

Policy: briefing

# Shifting channels

## Housing advice and the growth of digitisation

### Summary

Research shows that 1.1 million people a year aged over 16 in England and Wales experience some form of civil legal housing problem. The most common housing problems relate to the disrepair of rented property and eviction. Some people are more likely to experience a housing problem than others. Key characteristics of those most likely to have a problem include renting, being unemployed, a lone parent, young and long term sick or disabled. The number of people with housing problems likely to increase in the medium term.

At present the housing advice needs of vulnerable households are generally met by private practice solicitors and the Not for Profit sector. Housing advice tends to be delivered through both face to face and telephone services.

The Government intends to increase the use of telephone advice in the future and is currently seeking through legislation to create a mandatory telephone gateway in certain categories of law.

A driver of this policy is the belief that telephone advice is quicker and therefore cheaper to provide. However, there is research which demonstrates that housing advice by telephone takes longer than face to face advice.

The research also highlights that certain client groups and certain problems tend towards particular channels, with very vulnerable clients and urgent problems tending towards face to face services. Importantly, outcomes also vary, with more tangible outcomes more likely to be associated with face to face services.

Alongside the shift towards the telephone, there has been a significant acceleration of digitisation across all public services. This is part of a dramatic change in the use of and access to digital technology. The Government anticipates that people will shift to use online services and that only a small minority will need alternative channels to access services, and only in the short term.

Digital services can and already do play a role in offering a range of services to people with housing problems, although these tend to be in the form of information rather than personalised advice. However, the most vulnerable housing advice clients are likely to be among the most digitally excluded.

An analysis of Shelter's own web services reveals that we have more visits from those less likely to be vulnerable. This suggests that rather than shifting clients from one channel to another, we may be simply reaching into a new audience. As such, this may even be increasing the demand for face to face services, rather than reducing it. Shelter believes that a multi-channel approach will be needed beyond the short term.

The Government's commitment to increasing digital services must include a commitment to invest in a comprehensive plan to digitally enable housing advice clients in a way which is meaningful and can lead to resolution of their problems. However, face to face advice services must continue to be commissioned widely alongside telephone and digital services, in order to ensure that those most likely to have housing problems will be able to access advice when and where they need it.

## Introduction

The Government has said that it plans to move away from delivering publicly funded services in one stop shops, which provide services from one location, and instead move towards services being available whenever and wherever the citizen needs them.<sup>1</sup> In relation to advice, the Government has said that clients should be able to access information and legally aided advice via the telephone and online at a time and place convenient to them without having to wait for a face to face appointment.<sup>2</sup> This briefing considers these aims in the context of housing advice. It examines the kind of housing problems people have and identifies those most likely to experience them. It goes on to consider how different delivery channels work for different client groups.

## Housing problems and the need for advice

### The kind of housing problems people have

According to the Civil and Social Justice Survey (CSJS), in 2010, 3.9% of people aged over 16 in England and Wales experienced one or more housing problems in the previous 18 months.<sup>3</sup> This suggests that, over a 12 month period, 1.1 million people aged over 16 in England and Wales experience some form of civil legal housing problem. The most common housing problems identified in the survey related to the disrepair of rented property and eviction. Disrepair problems were defined as unsafe or unsuitable conditions or the landlord not repairing. Problems such as mortgage arrears or repossession were identified in the home owner sector but to a lesser degree. The survey, while the most authoritative source available on housing problems and advice seeking behaviour, excludes certain groups in the population. People living in temporary

accommodation, B&B, hostels and those sleeping rough fall outside of the survey data. Given that people in these groups have housing problems<sup>4</sup> by definition, the true figure of those experiencing a housing problem is very likely to exceed the 1.1 million cited above.

### Who is most affected by housing problems?

The evidence also shows that some people are more likely to experience a housing problem than others. Multivariate analysis of the Civil and Social Justice Survey suggests that certain characteristics are strongly associated with an increased likelihood of experiencing a housing problem. Those renting either private or social housing are over six times more likely to have a housing problem than those in other tenures. Living in a flat makes it over three times more likely that an individual will have a housing problem. Other key characteristics include: being a lone parent, being unemployed and being young, specifically aged 18 to 24. It is also likely that those in receipt of means tested benefits and those who are long term sick and disabled are over represented in these groups.

These factors set out the characteristics of an individual associated with a higher likelihood of experiencing a housing problem. However, further research based on the CSJS shows that people with a housing problem are also likely to have experienced another type of problem. They are over three times more likely to have a money, debt or benefits related problem. There is also a strong association between housing problems and family problems. Those with a housing problem are over four times more likely to have experienced a relationship breakdown and over five times more likely to have experienced domestic violence.<sup>5</sup>

### Housing problems and the need for advice in the future

With the population growing, it is likely that the total number of housing problems will increase. Even if the incidence of housing problems in the population were to remain constant over the next five years,

<sup>1</sup> [Open public services White Paper](#), Cabinet Office, 2011

<sup>2</sup> [Proposals for the reform of legal aid in England and Wales](#), MOJ, 2010

<sup>3</sup> The survey defines housing problems as problems that were "difficult to solve" involving legal rights and responsibilities. It covers categories such as boundary disputes and conveyancing. For the purpose of this report, housing problems is used to describe those problems relevant to Shelter's clients such as disrepair, eviction and homelessness. For further information see: [Research summary: Experiences of housing problems in England and Wales, 2006 to 2010](#), Shelter, 2011 and Pleasance et al, [Civil Justice in England and Wales](#), LSC 2011

<sup>4</sup> An earlier edition of the survey reported that of those in temporary accommodation 52% had experienced rented housing problems and 15% had experienced homelessness in the previous 3.5 years. See Pleasance, P and others, [Causes of Action](#) (2004)

<sup>5</sup> Housing problems in England and Wales, Pleasance & Balmer, 2011, unpublished

there would be an increase of almost 66,000 problems overall. However, the incidence of housing problems may increase if population growth is compounded by problems associated with the shortfall in supply. Given the association between renting and the likelihood of experiencing a housing problem, the growth of private renting may mean more housing problems occurring.

Between 2003 and 2008, the number of private renting households grew at an annualised rate of almost 6%, compared to only 0.6% across all tenures and a decline of 0.1% among homeowners. Over the same period the social rented sector remained relatively constant, so the total growth of renting households over that five year period was 12% (or 2.3% a year).<sup>6</sup> If these trends persist and the private rented sector were to increase by a further 10%, there could be an additional 38,000 to 58,000 housing problems, in addition to the increase associated with population growth.

## Meeting the need for housing advice

### How are housing advice needs currently met?

The housing advice needs of vulnerable households are currently met by a range of providers including private practice solicitors, Law Centres, CABx and, of course, Shelter. These services are supported by a patchwork of funding streams which include local authority contracts, legal aid, CLG schemes, the Financial Inclusion Fund and charitable giving.

Traditionally housing advice has been delivered via face to face services in advice centres, solicitors' offices or at other locations such as county court duty desks or in prisons. Funders tend to specify the delivery channel. The Legal Services Commission, a major funder of legal advice and representation via legal aid, currently commissions both locally delivered face to face provision and the national Community Legal Advice telephone service. Local authorities, also important funders of advice services, have traditionally funded face to face advice for local residents. The Financial Inclusion Fund explicitly funds face to face debt advice, including for cases where the debts result in housing problems.

There are also a range of web-based information services available to those with housing problems, most notably ASA's [Advicenow](#) website, the [Advice Guide](#) by Citizen's Advice and Shelter's [Get Advice](#) pages. The [Advicenow](#) website was funded through a range of grants including from central government, the EU and the Big Lottery, although it currently has no long term funding. The Shelter website is funded out of charitable giving.

### Meeting advice needs in the future: a shift to the telephone

In housing advice, along with other public services, technology is being harnessed to shape the channels through which the public access services. The policy shift away from face to face services and in favour of the telephone is particularly apparent in legally aided advice. It is the Government's intention to increase the use of telephone services to those in need of advice, at the expense of face to face services. New legislation will rule out the individuals' ability to choose the means by which they receive advice and assistance.<sup>7</sup>

The Ministry of Justice has developed proposals to deliver by telephone legally aided advice on discrimination, special educational needs and debt. Under these plans there will be a presumption in favour of telephone advice, known as the 'mandatory telephone gateway'. Only very limited groups of clients will be able to receive face to face assistance - and only after using the telephone in the first instance. At present there is no specific proposal to extend the mandatory telephone gateway to housing cases, but debt cases which involve the loss of the home are to be included. It is the Government's intention that it should be rolled out to cover further areas in the future.

Telephone delivery of legal advice services is not new. Not for Profit (NfP) organisations have been providing telephone advice for many years and the Legal Services Commission first piloted this method of delivery in the early 2000s. However, making it mandatory is new and illustrates the Government's intention to move away from funding face to face advice in many instances.

---

<sup>6</sup> Growth of Households, by Tenure, DCLG Live Tables 801

---

<sup>7</sup> Legal Aid, Sentencing and Punishment of Offenders Bill, Part 1, 26 (1) and (2)

## Telephone vs Face to Face

A driver of this policy is the belief that telephone advice is quicker and therefore cheaper to provide than face to face advice. There is also an assertion that clients are well served by telephone services, particularly those in remote areas. However, there is little research comparing alternative delivery modes and considering the implication of increased reliance on telephone services.

One of the key pieces of research which does exist challenges the assumptions that telephone advice is necessarily cheaper or preferred by those seeking advice. The study, which used LSC data on legal aid for housing problems, considered the similarities and differences between the delivery of telephone and face to face housing advice.<sup>8</sup> It found that certain client groups and certain types of problem tended towards particular channels. Clients under 18 and those living with an illness or disability, particularly those with mental ill health, were more likely to use face to face than telephone services. There was also evidence to suggest that more urgent problems such as homelessness were more likely to be associated with face to face advice.

The study also considered outcomes. An initial analysis found comparable positive outcomes for both channels. However, a more sophisticated analysis of the data comparing like with like, found a significant difference between the outcomes achieved by telephone and face to face advice. Whereas most of the beneficial outcomes for telephone advice consisted of enabling clients to manage their affairs better, more tangible outcomes were achieved in face to face advice. Outcomes such as the client being housed, rehoused or retaining a home or having repairs carried out were rare for telephone advice and were much more likely to be associated with a face to face service.

The study also revealed that the assumption that telephone advice is necessarily quicker and therefore cheaper is not well founded. Detailed analysis of housing advice times shows that telephone advice takes longer than face and face advice.<sup>9</sup> Any savings made in provision are probably accounted for by telephone advice being funded at a lower rate.

---

8 Balmer, Smith, Denvir & Patel, Just a phone call away: Is telephone advice enough? *Journal of Social Welfare and Family Law*, Volume 33, Issue 4

<sup>9</sup> Telephone advice takes 14 minutes longer than face to face, once key variables are controlled for, compared to one hour less when examining raw data.

## The growth of digitisation

Alongside the shift towards the telephone, there has been an acceleration of digitisation across all public services. This is part of a dramatic change in the use of and access to digital technology. Use of the Internet has increased rapidly over the last decade and has become an essential part of day to life for many people.

Since 2000, the proportion of homes in the UK with an internet connection has tripled, increasing from 25% to 76% in 2011.<sup>10</sup> By 2011, most adults in the UK (83.5%)<sup>11</sup> had used the internet and three quarters of all homes had a broadband connection<sup>12</sup>. Broadband has now almost entirely replaced dial-up internet.

The way in which people connect to the internet has become more varied; internet access is no longer synonymous with going online with a desktop computer. The emergence of a new generation of internet users has been identified. They are defined by two separate but related trends: portability and access through multiple devices. First generation internet users – who access the internet primarily through a personal computer in the home, linked to the internet through a dial up connection or broadband connection – are rapidly being replaced ‘next generation’ users who access the internet from multiple locations and devices. According to the Oxford Internet Survey, 44% of internet users in Britain are now ‘next generation’ users.<sup>13</sup>

Smartphone ownership has also risen rapidly, with over a quarter of all adults owning one (27%) by 2011 and over half (59%) purchasing theirs in the previous year.

This equates to 12 million consumers.<sup>14</sup> According to the National Statistics Opinions survey 2011<sup>15</sup>, there was a significant growth in the adoptions of mobile internet technology over the previous 12 months, with an extra 6 million people using their mobile phone to access the Internet than reported in 2010.

---

<sup>10</sup> [Ofcom, Communications Market Report: UK](#), 4 August 2011 p203

<sup>11</sup> [Internet Access Quarterly Update 2011 Q4](#)

<sup>12</sup> Ofcom p3

<sup>13</sup> A next generation user is defined as someone who uses at least two Internet applications on their mobile or who fits two or more of the following criteria: they own a tablet, own a reader, own three or more computers. For further details see: Dutton & Blank, [Next Generation Users: The Internet in Britain](#), Oxford Internet Survey 2011 Report

<sup>14</sup> Ofcom p47

<sup>15</sup> ONS, [Internet Access – Households and Individuals, 2011](#), 31 August 2011



## Digital differences

However, despite the rapid growth in the number of people owning portable devices, they are not evenly distributed: next generation internet users are much more likely to have higher incomes. Where smartphones are concerned, users are more likely to be male, younger and from ABC1 social groups than regular mobile phone users. Teens and young adults are the age groups most likely to have a smartphone; almost half of all teens aged 12-15 have one. The rate of growth in the use of this technology was fastest among those aged 16-24, with internet use over a mobile increasing from 44% to 71% between 2010 and 2011. These differences indicate a new digital divide emerging in Britain.

Despite the revolution in digital technology, some 8.2 million adults in the UK have never used the internet. This represents 16.3% of the adult population.<sup>16</sup> Adults who are less likely to have used the internet include the over 65s, the widowed and those with a disability. Digital exclusion is more prevalent among low income households, older people and more socially excluded groups. Studies have identified a correlation between the social disadvantage an individual faces and their inability to access and use digital services.<sup>17</sup> Older people and those in lower socio-economic groups are less likely to have internet access: take up among DE households is just 56% compared to 90% of AB households.<sup>18</sup>

Digital disengagement is a complex and compound problem. Although there is no single measure which defines digital exclusion, it is generally accepted that the following factors contribute to the digital divide: access to equipment or connections; skills, confidence and capability to use information technologies (ICT); and the attitude or perceptions of the relevance of ICTs to an individual's life.

There are still 5.7 million households in the UK with no internet connection. Some households suggested that specific barriers were preventing them from investing in an internet connection such as the equipment costs, set up or computer were too expensive; however lack of interest and lack of skills were the most common reasons.<sup>19</sup> A US study has also highlighted the significant growth in activities that users engage in once they are online. As a result, the gap in technical experience and

general understanding of the internet between online adults and off line adults is increasing.<sup>20</sup>

Despite the multiple initiatives aimed at bringing people online, a digital divide remains in access to the internet. However, although gaps persist, they have narrowed. Evidence to date indicates that there is a steady but slow decline in the proportion of people who have never used the internet. In 2009, 10.2 million adults had never been online. By Q4 2011 that figure had fallen to 8.2 million.<sup>21</sup> Of those using the internet, the large majority claim to be confident and levels of confidence increased all age and social groups between 2009 -10. Older age groups, women and lower socio economic groups are less confident but levels have increased from all groups.<sup>22</sup>

In the US, smartphones appear to be reducing the digital divide.<sup>23</sup> Groups that have traditionally been on the other side of the digital divide are using wireless connections to go online. Among smartphone owners, young adults and minorities, those with no college experience and those with lower household income levels are more likely than other groups to say that their phone is their main source of internet access. In the UK smartphones may well be helping those less familiar with the internet to become more connected.

## Digital by default & assisted digital

The Government is promoting a digital by default strategy, which includes a commitment to stimulate private sector investment to deliver the best superfast broadband network in Europe by 2015.<sup>24</sup> The new Government Digital Service is hosting and commissioning content about public services. Although the Government acknowledges that there will still be a need for face to face services in certain areas of public service delivery, this is increasingly being seen as the exception rather than the norm. It is anticipated that most people will shift from face to face to online services without the need for assistance and consequently the face to face services remaining will be freed up for those who most need them.

In 2009 the Government appointed Martha Lane Fox as its Digital Champion to head up a campaign

---

<sup>16</sup> ONS, [Internet Access Quarterly Update 2011 Q4](#)

<sup>17</sup> CLG, [Digital Inclusion: An analysis of Social Disadvantage and the Information Society](#), 2008.

<sup>18</sup> Ofcom p208

<sup>19</sup> Ofcom p208

<sup>20</sup> Zickuhr & Smith, [Digital Differences](#), Pew Internet, 13 April 2012

<sup>21</sup> [Evaluating the work of the UK Digital Champion and Race Online 2012](#), Cag Gemini, March 2012, p6

<sup>22</sup> Ofcom p214

<sup>23</sup> See footnote 20.

<sup>24</sup> [Open public services White Paper](#), Cabinet Office, 2011

to promote digital inclusion and advise government on how to provide better, more efficient online public services.

Martha Lane Fox and her team founded [Race Online 2012](#), a campaign which aims to make the UK one of the first developed countries in the world to achieve near-total internet use by 2012. The Digital Champion has now launched [Go-ON UK](#) pick up the baton from [Race Online 2012](#). [Go-ON UK](#) is a broader campaign with a remit to build the capacity of organisations as well as individuals. Both [Race Online 2012](#) and [Go-ON UK](#) explicitly acknowledge that of the 8.2 million people in the UK who have never used the internet, 4 million are among the most disadvantaged.

A major plank of the Government's digital by default programme is the introduction of a digitised benefits system. Welfare benefits will be replaced by Universal Credit between 2013 and 2017, when all applications and notifications of change of circumstances will need to be made online. Work is well underway in the DWP on how to increase digital channel use among digitally excluded benefits claimants. Research<sup>25</sup> has identified multiple barriers including lack of awareness of digital services, little or no internet access, minimal IT skills and a lack of confidence. Some claimants also had no interest in acquiring internet experience and some had poor literacy and/or health problems which created additional barriers to digital participation.

In recognition of the reality of the digital divide, the Government has developed a policy of 'assisted digital' to run alongside the digital by default agenda. Assisted digital is the term now being used to describe a range of developments, strategies, and actions aimed at increasing digital inclusion. It is underpinned by a recognition that different services and client groups require different forms of support in order to allow a fully digital service to operate. Although in the short term it includes providing access to non-digital channels by exception for those who need them (e.g. click and print services for paper forms), it is predicated in the medium to long term on services being digital by default, rather than on offering a multi-channel approach to service delivery.

Assisted digital includes:

- the provision of an interface to digital services where non-digital elements are required e.g. ID verification;

---

<sup>25</sup>DWP, [Increasing digital channel use among digitally excluded Jobcentre Plus claimants](#), 2011

- the provision of physical access and/or support to use digital channels e.g. through internet terminals for those without internet connections; and face to face support to input data for those without internet skills;
- signposting to internet training for those requiring digital skills e.g. via UK Online centres or libraries;
- specialist solutions to specific issues (e.g. problems faced by blind, disabled or older people) by working with special interest groups.

## Housing advice clients and the provision of digital services

Those most likely to experience a housing problem are also likely to be among those who are digitally excluded. Some groups in particular are difficult to reach with digital services. For example, those who rent are over six times more likely to have a housing problem than those in other tenures. Yet, social housing tenants account for 47% of all the UK's digitally excluded adults.<sup>26</sup>

Race Online 2012 has already identified sustainable support to social housing residents as a strategic priority and has joined forces with 15 leading housing associations to research the social and economic benefits that tenants and landlords stand to realise from the housing sector developing its digital capacity. There is a Social Housing Providers Digital Inclusion Strategy Group, where housing providers can share insight and expertise. Policies already include easier mechanisms for rent payments and reporting repairs and free wifi access to tenants. However, the challenge remains that this group are likely to have housing problems yet difficult to reach with digital services.

Those with a long term illness or disability, particularly those with mental ill health, are at much greater risk of experiencing a housing problem. Yet, just under half of the 8.2 million people who have never used the internet are disabled. Mental health professionals have noted that their clients are unlikely to have a computer at home or an internet connection.<sup>27</sup> Although the number of disabled users is decreasing,<sup>28</sup> there is still a significant correlation between disability, housing problems and digital exclusion.

---

<sup>26</sup> [Digital by default 2012, the case for digital housing](#), Race Online 2012

<sup>27</sup> DCLG, [Digital Exclusion Profiling of Vulnerable Groups Adults with Mental Health Problems: A Profile](#), 2008

<sup>28</sup> [Internet Access Quarterly Update 2011 Q4](#)

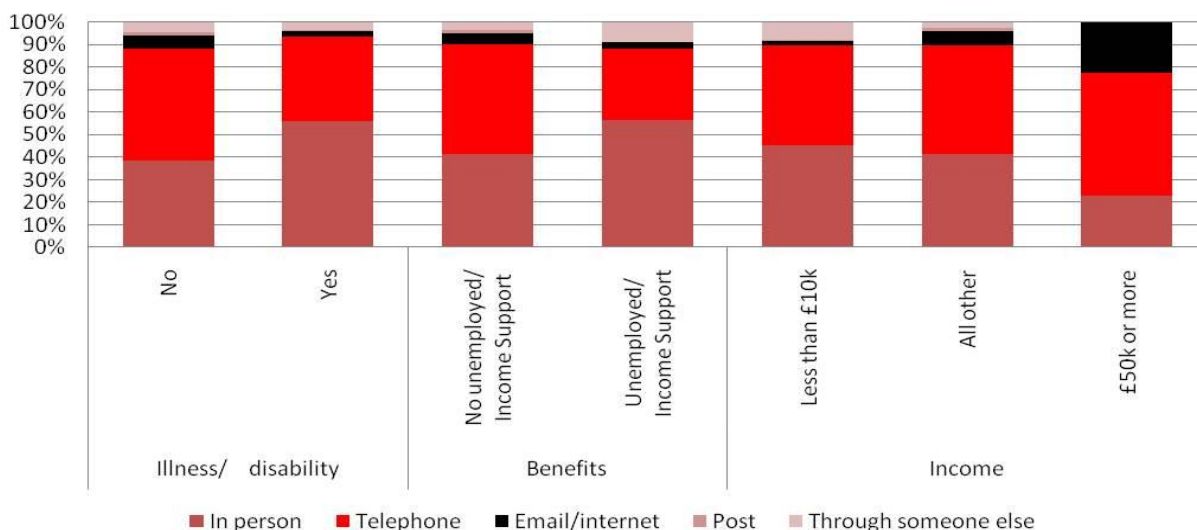


Figure 1. Social characteristics by initial mode of contact with advice provider  
 Source: Housing problems in England and Wales, Pleasance & Balmer, 2011, unpublished

Young people are much more likely to have a housing problem. Research has also shown that despite the comparatively high levels of internet access among 18 – 24 year olds, this age group tend to consider the internet more as a social networking tool rather than a medium for information or advice.<sup>29</sup>

An important consideration for housing advice providers is that a substantial number of those who seek housing advice do not use digital means to access it. Research findings<sup>30</sup> indicate that client groups and problems particularly associated with disadvantage tend towards face to face services. This conclusion was also borne out in a Shelter-commissioned analysis of the CSJS data relating to housing problems. The analysis highlighted evidence that vulnerable groups are more likely to seek advice face to face. Across all problem types people with a long term illness or disability and those on benefits were more likely to make contact in person and less likely to use the telephone or internet. Across all housing problems just 9% made at least some use of the internet, compared to 20% of people with other sorts of problems, indicating a challenge for online services in reaching those with housing problems (see Figure 1).

### Shelter’s web clients

Digital services can and already do offer a range of assistance to those with housing problems. In 2011-12, there were over 2.1 million visits to the [Get Advice](#) pages on the Shelter website. This was a 92% increase on the previous year.

The Shelter [Get Advice](#) section contains over 700 pages of content. In 2011-12, the most popular pages included information on homelessness, renting and leasehold, eviction, debt, arrears and repossession. The homelessness pages alone had almost one million page views. At present there are over 5,000 [Get Advice](#) downloads per month. In the six months up to March 2012, there was a 41% increase in downloads, the most popular being on homelessness. Of the 145 downloads available, the top five accounted for 37% of the total downloads. These covered homelessness, private tenancies, finding a place to live, and paying a deposit.

Of those who come to Shelter’s [Get Advice](#) pages, 92% come via desktops and 8% via mobile. However, in December 2011, Shelter released a mobile site. Since that time the proportion of visits from mobile users has increased significantly – 37.5% in 4 months – from 8% to 11% (see Figure 2). The biggest increases in content use on mobile over the 12 months from April 2011 to 2012 were for repossession (648%) and homelessness (572%). By comparison, homelessness content on desktop increased by 53% and repossession by 19%.

<sup>29</sup> Denvir, Balmer, Pleasance, Surfing the web – recreation or resource? Exploring how young people in the UK use the Internet as an advice portal for problems with a legal dimension, *Interacting with computers*, 23 (2011) 96-104

<sup>30</sup> See footnote 8

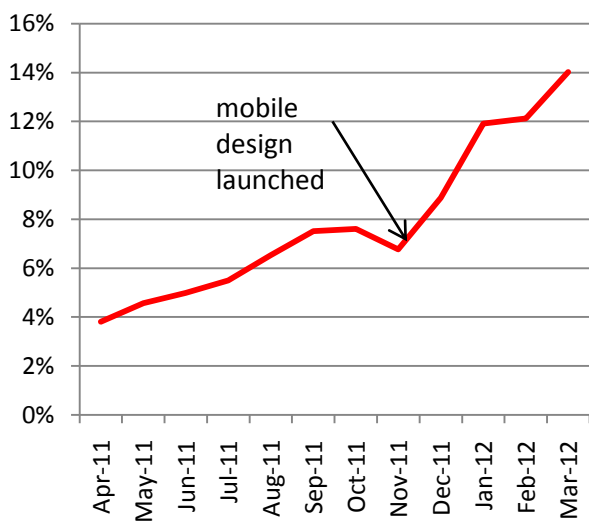


Figure 2: mobile traffic as a percentage of advice traffic to Shelter Get Advice

In order to understand better our web audience, Shelter used Mosaic Segmentation Analysis<sup>31</sup> of visitors to Shelter’s [Get Advice](#) pages. The analysis suggests that our advice pages not only serve some of those who may be particularly vulnerable to housing problems, but also that significant numbers of those who fall into more affluent and privileged Mosaic groups. In fact, this analysis suggests that our website, although helping many vulnerable clients, helps more people in the groups that are less likely to experience a housing problem. The 600,000 visitors to our [Get Advice](#) pages over the past 6 months break down as follows:

- We had 270,000 visits from people in Mosaic groups where people are more likely to be unemployed, compared to 330,000 visits from people in groups where people are less likely to be unemployed.
- We had 226,000 visits from people in groups that had higher than average rates of private renting, but 375,000 from groups where private renting was less likely;

- We had 186,000 visits from groups that had a higher rate of social renting, but 415,000 from groups where social renting was less likely. These final two groups suggest that a large number of visits are from groups where home ownership is more likely - which is at odds with the strong link between renting and housing problems.

Shelter is actively developing digital services to enable those who can self-serve to do so, but the evidence suggests we may be simply tapping previously unmet need rather than shifting people from one channel to another. While some groups will be comfortable self-serving, others will not be. It may even be the case that developing digital information leads to an increase in the demand for face to face services as people realise they have a civil legal problem after accessing basic information on the web. NHS Direct is an example of where such unintended consequences have occurred.

Housing law can be complex and baffling. Even where the law is clear, there is a difference between finding out information and taking action. These matters require a careful appraisal of options. Online diagnostic tools may be helpful in guiding some service users to potential resolution strategies, but at best these services provide information rather than advice. Many clients will need personalised advice on their particular circumstances and at present this is only available either face to face or on the telephone.

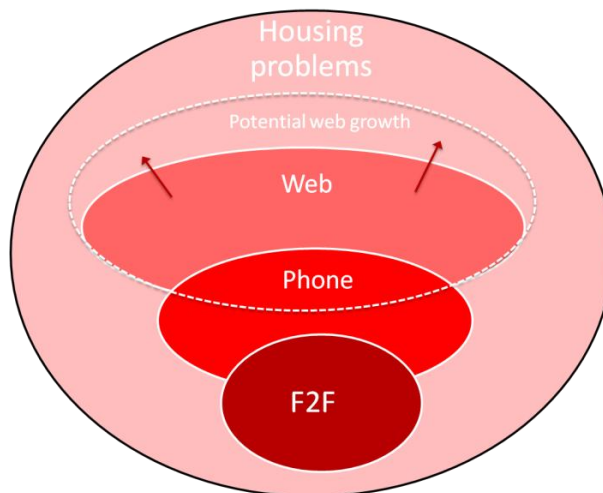


Figure 3: web growth reaching into a new audience

<sup>31</sup> The Mosaic consumer classification provides an understanding of the demographics, lifestyles and behaviour of individuals and households in the UK. It uses postcode data to inform classification and therefore can only ever be conjecture and not fact. However, it is widely used tool for analysing customer profiles. Shelter uses it here to aid understanding but acknowledges the limitations of Mosaic data.



## Looking to the future

It may be that in the future interactive technology is harnessed to provide more bespoke digital housing advice services, but these services are not widely available at present. Any developments in these services would need funding and would need to be compliant with the new regulatory framework for the provision of legal advice. In the meantime, there is still a need for a multi-channel approach in order to ensure that housing advice is available to the most vulnerable and those least able to self service. This may sit at odds with the assisted digital approach, which works on the basis of only providing non-digital channels by exception in the short term. Shelter believes that there may be a need for non-digital channels for a significant minority of housing advice clients – and well beyond the short term.

In health and care services the Government anticipates that, while digital technologies offer opportunities to rationalise transactions such as booking appointments, information given through face to face contact with professionals will remain a vital part of care for many people. Shelter believes this also applies to the provision of housing advice. Face to face advice services must continue to be commissioned widely alongside telephone and digital services, in order to ensure that those most likely to have housing problems will be able to access advice when and where they need it.

The Government's commitment to a 'digital by default' strategy must include a commitment to understanding the advice seeking behaviour of different client groups, in particular young people where there appears to be a mismatch between high levels of internet access and yet a preference for face to face services. Furthermore, it is essential to understand how different channels impact on outcomes for housing advice clients. In order to

help vulnerable people with housing problems use digital services more extensively, the Government must invest in the following:

- a comprehensive plan to digitally enable housing advice clients in a way which is meaningful and can lead to resolution of their problems. Any such plan should be developed in close dialogue with the housing advice sector.
- Capital grants to enable the NfP sector to develop appropriate digital services for vulnerable clients. The current lack of capital grants for such purposes acts as a barrier to drawing on the skills and expertise of the sector most familiar with the needs of this client group.

For further information, please contact Elizabeth O'Hara in the Shelter Policy Team on [elizabeth\\_ohara@shelter.org.uk](mailto:elizabeth_ohara@shelter.org.uk) or 0344 515 2045.

Shelter gratefully acknowledges the support of the Advice Services Alliance in the production of this briefing.

## Recommendations

- The number of people with housing problems is likely to increase in the medium term. Those in need of advice must be able to access it in a form that suits them.
- Extending channels gives the appearance of increasing choice. However if one channel is made mandatory or funded at the expense of others, in fact choice is taken away. No channels should be made mandatory.
- Digital technology can enhance the provision of advice services for some people and some problems – but not for everyone and not necessarily for those experiencing the greatest disadvantage.
- The Government must invest in a comprehensive plan to digitally enable housing advice clients in a way which is meaningful and can lead to resolution of their problems. Any such plan should be developed in close dialogue with the housing advice sector.
- Funding should be made available, including capital grants, to help advice agencies invest in the technology necessary to widen channel choice and develop more interactive, personalised ways of providing advice digitally.
- Web-based services may be tapping previously unmet need, rather than providing services for those who previously received advice face to face. As such they may even lead to an increase in the demand for face to face services. Face to face services must continue to be commissioned widely alongside telephone and web services.

**Shelter, the housing and homelessness charity.**

**Until there's a home for everyone.**

88 Old Street  
London EC1V 9HU

**[shelter.org.uk/policylibrary](https://shelter.org.uk/policylibrary)**

Registered charity number in England and Wales (263710)  
and in Scotland (SC002327).

# Shelter