem resolution, and the impact of other well-connected individuals in the community was also variable. Several of those working/volunteering in roles as community connectors/community navigators expressed frustration about not being able to solve people's problems, for reasons including their own capacity, challenges around data sharing, and high demand and limited resources in the services they were connecting into. Several interviewees said community connectors/community navigators were able to make sure the matter was "chased up" or "got the attention of" public or private service providers, but often this didn't lead to satisfactory resolution.

> Community connectors/navigators provided a significant source of help and signposting, but we did not find any convincing evidence that their interventions improved social welfare problem resolution.

Other challenges related to the sustainability of the help well-connected individuals within the community provide: several such people across the hyperlocal areas were older volunteers, without obvious successors. In Dartmouth and on Anglesey in particular, younger people often move away seeking better employment and housing prospects, and the pool of volunteers with more longer-term connections to the community dwindles. There is also a risk that individual well-connected community members can be seen as gatekeepers to information or services, which sometimes has negative consequences, particularly where personal relationships are important. Across the research there were several instances where misunderstandings or personality differences had ultimately led to a reduction in the advice services available to

individuals within the community, or to a change in the delivery of services that was not seen as benefitting the community equally in terms of breadth of the offer, timing, location, etc.

> In rural areas, younger people often move away seeking better employment and housing prospects, and the pool of volunteers with longer-term connections to the community dwindles.

How much agency well-connected individuals in the community and professional community connectors/community navigators had also appeared important. In this context we can define agency generally as "the capacity of persons to transform existing states of affairs". Some individuals and communities have higher volumes of so-called 'bridging social capital', that is connections to people perceived as dissimilar. These connections facilitate access to outside information and enable people to overcome the limitations of established social norms within a group. Some key well-connected individuals and professional community connectors/community navigators have more bridging social capital, and more agency to effectively utilise it, than others.

> Key community individuals can sometimes be seen as 'gatekeepers' to information or services; some people have more social capital and more agency to effectively utilise it.

4.12 The role of communication and local networks in providing accessible advice

> Formal networks and forums are important in connecting advice services, but running them is resource intensive, and data privacy rules impact the ability to make referrals between services participating in networks.

Participants in all the case-study area advice and CVSE sector professional workshops referred to the importance of formal networks, forums, or online hubs in enabling advice services to be delivered more effectively (e.g., ESN in Rochdale, Advice Forum in Hackney, and the RANs across Wales). However, all these networks and forums are run on a voluntary basis, largely by practitioners in the SWL advice or CVSE sector, sometimes but not always with a small, dedicated resource. Some networks and forums have dedicated webpages containing service information and direct referral tools. Although participants welcomed the opportunity these networks provided to connect, and valued the link to other organisations/services, they noted that running these networks is resource intensive, and that legal data privacy restrictions impact on the ability to make referrals between services, including within networks; the implications are that clients must repeat their story several times to different people. Some advice and CVSE sector participants thought there had been a proliferation of networks over the past few years with different aims, directly or indirectly related to SWL advice, all of which required a staff resource. They also noted that ensuring network information is accurate is challenging, and resources are rarely directly allocated to network administration or participation. One such web-based resource, Devon Pinpoint, was discontinued

during our research period due to inactivity and perceived duplication with services' own websites or social media pages.

> **The most effective advice services partnerships are those that have evolved from the ground up.**

Across the case-study areas, we commonly found that the best partnerships had evolved from the ground up, with connections stemming from longstanding relationships between people working and volunteering in the advice and CVSE sectors, word of mouth, and voluntary initiatives, as opposed to more formal policy-driven partnership or collaboration. A theme in our engagement with advice sector professionals and community organisations was the emergence post-Covid of community hubs and frontline informal community-based organisations as a potential partner in the delivery of advice, and their understanding of the communities they seek to serve.

Whilst advice and CVSE sector participants noted that community-based organisations can provide help in a specific area, e.g., benefit form-filling, it was felt that addressing broader clustered SWL problems can be beyond their capabilities. Therefore, it is crucial that community-based organisations, including hubs, have good connections to formal SWL advice providers. The optimum form of these connections varies across communities. The characteristics of community members, including the composition and connectedness of their social networks, have important implications for the form such engagement should take, in terms of matters such as timing, publicity, the format and language of information, and who should be involved, both from community organisations and from SWL advice providers.

> **Community organisations and hubs must have good connections to formal advice providers. The most effective engagement takes into account community characteristics when considering matters such as timing, publicity, format and language of information, and who should be involved, both from community organisations and advice providers.**

Formal SWL advice providers identified several ways they had connected with community-based organisations: through informal local awareness and word of mouth, and tacit practice-based knowledge; through the establishment of networks, forums or partnership arrangements; and through more assertive and active 'outreach' into communities and networks. Several SWL advice providers had taken part in 'road shows' in local communities, providing information about their services (often in association with a range of other service providers) at community hub events, either throughout a particular day or at specific events or clubs taking place, e.g., afternoon teas, crafts and exercise clubs, cooking courses, children's activities, or charity fundraisers. Resource considerations for both the formal SWL advice organisations and the community organisations had impacted the form and regularity of engagement.

4.13 Benefits and challenges of person-centred, holistic approaches

The task of providing SWL advice services is increasingly complex, especially in areas that experience multiple deprivation or remoteness, or where poverty and affluence are juxtaposed, or communities are otherwise divided. In our workshops, advice and CVSE sector participants talked about different approaches to advice provision, such as 'systems thinking', and 'person-centred' approaches, the latter being where the person seeking advice remains in contact with the same adviser throughout rather than being signposted or referred to different services for various aspects of what are often 'clustered' problems. Sector professionals noted that clients generally feel more comfortable going back to the same adviser, as well as more confident that their problems will be addressed. However, they also noted that the 'person-centred' approach is time and resource intensive, emphasising quality over quantity. There was an acknowledged trade-off, as this approach means fewer people are helped per session, which can also create stress for advisers. However, advice service participants also felt that the 'person-centred' approach could help the client to be less reliant on advice in the longer term, and was providing public legal education, both of which might ultimately serve to lower overall demand.

> 'Holistic' or 'person-centred' advice is resource intensive, and functions as a values-based concept rather than providing a clear set of practices that cohere as an agreed approach to advice delivery.

A narrative in our discussions with sector professionals was the importance of holistic advice, where all social welfare and related issues are identified at the first point of contact. This approach was explicit in the Hackney service model and implied in Rochdale and on Anglesey. However, practitioners who agreed that person-centred approaches were an important part of delivery nevertheless differed in the range of characteristics they associated with the approach. This suggests that the phrase is value-based rather than providing a clear set of practices that cohere as an agreed approach to delivery. We heard from practitioners who clearly felt that they were working 'holistically', but this was not matched by the perceptions of community interviewees. Some community interviewees specifically said that the support and advice they had received was "not holistic", had been "too generic", and "not person-centred". Sector participants, on the other hand, also reported that some clients can be reluctant to engage with the more holistic approach. For example, some clients who are looking for specific help in terms of a food or fuel voucher may be reluctant to discuss the causes of their hardship with telephone advisers, who are the 'gatekeepers' to their accessing this provision. Telephone advisers are trained to provide broader, more holistic advice, but for some people at least this is not the right help at the right time.

4.14 Provision and awareness of formal SWL advice services and 'legal sector' services

The case-study areas differed in terms of the number of organisations offering formal, in-person SWL advice services. For example, Hackney had a high density of such services whilst Dartmouth in South Hams had relatively few. We asked interviewees what organisations/services they were aware of that help people with

problems in their community, and to add these to their social networks, as can be seen in the social network images in Chapter 3. Figure 16 compares the number of organisations/services mentioned by interviewees in each case-study area. It is a density plot which shows a smoothed version of the distribution of answers, capturing its overall 'shape'. The image is highly skewed, in that most people mentioned very few organisations/services, so the peaks are generally to the left side of the graph. But we can see that interviewees in Dartmouth tended to mention a higher number of organisations/services (with the peak and much of the shaded area further to the right of the graph). This is interesting given our other analysis showing that Dartmouth has the lowest rate of resolved problems. In general, it seems that people with more multifaceted and complex problems, as experienced in Dartmouth, were aware of a broader range of organisations/services, and that people who had experienced at least one problem in the last two years were generally aware of more organisations/services than those who had not.

Figure 16: Awareness of organisations/services that help people with problems
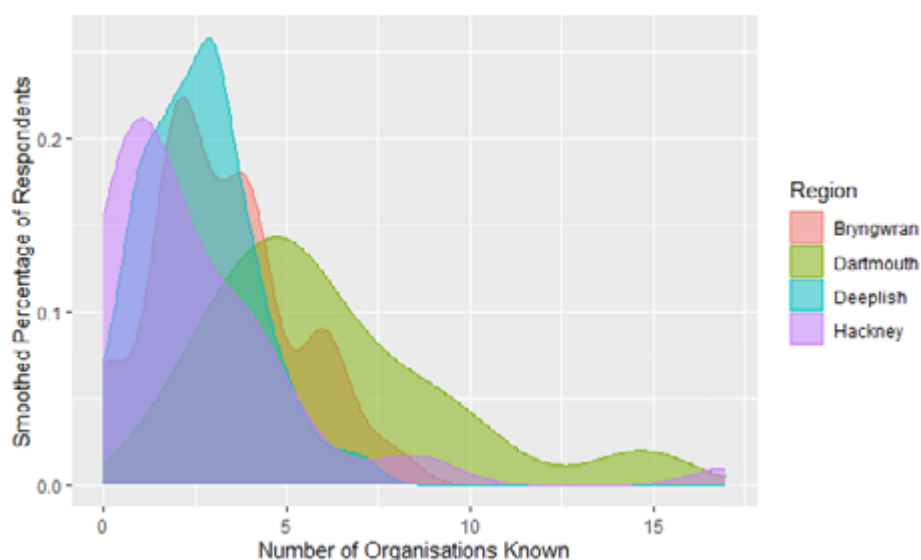
> There is a very low level of awareness of the professional legal sector and potential help on offer from lawyers, but good awareness and use of Citizens Advice services.

For most interviewees across the hyperlocal areas, the only formal SWL advice organisation they were aware of was Citizens Advice, with local Citizens Advice also being the most contacted formal advice service. Across the research, and particularly outside London, there was also a very low level of awareness of the professional legal sector and the potential help on offer from lawyers. Very few interviewees had contacted lawyers about their problems, and those who has said this was only due to recommendations from family members. We found that lack of access to legal aid or professional legal help was partly due to the reality of the case-study areas having 'advice deserts', but also partly due to a lack of awareness within communities of what is still available. One interviewee commented that what is needed is "[a] fit for purpose system of justice, that's actually based on some kind of morality, would help if we had that, but we don't have that, because the justice system is in a bad way... everyone's too worn out and there's not enough money".

4.15 SWL problems and the prospects for resolution

> Advisers are finding it increasingly difficult to resolve people's problems, due to the cost-of-living crisis, energy costs, and resource problems in the advice services sector.

Across all case-study areas, advice sector staff reported difficulties in finding solutions to people's issues, specifically due to the cost-of-living crisis, spiralling energy costs and resource problems. Many described 'negative budgets', where all welfare benefits and support available to clients cannot cover even their most basic needs; 'income maximisation' does not help if basic costs keep increasing. Sector participants felt, that having accessed services, some clients expected a 'magic wand' to resolve all their problems, but there are limitations to the outcomes that can be achieved. Increasingly advisers have "exhausted every option" and a client is still in need. Sometimes it is hard to explain to clients their (lack of) entitlements, and clients do not always accept decisions. Some participants reported increasing levels of frustration and aggression amongst clients.

> Advisers confront difficult situations daily where state support does not meet citizens needs.

Sector participants expressed frustration due to not being able to change a client's situation, as one said: "you cannot truly resolve problems by continually putting a sticking plaster on them". Such sentiments are also linked to feelings that advisers are acting in relative isolation from statutory services and that government, at various levels, is not prioritising resources effectively. Advisers confront difficult situations daily where state support does not sufficiently meet the needs of citizens. The inability to help affects their wellbeing and health, and leads to a sense of 'moral injury', acting in way that contradicts the purpose and values of the role. Across our case-studies we also heard that staff and volunteers were experiencing similar problems to their clients, hence organisations providing additional support to their staff such as free food at work and offering offices for use as 'warm hubs'.

> Advice sector staff and volunteers increasingly report experiencing similar problems to their clients. Organisations have responded with support such as free food and using offices as 'warm hubs'.

The nature and complexity of a SWL problem is key to how easily it is resolved; some problems have a 'smooth' resolution pathway once an adviser is involved, whilst other problems are more 'sticky' and confound resolution regardless of access to skilled advisers. All issues are significant to the person experiencing them, and some of those which are more smoothly resolved may nevertheless have a huge impact on someone's life and wellbeing. Welfare benefits problems, for example, are relatively smoothly resolved through a well-established process; a process which is nevertheless daunting and complex. Problems such as housing repairs, or housing need, are far more difficult to resolve, and often involve delays and inadequate responses, increasing the frustration for those trying to address them. It is noticeable that such issues are often down to local authority decisions, where decades of budget cuts have led to resources becoming over-stretched to the point of systemic failure.

> Some problems are much more difficult to resolve, especially those relating to social housing, housing need, social care, and access to special education needs and mental health services.

Across the research, those with problems relating to benefits (such as UC and PIP) were often able to get good help from formal SWL advice services, and their problems were resolved. Likewise, many of those with financial problems reported getting help from more formal SWL advice services. On the other hand, those with problems relating to social housing, social care, and access to special educational needs and mental health services, and other aspects of local public services provision, struggled more and were less likely to see their problems fully resolved. In Dartmouth, nearly a quarter of interviewees experienced problems related to social housing (availability, appropriateness, condition, and repairs), none of which had been fully resolved despite social housing providers and/or South Hams District Council having been contacted (and sometimes repeatedly contacted through several different channels). Similar frustrations with social housing providers were experienced across all the hyperlocal areas.

4.16 A context of shrinking public services and distrust of the state

Overall, our research shows that many of the problems faced by people in the hyperlocal communities stemmed from austerity cuts to services and shrinking state provision. Across the hyperlocal areas, we heard many stories of people not able to make contact with their local authorities, of being "passed from pillar to post", or of getting through on the phone only to be referred to the same online services that were inaccessible to them in the first place due to digital literacy or connectivity problems. Interviewees said their local authorities often had neither the time nor inclination to help. They had commonly experienced problems with health and social care cutbacks, patchy and inconsistent provision of social workers/social care services, lack of provision for children and young people, and poor public transport, to say nothing of the extensive challenges involved in accessing suitable social housing.

> Neither stronger social networks nor more effective advice seeking behaviour can compensate for the lack of investment in public services. It is even harder for communities to help when service closures result in loss of the physical spaces where people meet to build and develop their social networks.

Policy responses to these problems were frequently described as quick fixes or current policy fashions, which lack sufficient funding and are often "done to" communities rather than with them. These responses do not tackle the longer-term structural inequalities within the hyperlocal communities. Neither stronger social networks nor more effective advice seeking behaviour can compensate for the lack of investment in public services; when service closures result in the loss of the very physical community spaces where people meet to build and develop their social networks in the first place, it is even harder for communities to make a difference. Community based local and cultural organisations step in to help, but their impact can often

depend on the resourcefulness, personalities, and skills of individual community members, especially their ability to draw down funding.

> **The state is seen as having retreated from people's lives within communities; deliberately retreating into the digital realm.**

Our research suggests that the state is seen as having retreated from people's lives within communities. Austerity has brought cuts to services which would otherwise support communities whilst the culture of 'digital by default" has further distanced those who provide those services. Interviewees expressed the sense that statutory services were "hiding behind" digital platforms and as a result were out of touch with people's needs. The state is seen as having deliberately retreated into the digital realm and become more difficult to contact. This was clearly evidenced in the challenges interviewees faced in successfully contacting central government administration (particularly the DWP and HMRC), but also challenges interviewees faced in successfully contacting local government and other public services, such as health services and the police. There were many examples of people phoning up services and being directed to web forms or email addresses which they found difficult to access and use, and where responses took weeks to arrive, if there were responses at all.

> **The rationing of resources, lack of investment, and punitive approach many interviewees associated with several social welfare structures, undermined their trust in the state, with corrosive effects on motivation and ability to seek help, and on having the confidence to share problems.**

The rationing of resources, lack of investment, and punitive approach many interviewees associated with several social welfare structures undermined their trust in the state. They described feeling that their needs or issues were not considered important nor taken seriously. Interviewees had experienced resource rationing (e.g., housing, special educational needs provision, mental health services) and the punitive impacts of welfare policies personally.

Across all the hyperlocal areas, but most noticeably in Dartmouth and for younger people in Hackney, distrust of the state seems to have had a corrosive effect on people's motivation to seek help, with knock-on effects on their ability to seek help, especially in terms of having the confidence to share their problems, overall hampering problem resolution. 'Legal confidence' is a key prerequisite for resolving a problem, and the erosion of trust that a problem raised will be resolved is likely to erode this confidence across other types of legal issue. Several interviewees mentioned feeling forced to be dishonest about their situation so as not to fall foul of punitive welfare policies, especially when they were trying to help others in the community such as by providing a place to stay. This sense of distrust and needing to be less than honest risks corroding society because it has a ripple effect through communities and leads to a situation where the contract between the state and its citizens appears to break down. For example, the younger cohort of Hackney interviewees were the least likely to feel that there was help available in their community, the most likely to have experienced SWL and other problems, and also

the most likely to report mistrust in state processes, although similar sentiments were also reported by those in several hyperlocal areas who felt a sense of having been marginalised by state services.

> Community-based organisations are not a substitute for a well-funded and co-ordinated formal social welfare legal advice sector. The system cannot work effectively if there are no advice services to connect to. Without proper funding for the formal sector, there may be access to help but there won't be access to justice.

We have seen how local, informal community and identity-based organisations across all hyperlocal areas provide agency for communities and can connect to formal SWL advice services in a range of ways sensitive to community make-up. Agency here is about capacity to transform an existing situation through, for example, planning and initiating action. However, community-based organisations are not a substitute for a well-funded and co-ordinated formal SWL advice sector; and the system cannot work effectively if there are no advice services to connect to. Without proper funding for the formal sector, there may be access to help but there won't be access to justice. SWL advice providers, especially in Hackney, said they were increasingly addressing problems at the policy or practice level through campaigning rather than addressing individual issues, due to the combined pressures of high demand and lack of resources. This suggests that the collective action route of policy pressure and campaigns, and, where appropriate, public interest litigation, is an important means of holding the state to account in the face of significant barriers to individual access to justice. Several of the most pernicious problems raised in our research could have been the subject of a complaint, an ombudsman investigation, or have involved a Public Law issue on top of the SWL problem, but these administrative justice mechanisms are also better navigated with specialist advice.

> Many social welfare legal problems arise from austerity policies and long-term structural inequalities. Access to social welfare legal advice is a social issue, and policy should be directed towards our collective responsibility, as communities and as a society, to resolve problems to benefit individual and societal wellbeing.

We can conclude, given the evidence that many SWL problems arise from austerity policies and long-term structural inequalities, that responsibility for resolving such issues cannot lie solely with the people experiencing them. Access to SWL advice is a social issue, and policy should be directed towards our collective responsibility, as communities and as a society, to resolve people's problems to benefit individual and societal wellbeing, and to tackle inequality.

Recommendations

For policy makers within UK National and Welsh Government

Funding advice services

1. National Governments should provide sustainable core funding for advice services as a key part of their offer to communities. This funding should be in addition to any formal Legal Aid system and must be ring-fenced explicitly for advice services. Consideration of the different means of allocating financial resources for advice services across the UK nations should be included within the design of relevant systems.

> R1-R4: See sections 1.1; 3.1.2; 3.1.4; 3.2.2; 3.2.4; 3.3.2; 3.3.4; 3.4.4; 4.1; 4.4-4.6; 4.10-4.12

2. Decisions on how to spend funds to meet SWL advice needs in a locality should be made at the local authority level. Resources should be allocated according to local SWL advice needs, and modes of delivery should reflect the local context including the socio-geographical and linguistic make-up of the communities.

3. For sustainable advice services, funding needs to be allocated on a longer time scale, offered as grants rather than contracts, and for core funding rather than for projects.

4. Consideration should be given to previous national funding models, particularly those which have operated at a local authority level such as the Advice Services Transition Fund and the model proposed by the Low Commission (including the recommendation that local authorities should be responsible for producing "local advice and legal support plans").

Resolving the causes of common SWL problems and strengthening access to community help

5. The MoJ should discuss with other relevant government departments (e.g. DWP, DLUHC) how policies can be designed and implemented in a manner which protects people's rights, reduces 'failure demand', and reduces SWL advice needs.

> R5: See sections; 4.4; 4.15; 4.16

6. 'Digital by default' and 'Digital only' approaches put services out of reach of many communities and create a disconnect between public service providers and those they are meant to support. Digitalisation of services should be incremental, and providers must continue to offer people options to contact them in alternative ways, in particular by telephone helpline services that should be staffed by people with local knowledge. Accessing services locally in-person must also always be an option.

> R6: See sections 1.2; 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.8; 4.10; 4.11.

7. Any policy on 'community hubs' as part of Legal Support or other advice strategies developed at National Government level, should consider the following:

> R7: See sections 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.5-4.12; and Annex B.

   a. There is no 'one size fits all' approach and hubs should reflect the communities in which they are based.

b. Hubs should be located in places and spaces convenient to the local community, that are accessible and open to all.

c. Funding for hubs must be long-term and sustainable.

d. Staff and volunteers should be drawn from the community and reflective of the community, and the languages of the hubs should reflect those of the community.

e. Onward referrals must be as effective as possible, minimising the number of times a person needs to explain their problems. Staff should be equipped with good knowledge about the eligibility criteria for and current capacity of the other services they refer to.

f. There may be opportunities to use technology to improve referral processes, learning from best practices in the sector.

g. Funding must be explicitly reserved for the development and day-to-day administration of networks/forums to bring together the organisations/services participating in, and receiving referrals from, the hub.

h. Hubs must provide genuine and ongoing support to people in communities, including follow-up after advice/support referrals.

i. There should be a clear role description for any community navigators/ community connectors/justice champions etc engaging with the hubs, which should explain their roles and responsibilities as regards engaging with the hub.

8. Whilst hubs and other community-based organisations are an important part of connecting people in communities to advice, they should not be the only provision, and other forms of connection should also be available, such as through GP surgeries, local libraries, schools and local shops.

> R8:
> See sections
> 4.8-4.11.

For local governments and statutory authorities

9. Where relevant, take into account the factors outlined in recommendations 7 and 8 above for strategies/policies concerning the development and maintenance of 'community hubs' and community advice provision.

> R9: See sections
> 3.1.4; 3.2.4; 3.3.4;
> 3.4.4; 4.5-4.12; and
> Annex B.

Funding advice services in communities

10. Undertake local advice needs surveys in conjunction with civic organisations, local statutory bodies, and communities to understand which local areas and communities have the highest advice needs, and how people in these areas and communities wish to access services.

> R10-R12: See
> section 4 (and
> Annexes B & C)

11. Collaborate with other statutory bodies that stand to benefit from improved SWL advice in terms of the effectiveness of their own delivery (e.g., health services, social care, education, etc.) to build a comprehensive, sustainable, and ring-fenced budget for advice and coherent approaches to provision, possibly involving co-location.

12. Move towards grant funding of advice services based on partnerships and collaboration across the sector, which can grow the breadth of the advice provision

that is appropriate for local communities.

13. Take note that the emerging roles of community connectors/community navigators remains a novel approach with a limited evidence base. Review the approach, including these individuals' connections to SWL advice, to identify the most effective way to use such roles to resolve legal needs. Ensure that any such roles created are accompanied by clear role descriptions that precisely explain the nature and limits of the role in relation to the SWL advice sector.

> R13: See sections 4.5-4.8; 4.10-4.16 and Annex C.

14. Recognise the role of local Community, Voluntary and Social Enterprise Sector (CVSE) development/infrastructure organisations in maintaining networks between SWL advice providers and the wider voluntary sector, and resource them adequately and sustainably to fulfil it.

> R14 and R15: See sections 3.1.2; 3.1.4; 3.2.2; 3.2.4; 3.3.2; 3.3.4; 3.4.4; 4.6-4.9; 4.10-4.12 and Annex C.

15. Recognise that key individuals locally, including those not explicitly employed as service providers, and their networks, can also be facilitative in strengthening relationships locally and can assist in devising a place-based community development policy. Work in partnership with the local CVSE sector to identify and support them.

For the advice sector

Relationship with communities

16. Continually engage with communities in the localities served to better understand the issues faced, and jointly develop strategies to address the range of issues arising around legal rights and entitlements. Communities should be equal partners in the delivery of services to them.

> R16: See sections 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.1-4.4; 4.14-4.16; and Annex B.

17. In-person services should always be available as an option and accessible within local communities. 'Digital by default' is out of touch with people's needs.

> R17: See sections 4.8; 4.9.

18. Thought should be given to how services can be provided outside working and school hours, particularly during the evenings and weekends.

> R18-19: See chapter 3; 4.1-4.4; 4.8; 4.10-4.12; 4.15; 4.16.

19. Recognise the importance of place in determining the shape and nature of the SWL advice issues people experience and consider how to best to build trust over time within local place-based communities as a means to effective service delivery.

20. Understand the cultural and linguistic contexts of local communities, and deliver services in people's first languages wherever possible.

> R20: See sections 4.4-4.9

21. In order to develop, maintain and retain the trust of the community, which is crucial to effective SWL advice services delivery:

> R21: See sections 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.1; 4.4; 4.10; 4.11; 4.13; 4.15; 4.16.

a. Regularly consider the diversity of paid staff and volunteers and the extent to which this reflects the characteristics of the communities served.

b. Develop clear pathways for local people, particularly those from marginalised communities, towards working or volunteering within the advice sector.

22. Recognise that strong communities need support to be built, and that sustaining networks of key community connectors, CVSE sector organisations and SWL advice organisations has an important role to play in supporting and securing future community sustainability.

Balance of general versus specialist SWL advice

23. Consider what roles different organisations and services can play within a locality in helping meet SWL advice needs with an appropriate range of provision, from a universal offering of general advice to more targeted support and specialist legal advice.

See chapter 3 and Annex B; see sections 4.8-4.11; 4.14; 4.15; 4.16.

24. Engage more regularly and actively with the formal legal sector, including lawyers providing Legal Aid and those with a pro bono offer, to improve awareness of legal sector services, and to share information about potential systemic injustices.

25. Develop further work around public education to ensure that communities are aware of SWL advice services more generally and how people can access them, as well as raising awareness of the areas where Legal Aid funding for advice services is still available, and how such services can be accessed.

Digital support and augmentation to SWL advice

See chapter 3 and Annex B; see sections 4.8-4.11.

26. Work with communities to address the lack of access to digital services, and lack of skills in using them.

27. Development of digital services should be based on tried and tested technology and take account of existing levels of digital competence and lack of access within some parts of local communities.

28. Only use digital products and modes of delivery to augment, not replace, in-person and telephone services.

Public Legal Education and Campaign work

See sections 3.1.4; 3.2.4; 3.3.4; 3.4.4; 4.10; 4.11; 4.15; 4.16.

29. Consider whether to direct more resources to providing public legal education, equipping people within communities with the skills and expertise to address some SWL issues, undertake campaigns, or use legal tools to challenge decisions.

30. Explore the further use of Judicial Reviews and high-profile campaigns to change practices, as this can impact on many more people than those who can be seen during an advice session.