THE ROLE OF COMMUNITIES AND CONNECTIONS IN SOCIAL WELFARE LEGAL ADVICE IN ROCHDALE

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Introduction

This report is part of a research project that looked at how people from different localities and communities access social welfare legal (SWL) advice.

SWL advice includes advice about people's rights and entitlements in areas including welfare benefits, debt, employment, housing, immigration, education and community care. This kind of advice, often known as social welfare rights advice, is based on the law, but does not need to be provided by qualified lawyers. The demand for such advice is growing, but the capacity of the advice sector is shrinking and changing to more remote advice delivery (over the telephone and online). This project analysed the role of locality and identity-based organisations in helping people access advice, in four case-study areas: Rochdale, Hackney, South Hams, and the Isle of Anglesey in North Wales. This report presents findings from Rochdale.

The project investigated:

- Relationships between access to SWL advice and community connectedness, (in)equality and wellbeing;
- How community attitudes, attributes and affiliations affect SWL advice-seeking behaviour; and
- Local informal and formal organisations, models and channels of advice delivery.

Methods

The project used a variety of methods to collect data from organisations and individuals in Rochdale, including meetings with key stakeholders, a workshop with advice providers, and work with the community in Deeplish, including 52 one-to-one interviews. Deeplish was chosen as it has a large South Asian population, a group which experiences significant barriers to accessing advice. Further, Deeplish Community Centre which has been serving that community for several decades, was precisely the type of identity-based organisation whose role the project was interested in.

Key Findings

Demand for advice is increasing, but the advice services landscape is complex and needs ongoing coordination

We found that the advice services system in Rochdale is operating in challenging conditions that are the legacy of consecutive crises, but also of lack of investment in public services and rationing of resources in the benefits system, all of which combined have created an unprecedented level of demand for SWL advice. The wider Voluntary Community Faith and Social Enterprise (VCFSE) sector has responded to rising demand with services like debt advice and form-filling support to supplement the work of more formal advice providers like Citizens Advice. As a result, there are now many organisations that offer types of SWL advice, creating a complex situation

for communities and the organisations that serve them.

Relationships between staff of different agencies are important to developing a proper understanding of each other's work, leading to a more collaborative approach, but this requires trust, which can be undermined by a funding system that has prioritised the short-term. Where advice workers have good working relationships with their counterparts in other organisations and statutory agencies, this improves case management significantly. Where such relationships are absent or not as good, information sharing and working together to holistically resolve people's problems becomes more difficult. In Rochdale, the ability of agencies to work together is improved by the presence of Action Together, a VCFSE infrastructure organisation that can facilitate spaces that bring providers together to build trust, learn about each other's work and identify emerging needs among communities.

Advice seekers often present in crisis and their problems are increasingly complex; trust and empathy are crucial to effective advice provision

Trust and empathy are key ingredients in the relationship between advice providers and advice seekers. Many people delay seeking help until their problems have reached crisis point, this can be due to previous bad experiences, or barriers to accessing advice. In this context, multiple face to face appointments are often necessary t build trust and gain a holistic understanding of a person's situation to help resolve their underlying problems. Digitial by default processes are not fit for purpose in these situations and do not meet people's needs.

Form-filling presents a significant gap where service providers may step beyond their expertise/capacity to help

A key area where disappointment, causing a barrier to future help-seeking, originates is in form-filling to claim benefits. Here, many applicants are out of their depth, either because they have difficulty navigating online platforms or because they fill the form incorrectly. A high level of skill is needed to fill in forms correctly, especially in an environment where there is a tendency to ration benefits payments. Increasing demand means that in many cases advisors who are not necessarily trained in filling in these forms may step into the breach and help people – with variable rates of success and raising the risk of rejected applications, severely damaging people's confidence and trust in the process of getting help.

Advice providers and community organisations face significant pressures

Due to cost-of-living pressures, advisors in Rochdale and across Greater Manchester are reporting experiencing some of the same difficulties as their clients. It is widely recognised that staff delivering advice services are increasingly operating in a situation where the state support that is available to their clients is not sufficient to address their dire financial situations. Since local authority budgets were cut as part of austerity, there has been a tendency for VCFSE organisations to fill the gaps. This trend continues in advice provision, but demand has reached new levels, with the cost-of-living pushing even more people into debt. VCFSE organisations are also serving as a conduit between statutory services and beneficiaries in a situation

where statutory agencies are viewed as punitive and untrustworthy. Organisations in Rochdale are struggling to meet this demand and reported difficulty retaining and recruiting staff in a short-term funding environment that constrains their ability to invest in staff training.

Socio-economic factors impact the likelihood of experiencing and resolving social welfare problems

Poverty is the root cause of many of the problems experienced in Deeplish in particular, which is also likely the case in other neighbourhoods in Rochdale. Our data across the project indicates that those interviewees with greater human, social and economic capital were less likely to experience problems and were more likely to have had the problems they spoke to us about as part of this research resolved. The data from Deeplish suggests a situation where SWL problems are not always addressed in a timely manner, be it because of strained public services or because of barriers experienced by advice seekers in terms of language, ability to fill in forms or knowledge of the advice system.

In our research with local residents, some common themes leading to and exacerbating SWL problems were the complexity of navigating the benefits system; pressures on public services; and the ripple effect of unresolved SWL issues. People faced significant problems obtaining public services such as health and adequate housing, as well as problems related to benefits. Our data suggests that unresolved SWL problems almost inevitably have a negative impact on wellbeing, not just of individuals but of entire families. For example, health problems are commonly exacerbated by or rooted in unresolved SWL issues, such as poor social housing conditions. Unresolved social housing problems often led to other SWL problems and pushed residents further into crisis.

Culturally appropriate community-based advice is crucial, especially for communities that face additional barriers

VCFSE organisations that enjoy the trust of the community are a key channel through which people can begin to engage with social welfare advice, especially for communities that face additional barriers, such as language or fear of discrimination,

Organisations like Deeplish Community Centre that are based in South Asian communities are well-known to community members, who according to our data do not generally have good awareness of the broader spectrum of VCFSE sector organisations that are operating in Rochdale.

Our findings indicate that such organisations were accessible because they had a visible presence in local neighbourhoods and are recognised as organisations for “people like me”, where advice seekers can expect staff and volunteers to speak their language and have awareness of their culture. Being based in the community and operated by members of the same community, they are physically present where people can see them. In a world that is otherwise dominated by impersonal processes like digital form filling, such organisations provide a much-needed personal touch and empathy for people’s lived experience, thus easing access

barriers that people with SWL problems experience. We also noticed a distinctive approach to SWL problems that set an organisation like Deeplish Community Centre apart from the mainstream discourse. Rather than seeing SWL problems as something that is experienced by individuals and needs to be solved by individuals, staff and volunteers at the Community Centre understood the impact of SWL problems on the community-at-large and conceptualised the solution as a community effort, rather than an individual one.

Looking at the data from Deeplish in the context of our wider dataset, it appears that there are some factors that determine whether a community-based organisation can help people in their SWL journeys. First, it is important that the organisation is embedded in the community in order to be trusted, while also displaying the neutrality and discreteness that is required for people to open up about their problems. Second, not every community-based organisation has the same high-quality advice service that was offered by Deeplish. In the absence of this, an organisation would have to possess the necessary knowledge and connections to refer advice seekers onward. This in turn presupposes that there is a viable service out there that has the capacity to further assist. None of these three preconditions can be assumed to be present in every community.

Despite the importance that Deeplish Community Centre and organisations like it clearly had for the South Asian community in Rochdale, relying on these organisations is not a panacea. Such organisations heavily depend on the drive and passion of individual community members who manage to organise activities, attract funding and maintain connections and who go the extra mile to help their community against a backdrop of limited capacity and resources. Continuous firefighting like this can risk fatigue and burnout and therefore the sustainability of what is on offer.

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

The relationship between people's social networks and the ability to resolve SWL problems is not straightforward. Instead, our data showed that whether a problem is resolved or not depends on many factors including: the nature of the problem itself (some problems are more resolvable with SWL advice than others); the complex and clustered problems experienced by some interviewees (these are harder to resolve); the make-up of social networks (who is in the social network); the ability of organisations/services to help; differing perceptions of what resolution looks like; cuts to public services; and the need not just to access help, but to access the right help at the right time.

For example, the number of organisations in the social networks of most interviewees in Deeplish were small and typically limited to day-to-day public services, such as the GP and school. However, they were also usually aware of local community centres such as Deeplish and Spotland. In this context, the presence of an embedded specialist SWL advice provider at these community centres was vital, as it meant that even people's limited connections gave them access to the right help at the right time, thus helping with problem resolution and preventing issues

from escalating.

Overall, across our research, larger and more closely connected social networks had only a small correlation to SWL and other problems being more likely to be resolved. Indeed, social networks can also sometimes impede problem resolution, where people feel shame or stigma sharing their problems or accessing help in a close-knit community, or where poor experiences of services are shared around networks, making others reluctant to access help, and sometimes leading to distrust of public services providers or other organisations.

Across the research, we found that having a broader and more diverse social network could improve the chances of sharing a problem with someone having relevant knowledge to help, or knowledge of wider services, and therefore improving the chances of problem resolution. In Deeplish, however, people's social networks were quite small, often well-connected, and predominantly consisted of family members, with some friends and service providers like GPs also present, but with very few members from the community-at-large. Several interviewees considered that lack of education around rights and entitlements, and about the wider services available to them impeded their seeking help to resolve problems. Although family and friends could often give moral and practical support and sometimes general advice, they could not offer the expertise that was ultimately needed to move towards problem resolution. This instead required signposting the advice seeker to an organisation like Deeplish Community Centre. Interestingly, however, such signposting did not usually happen because of awareness about the SWL advice service located there, but because of a perception of this organisation as approachable and helpful.

Many of the problems faced by people in our community case-study areas stem in the first instance from austerity cutbacks to services and shrinking state provision, as well as so-called 'failure demand' (where something is not done, or is done wrong somewhere else in the welfare system such as poor decision making by central government departments such as DWP). Social networks of advice seeking behaviour cannot hope to counter the socio-economic injustices that lay at the root of these problems. Nevertheless, easing people's access to good-quality advice through resourcing trusted intermediaries such as community centres can contribute to timely resolution of problems and therefore prevent problems from becoming entrenched and even more complex.

Recommendations

Our wider project makes 30 recommendations for government, the advice sector, and community organisations. These relate to the funding, design and delivery of advice services; improving advice sector engagement with communities, recognising the importance of place in determining the shape and nature of the SWL advice issues people experience and how best to build trust with communities to improve services delivery; the role of community connectors/community navigators; and the optimal balance between specialist and generalist services, and between in-person and digital services.

For Rochdale our recommendations also focus specifically on:

- the need to continue funding community-based culturally appropriate services, on a longer-term and sustainable basis;
- continuing face-to-face advice provision in accessible locations across the Borough;
- keeping the impacts of implementing the new advice services model under review, particularly with respect to actors like community champions and in-house customer services staff;
- ensuring that the key actors and agencies with whom individuals routinely come into contact during everyday life (e.g. GPs, schools, pharmacies, housing associations) are equipped with up-to-date information about organisations that can provide SWL advice, and that they are in a position to signpost advice seekers;
- exploring the potential to expand the level of advice that can be given by advisors in accessible community locations (where commensurate with their expertise);
- highlighting key considerations to take into account when deciding where to locate community-based advisors;
- providing more education around and raising awareness of SWL rights and entitlements, and the organisations and services providing help;
- supporting and funding VCFSE infrastructure and networking mechanisms;
- resourcing and valuing the goodwill and passion of key community individuals, including in the VCFSE sector, ensuring the sustainability of this important resource.

1. Introduction

This report is part of a research project that looked at how people from different localities and communities access social welfare legal (SWL) advice.

SWL advice includes advice about people's rights and entitlements in areas including welfare benefits, debt, employment, housing, immigration, education and community care. This kind of advice, often known as social welfare rights advice, is based on the law, but does not need to be provided by qualified lawyers. The demand for such advice is growing, but the capacity of the advice sector is shrinking and changing to more remote advice delivery (over the telephone and online). By examining SWL advice-seeking through the lens of local case-study areas, this project analysed the role of locality and identity-based organisations in helping people access advice.

This report presents findings from Rochdale, one of the four case-study areas. In addition to Rochdale, the project also analysed data from Hackney, Bryngwran on the Isle of Anglesey in North Wales, and Dartmouth in South Hams. The project produced a report with cross-cutting findings from all case study areas. It can be read online at **swladviceandcommunities.com**.

The project investigated:

- Relationships between access to SWL advice and community connectedness, (in)equality and wellbeing;
- How community attitudes, attributes and affiliations affect SWL advice-seeking behaviour; and
- Local informal and formal organisations, models and channels of advice delivery.

After a short overview of the methodology, this report sets out some background information about Rochdale and the advice services landscape in the Borough, before presenting findings from stakeholder engagement and fieldwork in Deeplish, concluding with analysis and recommendations.

2. Methodology

The project used a variety of methods to collect data from organisations and individuals in Rochdale. The first stage of data collection focussed on generating a picture of the advice services landscape in the Borough. This comprised meetings with key stakeholders and a workshop with advice providers in November 2022.

Based on insights from the stakeholder engagement phase, the team decided that Deeplish would be a good geographical focus for the research. The neighbourhood has a large South Asian population, a group which experiences significant barriers to accessing advice. Further, Deeplish Community Centre which has been serving that community for several decades, was precisely the type of identity-based organisation whose role the project was interested in.

The project subsequently trained Deeplish Community Centre staff to gather data in community languages using a tablet-based questionnaire. Respondents were recruited from among individuals who were accessing advice through Deeplish and Spotland community centres, as well as staff's wider professional and personal networks. In addition, a recruitment ad was placed in the Deeplish Community Centre newsletter, a paper copy of which is distributed to every household in Deeplish, and the project was also advertised on social media. Participation was incentivised through shopping vouchers, resulting in a total of 52 interviews.

Participants were asked about the kind of SWL problems they face, and what kind of action, if any, they take in relation to these problems. We were also interested in understanding people's awareness of the advice services available to them, and their experiences, where relevant, of accessing and using these services. We have also looked at people's confidence in using the internet, and their overall wellbeing. Our project has also focused on understanding people's social networks, e.g. who people speak to regularly. We wanted to understand how people's social connections relate to whether they have problems, and their experiences of seeking help with these problems.

The detailed methodology as well as the full list of stakeholder engagement themes and interview questions can be found in Annex A to our full report, which is available online.[1]

1 https://swladviceandcommunities.com/

3. Rochdale background[2]

Located in a highly diverse sub-region, Rochdale Borough has a significant Pakistani population.[3] In 2021, 18.5% of residents identified their ethnic group as "Asian, Asian British or Asian Welsh". The percentage of Rochdale residents who were born in Pakistan has risen since the 2011 Census, from 4.3% to the 5.5% reported in the 2021 Census. Other common countries of birth were Poland (1.3%), Nigeria and Bangladesh (both 0.8%). 4.5% of Rochdale households are without someone who has English as a main language. With an average age of 38, the population of Rochdale is two years younger than that of the Northwest and one year younger than that of England.

Unemployment (3.8%) is roughly in line with the national picture. However, in 2011, a high number of households (37.4%) had nobody in work, 6% of which with dependent children.[4] Nearly a quarter of residents (23%) had no qualifications in 2021, compared to 18% nationally.

Rochdale has a high number of economically inactive residents – 42% compared to 39% nationally. In 2011, fewer of Rochdale's economically inactive residents were students (5.3% compared to 5.8% nationally) and more of them were long-term sick or disabled (6.8% compared to 4% nationally) or looking after the home or family (5.1% compared to 4.4% nationally).[5]

9% of 2021 Census respondents from Rochdale had a health condition that limits their day-to-day activities a lot, with another 10% reporting that they are "limited a little".

21% of Rochdale residents live in social housing, which is significantly higher than the 17% figure for England overall.

These statistics paint the picture of a young borough with diversity that comes from a large Pakistani population, but also comprises some newly emerging communities. Experiencing high deprivation, the Borough fares worse than England and Wales overall on key indicators, such as economic inactivity, long-term sickness and disability, and qualifications.

2 All data is taken from the ONS Census 2021 unless otherwise indicated.
3 Centre on Dynamics of Ethnicity (2013) 'Local Dynamics of Diversity: Evidence from the 2011 Census' (University of Manchester): https://hummedia.manchester.ac.uk/institutes/code/briefings/localdynamicsofdiversity/geographies-of-diversity-in-manchester.pdf
4 Nomis Local Area Report for Rochdale (as of 2011).
5 Nomis Local Area Profile Rochdale (as of 2011).

4. Advice services landscape in Rochdale

Throughout the policy literature, the voluntary sector mainly features as a sector whose role is to reduce pressure on statutory services, as the Rochdale Borough Place Plan implies by suggesting the need to "increase collaborative working across organisations and sectors", pointing out the need to "build personal and community independence and resilience and where possible prevent the need for specialist and complex services" as important principles.[6] It would seem that advice services may be part of this. There is a recognition of the need to "increase third sector and volunteer involvement within the borough".[7] Support for voluntary organisations has lacked continuity in Rochdale, with the closure of the council for voluntary services in 2018.[8] In 2019, Action Together, a support organisation that was already active in two other boroughs in Greater Manchester, incorporated Rochdale into its remit.[9]

Advice services in Rochdale Borough have been delivered against the backdrop of multiple consecutive crises. At the time of the research, Rochdale Council did not have an in-house advice team, instead relying on Citizens Advice and other non-statutory organisations to deliver advice to its residents – although this was subject to a review in June 2022. Having first experienced cuts in funding and increases in demand because of austerity policies, during Covid these organisations had to adapt their ways of working to the demands of Pandemic restrictions and have more recently had to respond to a surge in demand because of the cost-of-living crisis. The authors of the Greater Manchester Law Centre's Annual Report echo a sentiment that will be shared by many SWL Advice providers in Rochdale:

> We continue to offer the best available advice and support that we can, but sadly, social provision has been eroded so badly that we can only tackle a small portion of the demand. Our support to families across Greater Manchester has once again kept a roof over people's heads and provided financial resources by gaining access to benefits that have been wrongfully denied. We help as many as our resources allow but such is the weakness of the country's welfare support system, we cannot hope to meet the upward spiral of demand.[10]

Our project held a workshop with advice providers in November 2022 to establish a picture of the situation in SWL advice in the Borough. The full briefing about this workshop can be accessed here.[11] At the workshop organisations expressed their concerns about demand outstripping supply and the inability of organisations and their staff to cope with this both physically and mentally. Organisations reported difficulty retaining and recruiting staff in a short-term funding environment that constrains their ability to invest in staff training.

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6 Rochdale Metropolitan Borough Council (date unknown) '2016-2021 People, Place and Prosperity' p.6.
7 Ibid, p. 13.
8 Greater Manchester Centre for Voluntary Organisation (2018) 'Closure of CVS Rochdale': https://www.gmcvo.org.uk/news/closure-cvs-rochdale
9 Greater Manchester Centre for Voluntary Organisation (2019) 'Action Together now supporting communities in Rochdale': https://www.gmcvo.org.uk/news/action-together-now-supporting-communities-rochdale
10 Greater Manchester Law Centre 'Annual report 2022-2023' p.4: https://www.gmlaw.org.uk/wp-content/uploads/2023/11/2023-annual-report-5-1.pdf
11 https://www.gmcvo.org.uk/publications/role-communities-and-connections-social-welfare-legal-advice

Rochdale Borough residents have access to advice from Greater Manchester organisations and locally-based Voluntary, Community, Faith and Social Enterprise (VCFSE) sector organisations. In addition, Rochdale Boroughwide Housing tenants have access to the association's money advice team, which deals with utilities debt, Universal Credit, employment and housing advice and does outreach to different areas. According to the Law Society's legal aid deserts 'heat maps' there are no legal aid funded providers of advice in either community care, education, immigration and asylum or welfare benefits in Rochdale, and only one legal aid funded housing advice provider.[12]

The stakeholders we spoke with in the course of this project suggested that people in Rochdale prefer to access services locally, which is shaped by the geography of the Borough and the strong identities associated with different geographical areas or 'townships'. Poor connectivity within the Borough underpins this tendency.

Greater Manchester Law Centre – established in 2017 after most of the local law centres had closed due to the Legal Aid Reform – delivers its services from an office that is based in South Manchester, which is a considerable distance away from Rochdale and illustrates the geographical challenges of a Greater Manchester orientation. The organisation was nevertheless able to report that half of its clients came from outside the city, including 5.4% from Rochdale in 2022/23 (nearly double the percentage of clients from Rochdale helped in the previous year).[13]

An example of a specialised organisation with a Greater Manchester remit is Greater Manchester Immigration Aid Unit (GMIAU). This provides asylum and housing support, as well as advice and representation, casework, and all stages of legal immigration advice and representation to people across Greater Manchester and the North West of England who are subject to immigration control. Affected individuals can either self-refer into the service or are referred by another agency. The organisation also operates an advice phone line. At the time of writing, due to a high level of demand and limited capacity, the organisation had stopped taking on new cases or providing representation for asylum claims or refugee family reunion cases.[14] Immigration advice has been identified as a gap in the 2022 Rochdale Welfare Advice Review, so it is not surprising that the GMIAU has dealt with 68 cases from Rochdale between 1 April 2022 to 31 Mar 2023 – which amounted to 6% of its overall caseload.[15]

Resolve Povery (previously known as Greater Manchester Poverty Action (GMPA)) has worked with six Greater Manchester local authorities to develop a Money Advice Referral Tool (MART). The idea originated in Scotland in response to the realisation that many people who were accessing foodbanks had not been offered any other advice or referrals to address their underlying problems that led to the foodbank referral. MART guides staff or volunteers in organisations that encounter individuals with money-related problems through a structured conversation with these individuals that lead to a referral. The tool is adjusted based on monitoring data on a bi-annual basis. Nevertheless, Rochdale Borough has not been part of this work and as a result the tool is not in use in the Borough.

12 https://www.lawsociety.org.uk/campaigns/civil-justice/legal-aid-deserts
13 GMLC, Annual report (n10).
14 https://gmiau.org/help-and-advice/services/#referrals
15 Numbers provided by Rivka Shaw from GMIAU in November 2023.

Citizens Advice services to Rochdale residents are delivered by the Citizens Advice SORT Group, which also covers Stockport, Oldham and Tameside. According to Citizens Advice data for Rochdale from April 2022 to March 2023,[16] the top advice categories were 'benefits and Universal Credit', closely followed by 'benefits and tax credits' and 'debt'. The next two issues people brought to the Citizens Advice Bureaux (CAB) were 'charitable support and food banks' and 'utilities and communications'. These figures clearly show the impact of the cost-of-living crisis on the advice sector.

CAB advisors deliver the service from seven locations across Rochdale that experience considerable footfall, such as community centres, libraries, children's centres and the council premises. However, according to CAB sources the geography of the Borough and transport availability can make it challenging to find venues that are convenient for everyone. In addition, the phone demand has stayed the same after the high levels of these types of appointments during the Pandemic. CAB have also introduced a What's App channel and have found that this multi-channel offer has resulted in a diversification of their client base, with younger clients now accessing their service more than previously.

The Pandemic has impacted on CAB's ability to recruit and retain volunteers, many of whom left when services had to be delivered remotely. They had, at the time of our research, successfully rolled out a programme of volunteer community navigators to address this problem. Community navigators can start advising clients on certain issues before having completed their training. This means that training them is easier and retention has also improved because it has reduced the volunteer waiting time due to training and practice working in tandem.

In June 2022, a review of welfare advice provision was conducted by Rochdale Borough Council. According to the author, the impetus for the review was the existing contract coming to an end, the crisis that was gathering steam and local authority budget constraints. In addition, the Pandemic had accelerated the move towards remote offers via the phone and Internet, which made access to advice easier for some while leaving some of the most vulnerable behind.

The review identified many Rochdale residents as financially vulnerable to the shocks of the cost-of-living crisis and highlighted the importance of a well-functioning advice offer for mental and physical wellbeing. One of the areas identified by the review where the advice offer needs to be stepped up to meet demand is debt advice, as an increasing number of people are falling into debt due to high inflation, as was illustrated by the CAB figures above which suggested that debt advice is the third-highest advice category. The review also pointed out the role of welfare advice provision for helping citizens with accessing the benefits they are entitled to in bringing money into the local economy.

The Welfare Advice Review recommendations emphasise proportionality – giving more intensive support where it is needed while reducing pressure on the system by providing more light-touch support to those who can navigate the system by themselves or only need one appointment. The review identifies the following risk factors for struggling to access advice without additional support:

16 Provided by CASORT staff in December 2023.

- Low self-confidence
- Lack of trust in authority
- Mental wellbeing issues
- Language barriers

As we will see, these barriers were borne out by our research.

In this context, the review embraces the need to maintain an easily accessible support offer in communities across the Borough to ascertain that there is access to face-to-face advice in addition to good phone and digital provision that may make advice services more accessible for some, including younger populations and those with disabilities. The review also highlights the risk that making advice services more accessible will increase the demand for these services and that it is unrealistic to think that such demand could be staved off by offering low-level interventions – especially because most people who seek advice are in crisis and need intensive support and casework. As the review emphasises, it is important to recognise the different levels of advice provision – ranging from information provision to advocacy – and the associated need for training and quality assurance.

Based on these principles, the model that was being rolled out at the time of our research was aimed at establishing a welfare advice ecosystem in the Borough that is capable of providing advice on issues like welfare benefits, debt, immigration, employment and housing at all levels of complexity.

Citizens Advice was commissioned by Rochdale Borough Council in October 2023 to provide overall leadership, training and quality control. Under the new model, Citizens Advice SORT are to deliver specialist advice and casework in relation to matters such as benefits, debt, employment and housing (up to and including representation at a tribunal or court). The Borough's existing Customer Services staff are to direct advice seekers to appropriate support.

Within this eco-system, the lead on directing advice seekers to appropriate support will be taken by the Borough Council's own in-house customer services team. This will take the form of remote (phone, Internet) and face-to-face. One key aspect of the Rochdale model is the inclusion of 'Community Champions' - individuals from across the Borough employed primarily by the Big Life Group,[17] who will 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, 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 the Council in-house team, 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.

17 The Big Life Group is made up of a social enterprise called the Big Life Company, a Multi-Academy Trust called Big Life Schools and three charities: Big Issue North Trust, Big Life Centres and Self Help Services.

This model is focussed on prevention by providing clear entry points to advice seekers with lower-level advice needs while allowing those with more complex needs to be signposted to the specialist provider. It is hoped that the diversion of lower-level cases to the customer service team, Community Champions and VCFSE providers will enable the more highly qualified advisors employed by the specialist advice organisation to focus their energy providing specialist advice and casework.

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. For the purposes of our wider research, we have classified SWL advice providers generally into 'formal' and 'informal' categories. Formal providers are likely to be part of recognised advice networks and/or hold an advice-giving quality mark, they will be registered with regulators where relevant, hold appropriate indemnity insurance for protection of giving wrong advice, and have an offer to the public that clearly includes independent SWL advice. Informal providers, conversely, may not be part of recognised advice networks (but could be part of broader VCFSE sector networks), their primary offer to the public/community is likely to be services other than advice, they are unlikely to hold indemnity insurance or be regulated specifically in relation to advice, and their offer to the public/community often includes independent help and assistance with SWL problems, whether or not they are defined as such, e.g., help with social housing or benefits, or help with 'financial wellbeing'. 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. On this categorisation, it is likely that only the services provided by the Citizens Advice SORT Group under the Rochdale model would be classified as 'formal' SWL advice services for the purposes of our research.

The advice services landscape in Rochdale is characterised by the presence of several players, including those with a Greater Manchester remit, that specialise in giving advice. The role of Rochdale Borough Council is that of a commissioner, although this was changing slightly because of the 2022 review. To add to this complexity, there are many organisations that, having recognised a need for advice, began to offer 'informal' advice services to their users although their main remit may not be advice. As we will see, this results in a highly complex situation that is difficult to navigate for both service providers and those in need of advice.

5. Advice provider perspectives

In November 2022 we worked with the Economic Support Network[18] to organise a workshop of community-based organisations that provide advice at different levels.[19] This included organisations whose main remit is not providing advice, but where this is part of a wider offer to the community. The workshop illustrated the all-important role of local VCFSE infrastructure organisations in connecting those who work in advice without being official advice providers like CAB or law centres. Action Together, the local infrastructure organisation that became responsible for Rochdale in April 2019,[20] following the closure of the council for voluntary services in 2018, was instrumental in bringing these organisations together under the umbrella of the Economic Support Network (ESN), enabling them to meet regularly and learn about each other's work and the wider context in which they are working.

One tangible result of the work of the ESN is the fact that three community centres were funded from the public health budget to provide culturally appropriate advice for the South Asian community since 2021. This had begun to address the problem that was mentioned by workshop attendees, namely the lack of access to advice by South Asian populations in Rochdale. According to workshop participants, there is a high level of unaddressed need for advice in these communities, which these projects uncover by simply being a regular presence in the community spaces that people use for other purposes and perceive as safe spaces. For example, the Kashmir Youth Project (KYP) advice worker uses the coffee mornings for men and women at the organisation to build relationships with community members on an ongoing basis. These informal conversations open a window into people's situations allowing the worker to spot problems that might benefit from her service. At the root of people's problems are reportedly language issues, but potentially also a lack of understanding of the very concept of benefits and how to get them, coupled with a reliance on family members to provide financial support in difficult situations.

5.1 Complexity and the need for coordination

Workshop discussions suggested a high degree of complexity in the advice services landscape. Participants commented that a relatively straightforward system in the past where social workers took on the role of coordinating people's support had been replaced by a system that is increasingly more difficult to navigate – both for individuals and organisations. Advisors are often thrust into the role of coordination and becoming 'de facto' social workers. In responding to acute community need, a multitude of organisations have introduced an advice offer in some shape or form without the necessary coordination at the level of the whole system, and without clear access to or understanding of established referral pathways. Participants pointed out the importance of personal relationships between staff of different agencies for creating a proper understanding of each other's work and the associated trust. It is this which can ultimately lead to a more collaborative

18 This is a network of VCSE organisations and other partners, organised by Action Together, which started meeting in 2020 to support residents with money-related problems.
19 A full briefing about this workshop is available here: https://www.gmcvo.org.uk/publications/role-communities-and-connections-social-welfare-legal-advice
20 https://www.gmcvo.org.uk/news/action-together-now-supporting-communities-rochdale

approach. Currently, such an approach is often undermined by a funding system that prioritises competition and short-term funding.

Resolving someone's problems in an advice eco-system like Rochdale's is dependent on different agencies working together. This is made significantly easier by the presence of a VCFSE infrastructure organisation that can facilitate spaces like the ESN, which make connections between different organisations easier. There was a perception that it was challenging for organisations, especially smaller ones, to stay abreast of what is on offer and how to connect their service users to it. The need for personal face-to-face relationships was highlighted in this context: a personal visit or network meeting can leave a bigger impression than dropping off a flyer that advertises services. First and foremost, as much as personal encounters promote trust between service users and advice providers, they also foster trusting relationships between the organisations that provide advice themselves. Where advice workers had good working relationships with their counterparts in other organisations and statutory agencies, this improved case management significantly. Where such relationships were absent or not as good, information sharing became difficult, and advisors were left in the dark about what impact a certain referral had made and whether any follow-up was needed.

According to workshop participants, it is key that organisations engaged at different levels of the advice spectrum be linked up and referral pathways established. Increased access to training and support, and the leadership shown by more formal SWL advice providers such as CAB could improve such engagement. For example, CAB advisers undergo 12 weeks of training and continue to be closely monitored for some time after this. While it is not possible for the CAB to simply train advisers in other organisations, former CAB advisers now do work in other organisations and CAB has trained advisors based in other organisations to provide low-level signposting, as well as providing them with an online referral tool that can be used to refer clients to CAB where appropriate.

5.2 Complexity of advice seekers' situations in crisis

Another concern is that many people delay seeking help. Workshop attendees told us that they see people coming to them in acute crisis situations. This could be due to a previous bad experience, or to barriers accessing advice or due to lack of organisational capacity, both of which lead to a delay in advice seekers' ability to access the advice they need. The social care sector was highlighted as one example where lack of staff capacity creates bottlenecks that slow down the resolution of advice seekers' problems and sometimes create new ones.

Workshop participants emphasised the importance of multiple face-to-face appointments to enable advisors to get a holistic view of the person's situation and their underlying problems. Often, advice seekers present with the most obvious problem, rather than being able to quickly communicate the entire set of complex and interlinked problems that have often led to a crisis. When an adviser can meet with a client over time, they also have the opportunity to win that client's trust. This is important, because in many cases clients have delayed their trip to an advisor due

to prior disappointment and hence lack of trust in the ability to get help. A housing association advisor emphasised the need to express empathy in order to break down distrust and barriers, which is best done face-to-face.

5.3 Form filling and trust

One particular area that was highlighted in the workshop where disappointment, causing a barrier to future help-seeking, could originate was form-filling to claim benefits. Here, many applicants are out of their depth, either because they have difficulty navigating online platforms or because they fill the form incorrectly. A workshop participant who has hence started their own legal practice helping people with claiming personal independence payments told us their own story of being unsuccessful with claiming a benefit despite being half-way through a law degree at the time. This shows the high level of skill that is required in filling in forms correctly – especially in an environment where there is a tendency to ration benefits payments. Organisations in Rochdale have seen a rise in the need for form filling, as also documented by the CAB figures given above. The high level of demand means that in many cases advisors who are not necessarily trained in filling in these forms may step into the breach and help people – with variable rates of success and raising the risk of rejected applications, severely damaging people's confidence and trust in the process of getting help. Workshop participants also stressed that success can sometimes only be achieved through an advisor, rather than by the client themselves. The example that was mentioned was that of utilities companies, which had proven to be helpful in sorting out people's problems with paying bills, sometimes even cancelling their debt altogether. However, participants were adamant that such outcomes were only achieved with the help of an advisor.

5.4 A system in crisis

The situation of advice staff was also described as difficult. For instance, staff from the housing association pointed out that due to cost-of-living pressures their advisors often experience the same problems as the tenants they are advising. Further, it is widely recognised that staff delivering advice services are increasingly operating in a situation where the state support that is available to their clients is not sufficient to address their dire financial situations. A study conducted about the work of Citizens Advice North Lancashire illustrates the difficult situation that advisors are confronting on a daily basis.[21] It outlines the health and wellbeing toll that working in conditions where advisors face a reduced ability to find solutions for their clients in a welfare system that does not provide enough financial support. The resulting situation is one of managed decline where advisors witness the steady deterioration in their clients' situation without being able to resolve the situation. Although this research took place outside of our own study area, we have evidence that these types of emotional pressures are replicated in Rochdale.

Since local authority budgets were cut as part of austerity, there has been a tendency for VCFSE organisations to fill the gaps. This trend continues in advice provision, according to our workshop findings, but demand has reached new levels,

21 D.M. Barker (2023) 'The Impact of Working During the Cost-of-Surviving Crisis on Staff and Volunteers at Citizens Advice North Lancashire', presented at Hope University Cost of Living Summit July 2023.

with the cost-of-living pushing even more people into debt. According to one workshop participant, the existing pool of advice seekers who have been in crisis for years and have learned to navigate the system to a certain extent, are now joined by a new crop of advice seekers who do not know much about the system and are also not eligible for certain benefits. VCFSE organisations are also serving as a conduit between statutory services and beneficiaries in a situation where statutory agencies are viewed as punitive and untrustworthy. One workshop participant reported their clients being "terrified" of social services and a participant from the housing association pointed out that their organisation's reputation was still overshadowed by being perceived as part of the local authority.

5.5 Communities with additional barriers

Especially for communities that face additional barriers, such as language or fear of discrimination, VCFSE organisations that enjoy the trust of the community are a key channel through which people can begin to engage with social welfare advice. As one advice worker who is part of the culturally appropriate advice provision told us the South Asian women they work with have limited awareness of what is available and where, having spent their entire lives as homemakers and rarely leaving the house. This affects their awareness of services such as advice and sometimes even of the very concept of accessing advice outside of the family. The impact of language problems was also highlighted, with many advice seekers from South Asian communities lacking confidence to turn to an advisor unless they speak their language.

The workshop discussions thus portrayed a situation where cost-of-living pressures are pushing an advice system that was already struggling to cope under the strain of austerity and the Pandemic further to the brink. The more VCFSE organisations that are not specialised in advice giving step in to respond to their service users' unmet advice needs, the more complex the system becomes. This complexity is exacerbated by the loss of statutory capacity, for example in the form of social workers, who would be able to serve as navigators. Pressure on and lack of investment in public services more generally has also resulted in delays for advice seekers, leading to a situation where individuals present with increasingly complex problems. While the system is difficult to navigate for everybody, some populations struggle more than others, e.g. individuals with language or other additional barriers.

In what follows, we examine how these barriers have played out in our local case-study area of Deeplish, and how people navigate the systems designed to provide information, help and advice. We first present some area statistics and demographics of study participants including their social networks, then introduce Deeplish Community Centre, and finally turn to advice seekers' experiences with accessing advice and the role of social networks in this.

6. The Deeplish case-study

6.1 Deeplish in numbers

Deeplish is located in the township of Rochdale South. Against the backdrop of high deprivation in the Borough overall, Deeplish and Milkstone ward is worse off on most indicators in comparison. The ward is in the 3% most deprived areas in England.[22] In the Middle Layer Super Output Area (MSOA) immediately around Deeplish Community Centre, 72.7% of households are deprived in at least one dimension. 37.5% are deprived in one dimension, 26% in two dimensions, 8.6% in three dimensions, and 0.6% in four dimensions. Dimensions of deprivation relate to employment, education, health and disability, and household overcrowding.

36.9% of the children attending Deeplish Primary Academy were eligible for free school meals.[23] In the Rochdale constituency, that Deeplish is part of, the child poverty value stood at 44.8%.[24]

Nearly 15.5% of residents in the Deeplish and Milkstone ward were born outside the UK. 18.5% of the ward residents identified as "Asian, Asian British or Asian Welsh" in the 2021 census. In Deeplish MSOA these numbers are even higher: here, 41.5% of residents were born outside the UK, primarily in Pakistan, and 71.7% of residents identified as "Asian, Asian British or Asian Welsh". 20% of households in Deeplish and Milkstone ward were without a resident who has English as a main language in 2011.[25] In Deeplish MSOA, whereas 63% of the population are aged 16 to 64 (the same as the England average), 26.6% of the population are aged 15 years and under (much higher than the 17.4% figure for England on average) and only 9.9% of residents are aged 65 and over (compared to an England average of 18.4%).

In Deeplish MSOA, unemployment is 5.6%, and 51.4% of Deeplish residents are economically inactive, with 7.4% economically inactive because of health reasons. In

22 Rochdale Borough Deprivation Briefing (2019): https://www.rochdale.gov.uk/downloads/file/422/2019-briefing-on-deprivation-in-rochdale-borough
23 Deeplish Primary Academy: https://www.get-information-schools.service.gov.uk/Establishments/Establishment/Details/141365
24 Greater Manchester Poverty Action, Poverty Monitor: https://www.resolvepoverty.org/knowledge-hub/
25 Nomis Local Area Profile: Deeplish and Milkstone Ward (as of 2011).

addition, 15% of economically inactive residents are looking after the home or family (compared to 6.6% in Rochdale and 4.8% nationally in England and Wales). This might reflect the cultural expectations around the role of women, which is further evidenced by the fact that roughly twice as many women were economically inactive as men in 2011.[26] In 2011, 41.4% of Deeplish households had nobody in work, 11.3% of which with dependent children.[27] More residents (34.1%) than in Rochdale overall had no qualifications in 2011.[28]

In the Census 2011 data the health of Deeplish and Milkstone residents was roughly in line with that of Rochdale residents overall, with 11.5% of 2011 Census respondents experiencing a health condition that limits their day-to-day activities a lot and 10% reporting that they are "limited a little". The picture is similar with regard to providing unpaid care. 10.6% of residents did this in 2011, which was broadly similar to Rochdale overall. However, in terms of households where one member has a long-term limiting illness or disability, the percentage of these was much higher in Deeplish than either Rochdale or nationally. 34% of Deeplish households fit this criterion and, in line with the younger age profile of the population, 11% of these households have dependent children.[29]

20.4% of residents live in socially rented accommodation, similar to Rochdale Borough, but higher than the England average of approx. 17.1%. A further 32.2% of people are renting in the private sector (compared to 20.4% across England), 18.2% own their home with a mortgage or loan (compared to 28% across England), and 28.9% own their homes outright (compared to 32.6% across England). Just under half of the households in Deeplish and Milkstone ward do not own their own vehicle.[30]

The high level of deprivation and disadvantage in combination with poor health in Deeplish MSOA suggests a significant need for SWL advice in the area. Considering that there is a low level of car ownership, it is likely that residents would prefer to access services such as advice locally. The fact that many residents do not have qualifications and live in households where nobody has English as a main language also suggests that advice seekers might find it difficult to navigate the advice landscape and encounter barriers in accessing advice.

6.2 Project participants

Our sample of interviewees was similar to the population of Deeplish MSOA in terms of housing and education, but had a considerably higher average age, and those born

26 Ibid.
27 Ibid.
28 Ibid.
29 Ibid.
30 Ibid.

outside the UK and those with a long-term health condition were overrepresented. Interviewees do not constitute a fully statistically representative sample of the total population locally, and the qualitative aspect of our study focused on understanding context, meaning and depth, rather than generalisability of the data collected.

61% of the Deeplish interviewees were female, and 39% were male. The average age of interviewees was 58. Most respondents were in the 50+ age bracket, but the age range of interviewees was from 21 to 85.

92% of interviewees were born outside the UK, with 76% born in Pakistan, and others born in African countries. For those born abroad, the shortest amount of time any of the interviewees had lived in the UK was one year, and the longest amount of time was 67 years. On average, interviewees born abroad had lived in the UK for 28 years.

90% of interviewees in Deeplish considered their ethnicity to be best described as "Asian or Asian British: Pakistani". 81% said they mainly spoke Urdu at home, with others speaking English and some African languages.

In terms of housing situation, 37% of interviewees owned their own home outright, with no mortgage, and 17% owned their own home but with a mortgage. 19% were renting in the private sector, and 21% renting in the public sector (social housing).

In terms of household size, the smallest number of people living with the interviewee in their household was one other person, and the largest was 14 other people. It was most common for people to be living with two other adults, and with two to three young people under the age of 18. Interviewees' households in Deeplish were the largest across all our case-study areas in England and in Wales. Nevertheless, 17% of Deeplish interviewees said they lived alone.

81% of Deeplish interviewees were receiving some form of state benefit due to low or no income; and 54% of interviewees said they had a long-term health condition, impairment or disability restricting their everyday activities that has lasted or is likely to last, for 12 months or more.

Two-thirds of Deeplish interviewees were either retired or not working due to health reasons, with roughly a quarter working either full or part-time and others not working due to caring in the home or being in full-time education.

35% of those we interviewed in Deeplish had no formal educational qualifications, with 14% holding GCSE or equivalent qualifications, 10% holding A level or other post-16 qualifications, and 12% educated to undergraduate or postgraduate degree level. These were the lowest levels of formal educational qualifications across all the case-study areas.

6.3 Deeplish community connectedness and wellbeing

As part of our research, we analysed interviewees' social networks. In this section, we first explain how we developed the social network images, and how to interpret these, before discussing findings about the social networks of interviewees in Deeplish.

6.3.1 Mapping people's social networks

Mapping people's social networks is a particular way to represent and understand their own community of close connections. We asked interviewees three questions in order to build up their networks of comparatively close social connections. These were:

- "Who do you speak to (including text, WhatsApp, etc) regularly? Includes people you live with".
- "Aside from those people who you have just mentioned, are there any other people you speak to when wanting to find out what's going on in your community?"; and
- "Aside from those people already mentioned, is there anyone else who helps people with problems in your community?"

After completing the interviews in Deeplish, we produced network images for analysis by loading our full dataset 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 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 represents 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 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. '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 unconnected squares in red are the organisations/services people were aware of as offering help to people with problems in the community. 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. 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.

6.3.2 Social network characteristics in Deeplish

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 networks.

Figure 1: All Deeplish social networks

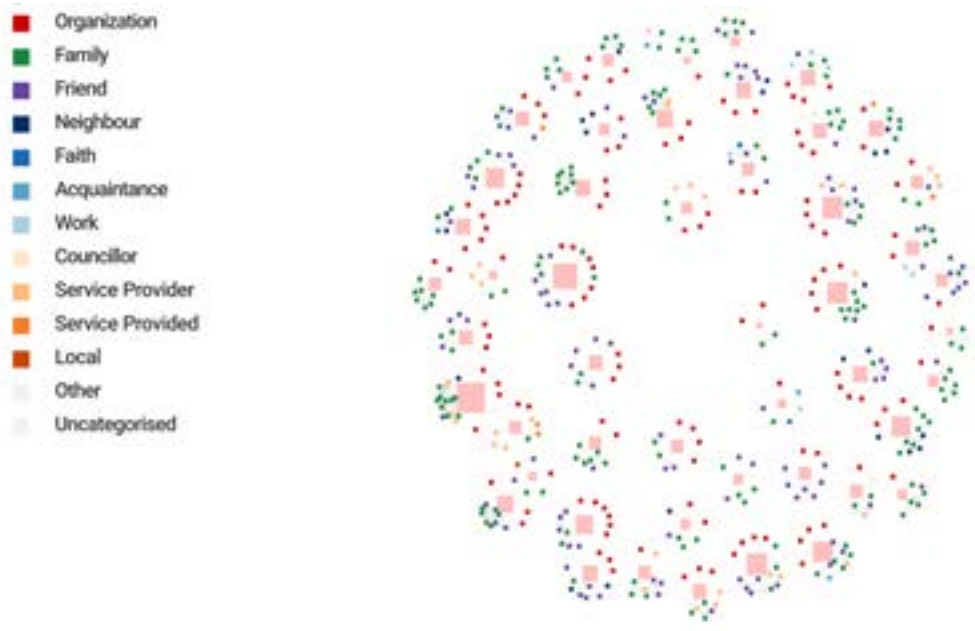
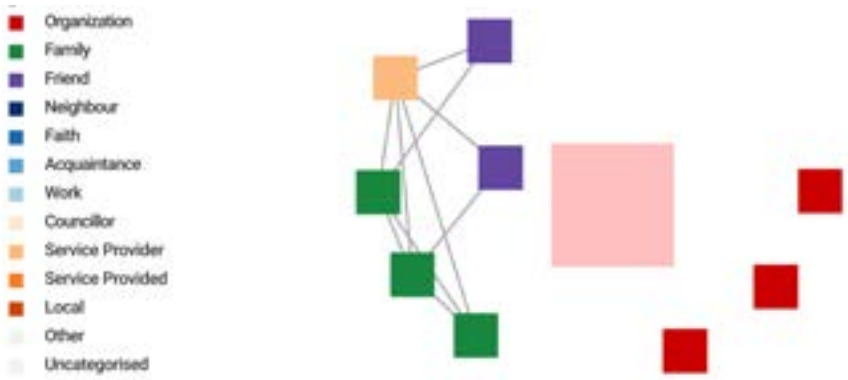


Figure 1, above, shows that there is some variability in the size and make-up of individual social networks, but that green squares (representing family members) are particularly common, followed by friends and neighbours. Figure 1 also shows a fair amount of variability in the number of organisations/services (unconnected red squares) interviewees were aware of that help people with problems.

Figure 2, below, shows a 'typical' individual social network from Deeplish, this is constructed based on averages across all the Deeplish interviews. It shows a network which includes several family members who also know each other, some friends who know some of the family members, a service provider who is also known to the family members and friends, and three organisations.

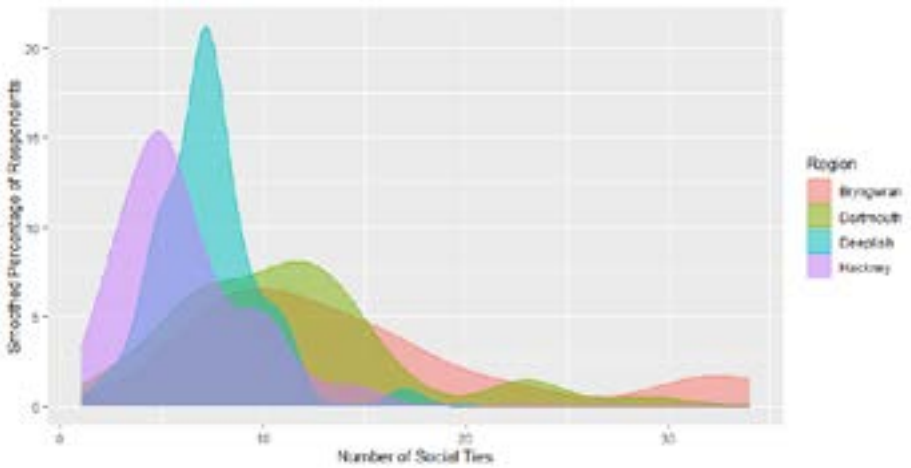
Figure 2: A 'typical' Deeplish social network



6.3.3 How Deeplish social networks compare to those in other areas

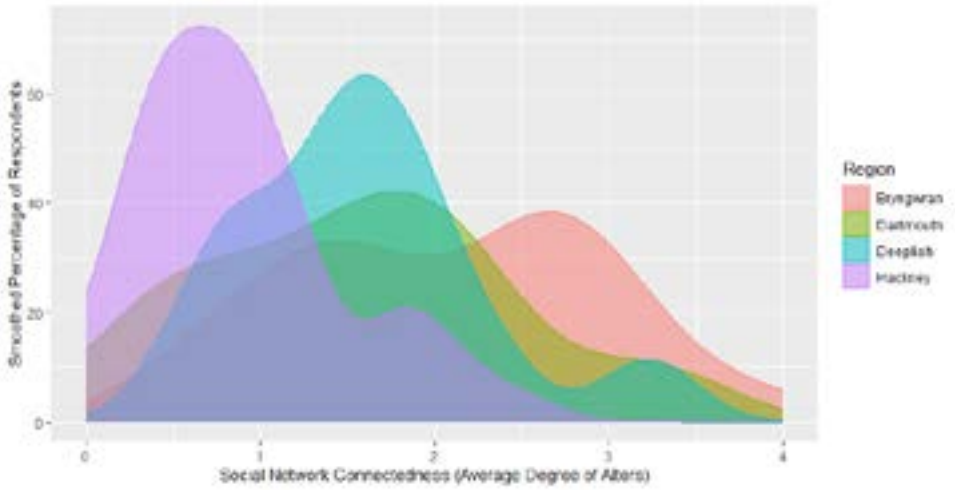
It is interesting to compare the social networks of Deeplish interviewees with those of interviewees in our other case-study areas, which can be seen in Figure 3, below. Figure 3 is a density plot comparing the size of social networks across the local case-study areas (this shows a smoothed version of the distribution's overall 'shape'). Social ties on the y-axis shows the number of people in an interviewee's social network. We can see that, for Deeplish (in blue) and Hackney (in purple), much of the coloured area is to the left of the graph, showing that these 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 on the Isle of Anglesey. The higher peaks in the Deeplish data, and to a lesser extent in Hackney, show that there was less diversity amongst the interviewees in these case-study areas in terms of the size of their social networks. For example, in Deeplish around a quarter of interviewees had social networks consisting of seven people.

Figure 3: Size of interviewee's social network



We also examined the connectedness of social networks by looking at total number of connections 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 4 shows that Hackney networks were generally the least connected, as much of the shaded purple area is to the left of the graph. Bryngwran on the Isle of Anglesey, on the other hand, had the most connected networks (the red shaded area) followed by Deeplish in blue and Dartmouth in green. Like Figure 3, Figure 4 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 4: Connectedness of interviewee's social network



In terms of the make-up of social networks (that is, who the people in the networks are) we see that social networks of interviewees in Deeplish had the highest proportion of people who are family members, but the smallest proportion of people who are friends. Neighbours formed a higher percentage of people in Deeplish social networks than in our other local case-study areas (perhaps linked to population density and the proportion of people living in social housing, as well as cultural influences). Figure 5, below, shows the percentage of people in interviewees' social networks who are family, where much of the blue shaded area for Deeplish is to the right of the graph, whereas in Figure 6 showing friends in social networks, much of the blue shaded area for Deeplish is to the left of the graph.

Figure 5: Percentage of social network who are family members

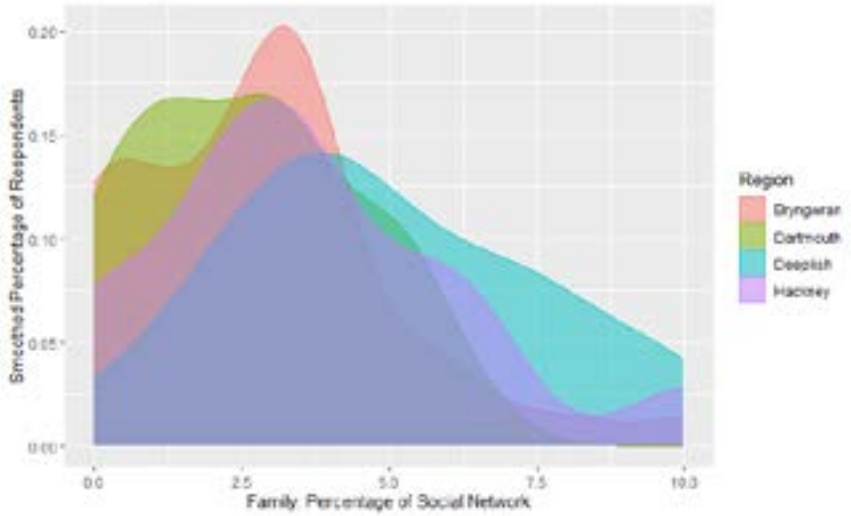
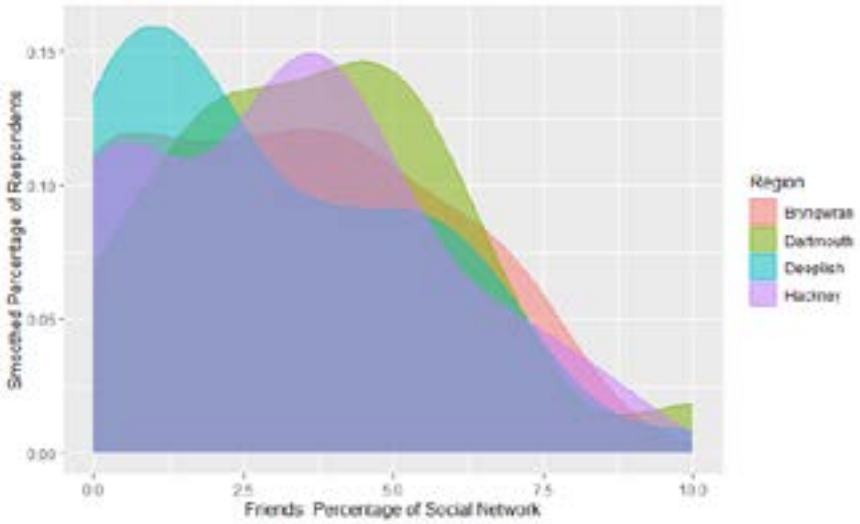


Figure 6: Percentage of social network who are friends



When considering the size and connectedness of social networks, the data we collected suggests that ethnicity may be a relevant factor. 90% of 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.[31] In terms of connectedness, the least connected networks were those of interviewees describing themselves as African, Caribbean or English. Although the social networks of people identifying as Pakistani in this study 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

31 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.

representative of the local communities or the local authority case-study areas, this data, alongside the qualitative data from our interviews, indicates that ethnicity is likely to be important in understanding both people's social networks and social capital, underscoring the importance of community-based, culturally sensitive services.

6.3.4 Social dimension of wellbeing and life satisfaction

We also asked interviewees several questions about their wellbeing, including current life satisfaction and the extent to which they feel things they do in their lives are worthwhile. Deeplish interviewees on average scored 6.4 out of 10 for both satisfaction and worthwhile life. Figure 7 shows comparative average wellbeing scores across the case-study areas. In Hackney, we took a slightly different approach worked with two different cohorts of interviewees, one group of older people and one group of younger people, and where relevant the data is reported separately for each cohort.

Figure 7: Average wellbeing scores across the 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

When comparing wellbeing scores from all case-study areas against social networks, we found that generally those with both larger networks (more social ties) and more connected networks, report having higher levels of life satisfaction, which aligns with existing social networks research. However, Deeplish does not seem to follow this pattern, particularly when comparing the connectedness of networks to reported levels of life satisfaction. Here, connectedness seems to have had a negative effect on wellbeing, as shown in Figures 8 and 9.

In Figures 8 and 9, below, the x-axis represents the connectedness of social networks, determined by looking at 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' or the 'density' of the networks). 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 8 shows that people with more connected networks generally reported higher levels of life satisfaction. It is only Deeplish that doesn't seem to follow this pattern when comparing the connectedness of networks to reported levels of life satisfaction. Deeplish interviewees had larger households than average across our case-study areas and were, on average, middle-aged (an age group which commonly reports lower levels of life satisfaction), and, in qualitative interviews, several of those reporting comparatively low life satisfaction reflected on the challenges they faced in the context of large and more close-knit families. These features may be relevant here, though of course there could be several other factors

at play. The same trends are shown in Figure 9, below, relating to worthwhile life. Again, only in Deeplish are more connected social networks associated with negative trends in wellbeing.

Figure 8: Network connectedness and life satisfactio

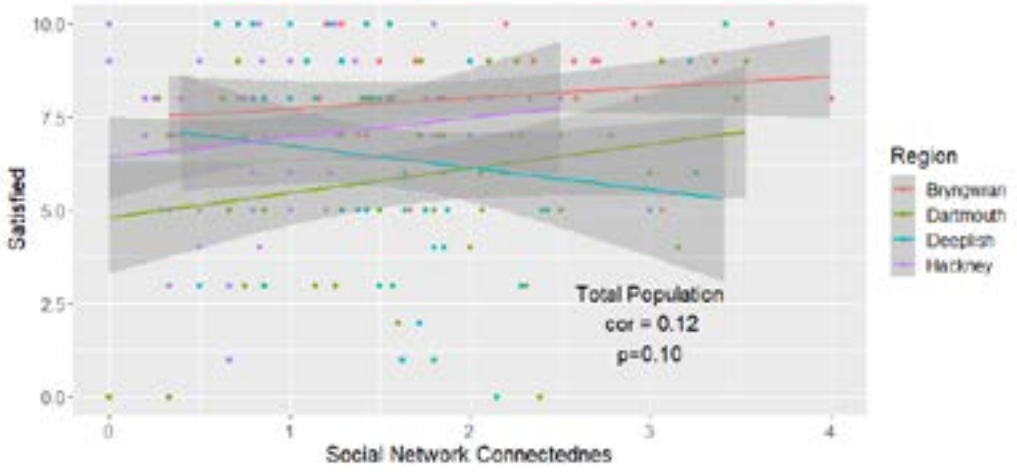
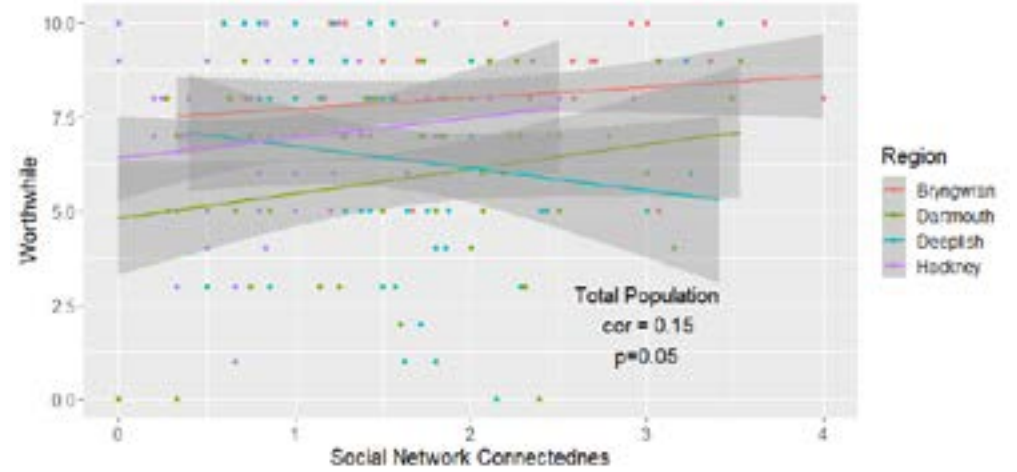


Figure 9: Network connectedness and worthwhile life



We also asked interviewees about their perceptions of the neighbourhood/ community in terms of people helping each other, specifically we asked interviewees: "To what extent do you agree with this statement: People in this community are willing to help each other? Where 0 means completely disagree, and 10 means completely agree". Average scores per case-study areas are shown in Figure 10. Deeplish had the second lowest score across the case-study areas with 5.1 out of 10, the only cohort scoring lower were younger interviewees in Hackney with an average age of 22, and a score of 4.9 out of 10.

Figure 10: Help in the community	
Deeplish	5.1
Bryngwran	7.5
Hackney Older	7.3
Hackney Younger	4.9
Dartmouth	6.8

These findings may call into question romanticised notions about the solidarity and mutual help ethos in working-class communities. However, it may also be possible that interviewees simply found it hard to make generalised statements about people's helpfulness. Findings may also evidence the dark side of social capital, where social connectedness comes at the price of less individual freedom.

6.4 Culturally appropriate advice and Deeplish Community Centre

In this section we focus on the services available to people locally, before moving on to consider the kind of SWL (and other) problems experienced by interviewees, and what action, if any, they took about those problems, including who in their social networks they shared their problems with.

Deeplish itself is a largely residential neighbourhood that is directly accessible from the subway at Rochdale train station. Immediately adjacent to the station, there are some old factories and businesses, but apart from that, the neighbourhood predominantly consists of rows of terraced housing, only interrupted by the occasional row of small shops. The big mosque is a striking feature of the neighbourhood when one approaches from the station subway. There are as many as ten mosques here, but this is the most impressive. The others are located in smaller buildings.

There is also a church, but its gate is padlocked when there is no service. The church seems to offer some activities, including Zumba for women and a board game club.

Deeplish Community Centre, along with the primary school and the children's centre, forms a focal point of this community. These are the only public buildings in Deeplish neighbourhood. At the small playground across from the centre, parents and their children meet after school when the weather is nice.

Deeplish Community Centre, our partner in the case-study neighbourhood, is one of three community organisations that have been funded since 2021 to provide

culturally appropriate advice to South Asian communities in Rochdale, a role that has been accounted for in the welfare advice model that is being implemented in the borough since the adoption of the recommendations of the Welfare Advice Review.

With a background in working with the Borough Council's welfare advice team – which closed down approximately ten years ago – and as a former advisor at Citizens Advice Bureau (CAB), Deeplish's advisor is highly trained and experienced. Therefore, despite Deeplish Community Centre's designated role as giving general information and low-level advice and signposting, Deeplish Community Centre's leadership take pride in the fact that it is rarely necessary to refer any advice seekers to the CAB.

CAB offers an advice session at Deeplish Community Centre – indeed the advisor became involved with the centre in 1992 when delivering CAB advice sessions there. During our research, a representative of CAB described the relationship between the Centre and CAB as beneficial, because each organisation can focus on their respective strengths. Although CAB is a well-known brand, it helps to have Deeplish Community Centre's endorsement. Indeed, most clients have been referred to the service by someone else at the community centre, rather than having accessed the service independently. In the CAB representative's words: "CAB may be the front door to advice, because of its brand, but other organisations may be better at making certain clients walk through that front door".

The current Director of Deeplish Community Centre has been involved with Centre since 1999, ten years after its establishment. The organisation has since become a constant in the life of the South Asian community in Deeplish and the go-to organisation for problems of all kinds. The Director commented: "It was a huge relief when we received funding for the culturally appropriate advice service, because regardless of whether we have this service or not, people will still come to me for advice". The Director has many stories to tell about people coming to the Centre with worries big and small and how the Centre's ethos is not to turn anybody away who needs help. The Centre is consciously positioned as different from other organisations which may only help people who they are funded to help or that are not sustainable and therefore do not provide a sense of continuity.

And there is a huge demand for help. This includes long-time residents ageing in place, as well as people who have newly arrived in the country without any English language skills or knowledge of the British welfare system. This results in a "complete sense of helplessness" according one of the Centre employees. Having themselves arrived relatively recently the employee, among others with similar experiences, understands how people might feel. Having English proficiency when first arriving in the UK is particularly valuable, and having this skill can lead to someone quickly becoming a person whose job it is to deal with everything, with other families relying on those with English skills to navigate the system for them, as well as providing more informal help such as helping parents who do not have sufficient English at the school gate when they want to speak to the teachers.

Language problems remain an issue, as some long-term residents' English skills may still not be sufficient for successfully navigating SWL issues in the absence of help from the younger generation. Language affects which services you know, but it also affects your ability to seek help from services that you know do exist.

Organisations like Deeplish Community Centre are physically present and visible to neighbourhood residents in their everyday lives. Furthermore, according to staff at Deeplish Community Centre, South Asians simply prefer to seek advice at organisations where they know that not only will someone speak their language, but also understand the broader cultural context in which their problem is situated. At Deeplish Community Centre people can simply walk in and speak to someone immediately who won't just understand their language but also their culture. Even the younger generation, despite knowing English and having grown up here, still face considerable disadvantage as a result of their parents not knowing the system well enough to help them with things like searching for jobs. Therefore, in many cases, Deeplish Community Centre is not just the only organisation that is known to people but also the only organisation they feel confident to turn to.

Women might be particularly affected by some of these issues. Several employees at Deeplish Community Centre pointed out that South Asian women may spend most of their time in the house. According to one of Deeplish's employees who works with women, although women in the community are not prevented from working outside of the house per se, they will still be expected to perform their duties at home in addition. She commented that women may simply not find it possible to work under the circumstances. Many of them look after a large number of household members but get very little formal recognition for their work. The only other contact they may have to people outside of the family is during the school run. In that context it is possible that employees and volunteers at the Community Centre serve as the only contacts where it is possible to get neutral advice, rather than a personal opinion.

Helping the local community is creating a keen sense of reciprocity. Community

Centre staff are now beginning to see children who used to attend the playscheme grow up and become professionals. When they are in a position to give something back to the community, Deeplish provides them with a mechanism of doing so. The Centre is well-embedded in community networks, a fact that is illustrated when one day during our research we inquired about why there was so much traffic in the area, and they all knew that there was a funeral at the mosque and they all knew the person whose funeral it was. At the end of the week, everybody, including staff at the Community Centre, attends mosque.

While the ethos of helping their community as much as possible is genuinely felt by visitors to the Community Centre, this can take a toll on staff, particularly the Centre Director who appears to be on call all the time, due to their close involvement with the local community. It can also be frustrating to see that no matter how hard one works to improve things for the community, the fundamental problems do not seem to change. In the Director's words: "You cannot truly resolve problems by continually putting a sticking plaster on them". Organisations like Deeplish may feel that they are on their own in their attempts to move the community forward in a sustainable way when the Council should be delivering real and long-term improvements to the way things are in the Borough, particularly in deprived communities like Deeplish. Yet, councillors are often seen to embrace the wrong priorities. As the SWL advisor put it "Would you rather have clean streets or a full stomach?"

Deeplish Community Centre staff credit the organisation Action Together with building bridges between organisations and the Council recently, after Rochdale had been without an effective voluntary sector development agency for several years. The Community Centre also works in partnership with statutory and other agencies. For example, there is a regular event in partnership with the Council's Equalities Action Group, where new arrivals are introduced to Deeplish Community Centre. This enables the Centre to reach these recently arrived migrants, as well as connect them to other organisations and services. According to the Centre Director, "people are more comfortable to come to Deeplish Community Centre than to a fancy modern glass building". Although the Centre is not funded for this specifically, he believes that it reduces demand for local authority support.

The Community Centre staff see poverty as the root cause for many of the problems that people bring to them. They say that poverty exacerbates other problems, such as domestic violence, gang violence, as well as damaging younger people's futures and older people's health. They emphasise that a small investment in advice services such as theirs cannot only put money into people's pockets but can also save statutory resources by resolving people's problems before they become too complex. For example, targeted work at a sheltered housing complex in Deeplish has resulted in improving pensioners' financial standing. According to Greater Manchester Poverty Action, 230 people in Deeplish are not claiming the pension credit they are eligible for.[32] The benefit checks, performed by Deeplish's advisor, who reaches out to every single resident systematically, has reportedly led to one couple being £150 more well-off each week because they started claiming attendance allowance and carers allowance.

32 Greater Manchester Poverty Action, Poverty Monitor: https://www.resolvepoverty.org/knowledge-hub/

Giving timely advice can prevent issues from reaching crisis point. The advisor gave the example of someone whose problem with a private landlord due to disrepair in the property could have easily been resolved by the Council. Instead, the tenant, desperate to solve the problem, but lacking the necessary skills and support, turned to a solicitor and accrued huge legal bills at the same time as other complications arising.

Clearly, Deeplish Community Centre staff are conscious of the important role their organisation plays in the lives of residents. Not only are staff familiar with the area and have personal relationships to residents, at times they also have their own experiences with certain barriers that may affect those they serve. As we will see below, advice seekers' perspectives further attest to the important role of the organisation.

6.5 SWL problems experienced in Deeplish

The perspectives of interviewees from Deeplish show how the issues raised by advice providers during our workshop are experienced in practice.

During interviews participants were presented with a list of SWL topic areas and asked to indicate the areas in which they had experienced problems. Not everyone had encountered SWL problems, but 81% had experienced at least one SWL problem in the last two years. Figure 11, below, shows how many problems these interviewees had experienced.

Figure 11: Total number of problems experienced by interviewees who had problems in the last 2 years

Number of problems	Number and percentage of interviewees
One problem	15 (36%)
Two problems	13 (31%)
Three problems	8 (19%)
Four problems	6 (14%)

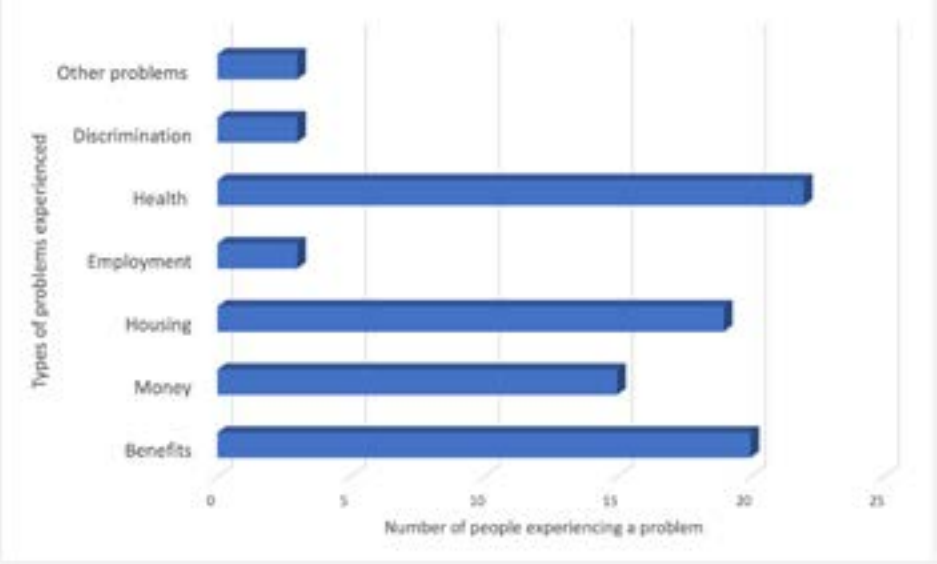
Figure 12, below, shows the most common problem combinations:

Figure 12: Most common problem combinations

Problem combination	Prevalence
Housing and health	Most common
Benefits and health	Second-most common
Benefits, money and health	Second-most common
Benefits, money and housing	Third-most common
Money, housing and health	Third-most common
Benefits, money, housing and health	Third-most common

Notably, all the interviewees reporting a combination of housing and health problems lived in public rented (social) housing. Figure 13, below, shows the number of each type of problem experienced by interviewees, which includes where interviewees had experienced multiple problems.

Figure 13: Problems experiened by Deeplish interviewees



These data suggest that it is more common to have a combination of problems, rather than one isolated problem, echoing the complexity of advice seekers' situations that was noted by advice providers. Our data aligns with other research showing that SWL problems are unlikely to occur in isolation.[33] Examples of clustered problems experienced in Deeplish included where a parent couldn't work due to challenges getting the help to which they were entitled in relation to a child's special educational needs and health issues, which led to the family experiencing debt problems; other examples include the complex arrangements for receiving carers allowance and the limitations on what can be received by carers who are working and/or in education, with over-payments again leading to financial difficulties, and causing stress-related health problems.

The most common problems that interviewees had encountered were those related to health, benefits, housing and money. The small number of 'other' problems experienced in the community related to anti-social behaviour and some planning issues. Not all the problems were explored in-depth, as we asked interviewees to pick a specific problem, or set of connected problems, to talk about in more detail. Three important themes running through the interviews with local people in Deeplish were:

- Complexity of navigating the benefits system
- Pressure on public services
- The ripple effect of unresolved SWL issues

Although these were not necessarily mentioned by all interviewees explicitly, they were also implied in what people told us about facing delays in obtaining public services such as health and adequate housing and the problems that were associated with this, as well as problems with obtaining benefits.

33 H. Genn H (1999) Paths to Justice: What People Do and Think about Going to Law (Bloomsbury); P. Pleasence et al (2004), 'Multiple Justiciable Problems: Common Clusters and Their Social and Demographic Indicators' 1(2) Journal of Empirical Legal Studies 301.

6.5.1 Health and wellbeing

Health problems were an issue facing many interviewees. These were largely physical health problems but extended to mental health for some. Problems faced included accessing appointments with general practitioners, and with relevant specialists; and a notable concern that where someone falls ill abroad and may not be able to return to the UK for some time as a result, that this can impact their access to NHS healthcare on their return. Waiting lists exacerbated problems, as interviewees noted, "it is very difficult to get an appointment" and that for some conditions "... they should get an appointment as soon as possible". The problems for other family members when someone is ill and particularly if they are hospitalised were also noted.

One area where health problems had a wider impact on others was related to children, in particular special educational needs and/or disabilities, as well as health conditions, and problems relating to children's mental health. Getting support where a young person is in a period of transition from child and adolescent to adult mental health services was a notable challenge. Interviewees noted how having a child with additional needs, a physical disability or mental health condition, can take its toll on the family as a whole, practically as well as emotionally. For example, one interviewee became unable to leave the house, which would clearly impact on her ability to work: "I have been worried because of the child ... we have asked for a lot of help from everyone, ... but nothing has been improved, now they say that your child has grown up, he is an autism patient, leave him to his situation. How can I leave him in his situation? I have to stay at home because of him."

Importantly, our data suggests that unresolved SWL problems almost inevitably have a negative impact on wellbeing. Interviewees regularly commented on how much having the problem under discussion upsets them. As one of our interviewees told us who faced a problem with erroneous penalty notices from the Department of Health: "My blood pressure became high and due to this my health deteriorated".

The data thus shows the impact of lack of capacity in the health system, leading to long delays in resolving people's already existing health problems. This is not surprising in light of the high level of economic inactivity due to health problems in Deeplish. However, there is an indication that some of these health problems may actually be exacerbated by or rooted in unresolved SWL issues, such as poor social housing conditions, and hence problems that are not immediately health-related, which can help explain why health is implicated in most of the problem combinations mentioned above. However, the data also indicates that there is a ripple effect of these problems, as they do not simply affect one person but also those around that person.

Conversely, there is evidence in our data that access to SWL advice can have a positive effect on people's wellbeing. As one interviewee stated, addressing problems in a timely manner could prevent deterioration of health: "The problem could have been solved in such a way that a council or any other institution would have helped us so that we could get a good and clean place for the children to live.

In this way, our children would not suffer from diseases and our problems would not have increased". Being listened to by someone who provides hands-on support with problem resolution and empathy is critical, as one interviewee who came to Deeplish Community Centre for help with filling in a form stated: "So for help with the form, and they're doing it for me, which was really giving me a feeling of relief, that I've been accepted whenever I come here."

6.5.2 Benefits

Accessing various forms of benefits was a problem for many interviewees. A specific difficulty was filling in essential forms and the challenges this poses, especially for people who do not speak, read or write English as a first language. However, the complexity and confusing nature of forms themselves made this difficult even for those whose English skills were better. In addition, some of our interviewees had limited education on SWL rights and entitlements, and limited education generally in a few cases, which hampered their ability to access benefits further. As one interviewee explained: "It was very difficult. At first, we were not able to read what was written…we have a language problem. Yes, by the way, we are not even familiar with the law here".

Accessing benefits in the first place was challenging, especially in relation to Personal Independence Payments and Universal Credit. Interviewees also experienced problems with Employment Support Allowance, Carers Allowance and State Pension entitlements including Pension Credits. The challenges of collating required evidence were noted, as well as situations where interviewees felt they had provided appropriate information repeatedly, yet incorrect decisions were repeatedly taken.

The impacts of withholding benefits as a form of sanctioning were severe. Several interviewees had been improperly sanctioned and/or had been overpaid due to official errors and had struggled with the consequences of repayment. As one interviewee put it: "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. … I have a child, and they just cut me off from the only money I have".

Therefore, our data suggests that benefit seekers are struggling with accessing and retaining benefits for various reasons. Although the particular demographics of our cohort made language issues very prevalent, it is important to note that the ability of filling in forms correctly is difficult for everyone, regardless of their English skills. We found evidence of challenges with form filling in all our case-study areas in England and in Wales. Challenges with form filling can lead to problems of being unfairly rejected – something that the advice providers in our workshop in Rochdale had pointed out as well, and had blamed for advice seekers' loss of trust in the system overall. Punitive, unfair and erroneous sanctioning further exacerbated the trust issue.

6.5.3 Housing

Housing problems were another major issue across our interviewees having

experienced problems. Concerns primarily related to social housing, though there were also issues faced in the private rented sector. There were several instances of social housing properties in poor condition, particularly including damp, and other problems, so severe as to impact the health of both 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..." As another said: "...the house is damp...which is causing the children's diseases".

Other social housing issues related to the suitability of housing, particularly overcrowding, and challenges securing adaptations for disabled residents. Accessing social housing in the first instance is also difficult, with interviewees citing long waits. To illustrate, one interviewee whose family had unsuccessfully applied for social housing described the following situation: "We are almost living on top of each other. My daughter sleeps in my bed, my son is sleeping on the floor under the bed. And the winter is coming. And that's why we are in so much stress and anxiety. ... And the son I have sometimes gets angry because of stress. He becomes irritable and speaks more loudly in the house. We just have a lot of problems at the moment which are not being solved. And the council is not doing anything about it".

Our data shows the impact of the lack of adequate social housing on residents and their need for SWL advice. Not only does it show that suitable housing is difficult to obtain, but that residents are faced with intractable problems due to disrepair and lack of maintenance. Given the importance of housing for someone's overall wellbeing and the amount of time that women, children and older people in particular spend at home in this community, it is not surprising that unresolved housing problems lead to other SWL problems and push residents further into crisis.

6.5.4 Immigration

Immigration problems were not as common among our interviewees as one might have expected in a neighbourhood like Deeplish. Nevertheless, it is not surprising considering the age profile of interviewees and how long they had been in the country. Matters relating to immigration were a problem for a small number of interviewees and were related more to the general challenges of moving to a new country, in particular finding employment, and potential unfair treatment at work due to immigration status, as well as awareness of services and how to access them, and language and literacy challenges.

With regard to accessing SWL advice, the data indicates a problem among new arrivals with lack of awareness of the availability of advice, in the words of one person who was affected: "I did not know at the time where to go and with whom to talk, so I have no rights, I was not able to say anything and also not able to do anything. ... I didn't even know I could get help". This shows how fundamental lack of awareness can be, when people in need of advice do not know that there are places where they can get help. This substantiates what Deeplish Community Centre staff told us about the community they serve and the help many need with navigating the system in a new country. Interviewees in contact with Deeplish Community Centre shortly after and in some cases even before their arrival in the UK were generally

better able to resolve these problems quickly and to their satisfaction than those signposted or referred to Deeplish later. This highlights the need to be pro-active about reaching out to affected populations and the essential role of community-based organisations.

6.5.5 Summary of problems experienced

To summarise, the data from Deeplish so far suggests a situation where SWL problems are not always addressed in a timely manner, be it because of strained public services or because of barriers experienced by advice seekers in terms of language, ability to fill in forms or knowledge of the advice system. There is an indication that where SWL problems remain unresolved it is likely that problems worsen or cause additional issues. The data also show that people are struggling to access and retain the benefits that they are entitled to as a direct result of a benefits system that is relying on benefit seekers to fill in complicated forms without putting in place the required support and whose punitive nature is causing fresh problems for individuals that subsequently need to be resolved. In this situation, community-based organisations such as Deeplish Community Centre become key for providing much-needed support. Being based in the community and operated by members of the same community, they are physically present where people can see them. In a world that is otherwise dominated by impersonal processes like digital form filling, such organisations provide a much-needed personal touch and empathy for people's lived experience, thus easing access barriers that people with SWL problems experience.

As we saw above, the actors in such organisations view the need for SWL advice not as an individual problem but as one that is faced by the community and whose resolution has benefits for the community-at-large. This contrasts with the common public discourse that blames individuals for their problems and positions problem resolution as an individual responsibility rather than a collective one – a view that is embodied in a benefits system that focusses on individual compliance and does not take into account the repercussions for society-at-large of unresolved SWL problems.

As we have seen above, however, SWL problems have repercussions beyond those directly affected. As we will see below, problem resolution, too, is a process that depends on social relationships, whether this be those that shape individuals' advice journeys or those that characterise how help is given.

6.6 The role of social networks in seeking help with SWL problems in Deeplish

Where interviewees had experienced one SWL problem, or set of connected problems, in the last two years, we asked them who, if anyone, in their social networks they had shared this problem/these problems with, and what help, if any, they had received. Similar to respondents in the other case-study areas, people in Deeplish were most likely to share their problem with family members and had received forms of advice and support from them. This included giving general advice, rather than helping with problem resolution, in the words of one interviewee: "They

just sort of advised but they wasn't able to help me". Problems were quite often shared with older male family members such as uncles, but in several other cases with adult (or adolescent) children of both genders, especially where the interviewee had limited or no English.

Family members had also provided advice in the general sense - it was very rare in the whole data set of case-study areas across England and Wales for interviewees to say that family had specifically provided SWL advice. Help was more likely to be around general physical and mental wellbeing, as one interviewee said, their family member had advised them "...to just go out, go [to the] gym, and – anywhere, then you [will] feel better". Family members had also been able to give interviewees more practical support, including food and other provisions. Several interviewees without English as a first language had received help from family members reading and translating documents.

Family members had recommended where interviewees should go for advice, such as to the council, the GP, or other services such as a local community centre. For some interviewees this had extended to family members directly communicating with organisations on their behalf and/or supporting them with processes.

Importantly, however, there were some cases where family members hindered the resolution of problems. This could be because of tensions within the family, discouraging interviewees from sharing their problem outside of the family, as one interviewee explained: "I was scared, because my mother-in-law always says, if you tell anybody we will send you back to Pakistan." Family members were not always supportive of interviewees' desire to resolve their problem by seeking help. For example, one interviewee whose child was retrospectively fined for claiming carers' allowance said: "I didn't talk to anyone because my [child] say...forget it, it's no use." In other cases, individuals shied away from resolving their problem because this might have damaged relations with the community, as in the case of an interviewee whose neighbour owed them money: "I've told my daughter-in-law and my son ... and my son's very angry about it ... but I said, there's no point going off about it ... you won't get anywhere and ... you'll just make yourself look bad. So I said just leave it."

Clearly, family were very important for our interviewees and could give access to valuable practical support but were not always very helpful when it came to resolving the actual problem and sometimes even hindered resolution. The stories told by interviewees were rather reminiscent of what workshop attendees told us, namely that they often come across people who had been supported by their families for years without accessing advice to resolve the problem.

Compared to the relatively important status of family members in interviewees' social networks, far fewer interviewees mentioned having talked about their problems with friends. One of the reasons may be that interviewees do not want to burden their friends with their problems, as one of them explained: "I don't want to give them that stress, too." Sometimes, friends can themselves get involved in problem resolution: "Friends who knew me tried hard to solve the problem." Nevertheless, most commonly, it appears that they encouraged the interviewee to seek help elsewhere. In the words of one person whose problem was finding

suitable housing: “Friends also say that you should apply and I have applied.” This encouragement can be quite concrete, as in a case where an interviewee whose house was overrun by pests was given the number of the council by friends and told to contact them at once. One person whose problem was related to Universal Credit overpayments hinted at why friends might encourage those with SWL problems to seek formal advice: “Because they also had to prefer that you should go to the community centre or whatever institution can help you because they also do not have the courage to solve my problems.” It therefore appears that friends were more likely than family members to point those experiencing problems into the direction of external advice and support, rather than trying to intervene personally.

Several interviewees had shared their problem with neighbours, particularly if it related to social housing conditions and/or anti-social behaviour or community safety locally.

Interviewees from Deeplish were occasionally part of groups of people who shared experiences, interests, hobbies or faith, particular groups included women’s groups, crafting groups, and groups related to community food provision. However, as compared to our other case-study areas in England and in Wales, in Deeplish, interviewees were less likely to have shared problems with people in such groups.

Our data hence suggests that interviewees from Deeplish predominantly had shared their problems with family and friends and hence socially close contacts, rather than with other community members. However, as we will see, community members whom interviewees did share their problems with were those working or volunteering at community centres.

6.7 Networks of organisations/services and how these were used in help-seeking

6.7.1 Awareness of organisations/services

In addition to constructing interviewees’ social network of community connections to people, we also asked interviewees what organisations or services they were aware of that help people with problems in their community. As part of our research, we divided these organisation/services into those we considered to be formal and informal providers, as discussed in section 4 above on the advice landscape in Rochdale.

In Deeplish, across the interviewees, a total of 31 different organisations/services were mentioned. Of these organisations/services two were formal SWL advice providers and one is in the legal sector (a solicitors’ firm), seven were local public sector organisations (such as the council, school, health services and police), two were informal national organisations and the remainder were informal local organisations, in particular local community centres such as Deeplish, Spotland, Castlemere, Wardleworth and Kashmiri Youth Project (KYP). Another commonly mentioned organisation was the local mosque.

Most interviewees in Deeplish were able to mention three organisations/services they were aware of, with the most common being Deeplish Community Centre itself,

followed by the Spotland Community Centre, with Rochdale Borough Council being the third most mentioned organisation/service, closely followed by KYP in fourth.

Not surprisingly, the three organisations that deliver culturally sensitive advice – Spotland Community Centre, Deeplish Community Centre and KYP – figure prominently in the top four mentions. This provides valuable evidence for the assumption that underpinned the decision of the Economic Support Network to fund these organisations to deliver advice, which was that advice would become more accessible to South Asian populations if said advice was hosted in organisations that are embedded in these communities. It shows how important these organisations are as anchor organisations. On the other hand, interviewees' awareness does not go much beyond these organisations, suggesting that their awareness may be limited to organisations that are part of their cultural community. This would illustrate the importance of offering advice there, but it also shows how important it is that these community organisations are well-connected to other organisations and therefore in a position to signpost/refer advice seekers elsewhere if necessary.

The prevalence of public sector services/agencies among the organisations mentioned is also noteworthy. Together with the community-based organisations, they are those that people know of in their daily lives and that often still have a physical presence in the local area – other than national government agencies such as HMRC and DWP, which are seen as remote and punitive. Knowing the local council, schools and GPs does not necessarily require additional expert knowledge but is a direct result of everyday transactions.

Interviewees regularly turned to these services which shows that they have an expectation that official local actors should be able to help, in the words of one person, "Brother, if the council wants, our problem will be solved, … but still our problem is not solved, no one helped us". There was also a sense in the interviews that people in Deeplish expect local councillors to be accountable for local problems and have the power to solve them. Local councillors and GPs had often tried to support interviewees with housing issues by writing letters – albeit not always with success. Teachers had also provided support, including by signposting to Deeplish Community Centre. Regardless of whether such actors were able to help people with SWL issues, this still suggests that they are ideally positioned to signpost people to appropriate advice.

6.7.2 Preference for in-person contact: 'digital by default' does not meet people's needs

The overwhelming majority of people contacted organisations, and particularly community centres, did so in-person, with some using in-person contact in combination with phone calls. Across all the case-study areas, in England and in Wales, there was a clear preference for contacting organisations/services in-person.

In Deeplish, interviewees who had contacted organisations did so in-person or over the phone, with a clear preference being in-person contact. Notably, none of the interviewees had contacted any organisations or services providers online. This is not surprising, in light of interviewees' low confidence scores for using the internet. In

response to our question: “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?” the average score given here was 3.9. This fell to 3.1 when people were asked about their confidence with filling in forms and applications online. These were the second lowest scores across all the case-study areas, only older people in Hackney (with an average age of 72) had less confidence in using the internet and less confidence in filling in online forms. The average scores across all interviewees participating in the research were 5.3 for confidence in using the internet to search for help and advice, and 4.4 for confidence in filling in online forms.

Across the research, although younger people were generally more confident with navigating the internet, when it came to filling in forms, their confidence levels dropped considerably. Form-filling is an area that also received attention at the workshop in with advice providers in Rochdale, who commented that form filling requires face-to-face and hands-on support to get it right in order to minimise the scope for mistakes. In this context, it is important to understand that the repercussions of failure due to an incorrectly completed application can damage trust in the system overall, in the ability to get help, and extend beyond the individual affected, as this person will share their bad experience with others. Individuals who have lost trust in the system or are told by others that they won’t be able to receive help won’t take steps to address their problem, leading to problems getting worse.

Interviewees sometimes tried to access help with filling in forms over the phone, but as one person’s story illustrates, agencies are prone to withdraw behind a digital smokescreen: “...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...” In this context, accessible face-to-face support is invaluable. As mentioned earlier in this report, the advice providers we spoke to for this research also emphasised the need for face-to-face support, often over a series of consecutive appointments to get to the bottom of often multiple interlinked problems and to build trusting relationships. 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; there is a need for social interaction and the establishment of trust between client and advisor.

6.7.3 Accessibility and importance of community organisations

Our data across the case-study areas generally shows that it is comparatively rare for individual people in an interviewee’s social network to have directly connected the interviewee to a formal SWL advice service. More commonly, individuals in social networks connect an individual to a community organisation, a community hub, community café, service or centre etc. Sometimes this is because the individual knows that the community organisation can connect to SWL advice, but much more commonly the connection is made based on the reputation of the organisation to help someone connect socially in the community. This highlights the pivotal role of community-based organisations. In Deeplish, as we will see, this related to how Deeplish Community Centre was perceived and how welcoming it was to the community.

The importance of Deeplish Community Centre manifested itself in the fact that staff and volunteers from the organisation commonly appeared in interviewees' social networks. Nevertheless, their status was distinct from that of family and friends. People turned to them as service providers, not as friends. An observation by one of the employees of Deeplish Community Centre may help with contextualising this. She noted that being separate from family and friends can be viewed as an advantage. Especially for individuals like women who are very limited in their social contacts outside the family, community centre staff can provide neutral advice, rather than an opinion as family members might be inclined to do. The centre may be one of the only sources of contacts and information outside the family for people like this.

However, the interviews also show that advice seekers have a great sense of familiarity and being welcome when they approach Deeplish Community Centre for help: "Whenever I have any paperwork or any problems with my benefits. He has always helped me like a family member. Even when nobody does this, he has helped me with every problem I have. He knows that my child is not well … they help me immediately because I don't know English." Here, the advisor at Deeplish Community Centre is compared to family and described as approachable with reference to language skills, showing the importance of advice being delivered by someone who is 'like me'.

Some past 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. Our findings in Deeplish clearly did not align with this, instead they showed that people for whom English is not a first language preferred face-to-face communication locally in their own first language.

Interviewees spoke about the importance of receiving services, including advice "in our own language". As an interviewee said of service providers, "many people have difficulties with our language, so, different centres should be opened for people like us to discuss our problems and they should listen to us and our problems". Nevertheless, the appeal of organisations like Deeplish is also that they are operated by people from the community that they serve and as such potential advice seekers have reason to believe that their staff might be more understanding of the types of issues community members encounter and might also be more trustworthy.

It became apparent during the fieldwork in Deeplish that community centre staff were of central importance for those in the community who were seeking help. We frequently witnessed staff sorting out varied problems that individual community members brought to them. The physical accessibility of the community centre on people's doorstep meant that staff were regularly approached with requests for everyday help and practical assistance by residents. This suggested a high degree of trust in community centre staff's ability and willingness to help. Staff often commented to us about the randomness of requests, but also about the fact that they do not want to turn anybody away who needs help – even if it does not fit into tightly defined and managed categories. They explicitly contrasted their centre with

other organisations in that respect, commenting that other organisations often turn people away if they do not fit the category that the organisation is funded to help.

It may be that organisations like Deeplish Community Centre operate in a tension field where they are both seen as approachable and familiar, but also as detached from intimate social circles like family and friends. In this sense, they combine the advantages of familiarity and trust with an ability to stay impartial. Although Deeplish Community Centre is anchored in the community and seen as an organisation for 'people like us', the relationship between those seeking help and those who are delivering it is formal and more hierarchical than might be expected. This contrasts with other case study communities in our study, where key community members who were associated with community-based organisations tended to be seen as friends and peers, rather than as service providers.

Deeplish Community Centre had helped many of our interviewees. Several received help with forms relating to welfare and other benefits and entitlements. As one said: "I went there and met them; they filled out my form". And another said they, "...fill in the forms and send the forms". Another interviewee said they: "...helped me to do all the papers" and "send the form...I didn't know I had to send the papers as well". Other interviewees mentioned receiving help with appeal processes. Deeplish Community Centre had also helped interviewees by phoning the Council or writing to them in relation to housing issues, providing advice relating to pension entitlements, and providing advice and support to those seeking employment.

In several cases those initially approaching Deeplish Community Centre were referred to Spotland Community Centre, particularly in relation to benefits advice. Whether local interviewees received benefits advice at Deeplish or Spotland depended on their availability, and that of the benefits adviser. Of advice at Spotland, an interviewee said: "They listened to my case and made the letter I needed...I came here by appointment...it was an appeal letter". Yet another said: "They gave me all the papers I needed". KYP had also helped interviewees with benefits claims.

In interviewees' accounts, community-based services like Deeplish were often contrasted with statutory agencies. For example, one interviewee who had sought help with a housing issue from the council pointed out: "The problem there is that there is no one to listen to. For example, you've set up an office and we have talked to you here." Another person contrasted Spotland Community Centre with trying to get support from the Pensions Service directly: "Well, I contacted the Pensions Service, but it was all over telephone, and I really didn't understand it very much, so I came to Spotland Centre and I got help there that I needed to try and resolve the problem." Here, it appears that the community centre advisor provided advice seekers with an opportunity to talk through their problems, which are oftentimes complex, and provided hands-on help. This is particularly important for advice seekers whose first language is not English and who may struggle to communicate complex situations in English or to understand instructions in English given over the phone.

It is clear from the above that community-based organisations and the staff and volunteers associated with them occupy an important place in people's social networks. As organisations that are embedded in a geographical community and

run by people 'like us' they are more connected to people's everyday experience and hence more approachable. This results in effective, hands-on and face-to-face advice that meets the needs of advice seekers from this community. They are an important addition to people's social advice networks, which are otherwise dominated by family and friends. In this regard, organisations like Deeplish Community Centre combine the advantages of the familiar with the benefits of not being intertwined with intimate social networks.

Despite the important role of these organisations, of course, whether problems end up being resolved or not is not also depends on other factors, which will be explored below.

7. How socio-economic factors impact the likelihood of problem resolution

Our data across the project indicates that those interviewees with greater human, social and economic capital were less likely to experience problems and were more likely to have had the problems they spoke to us about as part of this research resolved. With regard to social capital, in Deeplish, larger networks did not impact significantly on wellbeing and more dense social networks were sometimes even related to a drop in wellbeing. Approximately half of the Deeplish interviewees who talked about a particular problem or set of connected problems had not shared such problems with anyone in their social network, and our qualitative interviews and engagement with community practitioners suggest this is in part due to a sense of "shame", but also due to feeling that no one can help. Across our research, sharing problems with people in social networks was generally not positively correlated to problem resolution, if anything, it appears the more people a person shared their problem with, the less likely it was to be resolved.

The total number of organisations/services contacted about a problem also appears to bear little relation to its resolution. Indeed, our analysis of how people were helped and by whom, and our engagement with practitioners, both suggest that what is important is not how many organisation/services are contacted for help, but that the right organisations/services are accessed, and at the right time.

In Deeplish, most interviewees tended to contact very few organisations, which corresponds to the relatively small number of organisations that a given individual was aware of. A similar picture emerged for older interviewees in Hackney, and for some interviewees in Bryngwran on the Isle of Anglesey. From our qualitative interviews, it does seem that alongside awareness of organisations/services, both age and culture also have an impact on people's willingness to reach out to organisations/services for help, as does visibility within close-knit communities.

Our data tended to show that whether a problem is resolved or not depends on several factors including: the nature of problem itself (some problems are more resolvable with SWL advice than others); the complex and clustered problems experienced by some interviewees (these are harder to resolve); the make-up of social networks (who is in the social network); the ability of organisations/services to help; differing perceptions of what resolution looks like; cuts to public services; and the need not just to access help, but to access the right help at the right time.

For most interviewees in Deeplish there was comparatively limited awareness and use of organisations/services 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. The services offered by community centres such as Deeplish are vital, and the presence of an embedded specialist SWL advice provider helped with problem resolution and prevented issues from escalating.

However, not all problems had been resolved. Considering the views of our interviewees, and those of SWL advice and community sector participants, this is

thought to be partly due to community characteristics (including poor language skills and limited formal education); poor public services provision locally, in particular poor quality social housing; poor decision-making, (for example with benefits); differing perceptions of what resolution looks like; and partly due to structural reasons, for example where people struggle to make ends meet but have no further legal entitlements. Our interviewees felt that lack of education around legal rights and entitlements, lack of education generally, and 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 services, as well as shame or stigma associated with sharing problems in the first place, create specific barriers for this community. The organisations and services which struggle to meet the demand report they are sometimes simply putting "sticking plasters" on a problem which is the result of poor public services provision and longer-term structural inequality.

8. Conclusions

As we have seen, the advice services system in Rochdale is operating in challenging conditions that are the legacy of consecutive crises, but also of lack of investment in public services and rationing of resources in the benefits system, all of which combined have created an unprecedented level of demand for SWL advice. The wider VCFSE sector has responded to rising demand in services like debt advice and form-filling support to supplement the work of more formal advice providers like Citizens Advice. As a result, there are now many organisations that offer types of SWL advice, creating a complex situation for communities and the organisations that serve them. In this situation, the role of VCFSE sector development organisations like Action Together has been vital for providing a networking infrastructure that brings providers together to build trust, learn about each other's offer, identify emerging needs among communities and generally address advice needs more effectively.

This report has shown that community-based organisations that provide advice as part of a more generic offer to their community can be very effective at reaching populations that encounter barriers towards accessing advice. We focussed on Deeplish Community Centre as an example of an organisation that is embedded in the South Asian community and showed how this had broken down barriers for advice seekers, including those arising from language and literacy problems, lack of knowledge of the benefits system and entitlements, and digital exclusion. We found that organisations that are based in South Asian communities are well-known to community members, who according to our data do not generally have good awareness of the broader spectrum of VCFSE sector organisations that are operating in the Borough.

Our findings indicate that such organisations were accessible because they had a visible presence in local neighbourhoods and are recognised as organisations for "people like me", where advice seekers can expect staff and volunteers to speak their language and have awareness of their culture. As our example of Deeplish Community Centre showed, staff and volunteers saw the problems advice seekers brought to them not necessarily as individual problems only but understood the impact on the community-at-large and thus conceptualised the solution as a community effort, rather than as an individual one. This was in stark contrast to typical mainstream narratives, where the responsibility for problems encountered by individuals is usually laid at the doorstep of those individuals.

Our interviewees' advice stories indicate the social impact of unresolved SWL problems beyond the individual who is immediately affected. They also show the wellbeing effect of receiving face-to-face SWL advice and the accompanying relief that someone cares and listens. The social element of the help received at community-based organisations contrasted with 'digital by default', which posed a problem for people in Deeplish and across our other three case-studies, whose digital confidence was low and sank to even lower levels when it came to filling in forms online. Whereas a community centre like Deeplish is present in advice seekers' everyday lives, DWP and other statutory agencies have withdrawn behind a digital wall and are experienced as unhelpful at best and punitive at worst.

The data suggests that social networks shape advice seekers' journeys. As we have

seen, interviewees' networks were quite small and predominantly consisted of family members, with some friends and service providers like GPs also present, but very few members from the community-at-large. Although family and friends could often give moral and practical support and sometimes general advice, they could not offer the expertise that was ultimately needed to move towards problem resolution. This instead required signposting the advice seeker to an organisation like Deeplish Community Centre. In our dataset it was relatively rare that people in interviewees' networks had signposted them directly to a formal advice provider, such as CAB. There is also reason to think that people were not told to go to Deeplish Community Centre specifically in the knowledge that the Centre offers advice, but because of a sense that this organisation was approachable and would be able to help in some shape or form.

Looking at the data from Deeplish in the context of our wider dataset, it appears that there are some factors that determine whether a community-based organisation can help people in their SWL journeys. First, it is important that the organisation is embedded in the community in order to be trusted, while also displaying the neutrality and discreteness that is required for people to open up about their problems. Second, not every community-based organisation has the same high-quality advice service that was offered by Deeplish. In the absence of this, an organisation would have to possess the necessary knowledge and connections to refer advice seekers onward. This in turn presupposes that there is a viable service out there that has the capacity to further assist. None of these three preconditions can be assumed to be present in every community.

Despite the importance that Deeplish Community Centre and organisations like it clearly had for the South Asian community in Rochdale, relying on these organisations is not a panacea. Such organisations heavily depend on the drive and passion of individual community members who manage to organise activities, attract funding and maintain connections and who go the extra mile to help their community against a backdrop of limited capacity and resources. Continuous firefighting like this can risk fatigue and burnout and therefore the sustainability of what is on offer. Further, what community organisations can do reaches a limit when a problem cannot be fully resolved without the help of formal SWL advisors; when the problem is 'failure demand' as a result of bad welfare governance decision-making; or when lack of public services provision results in SWL problems where the original issue may have just been a health problem or other such problems that in itself may not have an SWL advice solution.

Our data also shows that whether problems are ultimately resolved or not still depends on socio-economic factors. Those with greater human, social and economic capital were less likely to encounter problems and more likely to have them resolved. In a situation where many of the problems faced by people in our community case-study areas stem in the first instance from austerity inspired cutbacks to services and shrinking state provision, social networks of advice seeking behaviour cannot hope to counter the socio-economic injustices that lay at the root of these problems. Nevertheless, easing people's access to good-quality advice through resourcing trusted intermediaries such as community centres can contribute to timely resolution of problems and therefore prevent problems from becoming entrenched and even more complex.

9. Recommendations

Our Full report makes several recommendations for local governments and statutory authorities, and for the advice sector, which are also relevant to Rochdale and Deeplish. These recommendations are reproduced below after a set of recommendations more specific to Rochdale.

Rochdale Recommendations

For Rochdale Borough Council:

R1. Continue funding the community-based culturally sensitive services, and wherever possible, ensure this is on a longer-term and sustainable basis.

R2. Continue funding face-to-face advice and locate this in well-known venues that are readily accessible by the communities experiencing SWL problems, particularly those experiencing complex and clustered problems.

R3. Keep the impacts of implementing the new advice services model under review, particularly with respect to actors like community champions and in-house customer services staff, who are not qualified advice providers.

R4. Ensure that the key actors and agencies with whom individuals routinely come into contact during everyday life (e.g. GPs, schools, pharmacies, community-based organisations, housing associations, local councils etc.) are equipped with up-to-date information about organisations that can provide SWL advice, and that they are in a position to signpost advice seekers.

R5. Explore the possibility of funding more advisors that are based in accessible community-based organisations.

R6. Explore the potential to expand the level of advice that can be given by advisors based in accessible community organisations, commensurate with their experience and training, particularly so that a single advisor can assist an advice-seeker with the whole journey where possible.

R7. When deciding where to place community-based advisors, take into consideration:

- the need to ensure that community organisations hosting advisors are recognised as including 'people like us' by the community sought to be reached while still being seen as sufficiently impartial;
- assess organisational knowledge about SWL problems;
- assess organisational knowledge about resources that are available outside the community;
- assess organisation connectedness with other organisations and networks in the context of SWL advice, specifically including organisations from outside the community.

For Rochdale Borough Council, advice services providers, and VCFSE sector:

R8. Explore ways to provide more education and raise awareness around SWL rights and entitlements, and around organisations/services providing help.

R9. VCFSE infrastructure and networking mechanisms like the Economic Support Network are invaluable and should be funded accordingly to ensure that relevant organisations know of each other's work and trust each other sufficiently to collaborate in a complex advice services landcape.

R10. Recognise that VCFSE provision is often dependent on the goodwill and passion of individuals who see problems as a community rather than an individual feature. Further attention should be given to how to resource and value this contribution as a precondition to ensuring the sustainability of this important resource.

Recommendations from our Full Report

For local governments and statutory authorities:

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.

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.

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 they serve 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.

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.

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

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.

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

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

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

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

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.