
The impact on advice service users of increasing the use of digital access routes

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Purpose

This paper seeks to identify the effect on service user outcomes in relation to significant changes in the channel, or route, by which money and welfare rights advice services (hereafter described as advice services) in Scotland can be accessed. As a result of the public health restrictions in place to cope with the pandemic, advice service providers have offered limited access on a face-to-face basis with the majority of services moving to digital access routes - often delivered from advisers' own homes¹.

1 Common Advice Performance Management Framework, 2021
https://www.improvementservice.org.uk/__data/assets/pdf_file/0008/31004/capmrf-annual-report-2020-21.pdf

Context

Over the past three years the way in which individuals make initial contact with money advice and welfare rights services has changed significantly. Whilst a slight shift away from face-to-face access to services was starting to emerge, the onset of the pandemic radically changed the way services could be provided.

In 2017-18, of all individuals accessing local authority funded advice services, 59% made initial contact on a face-to-face basis. In 2018-19 this had reduced to 55%, and in 2019-20 it had reduced further to 48%². In the most up-to-date information provided by local authority funded advice services, which relates to service delivery during the pandemic, face to face represented only 2% of initial contacts, telephone made up 40%, and web channels 42% (compared to 1% the previous year)³. This major shift in access routes, from in-person to web based delivery, was needed to maintain some form of service provision throughout the pandemic, and also required a change in behavior by service users.

In 2020, 27% of services made face-to-face contact available to an extent⁴ but, as with many other services, this was only possible in exceptional circumstances. Those who are digitally excluded by choice or by circumstance were therefore more limited in their options for accessing advice. The Digital Strategy for Scotland⁵, highlights the need to tackle digital exclusion and provide real 'digital choice', advocating strongly for user-orientated design. The Audit Scotland paper: *Digital Progress in Local Government*⁶, recognises attempts by public services to maintain traditional channels but recommends that council services put formal strategies in place which cater for the digitally excluded to ensure equality of access.

2 Improvement Service. (December 2020). Impact of COVID-19 on local authority funded money and welfare rights advice services.
https://www.improvementservice.org.uk/__data/assets/pdf_file/0011/22241/Impact-of-Covid-on-LAMoney-Advice-Services.pdf

3 Common Advice Performance Management Framework, 2021
https://www.improvementservice.org.uk/__data/assets/pdf_file/0008/31004/capmrf-annual-report-2020-21.pdf

4 Improvement Service. (December 2020). Impact of COVID-19 on local authority funded money and welfare rights advice services.
https://www.improvementservice.org.uk/__data/assets/pdf_file/0011/22241/Impact-of-Covid-on-LAMoney-Advice-Services.pdf

5 Scottish Government, A Changing Nation: How Scotland will thrive in a digital world
<https://www.gov.scot/publications/a-changing-nation-how-scotland-will-thrive-in-a-digital-world/>

6 Audit Scotland, Digital Progress in Local Government
https://www.audit-scotland.gov.uk/uploads/docs/report/2021/nr_210114_digital_progress_lg.pdf

Methodology

Desktop review

A desktop review was carried out to identify relevant research that considered the degree of digital literacy that exists. Whilst it is accepted that modifications had to be made to access routes to information as a consequence of the pandemic, this research provided a baseline from which to assess the extent of changes. It also highlighted those groups and individuals who are most likely to experience digital difficulties and hence may have disengaged from accessing essential support services.

The Citizens Advice Scotland (CAS) report *Disconnected: Understanding digital inclusion and improving access*, offers a snapshot of digital access and the skills possessed by bureau clients who were surveyed in 2017 – pre pandemic. Of those seeking debt and money advice, 22% were either unable to use a computer, or could use one with difficulty, and 18% hardly ever, or never, used the internet. The survey also reported that 49% of respondents could not download and save a form unaided, this figure increased to 59% with respect to uploading a form⁷. The report also found that, of those who could only use a computer with difficulty, if at all, only 35% were willing to accept digital skills training. This highlights the degree of digital illiteracy among service users pre pandemic, but also the extent of reluctance to overcome this. The report also uncovered a higher incidence of difficulty with application processes among those seeking advice on health and disability benefits; only 21% of these clients could complete an online form without assistance compared to 33% of those seeking advice on other benefits. It is unclear to what extent this is due to form complexity or with digital usability and accessibility issues related to disability.

The Age UK report, *Later Life in a Digital World*⁸, outlines the ways that elderly people suffer loss of equity of access by public services becoming ‘digital by default.’ Preference for telephone, in-person appointments and paper copies of forms amongst the elderly has left them disadvantaged by ‘digital first’ delivery. It becomes harder to find points of contact and waiting times on phone lines become longer (people recount being directed online to print-off physical forms in response to requesting offline alternatives). The report also highlights that it is common for older people to access the ‘internet by proxy;’ meaning assisted access through friends and family. The downsides of such are dependencies; discomfort and embarrassment while sharing personal and financial details, fears of being a ‘nuisance,’ and a lack of control. The report precedes the pandemic, but it is possible that this facilitation was disrupted by social distancing and isolation. Based on findings the report calls for ‘assisted digital’ provision through telephone helplines.

As part of the Lloyds-commissioned annual Consumer Digital Index Report⁹, Ipsos asked adults

7 Citizens Advice Scotland, *Disconnected: understanding digital exclusion and improving access*
https://www.cas.org.uk/system/files/publications/cas_disconnected_report.pdf

8 Age UK, *Later Life in a Digital World*
https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/active-communities/later_life_in_a_digital_world.pdf

9 Lloyds Banks, *Consumer Digital Index Report 2021*
https://www.lloydsbank.com/assets/media/pdfs/banking_with_us/whats-happening/210513-lloyds-consumer-digital-index-2021-report.pdf

who had not used the internet within three months of the survey, in 2016, 2020 and 2021, to give reasons why. For each year, the most common answers were “*I’m worried about my privacy and security*” and “*I’m worried about having my identity taken.*” Given the sensitive nature of information shared with advice services online these concerns are especially relevant. The same ‘offline’ group were asked what would encourage them to use the internet, the response ‘*nothing*’ decreased by a third between 2020 and 2021, showing a greater inclination in this group towards boosting digital skills during the pandemic. This report also highlighted that benefit claimants have slightly lower levels of digital skills; on average 29% of UK adults score ‘very low’ on the Digital Skills Index, compared to 34% of benefit claimants.

Ofcom’s *Digital Exclusion Review*¹⁰ found that the pandemic was a ‘catalyst’ for digital skill development in that digital literacy became necessary to access online shopping, video-calls, and banking (among many other services), online. The Ofcom report also recognised that the pandemic ‘entrenched’ others in their exclusion. Those in receipt of benefits and lower-income households were put at risk of becoming digitally excluded in the face of affordability issues with fixed broadband.

The research suggests that the most vulnerable individuals with whom advice services try to engage are at a clear disadvantage if a predominantly digitally based approach is adopted as almost all service users in this group are more prone to exclusion. This is creating a ‘*digital underclasses among older, socially isolated, less educated, and disabled individuals who are often the most vulnerable clients*’¹¹.

According to the most recent Office for National Statistics report (ONS), 6.3% of adults in the UK have never used the internet, within older age-groups this figure is much higher; 11.4% for the 65-74 population and 38.8% for 75 and over. Ofcom’s *Adults’ Media Use and Attitudes Report (2022)* found that 6% of households did not have access to the internet at home, and on further examination found that in this cohort a little over a quarter were those aged 75 and over (26%), living in socially deprived households (14%) or are most financially vulnerable (10%). However, in recent years there has been an increase in the use of mobile devices - significant numbers (21%) of adults now rely on smartphones and tablets to access the internet. It should be noted that those who do not have fixed broadband access might therefore still be able to access services using mobile phone data, but this has its own unique difficulties.

The 2018, CAS report that almost half of those between 65–79 years old had never used the internet, whilst in 2020, ONS found that this figure was 11.4%. This increase may be as a consequence of the pandemic which necessitated access to internet for many, for online shopping, socialising, and accessing public services. However there remains a significant population who have never used the internet.

It should be noted that there are individuals who are digitally excluded by choice, and that whilst the pandemic has forced a change in attitude for some in this group, there remains a population who refuse to engage through these channels.

10 Ofcom, *Digital Exclusion Review 2022*
https://www.ofcom.org.uk/__data/assets/pdf_file/0022/234364/digital-exclusion-review-2022.pdf

11 E. J. Helsper and B.C. Reisdorf, *The emergence of a “digital underclass” in Great Britain and Sweden: changing reasons for digital exclusion*, (*New Media and Society*, 2016)

Survey and Individual interviews

All the leads in local authorities responsible for funding or providing money and welfare rights services were asked to complete an online survey and to take part in follow-up one to one interviews using structured questions.

The survey sought to identify the additional support provided to clients and how online engagement has impacted on service users. The one-to-one interviews explored survey responses in more detail- particularly those related to service user outcomes.

Both qualitative and quantitative data was collected. Survey responses took the form of a combination of open-ended free-text boxes and multiple-choice options. The interviews were semi-structured, all respondents were asked a number of set questions alongside the provision of opportunities to add additional information that they felt was relevant. Whilst there was a degree of consensus among respondents, there were minor differences that reflected locally based initiatives.

Findings

Responses were received from twelve local authorities across Scotland, representing a c38% participation rate. All survey participants were service leads in their local authority.

Of the twelve survey respondents, five agreed to take part in follow-up interviews. The aims of these were to gain a more detailed understanding of the support provided by local authority funded advice services, to consider the changes required in service delivery models because of the pandemic, and to identify the impact of this on service user outcomes.

When asked how access was maintained with very limited access to face-to-face services during the pandemic, all respondents mentioned that shifting access points to existing telephone and email channels was critical *'from day one of lockdown.'* In addition, local authorities had to adjust working practices to offer a suite of digital alternatives - often inclusive of video conferencing (Attend Anywhere, NearMe and Zoom were mentioned). It was stated, *'not all clients have access to a device to access these platforms'* and that *'many clients do not have the confidence to use the platform.'* It was suggested that some form of video conferencing platform was positive to be able to *'put a face to a name,'* however connectivity issues or the cost of mobile phone data were sometimes too problematic, and it was necessary to fall back on telephone contact. Partnerships with third sector organisations who could offer individuals access to video facilities and, if required, support to use them were found to be of benefit.

Where face-to-face access was provided, it was often limited to obtaining doorstep signatures and the odd home visit in exceptional circumstances to the most vulnerable individuals or complex cases. Two local authorities mentioned that routine face-to-face appointments were made available, but these were very few in number due to limited space.

Service Redesign

Although not the primary purpose of this report, consideration has also been given to service redesign as this was referred to by a number of respondents. For some local authorities, the pandemic brought forward existing plans to increase digital access, whilst others had to introduce new access routes to temporarily replace face to face services. The survey showed that 45% of services had not been redesigned following the outbreak of coronavirus as they already made extensive use of digital access routes on an initial or 'first contact' basis.

Interestingly, and a factor that is likely to improve service users' outcomes in the longer term, 20% of respondents that were redesigning services stated that they included the views of those with lived experiences. Some respondents noted that client feedback was collected through surveys as well as working closely with local community groups. Others indicated that they will be seeking to learn more about ways of engaging service users and plan to incorporate these to improve service delivery.

Many respondents acknowledge that whilst face-to-face delivery must be offered for vulnerable clients who are '*slipping through the net*,' this will not be to the same extent as before the pandemic as the efficiencies introduced through increased digital provision have overall been positive. It was noted that there appears to be a lack of demand for face-to-face appointments even when made locally available. This may be because of lack of awareness, especially if advertising their availability is made exclusively online. Less than 30% of services were engaging in outreach activities when surveyed. Reasons for this included increased demand and difficulties accessing groups which were often in the early stages of getting re-constituted post pandemic.

Challenges posted by digital access

The survey highlighted that moving to digital service delivery could provide both positive and negative effects on the service user experience. Depending on the user's digital skills and confidence, form completion and virtual appointments were either much more efficient or much more time-consuming. As advice providers explained that *'online resources are very good for some while others struggle to navigate them.'* Services have found on average that cases are open longer (attributed to delays with paperwork), and time spent on cases has increased. Indeed, 90% of respondents found that average time spent on a service user *'increased a little or a lot'* with the remainder reporting no change. Interviewees suggested that distractions in the home environment and service user fatigue often led to disrupted appointments which would necessitate call-backs; taking *'two or three steps to complete something that would be one step in the office'*.

One local authority mentioned that Advice Pro (a case recording and management system) had created a customer portal in which individual service users could upload and access information. This has saved significant staff time. Respondents make frequent mention of encountering users who were uncomfortable or reluctant to share sensitive information over the phone, making it more difficult to create a rapport using this channel. It was suggested that *'information required, especially sensitive health information, is much easier to get in a face-to-face setting where empathy can be seen.'* From the service provider position, removing travel time to appointments increased capacity to see more service users per day, and the time-cost of missed appointments had less impact in a virtual setting. Some services found that there were *'less no-shows'* and increased engagement in the move to virtual delivery, suggesting that this was because it was more convenient for the service users to engage in this way.

Reduced face to face contact resulted in difficulties with reduced face-to-face contact has been in form completion. Literacy issues, language barriers (requiring three-way calls with interpreters) and insufficient digital skills all proved challenging in relation to effective digital access and use. For all services, *'support completing application forms'* was reported as *'standard practice'* and as such was essential for service users. Agencies, such as DWP (Department of Work and Pensions) and Accountant in Bankruptcy (AiB), were prompted to make available, and accept, online forms. This has been seen as a positive change. As mentioned, some services have been able to put in place electronic solutions to securely share documents in-house and with service users and to collect electronic signatures. However, for some users, document signing, and completion must still be done by post, or by doorstep visits, which advice providers have found to be time-consuming, unreliable, and depend on a user's capacity and confidence.

Delays were also compounded by dependencies on other agencies; response times from DWP, UC (Universal Credit) and energy companies were seen as contributing to cases being open longer.

The survey identified non-financial benefits *'routinely achieved'* for service users which included *'tenancy or property retained'* and *'prevention of legal action.'* Without maintaining face to face services, it was suggested that service users for whom digital engagement is challenging or not yet feasible, or who may already be disadvantaged in other ways, would be excluded from these benefits.

Impact on service user outcomes

None of the respondents had put in place measures to assess the impact of increasing digital access to advice on service user outcomes although several reported that this was an area they would be considering in more detail in the future. Accordingly, much of what follows is anecdotal in nature.

Not all service users were adversely affected by the shift to digital access to advice services. It was suggested that services *'will continue to miss vulnerable clients until services are able to get back out into the communities'*. One service provider suggested that the most vulnerable service users will only seek advice on a face-to-face basis in a familiar environment and then only at crisis point, such as when they need a crisis loan or have received a *'final warning'* letter. Once the crisis has been dealt with, many vulnerable clients will disengage, if ongoing support is only offered on a digital basis until they again reach crisis point.

The pandemic has changed, and in many cases reduced, the number of physical spaces in which individuals can access advice. Respondents commented *'the advice shop doesn't exist anymore'* and *'people do not know where we are... people's boundaries have shrunk through isolation and being cut off from services'*. This is compounded by the difficulties individuals experience when accessing information about changes to local services which is often only available on websites and Facebook pages.

'Other than knocking on doors it is difficult to work out how to engage with these individuals' was stated on more than one occasion by respondents.

Some interview respondents suggested that they had not identified any changes in service user outcomes, despite the shift to digital access to services, *'there are not any changes in outcomes yet'* and *'outcomes haven't changed.'* It was posited that this may be because there was a significant reduction in the demand for debt advice as mitigations such as payment holidays were put in place. There is evidence that this will not continue in the long term and many providers have started to see increasing requests for debt advice which they expect to continue.

Conclusions

All service providers indicated that, in future, access to advice services by face to face methods would not be offered routinely nor to the same extent. This is due to a variety of reasons. There is evidence that some service users prefer digital access routes as it is less stigmatizing and can be provided more quickly at a time that meets their needs. Service providers also stated that digital delivery enabled efficiencies to be made in terms of reducing waiting times and increasing the number of service users that could be supported. It should also be recognized that some of the traditional access points for face to face services are no longer available. Many advice service staff are now working on a 'blended basis' from home and office and this too impacts on how services can be offered.

However, all service providers recognized that face to face services had to be retained in some form for vulnerable service users. The desktop research identified that individuals who were living in poverty, the elderly, and disabled (or indeed individuals belonging to more than one of these groups) were more at risk of being digitally excluded, and as these groups are over-represented in the demographic composition of advice service users. Accordingly, there is a need to ensure traditional channels are available to ensure equity of access to advice and services. The hesitance in sharing information remotely, reported frequently in the survey responses, mirrors research findings which showed that security was a primary concern for the 'offline' community, and so it could be valuable to address these insecurities in future activities associated with service redesign and outreach provision.

The survey did not address impact on outcomes by demographic characteristics, so more evidence is needed to investigate this. However, in both survey and interview responses advice providers have expressed concerns for, and championed the needs of, the digitally excluded and have where possible continued to offer access through traditional channels to accommodate and maintain contact with these groups. Many providers mentioned that they plan to increase community delivery with the end of pandemic restrictions, however it is taking time to get this in place. This aligns with Audit Scotland's *Digital Progress in Local Government* report which advocates for 'digital first with no one left behind.' For those who are excluded by their skill level, services can reduce dependencies by employing or signposting digital assistance. The lack of change in outcomes reported in the survey does not capture or reflect adequately the experiences of individuals whose digital exclusion has reduced their visibility. One respondent mentioned that their service recorded a loss of contacts through the pandemic and another suggested that third sector organisations might have offered some in-person support which was more easily identified by individuals seeking advice.

Recommendations

Consideration should be given to introducing and raising awareness of secure portals which can be used by service users to share information. This may help to overcome the concerns of those individuals who are reluctant to use 'on-line' services.

This survey highlighted that whilst many local authority funded advice providers were starting the process of identifying the impact of a shift to digital access to advice on service users, as yet there was limited evidence. It would be helpful to review this position again in six months and to establish what progress has been made. During this period the IS will seek to identify and share examples of effective practice.

The research carried out reflects the views of advice providers and their perspective, as proxies, on the impact of digital access on service users. It would be helpful to get an independent perspective from those with lived experience- especially from individuals with the characteristics which are most likely to lead to digital exclusion.

As in many cases service redesign is happening or is under consideration, the extent to which the principles underpinning the Scottish Approach to Service Design are applied¹² should be assessed and examples of good practice shared.

Further information should be collected and disseminated about positive actions taken by local authority funded or provided advice services to engage with those who are likely to be excluded from accessing support.

12 <https://www.gov.scot/publications/the-scottish-approach-to-service-design/>