

Social Welfare Advice Services – A Review

Final report

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Disclaimer

All views expressed in this report are those of Professor Graham Cookson and Dr Freda Mold, not those of the Low Commission. All error and omissions are the author's own.

GLOSSARY

Benefit-cost analysis	Benefit-cost analysis (a term used by PwC 2009, Ref. 9) describes a model which would view a world with no legal aid, in order to understand the efficiency benefits that legal aid provides, in terms of avoided costs to the justice system. This analysis is limited to the direct impacts of legal aid on the court system and analysis does not include advice, information or education that legal services may provide.
Categories of law	Basic categorisation of different areas of law, for example family and welfare law, housing law, employment law.
Conclusion of duty	Conclusion of duty means all time and costs associated with enabling households to move on from temporary accommodation following the completion of homelessness enquiries and the notification of duties owed.
Cost benefit analysis (CBA)*	The process of valuing the impact of a product or service in terms of the resource involved in its production. This includes evaluating the total costs and total benefits associated with this product/service. Four key questions are asked in undertaking a CBA, including; which costs and benefits are to be included? How are these costs to be evaluated? What measurement is to be used to assess the relative weight to present and future costs and benefits? What limitations are present within the analysis which may impact on the overall affect or the actual distribution of costs and benefits?
Cost-effectiveness*	The consideration of good or services in terms of weighing the level of provision achieved from a given level of input.
Early/ Action/ intervention	The timely intervention of advice to avoid or reduce the development of problems both in the early years and their long-term impact.
Effectiveness of debt advice	Effectiveness of debt advice defined as whether the debt of the client has been reduced in the short and long term and whether the clients of debt advice providers remain free from debt over a period of 2-3 years after having their debt issues addressed
Impact	The difference between the outcomes for participants, taking into account what would have happened anyway, the contribution of others and the length of time the outcomes last.
Legal Aid	This is legal help which is paid for by the state for individuals who qualify for it (meet the inclusion criteria), usually because they are unable to afford it themselves.
Net positive benefit	The net positive benefits of providing legal aid, for specific categories of law, outweigh the cost of providing these services.
Outcome	The change resulting from an activity. They main types of changes from the perspective of stakeholder are unintended (unexpected) and intended (expected) positive and negative changes.
Proxy	An approximation of value where an exact measure is impossible to obtain.
Social Return on Investment (SROI)	A framework for measuring and accounting for value across a triple bottom line of economic, social and environmental outcomes.

*Based on Roberts, JL. (1998) Terminology. A glossary of technical terms on the economics and finance of health services. World Health Organization, Regional Office for Europe, Copenhagen. [Accessed 6th May 2014] http://www.euro.who.int/_data/assets/pdf_file/0014/102173/E69927.pdf

1. Background

The Legal Aid, Sentencing and Punishment of Offenders (LASPO) Act removed most of civil and family law from the scope of legal aid. An anticipated result of implementing LASPO in April 2013 was an increased demand for advice services, especially in the areas of social welfare law. The Law Commission, with funding from The Baring Foundation, commissioned The University of Surrey to investigate whether the extant literature supports a business case for investment in social welfare advice services. To answer this we conducted a systematic literature review to examine:

1. What evidence exists for the provision of legal and non-legal advice on the business case/social return on remaining advice being offered; **is there a return on any advice services?**
2. The **impact of this advice on the individual**;
3. **Recommendations** for any alternative/future advice service.
4. Identify any possible considerations as to whether **early provision of advice** impacts on the outcome. Specifically, **to what extent will it matter that advice is provided earlier (in terms of cost saving and/or impact on individual)?**

2. Evidence Search Methods

The review was executed in two stages: first identification of the evidence and then synthesis of the evidence and assessments of its quality. Stage 1 focused on substantiating the UK evidence for return of investment for the use of legal aid by synthesising current evidence by categories of law, and impact on specific vulnerable groups. Stage 2 focused on the review of the current quality of this evidence by extracting information from each data source focusing specifically at the methodologies applied, analysis used/unit and final recommendations.

Several types of searches were conducted in order to build up a comprehensive collection of evidence pertinent to the research questions. Searches were conducted principally by categories of law. All search methods were reviewed by two independent specialist librarians (Law and Business/Economics).

Notes were taken throughout these searches in order to provide examples of the strengths and potential weaknesses of each type of information provision, and to comment on quality. (See Section 9).

Where possible, search results were exported into Endnote. Duplications were removed once all searches were complete. Endnote included 909 references, of which 624 were either duplicates or did not meet the study inclusion criteria (for example evidence from Scotland).

The evidence was sourced and retrieved by one researcher (FM) and discussion of final inclusion of sources was discussed with the project lead (GC). Data extraction was undertaken principally by FM, with verification of extraction by GC.

3. Sources of Information

Numerous sources were searched for evidence including international academic databases, unpublished/ grey literature, independent/ free text internet searches, and finally focused charity searches specific to four specific categories of law (housing, debt, welfare and homelessness). English language evidence only was included. The results were checked against the pre-defined inclusion/exclusion criterion, set out in Section 4.

3.1 International & National Electronic Database Searches

Electronic searches were undertaken using a range of academic, legal, and social welfare database and specialist journals. Three international and three national specialist electronic databases were searched using specific search terms, between January 2009 – April 2014. These included WestLaw, Medline, and Web of Science databases. Index and free-text terms searches were used. For example, legal aid searches were performed using the term “legal aid” (and related terms such as “legal advice” AND “welfare”). Initially, no date limits were set for database searches. However, since substantial changes to legal aid have occurred within the previous few years a search year limit was set between January 2009 and April 2014. At this stage n=171 pieces of material were excluded on the bases of date, with publications dates ranging from 1946 to 2008. No limits were placed on either the evidence type (type of document i.e. systematic review) or origins of evidence, so international papers were included in all searches.

Examples of information sources include:

International Databases:

- WestLaw
- Medline including
 - Business Source Complete;
 - CINAHL with Full Text;
 - Criminal Justice Abstracts;
 - PsycINFO
- Web of Science

National databases:

- British Library Collection (COPAC)

International Alerts:

- ZETOC Informing Research Alerts

3.2 Independent Searches

In order to capture the breadth of evidence within this topic, several searches were undertaken to find relevant literature. These searches included;

- Search engine searches (including literature published by charities and legal aid advice/support organisations)
- Organisations databases (King's Fund, Nuffield)
- Snowball/ citation searches
- Hand searches of specific journals

3.2.1 Search Engine Searches

Searches were conducted using the search engine Google. Searches were undertaken initially by *category of law*, for example "welfare" and "legal aid", focusing specifically on charity reports and evidence provided by social welfare groups. Examples of information sources include searches such as "legal aid" AND "welfare" filetype:pdf. Limits were set by year (2009-2014) and by place published (UK). Results of these searches can be seen in Appendix 1.

Several search strategies was adopted. Each search was designed to offer comprehensive coverage of the themes under review and relevance to the topic areas. Most search strategies included the *categories of law*. All searches terms were based on the *glossary* of terms as outlined by the Integrated Public Sector Vocabulary database.¹ Examples of search strings and details of each of the searches can be seen in Appendix 1.

Where necessary and as part of the open internet searches additional searches for guidelines and reports were undertaken. These additional searches were undertaken to ensure total inclusion of relevant evidence. Examples of information sources include:

- Policy documents
- Civil and Social Justice Survey
- Legal Services Commissions

3.2.2 Organisational databases

Searches were also conducted using the following organisations literature collections;

- Justice Government website
- Legal Service Research Centre - Research Publications
- Charity reports/ documents and other resources such as the Citizen Advice Bureau, King's Fund

3.2.3 Citation Searches

Citation searches were initially organised by snowballing references from existing private library collections. Due to limited timescale we were unable to contact academics/ stakeholders and researchers working in this area. Citation searches (following key papers and authors) and secondary references were also undertaken. Examples of type of information sources include:

- New Economics Foundation (citation searches)
- Citizen Advice Bureau (citation searches)
- Previous Endnote Collection from Professor Graham Cookson. Sources of information in this Endnote file include previous relevant literature from the following publications.
 - Journal of Social Welfare and Family Law
 - Journal of Housing Law
 - Family law
 - British Medical Journal

3.2.4 Hand searches

Finally, where necessary hand searches of specific journal was undertaken. These included:

- Journal of Social Welfare and Family Law (Special issue on LASPO - April 2013)
- [Journal of Information, Law & Technology](#) (Via BAILII)
- [SCRIPT-ed - A Journal of Law, Technology & Society](#) (Via BAILII)

Each hand search ceased once similar results were found/ data saturation occurred.

4. Inclusion/ Exclusion Criteria

Inclusion of search results in the final review was primarily based on the relevance to the research questions and the presentation of evidence. Including:

- The impact of early advice
- The impact of legal aid cuts since introduction
- Any reporting of return of investment

Other inclusion criteria comprised of: evidence that focused on specific areas of law (housing, debt, or welfare/ benefits), and on potential changes to the provision of legal aid/ para-legal advice services. A low

level of suspicion was adopted to ensure maximum initial inclusion. Due to the complexity of the searches it was not possible to provide a definitive number of individual papers reviewed (due to google searches etc.), however, in excess of 6,920 pieces of information/ articles were reviewed for possible inclusion, and 659 were downloaded into Endnote.

Documents were excluded if they were; guides to seeking advice/ legal aid; legislation material; consultation responses to proposals for the reform of legal aid in England and Wales; guides to civil legal assistance or guides to changes to current legal aid services; charity annual reports; briefing papers or any documents relating to Scottish Law. There was a great deal of briefing and background material on the reforms to the Legal Aid Bill (2010).² Broken web links to documents were also not followed-up.

The review focussed primarily on reports from the UK but as the searches snowballed it became apparent that there were some key literature from the United States, Canada and Australia. This key evidence has been included in the report.

In total, 44 reports/ articles were subject to review and were included in this report.

5. Data Extraction

Data extraction and critical appraisal of evidence was facilitated by the use of a data extraction tool (DET), which provided the reviewer (FM) with a comprehensive structure through which to extract data from each piece of evidence. Each piece of evidence was subject to data extraction, following this structured format. The DET included both the contextual information needed to answer the research questions but also recorded the methods used, and any methodological limitations. This included:

- What methodologies have been applied to the data to assess returns (for example cost-benefit analysis)? What is the measure of benefit? Was a rigours methodology applied to the research, in order to address their primary research question?
- Can we tell the difference between problems that have resolved themselves and from advice provided/ funded by Legal Aid (LA)?

6. Synthesis/Analysis

Synthesis began with reviewing each document according to category of law. Once documents were reviewed, evidence was entered onto a summary table. For simplicity a summary table was completed for each category of law. This also enabled comparisons of themes to be undertaken (e.g. comparisons of

results by different categories of law). Thematic analysis was undertaken from the summary tables using the framework provided by Pope et al (2000).³ The summary tables are set out in Appendix 2.

7. Findings

7.1 The Economic Value of Legal Aid

There is a large volume of research into the social value of legal aid, in terms of the impact of resolving issues for the individual and both short and long term changes in their circumstances. However, there are very few quantitative studies on the economic value of legal aid which include any economic breakdown of costs vs investment in legal aid. What evidence exists tended to largely originate from the United States.^{10,11,12,13,14,16} A minority of evidence originated from the UK.^{4,5,6,7,8}

All of the published Cost Benefits Analysis (CBA) or any Social Return on Investment data concludes that legal aid not only pays for itself, but it also makes a significant contribution to families/ households, to the local area economics, and also contributes to significant public savings.

United Kingdom

- a.** A cost-benefit analysis approach to legal aid was argued to offer substantial economic saving to the wider economy and offer a wide range of return on investment, which result in positive outcomes. The report by the Citizen Advice Bureau estimates that for every £1 of Legal Aid cost on housing advice, the state potentially saves £2.34, on debt advice a saving of £2.98, on benefits advice £8.80, and on employment advice £7.13.⁴
- b.** Another UK study conducted by nef consulting, calculated that an indicative figure of the social return on investment for two cases (debt/ housing) came to over £9.00 for every £1 invested.⁵
- c.** The Baring Group also offers strong economic justification for the provision of legal aid for disabled peoples' welfare benefits cases; as the fixed rate (of approx. £167 per case) under the current system ensures value for money by providing good early intervention and prevention of costly appeals.⁶
- d.** The Early Legal Advice Project (ELAP), within the Midlands and East of England (MEE) region of the UK Border Agency found that by applying early processes, to facilitate asylum applications, costs between £222 and £538 more on average than cases receiving publicly funded LA in the MEE region prior to the implementation of ELAP. This report did however highlight the limitations in calculating these total costs and other factors to be considered whilst undertaking early intervention work (for example ELAP set-up costs and other process costs not previously captured).⁷

- e. Evaluating value for money in advice services was also the aim of the most recent report in this review.⁸ A study of the impact of Citizen’s Advice Bureau services in the Bath and North East Somerset area found a total gain of £508,066 for the clients interviewed in the study. This was calculated by totalling together the present value of the 261 clients’ outcomes that had occurred, and the total value that was created by the CAB for these 80 clients. Using a standard Social Return on Investment (SRoI) methodology they calculated an interval range of 1:33 to 1:50 ratio over a five year period. In other words, for every £1 spent on CAB services (based on an average input calculation) there is a benefit to individuals and/or other stakeholders (including the state) of between £33 and £50.

Australia

PricewaterhouseCoopers (PwC) was commissioned by National Legal Aid (NLA) to estimate the economic benefit of legal aid provision in Australia. A benefit-cost analysis was undertaken which modelled a world without legal aid, and which limited the direct impact of legal aid specifically to the court system and did not include any advice/information/ education services that legal aid provides. The report finds that direct LA provision in relation to court services for family law issues has a net positive benefit for the justice system with benefits outweighing the costs of providing services. The range of return is AUS\$1.60 to AUS\$2.25 for every dollar spent.

As this analysis does not explore the impact of education, information and legal advice, which were likely to lead to appropriate and efficient pathways from the outset, then the benefits estimated can be argued to under represent the full extent of legal advice services.⁹

United States of America

- a. A study conducted by the National Legal Aid & Defender Association into the benefits, costs and economic impact of Legal Aid of Nebraska, suggested that legal aid brings in money to the state via several routes.¹⁰ The economic impact analysis measured in this report focuses on one part of the income or revenue that is brought into (or prevented from leaving) the Nebraska economy as a result of activities or services provided by Legal Aid. Routes where legal aid brings in money to the state include;
- Through revenues received from sources outside of Nebraska (a total of \$2,355,994 was brought into Nebraska from federal sources as a direct result of Legal Aid’s grants and contracts in 2007). This amount of non-Nebraska revenue represents 40.9% of Legal Aid’s total revenue.

- Money brought into the state via benefit awards received from the state (totalling \$2,844,732). Through direct benefits such as unemployment compensation, child support, alimony, and consumer awards which benefit clients (however this does not constitute new dollars brought into the state).
 - Indirect benefits that accrue to third parties or society as a whole when individuals receive LA services (improved quality of life for clients, tax savings for the state, and economic development). Indirect benefits are hard to identify and measure. For the purpose of this report they placed a dollar estimate on tax savings to the state, this being \$599,313 in 2007.
 - Costs consisting of any revenues provided by Nebraska sources (such as state or local tax dollar support/ contributions from other organisations within the state, totalling \$3,403,538).
 - And finally the “multiplier effect” when each dollar spent in an area has a larger effect on that area than the original dollar (a multiplier of 2.0 was used in the 2007 analysis). Ultimately, the total benefit to Nebraska was estimated to be \$13,511,817 in 2007, compared to the cost to Nebraska of \$3,403,538. This means that for every \$1 spent on legal aid in Nebraska, the government saves \$3.97.¹⁰
- b.** Analysis of data by the Task Force to Expand Access to Civil Legal Services in New York (2010) suggests a projected cost saving of \$100 million in annual cost savings to State and local governments as a result of providing civil legal assistance. The overall economic impact on the New York economy from the provision of civil legal aid is estimated at nearly \$900 million. Based on current funding for civil legal aid issues (\$208 million) in NY (federal, State, local and private) this results in a significant return as for every \$1 spent on civil legal aid in New York State, there is a return to the Government of New York of \$5.¹¹
- c.** Findings from Florida Tax Watch (2010) found the total economic impact of civil legal aid was significant. Legal aid programs in Florida in 2008 resulted in the creation of over 3,300 jobs; produce over \$250 million of output in the state economy; generate \$297 million of disposable income and found that for every \$1 spent on legal aid in Florida, the government saves \$4.78.¹²
- d.** The Legal Services Programs in Louisiana (2011) report that the money received or saved by their clients creates a wave of economic activity within the state, and even creates new amount of net new dollars that would not be directed to Louisiana citizens without their legal assistance. The overall economic activities associated with these services resulted in an influx of net new spending from clients leading to personal earnings of \$33.2 million, state and local tax collections of just over \$4.4 million, and the creation and support of 1,309 jobs in the state.

Another way of assessing the economic effectiveness is to look at the benefit-cost ratio for legal services in Louisiana. Presently the state's benefit-cost ratio is almost 2.4, meaning that for every \$1 spend on legal aid in Louisiana; there is a return to the government of Louisiana of \$2.40.¹³

- e. Almost half of the 108,000 legal aid cases closed in Texas in 2007 were family law cases. The Perryman Group (2009) estimate that currently LA services are a large stimulus to the economy in Texas. They estimate the gain in business activity to include an annual \$457.6 million in spending, \$219.7 million in output (gross product), and 3,171 jobs. This suggest that for every \$1 spent on legal aid in Texas, the annual gains to the economy are \$7.42 in total spending, \$3.56 in output (gross product), and \$2.20 in personal income.¹⁴
- f. Early analysis by Granberry & Albelda (2006), using data from 2004, found that a \$500,000 net investment by the state legislature to fund the Disability Benefit Project (DBP) providing assistance to low-income individuals yielded between \$7.7 million to \$15.4 million dollars of new revenue.¹⁵ This amounts to a return to the state government of \$15 and \$30 on every net dollar the state spent on this program. An update of the analysis conducted in the fiscal year 2007 (Southwell 2007) estimated that a \$600,000 net investment by the state to fund DBP assistance to low-income individuals yielded \$7.7 million in new revenue, amounting to an effect on the economy of \$7.7 to \$15.4 million.¹⁶

Canada

The briefing notes from The Canadian Bar Association to overview the economic relationship between investing Canadian tax dollars in legal aid, and other parts of the justice system and the economy as a whole found saving exceed the expenditure in legal aid.¹⁷ The association notes that lack of representation in cases results in greater use of public resources, such as longer trials due to accused not understanding the legal system.^{17,18} Thereby savings can be achieved by reducing the number of unrepresented litigants. In 2011 the Provincial Court released an update on delays in court processes as a result of family and small claims cases. A model was created using the available data and making conservative assumptions that on average unrepresented litigants will take 20% more time and result in more appearances, than hearings involving litigants with legal counsel. The cost of a hearing per day in British Columbia ranges from \$1,859 to \$2,606; without Crown counsel, the cost ranges from \$1,541 to \$1,727. The briefing notes observe that if the 20% inefficiency (per day) could be avoided with representation of the 90% of 41,554 family law cases being unrepresented at \$1541 per day a 20% inefficiency gain would save \$11,526,248. Additional saving can be estimated in other categories of law, for example poverty law. As such, funding of legal aid in various areas where crisis hits people living in poverty will offer savings of over \$50,000,000. Various data

sets from published economic legal aid studies found that ultimately, for every \$1 spent on legal aid, the savings range from \$1.60 to \$30 indicating that legal aid provides great value.¹⁷

7.2 Return of Investment (ROI)/ UK Government & Local Area Savings

Several studies note the potential ROI and potential savings or benefits to local economies and the government as a direct impact of legal aid provision. Data presented by the Citizen Advice Bureau in the UK on their four main types of advice provision (employment, debt, benefits and housing) and allowing for an estimated value for CAB volunteers assessed estimated that the CAB service currently saves society a minimum of £1 billion. If their minimum base is accurate, then return of investment in the service is approximately (£178 million) 1:6.⁴

Savings were also reported at a local level. A study aimed to identify and quantify the impact of financial inclusion activities on the economy of Leeds found that there were significant individual benefits of using debt and welfare advice services, with 66% of users of debt advice reported that they were better off.¹⁹ Dayson et al (2009) used a (BIM) cost and benefit analysis methodology for the analysis of financial inclusion interventions and an input-output model (Yorkshire & Humber Region) to analyse the economic impact of the increased disposable income on local businesses and industry.¹⁹ They found that service users spend over £22 million in the City of Leeds and they estimate this has a cumulative impact on the regional economy of over £28 million. As such, Dayson et al (2009) report that for every £1 spent in the local economy by financial inclusion service users, an additional £0.25 of spending in the regional economy is generated, suggesting good value for both users and the Leeds City Council Taxpayer.¹⁹

7.3 Socio-economic Value of Law Centres

Only one report focused on the socio-economic value that Law Centres provide to the individuals they assist, and how this value affects wider stakeholders from the individual, to institutions, the local community and wider society. Due to the scope of this work, this report was unable to undertake a full comprehensive economic assessment of all the activities of Law Centres; but by undertaking a mixed case study review, the socio-economic benefit to cost ratio is in excess of ten-to-one. Although the report expresses caution in using this figure due to the underlying assumptions required in the calculation, the report does highlight that this ratio does give an indication of the potential scale of the socio-economic benefits produced. The example used for prevention of eviction found the socio-economic benefit to cost ratio is 1:6, meaning that for every pound invested, a socio-economic value of £6 was generated. Again specific assumptions were needed in order to generate this figure, for example assumptions made regarding attribution and deadweight levels/rates.²⁰

7.4 Measurement of ROI and CBA

Research specifically looking at ROI or CBA notes various difficulties in measuring and quantifying case outcomes. Various reports note the insufficient standard measurement framework for recording LA outcomes, and the absence of a measurement that can be applied consistently across all categories of law. However, one report focusing on legal advice provided by Citizen Advice Bureaux in the UK provided detail of the complexities of recording client outcomes not only at a local level (as part of the service process), but also as part of the research process.⁸ These issues may impact, long-term, on how data is recorded/generated and used to support a business case based on avoidance of adverse consequences.⁴

7.5 Impact of Legal Aid Advice on the Individual

Studies largely focused on either categories of law (housing, welfare, etc) or impact of advice on specific vulnerable groups (younger adults, mental health problems). Almost all of the evidence reviewed assessed how advice services contribute to individuals' health and/ or social outcomes and several studies were able to provide detail about the potential cost-benefit or cost-effectiveness of providing legal advice at an individual and societal level.

One multiple method study used four case studies (late and early interventions for debt and housing advice) to demonstrate the impact legal problems had on everyday life and the value of advice provision. It found that impact issues can cause a spiral of indebtedness, increased stress, worklessness and disruption to family life. The individual value of providing advice included improvements in health, confidence and self-esteem.⁵ Many clients also came to advice services with their issues already escalated and were resigned that they were unable to resolve their problems without assistance.²¹ Advice provided by the Mary Ward Centre (2013) was claimed to resolve a range of problems; including suspension of eviction orders; setting up realistic payment plans; empowering clients to tackle issues; or offering clients a new sense of empowerment or physical or emotional wellbeing; to even taking clients in new directions, such as return to education.²¹ As such, many clients in the report felt the legal advice provided went further to help relieve the emotional impact of distressing and stressful situations. However, as demand for services continues to rise and funding is cut; there was a concern that others may be at risk of not being able to access legal advice, support or representation on key welfare issues.²¹

7.6 Categories of Law

7.6.1 Housing/ Homelessness

Housing problems and social welfare reforms are likely to significantly impact social housing individuals/families, homeowners; social landlords and local governments.

Using various data sources (including data from the UK Government, Department for Work and Pensions (DWP)), the Child Poverty Action Group's (2012) assessment of welfare reforms is predicted to have a significant impact on households.²² It is predicted that 124,480 households will be affected by changes to welfare reforms; 17,400 households will be affected by the Housing Allowance caps; 27,440 by benefit caps and 80,000 by the under-occupation penalties.^{ibid} Responses from local authorities report that the combined impact of these cuts will reduce families'/household income and may result in some not being able to match their rent.²² Families/households will respond to these cuts by reducing outgoings, borrowing money from family/ friend or looking for work. Few will move home or local area as a response.²²

One organisation in Merseyside (UK) called RAISE offered home visits for clients seeking welfare and debt advice and represents housing association tenants (and others) at appeal tribunal hearings (lower tier). Findings from RAISE's three satisfaction surveys note how their services offers beneficial outcomes for tenants in terms of relieving stress/ anxiety, reducing debts, dealing with creditors and lessening the sense of isolation.²³ In their report, RAISE claims to have assisted over 900 clients, helping them to gain over £1 million in extra benefit, assisting them to resolve over £750,000 of debt, and have £20,000 written off. The total benefits gains totalled £3,028,203.²³

Shelter offers advice through a dedicated helpline to homeowners who are unable to maintain home ownership, and require support to retain accommodation (via applying for Homeowner Mortgage Support (HMS) or seeking general advice about mortgage debt).²⁴ Key findings of research conducted by Shelter on their advice provision indicate that each mortgage debt advice case costs the state, £229 on average, making the provision of advice low cost, high value option, compared with the cost of repossession – which is estimated to cost the Exchequer £16,000.²⁴

There are other non-financial cost savings with prevention of repossession including poor educational attainment of children living in temporary accommodation and the psychological impacts on household members. These non-financial costs were not quantified in Shelter's assessment.²⁴

Of the 80 case files reviewed by Shelter 50 cases (63%) were able to avoid repossession, whilst in 14 cases (18%) clients were not able to stay in their home, but other assistance was provided (alternative accommodation advice). From April 2009, Shelter provided advice to 4,731 clients. The authors suggest that

given the potential cost savings of at least £16,000, the scheme would have broken even if as few as 67 vulnerable families sought advice that resulted in repossession being averted.²⁴ Ultimately the research by Shelter advocates that money advice is effective in preventing repossessions, at low public cost.

McAteer et al's (2011) study into the business case for debt advice and its impact on social landlords found various benefits for both client and landlord. Debt advice was valued by residents and was regarded as effective as almost half (48%, 44/92) of survey respondents indicated that direct access to debt advice helped them avoid eviction and 47% (43/92) from facing court proceedings.²⁵ Individual benefits of debt advice also include; access to bank accounts, enable individual to maximise income, empower clients to make better household budget decisions and provide better financial well-being.²⁶

However, other factors are also likely to impact social housing tenants including; social landlords withdrawing from renting their properties to housing benefit claimants; not renewing tenancy agreements or not even considering renting to claimants.²²

McAteer et al's (2011) argues that debt advice services can also offer significant value for money to social landlords. The cost-benefit analysis suggests that financial gains would be realised by increasing spending on debt services. For every £100 invested in advice interventions, McAteer et al's (2011) estimate there is a financial gain of £122 (a return of 22%) in the form of reduced arrears and associated costs for landlords. The report suggests an annual net benefit of £49 million for the social housing sector if debt advice intervention was rolled out nationally.²⁵

Further research into the financial impact of debt advice for social landlords cited other benefits to landlords including; improved arrears and income management performance, an increase to the stability and sustainability of tenancies (demonstrating commitment and involvement with partnerships working at a local level) and enabling social landlords greater opportunities for external funding to support financial inclusion activities.²⁶

Only two reports focused on the potential repercussions of welfare reforms for local government/ local authorities spending.^{22,27} The Child Poverty Action Group (2012) highlights how social welfare cuts are likely to have repercussions on Local Authorities as they have a duty to rehouse families. As such if housing issues occur, Local Authorities will need to use local monies to plug the funding shortfall, ultimately undermining other priorities of the authority.²² Moving families to accommodation outside of London may

also be considered; but these types of rehousing mean that placements may be subject to legal challenges; and incur additional cost to the state.²²

The second study looking at housing aimed to provide an independent evaluation of value for money, efficiency and effectiveness of housing options/ homelessness prevention and assessment services.²⁷ Value for money was assessed against three activities: prevention (advice and assist to prevent further progress); homelessness assessment; and, conclusion of duty.²⁷ The results show that the minimum unit cost savings per prevention compared to a 'full duty' acceptance (no definition provided) are in the range of £1,300 to £7,700. Potential savings are higher (£7,680 per prevention) if an authority is required to meet the full duty for a household that is not in receipt of Local Housing Allowance (LHA).²⁷ Homelessness assessment results indicate quality standards were 'good', however, improvement was suggested by offering feedback to clients about the progress of their application. Conclusion of duty²⁸ themes found participating authorities were generally successful in reducing the number of households accommodated in temporary accommodation as the median reduction was 33% (within a one year period).²⁷ This report indicates that targeting casework can play a key role in successfully achieving homelessness prevention and that advice provision can lead to more efficient and effective use of resources; which can achieve better quality outcomes.

7.6.2 Welfare and Benefits Advice

The location of legal advice provision was also raised by the London Health Inequalities Network (LHIN) (2013).²⁹ In this, very recent report, LHIN aims to make a business case for the cost-effectiveness of welfare benefits advice through General Practices (GPs). They argue that GPs are suitable environments for this work as they are able to reach hard-to-reach clients (those with language difficulties, learning disabilities, poor mental health, the elderly and younger families); easier for clients to discuss concerns in confidence; at locations which are accessible and where high standard provision is expected.²⁹ This report also highlights other wider benefits including the promotion health holistically, and a possible reduction associated with GP drug prescriptions cost. On a larger scale this report notes the wider benefits that could be gained by the NHS and public services, such as prevention of further expenditure (e.g housing); reducing related NHS services (e.g mental health services), and prevention of tribunal appeals.²⁹ The LHIN offers a toolkit to facilitate local teams plan capacity for the provision of welfare benefits advice at GP practices.³⁰

7.6.3 Debt and Financial Management

Several recurring themes emerged from the literature focusing on legal advice provision for debt and financial management issues. These included; a range of benefits to the individual (both debtor and

creditor perspective.³⁸ and societal outcomes (promoting social inclusion);^{26,36} triggers of debt experiences; clients use of services and barriers to service use.³⁵ A further three reports also noted the difficulties with measuring outcomes of debt advice (once advice has been provided, providers will not/ or unable to track outcomes for clients and, as such, effectiveness of debt is difficult to measure).^{37,38,39}

Research conducted by The Money Advice Service (2012) found that overall customer satisfaction with debt advice was high and gaining financial wellbeing through advice included a range of beneficial outcomes for the individual. These included: maintaining and stabilising relationships; avoiding mental health issues; maintaining employment; preventing homelessness; and, avoiding criminality and interactions with courts.³⁸ High levels of satisfaction emerged in another study by the Money Advice Trust as among those with debt problems almost 80% of survey respondents (n=282) reported recommending their advisors to others, and over 80% felt that the advice given was beneficial.³¹ Over 40% of those with debt problems felt the advice provided had resulted in improvements to their stress levels, with 12% also reporting an increase in confidence.³¹

Debt advice has a positive effect on a person's debt situation, resulting in various short and long term outcomes. Longer term gains were identified by the Money Advice Service (2010 & 2012) stating that individuals in unmanageable debt who have sought debt advice were almost twice as likely to move into manageable debt within 12 months compared to those who have not sought debt advice;^{32,36} resulting in individuals having lower debts.³⁷ Another study reported that debt problems lasted longer than other rights issues, with debt problems lasting an average of just over 11 months (median 7 months) compared to just under 9 months (median of 4 months) for all other problems. Even after 3 years the repercussion of debt remained (49.3% of survey respondents/ n=282), compared to housing issues (37.5%), welfare benefits (27.2%), employment issues (17.8%) and consumer problems (5.4%).³¹

The positive impact of advice also meant that debt advice clients were better able to act for themselves long-term; even when indebtedness was unresolved, they also reported being better able to cope and prevent further deterioration.³³ This longitudinal study also found that those on low incomes had significantly more difficulty in moving forward, away from indebtedness, as over half the interview sample continued to borrow money between Years 2 and 3 of the research study.³³

Other research into debt and household income report how people in the lowest income bands (incomes of £13,500 and under) have total debts worth 14 times their net incomes and the recent climate has caused them to slip further away from being able to repay their unsecured debts.³⁴ Indeed, a quarter of those in

the medium to higher incomes (£25k - £50k) are also struggling to make their unsecured debts repayments as their total debts are just over six times their net incomes. Evidence suggests that household incomes will continue to be reduced with projections for poorest household incomes to decline by 3.5% in 2012/13, and 6.3% in 2013/14.³⁴

Individual debt experiences were found to either have specific triggers or were made up of several debts that had built-up over time without any specific cause.^{35,31} Triggers of debt were based on a range of personal and financial circumstances such as: redundancy, relationship breakdown, bereavement, overpayment of benefits, wages not being paid on time and late payment of benefits. The extent to which debt experiences became unmanageable appeared to depend on two factors; financial capability (how effectively individuals managed their personal finances); and the external conditions of the debt environment (such as charges, penalties and fines associated with debt).³⁵ Research undertaken in Islington (London, UK) found there were three key factors influencing whether participants took action to address their debts; perceived repercussions of being in debt; perceptions of the manageability of debt; and, individual attitudes toward debt.³⁵ Specific issues also shaped clients' use of services including if an organisation or service was easy to get to, if it was somewhere they could trust, meaning it was free, and provided independent advice. Finally, three types of barriers were identified in terms of clients overcoming or keeping in touch with advice services; practical issues around the cost and time of using a service; negative perceptions of the helpfulness of the service; and, personal or psychological issues such as depression/ anxiety, or embarrassment.³⁵

A review examining the impact of debt advice also highlighted societal benefits including; creditors, to recover some of the amounts of money owed; businesses, through the improved health of their employees; the exchequer, through lowering health service costs; and wider societal benefits such as tackling child poverty, and promoting social inclusion.³⁶

Research to understand the impact of independent debt advice on creditors found that debt advice leads to better outcomes for creditors, compared to alternative pathways (for example chasing defaults, write-offs or cases brought before courts) to resolve defaults, resulting in lower losses with clients that use debt management plans and recovering more debt owed.³⁷ Creditors in this report generally recognise the benefit of debt advice services but they also recognised various barriers to its contribution including: perceiving the sector as fragmented and not working as efficiently as it could; and limited direct correlation between support given and benefit to the individual creditor.³⁷

At present provision of debt advice is also claimed to be fragmented, with different types of not-for-profit (e.g. CAB) and private organisations, operating different service models.³⁷ The operation of different service models also impacts on the measurements and recording of debt advice outcomes. Several reports state the difficulties in measuring debt advice effectiveness as measurement can be recorded in several ways; for example whether the debt is reduced; whether clients stay debt free (for a specific time period/2-3 years); or clients do not have different debt problems in the future.³⁸ These issues are important if debt advice services are to offer a vision on how services provide value for money.

A report by the National Audit Office (2013) on the Money Advice Service (MAS) reports similar problems, as they claim there is insufficient data from the MAS to show it is achieving value for money.³⁹ Although the MAS has made substantial developments to this areas of work; for example the number of advice sessions have increased (158,000 debt advice sessions in a 1 year period 2011-12, this being a 58% increase compared to the number of sessions funded by the Department for Business Innovation & Skills (BIS); the unit costs have fallen (from between £201-£377 down to £169); and they have developed standards and evaluation frameworks for advice sessions, work has yet to be undertaken to demonstrate how the service provides value for money.³⁹ Only by recording and collected robust and comprehensive data can this be achieved.

7.7 Impact on Vulnerable Groups

7.7.1 Young Adults

There is consistent evidence that unresolved social welfare problems have a large impact on many areas of young people's lives, resulting in a range of adverse consequences such as young people becoming ill (stress), losing income or losing confidence.⁴¹ Younger adults were also more likely to need advice when they have problems than other age groups, because their problems have greater impact and receiving advice has been shown to result in better outcomes.⁴⁰

A report by Kenrick/Youth Access (2011) outline how social welfare problems disproportionately impact on disadvantaged adults resulting in substantial cost to the wider society/public spending.⁴¹ One estimate used in the report puts the cost of unresolved issues at £1 billion per year for young adults.^{ibid} Provision of advice may avert serious negative outcomes; increase young people's chance of resolving their issues satisfactorily and promote well-being. The provision of youth advice can impact on several areas including mental health; physical health; social and emotional well-being; education; employment and training; housing situations; standards of living; youth offending; and, safety from harm. The costs to these areas can be substantial with around one in ten young people experiencing physical ill health as a result of their social welfare

problems.⁴¹ Around half of these young people go on to visit their GP, or hospital at an average cost to the NHS of around £650 per case. Employment problems also contribute to about one in twenty of the civil legal problems experienced by young people. As a consequence, many go on to claim unemployment related benefits, at an average cost of £8,140 per case. Ultimately advice services play a critical role in resolving people's problems and effecting change, including: promoting social justice and the rule of law; improving public services and preventing problems from occurring.⁴¹

7.7.2 Disabled People

The Baring Foundation illustrates that the removal of legal aid for welfare benefits cases will have a substantial, immediate impact on disabled people, and that these changes might offset the measures put in place by the Government to support disabled people to get into work and out of poverty. Changes to LA are important to disabled people as it not only enables disabled people get an accurate outcome in decisions about their benefits; but it also ensures that barriers are overcome in negotiating the complexity of social welfare law and possibly prevent the need for costly appeals. There is a danger that if disabled people are no longer able to access advice there will be significant impact on their ability to maintain independence, reduce their capacity to cope with the additional costs, and potentially undermine their ability to remain employed.⁶

7.7.3 Mental Health

There is some evidence that debt advice can reduce the risk of unmanageable debt and prevent the onset of mental health problems.⁴²

An independent value for money review conducted by the Citizen Advice Bureau (2010) notes other benefits from receiving and acting on advice include better health, stress relief, and self-confidence. However, this review also highlights how the scale and significance of these benefits are hard to identify and measure, potentially indicating the complexity of placing a value on advice provision.⁴³

A more detailed study by Youth Access investigated the relationship between younger clients and their mental well-being in relation to their social welfare legal problems.⁴⁴ The study found that younger clients had exceptionally high GHQ-12 scores, indicating high levels of mental illness among young people attending for social welfare advice. Survey results indicated that 70% of service users (n=188) felt that advice resulted in improvements in their stress/ health. The report used two approaches to study the potential cost-benefit or cost-effectiveness of providing advice to young people; the first being the unit cost of adverse consequences to explore how advice might reduce some of the knock-on costs of problems; and

secondary to convert young people's GHQ-12 scores to health utilities. The combination of findings on the benefits of advice, the change in Quality Adjusted Life Years (QALYs) with advice was then calculated and used to assess what advice should cost for it to be considered cost-effective.⁴⁴

The report looks at two specific areas of these 'knock-on' effects; health and housing. Firstly, the report estimates potential savings in relation to advice provision and GP costs. For example, a reduction of two GP visits for those that suggested advice had improved their stress or health would equate to a saving in GP costs of £108,108 per 1,000 clients of youth advice agencies (or £108 per young person). QALY calculations for improving stress showed that over a year period it would be cost-effective on the grounds of change in mental health alone (again ignoring any other benefits) if it cost between £383 and £575 per young client receiving advice (over all clients). Secondly, in relation to advice improving housing situations the report found that an improvement in mean GHQ-12 score corresponding to an improvement from a 'poor' to 'fair' housing maintained for a year, would be cost-effective (ignoring other benefits) if it cost between £211 and £316 per young person (with a cost less than £211 would be cost-effective). Five of the advice agencies used in the survey was able to provide estimates of the cost of advice provision, which ranged from £61 to £120 per person helped. As such advice appeared to be cost-effective on the basis of improvements in *either* mental health *or* housing situation, disregarding any other benefits of advice.⁴⁴

A recent report by the Centre for Mental Health (2013) finds that specialist welfare advice can cut costs of health care in three specific ways; reduce inpatient lengths of stay; prevent homelessness, and finally prevent a relapse whereby advice services can reduce this risk by lessening causes of acute stress, which may trigger relapses.⁴⁵ In the case of schizophrenia, this report suggests the probability of relapse is around 40% annually, at an estimated cost to the NHS of over £18,000 per episode.⁴⁵

7.8 Early Advice

Much of the evidence reviewed highlights the need for early intervention, prevention of serious problems and education. The Task Force (2010) study suggests preventive services and early intervention improves the effectiveness and efficiency of the delivery of civil legal services. As such, early intervention can result in better outcomes – if both sides have legal assistance and providing counsel as early as possible can reduce the need for certain cases reaching court.¹¹ Providers of advice are positioned to play a key role in these areas enabling early resolution of problems and, if problems occur, by limiting its impact;^{4,45} providing skills which may prevent future problems; or, avoidance of certain problems altogether.⁴⁶ Early behaviour of seeking advice can also impact on future advice-seeking behaviour, however the opposite is also found with negative experiences being a barrier to future advice seeking.⁴⁰ Resolving issues early were also argued to

enable cases to be more easily solved; and there may be an indication that the cost to the public purse and to the social cost to the individual will be lower.^{5,9, 46} However, no data was provided to substantiate these claims.

Well's review (2010) of independent debt advice from the perspective of private sector creditors (banks, consumer credit organisations, utilities) found that typically, problems (stemming from debt) often had reached crisis point before people sought debt advice.³⁷ The review found that over half of service users had experienced financial difficulties for at least a year, including some who had difficulties for more than 5 years. As such, advisers and creditors alike believe outcomes would be much better if help were sought earlier.³⁷

More recent research substantiates these findings as findings from 7 housing associations report that uptake of debt advice often takes time, when social housing debt arrears have already built-up and residents are facing serious consequences, such as court action or eviction.²⁵ Evidence suggests that landlords should intervene early, when arrears reach £600. Analysis of rental accounts estimates that over £800 worth of arrears could have been prevented, if advice was provided earlier.²⁵ Other research also suggests that it is better for social housing providers to use pre-emptive advice interventions to limit the damage done by overindebtedness and rent arrears.²⁶ It is preferable, from a business as well as a social perspective, to help residents' access interventions that will enable the early management of arrears rather than allow their financial position to deteriorate further.²⁶

Although early intervention was mentioned in several reports it remains a marginal topic in many of the documents reviewed. There is a need for funders to recognise the challenges posed by advice services in planning and implementing the pro-active work.

One recent study (2013) evaluating the provision of free legal advice to asylum seekers early in the application process found that by applying early action (Early Legal Advice Project (ELAP)) processes there was an overall increase of cost between £222 and £538 more on average (an increase of between 5% and 13%, depending on the methods of calculating asylum support costs) and a reduction in the number of refusals against intake (in turn reducing the total number of cases that might go to appeal). The ELAP process was also reported to improve decision-making for more complex cases. However, in contrast to previous studies (and in other categories of law) the ELAP process increased the time taken to make an asylum application decision and increased the average costs of a case receiving publicly funded legal aid. Cases in the ELAP process also look longer to reach a decision, but this did not have a statistically significant

impact on the number of cases concluded within a 6 or 12 month period. There was also no impact on the number of cases removed within 6 or 12 months. As such, although there were substantial benefits of providing early interventions for asylum application such as reducing the volume of appeals and quality of decisions, other costs were incurred. (See The Economic Value of Legal Aid section).⁷ Earlier findings by Trude & Gibbs (2010) found that it was imperative to provide correct advice as early as possible in asylum cases in order to ensure both quality provision and value for money (again to avoid appeals).⁴⁷ Trude & Gibbs (2010) highlight the Solihull Early Legal Advice Pilot (“the Solihull Pilot”) as an example for substantial cost savings to the public purse; as a result of providing higher-than-threshold quality legal work paid at an hourly rate and provided early on in the asylum application process.⁴⁷ As such they advocate early investment in higher quality work; which in turn may yield longer term savings.

7.9 Unmet Need

Seven studies assessed the individual and economic impact of unmet legal advice services.

A report by the Citizen Advice Bureau (2012) outlines examples of how specific cases (welfare benefit, debt, housing and employment problems) were challenged by the CAB for unfair or wrong decisions made to clients seeking legal aid redress. The report highlights that problems, such as challenging incorrect social welfare decisions and dealing with creditors, often come in groups and by providing a holistic advice service the CAB are likely to resolve multiple issues by working in partnership with other agencies or lawyers. Unfortunately, however, advice services are currently in short supply and the demand is growing. Delays are frequent and there is a need to address issues in a timely manner. With more cases going ‘out of scope’, circumstances for individual are likely to worsen.⁴⁸

A report by Youth Access (2009) provides an overview of the rise in demand for advice from disadvantaged young people on issues such as debt, welfare benefits, homelessness and employment.⁴⁰ Younger adults are less likely than older clients to seek advice when it is needed, especially in areas such as social welfare. Younger adults are also more likely to take no action to resolve their problems, and when they do seek advice they are more likely to delay or abandon their attempt to seek advice.⁴⁰

A more recent report notes how advice provision for social welfare law (SWL) cases in London was insufficient to meet current demand.⁴⁹ Despite the high number of services available there remains a significant gap in provision especially in areas outside the city centre where fewer advice services have been established. Although this study reports clients’ satisfaction with advice provision; the future financial position of advice services was uncertain.⁴⁹ If cuts to legal advice services go ahead Londoners’ are reported

to lose £9.33m in funding cuts for across different categories of law. Given the scale of legal aid and welfare changes it is inevitable that some services will need to close or reduce the services that are provided. This is expected to cost the government £55m in other expenditure.⁴⁹

International evidence also notes the importance of recognising unmet needs. The Task Force to Expand Access to Civil Legal Services in New York (2010) report the high volume of unmet need for civil legal assistance in New York State; which significantly impacts on vulnerable residents and costs the government millions of dollars by increasing homelessness, failing to prevent domestic violence, and increasing poverty.¹¹ Present data from this group concludes that at best only 20% of the overall need for civil legal assistance is currently being met.¹¹

Analysis of a representative sample of legal services corporations (via survey conducted in 2009 of the largest legal services programs in Florida) found an estimated total number of cases turned away from receiving legal aid service would have been 44,413 for the year 2008. Calculations suggested that the effect of expanding LA to the people that had been turned away would lead to an economic impact ranging from \$327-\$367, depending on how the expansion was funded. This outlay, however would have been offset as Florida would still have a \$76-\$116 million increase in output resulting from the expansion of legal aid services.¹²

The Perryman Group (2009) also assessed the economic impact of unmet legal aid.¹⁴ They found that by increasing the funding/assistance to legal aid it would lead to greater financial gains and social benefit. Two possible scenarios were used for possible extension of funding; both of which resulted in; additional yearly benefits (total \$325.9 million in expenditures, \$156.5 million in gross state product, \$96.7 million in personal income, and 2,259 permanent jobs) or incremental benefits (annual stimulus of \$816.6 million in aggregate expenditures, \$392.1 million in output, \$242.2 million in earnings, and 5,659 jobs).¹⁴

Research to develop a framework for a new funding model to better sustain future money advice in the UK found substantial unmet/ potential demand for money advice.⁵⁰ The report suggests several alternative funding models, which may offer longer-term, more sustainable and adequate funding including: a 'fair shares' model, which is based on debt management plans, where payments are distributed to creditors who pay back a share of the money to the service; charging for those who can pay for services, to cross-subsidise free provision; and a social enterprise model, that might include some core funding.⁵⁰

Interviewees with stakeholders supported the idea of the systematic industry contribution (formal

compulsory contribution from the finance and credit industry) and some viewed it as the only way to achieve a sustainable future funding base for money advice.⁵⁰

Due to the current financial climate it is recognised that advice providers are under pressure to provide basic care and there may be limited scope within their work to move beyond advice and the resolution of problems to the proactive long-term prevention via promoting specific skills, such as financial/ money management. However, in order to manage future demand it is necessary for providers to adequately record and evaluate their services.

8. Recommendations

The evidence reviewed highlights specific recommendations to advance knowledge in this area. These recommendations can be categorised into themes. These are:

- future advice services
- future evaluation and outcome measure
- future research themes
- how services can be improved at a Government/infrastructure level
- recommendations to improve legal aid advice service to specific vulnerable Groups
- and finally recommendations to improve service provision around early advice and unmet needs.

Return on any advice services

Evidence from Scotland may offer further insight into the impact and social return on investment (SROI) from the provision of social advice projects to specific groups, such as the Older Person's Advice Project (OPAP) (Maxell 2009).⁵¹

8.1 Alternative/Future Advice Services Recommendations

The research indicates a need to improve the robustness of evaluation findings (especially how outcomes may be consistently measured), and consideration of the best approaches/ models for undertaking cost-benefit analysis for all categories of civil law aid.

8.1.1 Future Evaluation/Outcome Measures - Recommendations

Suggestions for improving outcomes include:

- A consensus is needed about which outcome measures best reflects the impact of LA and Law centres; and this framework needs to be more widely agreed in order to facilitate future quantitative studies to best inform future commissioning and to direct and prioritise future funding.^{4,20,18}

- To develop a social return model (which identifies value and long term impacts for clients).⁴
- Develop a standard measurement framework (across different categories of law) to better measure case outcomes.^{4,13}
- To improve outcomes monitoring in terms of recording what matters to the people who use the advice service, better outcome recording and evaluation.^{15,27} This includes how advice agencies should be recognised for achieving outcomes, rather than the number of advice transactions undertaken.⁵
- Improve and integrate monitoring into service delivery, evaluation and planning in order to minimise additional bureaucracy (of monitoring).⁵
- Measuring outcomes should also be achieved long-term by collecting outcomes data at intervals during and after cases, potentially integrating outcomes measurements within the follow-up with clients.³ Resolving issues of measuring outcomes also need to include the additional problems incurred if multiple agencies are responsibility for contributed to resolving clients' problems.⁴³
- Suggestions for improving service effectiveness and value emerged elsewhere as some research questioned whether debt and debt advice data from surveys of UK households were the best evidence for extrapolating the global demand for debt advice in the UK.³⁸
- A study by the PSSRU in Kent (2010) offers a number of questions that could be included within any outcomes tool in order to better assess a variety of short and medium-term issues such as changes in service user knowledge and empowerment. Low-burden and easy to complete questions for service users may provide insight into how far their knowledge and confidence has changed following their contact with the information and advice services.⁵²
*Future Research – General Recommendations*⁵³
- Currently there is an absence of good quality research on the economic value of legal aid, focusing on costs of services and return of investment, especially research based in the UK. More quantitative, longitudinal studies are warranted in this area.^{8,17,49}

8.2 Government/ Infrastructure - Recommendations

Several reports also made recommendations regarding the infrastructure of advice provision. This includes:

- The UK Government needs to improve the infrastructure of advice to ensure a sustainable provision of legal advice.⁶
- The development of incentives to those working in this area.⁶
- Undertake a review of the impact of reforms in order to fully understand the real demand of advice services.⁶

- The independent value for money review conducted by the Citizen Advice Bureau stated that the BIS core funding to the Bureaux offers value for money in terms of the quality and scope of services offered and that there were no concerns regarding the governance arrangements in Citizens Advice. As such, one recommendation is that central government continues to provide core funding to meet the cost of activities in support of Bureaux.⁴³
- Work in British Columbia echo this recommendation by suggesting that legal aid reforms can only be undertaken if the Canadian government are able to fulfil its obligation by providing immediate and meaningful funding.¹⁸
- Task Force to Expand Access to Civil Legal Services in New York (2010) state that there is a need to increase the current funding level for New York civil legal services providers (five-fold) from the total \$208 million current level. The Task Force also recommends that this additional funding to address the civil legal assistance justice gap in the State, will need to be delivered in a way that it is accountable, effective, and efficient.¹¹
- Recent research in the UK suggests that advice services occupy an important strategic position and as such there is an opportunity for the Bureaux to extend their services to include a wider range of preventative services, such as training in financial management and navigating bureaucratic systems.⁸
- In the UK, work has been conducted by Trude & Gibbs (2010) into the provision of quality legal advice for asylum seekers; focused on whether the Legal Services Commission (LSC) funding for cases funded under the Graduated Fee Scheme (GFS) and at hourly rates is sufficient to meet the real costs of legal advice provision for this group.⁴⁷ They found the current fee structure inadequate and suggest that it does not currently offer any reward for quality work. The levels of fixed fees in asylum and immigration work were also found to be set without reference to any reliable data. They state that an opportunity has been missed to gather reliable evidence on what types of funding arrangement work (hourly rates, graduated fixed rates) and to determine the appropriate fee level. This lack of evidence might cause real damage to the provision of quality advice and long-term cost-effectiveness of legal aid.⁴⁷
- Research from 2009 calls for the UK Government to address the absence of a strategic overview of money advice provision by:
 - Providing a nationally coordinated service to ensure effective and targeted promotion of a range of service types and high standards of advice and accessibility.
 - Put in place a regulatory requirement for industry contributions in order to provide additional funding for a national co-ordinated money advice service.

- To build on the current knowledge in this area by developing a strategic process for monitoring to improve future intelligence on the provision, and unmet and potential demand.⁵⁰
- There is a need for organisations (creditors/advice services) and the Government to work more closely with each other to provide a comprehensive joined-up service.^{33,27} This may include being proactive to work more closely with Local Authorities to resolve issues, such as housing and building common referral networks;²² or working closely to enhance income generating opportunities (such as social letting agency schemes) and other activities to promote effectiveness (such as a ‘fast-track’ document drop off service).²⁷
- Shelter makes several recommends to improve current government schemes to aid homeowners. This includes: targeting government funding for homeowner advice to be maintained at current levels and the continued funding for free advice at courts (including legal aid) over the longer term advice services in order to maintain greater funding stability.²⁴
- There is a suggestion from one report that agencies who assess their services (to identify the individual, community and policy outcomes of advice) may be best placed to inform local governments as to how to best develop public services to improve prevention (i.e. redesign of services).⁵

8.3 Categories of Law – Recommendations

8.3.1 Housing/ Homelessness

- Greater collaboration is needed between advice partnerships and local authorities; greater emphasis on clients’ entire problems (holistic approach) combined with other element of their lives (i.e employment), and consideration of how to help clients deal with the scale and scope of changings within welfare.²²
- To collect data on social housing rent arrears and eviction data in a better, more comprehensive way in order to facilitate objective evaluation of client’s problems, and to facilitate long-term research.²⁶
- Social landlords to provide a more holistic approach to providing debt advice, by focusing not only on arrears management but also on areas such as supporting financial confidence, and knowledge to stabilise their finances.²⁵
- Increase investment to enable more social housing residents access debt advice services, and at an earlier stage. This may include the development of pre-emptive referral mechanisms to ensure that arrears are tracked and that residents take up advice services before their debt escalates.²⁵

- Develop a business rationale for social landlords to invest in effective debt advice interventions for their overindebted residents.²⁶
- Improve the training of frontline advisors to promote quality provision regarding welfare changes and advice provision.²²
- Providing clear and concise information to clients and the use a various media to communicate welfare reform changes.²²

8.3.2 *Welfare and Benefits Advice*

- Greater research is need to focusing on the economic impacts of legal services for low-income clients, and specifically cases focusing on individuals with disabilities.¹⁵
- The THLIN (2013) report offers a toolkit through which calculations can be made regarding the provision of welfare benefit advice through General Practices. They argue that this location may be an effective way by which to increase uptake of benefits advice and reach individuals affected by welfare reforms.²⁹

8.3.3 *Debt and Financial Management*

- Currently there are information gaps relating to:
 - estimates of the *actual* and *total* demand for debt advice;
 - the volume of debt advice provision as a whole;
 - the needs of *actual* and *potential* debt advice seekers
 - and comparisons of the short and long term effectiveness of the different types and delivery routes of debt advice provision.³⁸ This includes the need to better develop more specific and targeted provision, and to record and gather robust data about how debt advice provision can provide value for money.³⁹
- There is a need to compare the impact of advice by different providers and different services in order to explore the very different needs of people (i.e. those on low income) and that there is no ‘one size fits all’ solution.³³ This research also needs to focus on the experiences of different households, their potential vulnerability to changing financial circumstances and how those experiences change during different economic cycles.³⁴
- One report outlines the difficulties of collecting robust data from creditors about administrative costs of recovering debt. This data was proven to be unavailable.³⁷
- There is a need to promote/raise awareness of existing debt advice services^{35,33} and identify ways to promote services to hard-to-reach groups.³⁴
- To provide more holistic approach to supporting those with debts.³⁵

- Further longitudinal research to understand the relationship between debt and mental health problems, debtor's history, and their decision-making, including the direction of causality, potential triggers of debt/mental health issues and adverse effects of debt. Such research would enable better analysis of causality of debt/ mental health issues and the impact of potential limiting interventions. Further work may also offer guidance as to how to better deliver effective interventions that can break embedded behaviour.³¹

8.4 Vulnerable Groups – Recommendations

- Current evidence indicates that there are some shortcomings in the planning and provision of legal advice including: the lack of focus, knowledge and skills of some youth organisations in identifying legal issues and providing good-quality advice; poor levels of access and poor quality advice from statutory services (local authorities, Connexions and JobCentre Plus); some more general advice agencies are not structured to deal with the range of non-legal issues on which young people also need support.⁴⁰ There is, therefore, a need for greater investment and research into the provision, uptake and outcomes of legal advice provision for younger adults.
- Young people's access to legal advice may also be inhibited by specific physical barriers, including transport difficulties and poor access for the disabled young.⁴⁰ These areas are also worthy of further exploration.
- There is a need for the relevant government departments to work together to produce a joined-up strategy to address young people's advice needs.⁴⁰
- There is a need for greater inclusion of specialist welfare advice in the planning and funding of mental health services. Regular research and monitoring (exploring the effectiveness and cost-effectiveness of welfare advice for people with mental health problems) may ensure that services are of high quality.⁴⁵

8.5 Provision of Early Advice/ Unmet Need - Recommendations

Receiving early advice is linked to a high rate of successful resolution to problems and can stop problems escalating.^{4,34} There is a need to put systems in place to provide early advice. Specific recommendations include:

- The provision of early legal advice to specific vulnerable groups, for example young adults⁴⁰ and those on low income.³⁴ It is important that strategies are in place to reach these groups, and at times when severe crisis can be averted. Specific examples are provided as Youth Access (2009) notes the presence of some evidence on how young people may like to receive advice from their

peers. However, there is little evidence to show whether such peer-to-peer advice services are either effective or desired by young people. Youth Access calls for greater research into this area.⁴⁰

- Evidence by the Centre for Mental Health (UK) (2013) highlight how early intervention may help avoid or limit further mental health deterioration and need for costly in-patient care. As such, there is a need to focus on the early intervention in the provision of welfare advice and access for young people experiencing/ at high risk of severe mental illness; and better awareness of how mental health service providers can achieve improved social outcomes such as securing incomes.⁴⁵
- The Baring Foundation (2012) identifies four themes for which a model for future early advice system could be built. This includes:
 - citizen capability, where individuals would have a foundation knowledge about at what point and where to go in order to get help with law-related problems; have skills for dealing with conflict, including communication and self-confidence; an understanding that laws can be improved, and that they can participate in that process.
 - Intervening at the right time, by finding new ways to resolve problems before they become more serious.
 - Delivering advice different – meaning providing advice which resolves the person’s entire problems, to limit “revolving door demand” when secondary problems become more serious.
 - Seeking new ways to work between agencies in order to respond to drivers of demand.⁴⁶
- Research by Shelter found that clients were frustrated at the delay in getting help due to administrative complexities of government schemes. To accelerate this process and encourage early uptake, Shelter recommend minor changes to current schemes including; the scrapping of a five month waiting period to allow people quicker access to help; households should access all of the government schemes before receiving an order for possession (in order to avoid being on the brink of eviction before accessing help).²⁴
- Opportunities for early intervention to prevent homelessness may be missed if access to advice is limited or denied. A key area for improvement might be in a more effective initial contact/triage to manage clients’ journey from the initial point of contact through to further advice.²⁷

9. Critical Appraisal/ Evidence Limitations

Not all of the research and evaluation projects in this paper used a standard methodology,¹⁴ or were able to cross reference different data sources with closed case records from LSC reporting systems.⁴

There was also very little data for how reports monetised the benefits of advice, rather focusing on descriptions of individual or societal outcomes.^{26,31} Although specific monitoring of cases have been undertaken for specific organisations (i.e. CAB) from electronic case recording systems there is often no cost/ statistical evidence linking outcomes with advice.⁴⁸

Much of the evidence presented in reports was unable to provide any original data to support their conclusions, or if data was presented, there was little insight into how presented material was analysed or how report data was synthesised.^{43,44,23,27} Often no evidence/data was presented to ascertain how value for money, or return of investment was assessed for advice provision.^{40,23} Evidence from specific categories of law, such as housing law imply that changes in welfare may incur greater expenses to Local Authorities, (for example costs of rehousing) however, again little detail is provided about what these costs are likely to be.²² A minority of reports offered original evidence and clear indication about how data was analysed and how it supported the report's conclusions.^{8,25,35}

The reports that were able to provide specific detail regarding the benefits, costs and economic impact of legal aid were also able to highlight specific under-reporting of specific issues/ potential weaknesses in the methods used¹⁰ or possible sampling errors.¹¹ However, these reports noted these potential limitations and were also able to make adjustments to reflect these issues in their calculations.¹⁰

Some reports focus only on specific areas of legal advice provision (for example geographical area, category of law or setting of advice – court system). As such, although some reports provide a useful insight into the data used and key assumptions made in their calculations; they are only able to provide a partial view.^{9,20,39} While some evaluations on debt advice have been useful, they have been critiqued for having small sample numbers and they do not, or cannot assess the efficiency, impacts and effectiveness of their own services relative to those offered by other debt advice providers.³⁸ Often quantitative data was based on the accuracy and completeness of records provided by either creditors³⁷ or social housing landlords²⁵ and as such there may be limitations about the generalizability of report findings.

Only two studies were longitudinal in design (5 and 6 year periods).^{8,33} Both of these studies were ambitious and informative, and the only minor criticism attached to one of these studies was attrition (loss of participants after each stage of interviews) which is a common issue in longitudinal studies.³³

Many reports brought together data from various sources (for example English and Welsh Civil and Social Justice Survey (CSJS) and outcomes monitoring data) in order to provide a detailed view of the individual

and community impact and cost of legal aid advice provision.⁴¹ A minority of these studies provided little explicit methodology (criteria for data inclusion, limitations) or signposting to their underlying methodology.^{22,34,27} Often when a detailed breakdown of a cost and benefit model (or BIM) was presented this data was based on a combination of data from various sources, for example in one study data was gathered using client survey data, performance management information (such as benefit uptake, number of clients), audited accounts, aggregate data from a random selection of clients and estimation of data, where no data was present.¹⁹ Other data from advice services also failed to offer insight into the basic costs of advice services (such as the average contact time with clients, cost of each session or specific outcome of clients that have used the service). As such, evaluating the costs of services provided are problematic, even before any return of investment/ business case can be investigated.²¹

10. Conclusion

This review shows that legal advice across different categories of law result in positive outcomes for clients and their households. However, with most of the evidence existing in the grey literature the quality of the evidence was generally poor. The minority of evidence appeared in peer-reviewed publications. The main problem throughout the literature was that there is no consistency or universally adopted measure of outcomes or other quality metrics used, which makes comparisons across service providers, areas of law or geographies impossible. Very few studies use recognised methodologies to appraise services (e.g. Cost-Benefit Analysis) and those that do so, provide too little information on their data and methodologies adopted to provide an accurate appraisal of the quality of the evidence. In a number of studies, valuing the benefits appears to have involved some rather heroic assumptions that are not well justified. Accepting the generally poor quality of the evidence, the results are consistent in demonstrating a positive effect of advice. The main conclusion that must be drawn from this review is that further research in this area would be helpful to inform decision making processes. A well designed Cost-Benefit study could answer these questions given appropriate resources.

General References

Cookson, G. (2011) Unintended consequences: the cost of the Government's Legal Aid Reforms. King's College London, London.

Home Office. (2005) The role of early legal advice in asylum applications. Home Office Online Report 06/05. Home Office, London.

Morris D & Barr W.(2013) The impact of cuts in legal aid funding on charities. Journal of Social Welfare and Family Law. 35:1, 79-94, DOI: [10.1080/09649069.2013.774737](https://doi.org/10.1080/09649069.2013.774737)

Appendix 1

Search 1 – International Electronic Database Searches

Search 1.1			
Interface - WestLaw			
Search Screen - Advanced Search			
Database - WestLaw			
05/02/2014			
	Query	Limiters/Expanders	Results
Reform			
S1	Free Text = reform AND Subject/Keyword = legal advice	AND Date = AFT 20090101 Document type = Article	330
S2	Free Text = reform AND Subject/Keyword = legal AND aid	AND Date = AFT 20090101 Document type = Article	108
S3	Subject/Keyword = civil AND legal AND aid	AND Date = AFT 20090101 Document type = Article	68
S4	Subject/Keyword = legal AND aid AND Article Title = reform	AND Date = AFT 20090101 Document type = Article	20
Legal aid/ advice & themes			
S5	Subject/Keyword = legal advice OR legal aid AND Article Title = welfare	AND Date = AFT 20090101 Document type = Article	10
S6	Free Text =welfare AND Subject/Keyword = legal advice	AND Date = AFT 20090101 Document type = Article	99
S7	Subject/Keyword = legal advice OR legal aid AND Article Title = benefits	AND Date = AFT 20090101 Document type = Article	3
S8	Free Text = benefits AND Subject/Keyword = legal advice OR legal aid	AND Date = AFT 20090101 Document type = Article	131
S9	Subject/Keyword = legal advice OR legal aid AND Article Title = debt	AND Date = AFT 20090101 Document type = Article	3
S10	Free Text = debt* AND Subject/Keyword = legal advice	AND Date = AFT 20090101 Document type = Article	63
S11	Subject/Keyword = legal advice OR legal aid AND Article Title = housing	AND Date = AFT 20090101 Document type = Article	15
S12	Free Text = home* AND Subject/Keyword = legal advice OR legal aid	AND Date = AFT 20090101 Document type = Article	97
S13	Subject/Keyword = legal advice OR legal aid AND Article Title = home OR homelessness	AND Date = AFT 20090101 Document type = Article	-
S14	Free Text = homelessness OR home* AND Subject/Keyword = legal advice	AND Date = AFT 20090101 Document type = Article	15
Early Advice			

S15	Free Text = "early intervention" AND Subject/Keyword = "legal advice"	AND Date = AFT 20090101 Document type = Article	1
S16	Free Text = "early advice" AND Subject/Keyword = legal advice and funding	AND Date = AFT 20090101 Document type = Article	1
S17	Subject/Keyword = legal advice and funding AND Article Title = early	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	1
S18	Subject/Keyword = legal advice AND Article Title = early	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	2
Impact/ Value			
S19	Subject/Keyword = legal advice and funding AND Article Title = impact	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	16
S20	Subject/Keyword = legal advice and funding AND Article Title = value	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	22
S21	Subject/Keyword = legal advice AND Article Title = impact	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	17
S22	Subject/Keyword = legal advice AND Article Title = value	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	5
Cost/ Return of Investment			
S23	Subject/Keyword = legal advice AND Article Title = investment	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	9
S24	Subject/Keyword = legal advice AND Article Title = return	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	2
S25	Subject/Keyword = legal advice AND Article Title = cost	AND Date = AFT 20090101 Document type = Article Date = After 01/01/2009	76

String 1.2

Interface - EBSCOhost Research Databases

Search Screen - Advanced Search

Database - **MEDLINE**; Business Source Complete; CINAHL with Full Text; Criminal Justice Abstracts; PsycINFO

LA String 4 - FINAL

	Query	Limiters/Expanders	Results
S1	AB (legal aid funding) OR TI (legal aid funding)	Search modes -	56

		Boolean/Phrase	
S2	AB (legal aid reform*) OR TI (legal aid reform*)	Search modes - Boolean/Phrase	67
S3	DE "charities"	Search modes - Boolean/Phrase	19,414
S4	DE "CHARITABLE uses, trusts, & foundations (Law)"	Search modes - Boolean/Phrase	23,299
S5	DE "CHARITIES -- Finance"	Search modes - Boolean/Phrase	301
S6	AB "charit* sector" OR TI "charit* sector"	Search modes - Boolean/Phrase	721
S7	(#1 OR #2) AND (#3 OR #4 OR #5 OR #6)	Search modes - Boolean/Phrase	2
S8	TI (legal AND aid) OR AB (legal AND aid) OR TI (legal aid) OR AB (legal aid) OR TI (legal NEAR aid) OR AB (legal NEAR aid)	Search modes - Boolean/Phrase	3,249
S9	LEGAL aid OR DE (legal aid)	Search modes - Boolean/Phrase	3,140
S10	AB (access to justice) OR TI (access to justice) OR AB (access NEAR justice) OR TI (access NEAR justice)	Search modes - Boolean/Phrase	1,503
S11	AB (legal service*) OR TI (legal service*) OR AB (legal NEAR service*) OR TI (legal NEAR service*)	Search modes - Boolean/Phrase	10,148
S12	AB (legal NEAR advi*e) OR AB (legal AND advi*e) OR AB (legal advi*e) OR AB (legal counsel*) OR AB (legal NEAR counsel*) OR AB (legal AND counsel*)	Search modes - Boolean/Phrase	13,814
S13	TI (legal NEAR advi*e) OR TI (legal AND advi*e) OR TI (legal advi*e) OR TI (legal counsel*) OR TI (legal NEAR counsel*) OR TI (legal AND counsel*)	Search modes - Boolean/Phrase	865
S14	TI (welfare) OR AB (welfare) OR TI (benefit*) OR AB (benefit*) OR TI (debt) OR AB (debt) OR TI (money) OR AB (money) OR TI (financ*) OR AB (financ*) OR TI (hous*) OR AB (hous*) OR TI (homelessness) OR AB (homelessness)	Search modes - Boolean/Phrase	3,015,640
S15	(#8 OR #9 OR #10 OR #11 OR #12 OR #13)	Search modes - Boolean/Phrase	28,517
S16	#14 AND #15	Search modes - Boolean/Phrase	6,547
S17	S16	Search modes - Boolean/Phrase Limiters - Published Date: 20090101-20141231	1,886

String 1.3			
Interface - Search Screen - Advanced Search Database – Web of Science/ Knowledge			
			<i>LA String 4 - FINAL</i>
	Query	Limiters/Expanders	Results
S1	((("legal aid")) OR (("legal" NEAR/10 "aid")) OR (("legal" AND "aid")) : TOPIC		1,778
S2	((("legal aid")) OR (("legal" NEAR/10 "aid")) OR (("legal" AND "aid")) : TITLE		332
S3	((("legal" AND "counsel*")) OR (("legal counsel*")) OR (("legal" NEAR/10 "counsel*")) : TOPIC		5,567
S4	((("legal" AND "counsel*")) OR (("legal counsel*")) OR (("legal" NEAR/10 "counsel*")) : TITLE		281
S5	((legal AND advi\$e)) OR (("legal advi\$e")) OR ((legal NEAR/10 advi\$e*)) : TOPIC		1,878
S6	((legal AND advi\$e)) OR (("legal advi\$e")) OR ((legal NEAR/10 advi\$e*)) : TITLE		188
S7	#1 OR #2 OR #3 OR #4 OR #5 OR #6		11,116
S8	TOPIC: welfare OR TITLE: welfare OR TOPIC: benefit* OR TITLE: benefit*		1,952,491
S9	TOPIC: debt OR TITLE: debt OR TOPIC: money OR TITLE: money OR TOPIC: finan* OR TITLE: finan*		577,311
S10	hous* OR TITLE: hous* OR TOPIC: homeless* OR TITLE: homeless*		1,272,501
S11	#8 OR #9 OR #10		3,661,849
S12	#7 AND #11		1,541
S13	#7 AND #11 Refined by: PUBLICATION YEARS=(2012 OR 2011 OR 2009 OR 2014 OR 2010 OR 2013)		359
S12	TOPIC: "legal aid reform*" OR TITLE: legal aid		4

	reform**		
S13	TOTAL:		364

String 1.5

Interface – ZETOC Alerts
 Search Screen - Advanced Search
 Database – ZETOC Informing Research (British Library)

	Query
S1	"legal" & "aid" & "advice" in Title
S2	"welfare" & "advice" & "legal" & "aid" in Title
S3	"benefits" & "advice" & "legal" & "aid" in Title
S4	"debt" & "advice" & "legal" & "aid" in Title
S5	"housing" & "advice" & "legal" & "aid" in Title
S6	"legal aid reform" in Title
S7	"legal aid advice" in Title
S8	"welfare" & "legal aid" in Title
S9	"housing" & "legal aid" in Title
S10	"debt" & "legal aid" in Title
S11	"advice" & "legal aid" in Title
S12	"legal" & "aid" & "advice" in Title
S13	"welfare" & "advice" & "legal" & "aid" in Title
S14	"benefits" & "advice" & "legal" & "aid" in Title
	Journals
	<ul style="list-style-type: none"> • JOURNAL OF CONTEMPORARY HEALTH LAW AND POLICY • JOURNAL OF LAW AND SOCIETY -OXFORD- • LAW AND INEQUALITY • LAW AND POLICY • LAW AND PSYCHOLOGY REVIEW • LAW AND SOCIAL INQUIRY • LAW AND SOCIETY REVIEW • LAW CULTURE AND THE HUMANITIES • LAW JOURNAL • LAW PRACTICE

- LAW QUARTERLY REVIEW
- LEGAL ACTION
- LEGAL ISSUES OF ECONOMIC INTEGRATION
- OXFORD JOURNAL OF LEGAL STUDIES
- PSYCHIATRY PSYCHOLOGY AND LAW
- PUBLIC LAW
- RUTGERS LAW JOURNAL
- SOCIAL AND LEGAL STUDIES

Search 2. Independent searches

- Search engine searches (literature published by charities and legal aid advice/support organisations)
- Organisations databases (King's Fund, Nuffield)
- Citation searches (from new searches and existing Endnote file)
- Hand searches of specific journals

Searches 2.1 - Search Engine - Google

Interface – Google/ first ten pages of each search reviewed for possible inclusion.
Search Screen - Advanced Search
Database -

	Query	Results	Pages
Reform			
S1	"legal aid" OR "legal advice" AND reform AND welfare filetype:pdf (UK, 2009-2014)	6,070	10
S2	"legal aid" OR "legal advice" AND reform AND *benefit* filetype:pdf 30/01/14 (UK, 2009-2014)	11,000	10
S3	"legal aid" OR "legal advice" AND reform AND debt filetype:pdf 30/01/14 (UK, 2009-2014)	4,850	10
S4	"legal aid" OR "legal advice" AND reform AND housing filetype:pdf 30/01/14 (UK, 2009-2014)	6,230	10
S5	"legal aid" OR "legal advice" AND reform AND home filetype:pdf 30/01/14 (UK, 2009-2014)	10,200	10
Legal aid/ advice & themes			
S7	"legal aid" OR "legal advice" AND welfare filetype:pdf 30/01/14 (UK, 2009-2014)	15,900	10
S8	"legal aid" OR "legal advice" AND "benefit*" filetype:pdf 30/01/14 (UK, 2009-2014)	37,700	10
S9	"legal aid" OR "legal advice" AND debt filetype:pdf 30/01/14 (UK, 2009-2014)	16,300	10
S10	"legal aid" OR "legal advice" AND housing filetype:pdf 30/01/14 (UK, 2009-2014)	20,300	10

S11	"legal aid" OR "legal advice" AND home filetype:pdf 30/01/14 (UK, 2009-2014)	34,600	10
Early/ Advice			
S12	"legal aid" OR "legal advice" AND welfare AND early OR timely filetype:pdf 28/01/14 (UK, 2009-2014)	9,210	10
S13	"legal aid" OR "legal advice" AND "benefit*" AND early OR timely filetype:pdf 30/01/14 (UK, 2009-2014)	19,900	10
S14	"legal aid" OR "legal advice" AND debt AND early OR timely filetype:pdf 30/01/14 (UK, 2009-2014)	8,320	10
S15	"legal aid" OR "legal advice" AND housing AND early OR timely filetype:pdf 30/01/14 (UK, 2009-2014)	10,800	10
S16	"legal aid" OR "legal advice" AND home AND early OR timely filetype:pdf 30/01/14 (UK, 2009-2014)	19,800	10
Impact/ Value			
S17	"legal aid" OR "legal advice" AND welfare AND impact OR value filetype:pdf 30/01/14 (UK, 2009-2014)	31,900	10
S18	"legal aid" OR advice AND "benefit*" AND impact OR value filetype:pdf 30/01/14 (UK, 2009-2014)	1,020,000	10
S19	"legal aid" OR advice AND debt AND impact OR value filetype:pdf 30/01/14 (UK, 2009-2014)	79,000	10
S20	"legal aid" OR advice AND housing AND impact OR value filetype:pdf 30/01/14 (UK, 2009-2014)	166,000	10
S21	"legal aid" OR advice AND home AND impact OR value filetype:pdf 30/01/14 (UK, 2009-2014)	974,000	10
S22	"economic value" OR "social return" AND "legal aid" filetype:pdf 30/01/14 (UK, 2009-2014)	133	9/9
S23	"legal support services" AND impact OR value filetype:pdf 30/01/14 (UK, 2009-2014)	125	7/7
S24	"legal aid" AND impact OR value AND "assessment*" filetype:pdf 28/01/14 (UK, 2009-2014)	7,130	10
S25	"charit*" AND "legal aid" OR "legal support" OR advice AND impact filetype:pdf 28/01/14 (UK, 2009-2014)	89,600	10
Cost/ Return of Investment			
S27	"legal aid" AND welfare AND cost OR return OR investment filetype:pdf	4,540	10

	28/01/14 (UK, 2009-2014)		
S28	"legal aid" AND "benefit*" AND cost OR return OR investment filetype:pdf 28/01/14(UK, 2009-2014)	7,260	10
S29	"legal aid" AND debt AND cost OR return OR investment filetype:pdf 28/01/14 (UK, 2009-2014)	3,310	10
S30	"legal aid" AND housing AND cost OR return OR investment filetype:pdf 28/01/14 (UK, 2009-2014)	31,400	10
S31	"legal aid" AND home AND cost OR return OR investment filetype:pdf 28/1/14 (UK, 2009-2014)	23,800	10
S32	advice AND welfare AND cost OR return OR investment filetype:pdf (UK, 2009-2014)	112,000	10
S33	advice AND "benefit*" AND cost OR return OR "investment filetype:pdf 28/01/14 (UK, 2009-2014)	980,000	10
S34	advice AND debt AND cost OR return OR investment filetype:pdf 28/01/14 (UK, 2009-2014)	84,500	10
S35	advice AND housing AND cost OR return OR investment AND filetype:pdf 28/01/14 (UK, 2009-2014)	164,000	10
S36	advice AND home AND cost OR return OR investment filetype:pdf 28/01/14 (UK, 2009-2014)	1,050,000	10
S37	cost AND "legal aid reforms" filetype:pdf (UK, 2009-2014)	388	10
S38	cost AND "legal aid" OR "legal support" AND "reforms*" filetype:pdf (UK, 2009-2014)	4,210	10

Search 3. Organisational Databases

Searches 3.1 – Legal Service Research Centre - Research Publications

Interface – Google/ first ten pages of each search reviewed for possible inclusion.

Search Screen - Advanced Search

Database - <http://www.justice.gov.uk/publications/research-and-analysis/lsrc/research-publications>

	Query	Results	Pages
S1	LSRC - Research Publications	31 Limits: a. From 2009 – present day.	All

		b. Focus on LA	
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Searches 3.2 – King’s Fund

Interface – Google/ first ten pages of each search reviewed for possible inclusion.

Search Screen - Advanced Search

Database - <http://kingsfund.koha-ptfs.eu/cgi-bin/koha/opac-search.pl>

	Query	Results	Pages
S1	“kw,wrld: legal aid”	9	All
S2	“kw,wrld: legal and kw,wrld: advice”	51	All

Searches 3.3 – Citizen Advice Bureau

Interface – Google/ first ten pages of each search reviewed for possible inclusion.

Search Screen - Advanced Search

Database - http://www.citizensadvice.org.uk/index/policy/policy_publications_search.htm

	Query	Results	Pages
S1	KW“legal advice”	29	All
S2	Citizens Advice legal policy publications	8	All
S3	KW“advice” AND TOPIC “legal”	12	All

