

Down the line: the future role of digital housing advice and support

A TNS BMRB Report for Shelter



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Executive summary

Qualitative research was undertaken with 26 people who had recent experience of housing issues – 21 with Shelter clients and five with those who did not seek support from any housing advice services – to explore the current context and needs of those requiring help and advice in relation to housing issues; how they came to seek advice, information and support; and the current and potential role of digital support in meeting those needs. Research focused on individuals who had used more resource-intensive telephone and face-to-face support services, rather than digital housing advice, in order to explore why these channels were used, what users gained from them, and any potential barriers or triggers for digital service use. The following summary highlights the overall findings, with detail following in the main report.

Understanding audience needs and contexts

Individuals' needs and decisions when seeking support for housing issues, including channel preference, were largely influenced by the context in which they sought help. More often than not, this presented a complex picture. Across the range of respondents in this research, the housing problem first identified was frequently only the tip of the iceberg in relation to problems experienced. Further exploration often revealed a number of housing-related issues and concerns, increasing in complexity over time, especially where respondents had delayed seeking help (as was often the case). This delay meant that by the time individuals were dealing with the issues, they had reached a critical point and needed urgent support to address their issue.

Individuals' personal and emotional circumstances – including issues such as relationship breakdown, financial hardship, and mental and physical health problems – added another layer of complexity. In some cases these had precipitated housing issues (e.g. where a change in circumstance such as becoming unemployed led to not being able to pay rent). In others, they clearly exacerbated respondents' negative experience and stress related to their housing issue, and reduced capacity for managing and resolving the situation. Respondents with mental and physical health issues, in particular, experienced increased levels of vulnerability and difficulty finding ways forward.

Personal context and the type and number of housing issues experienced clearly influenced needs from services. Particularly where housing issues were multiple and emotional, people experienced reduced confidence and capability to resolve issues without support. This meant that their needs from services were as much emotional as practical. In fact, it was often the emotional response to the housing situation that drove individuals' help-seeking. There was a need for empathy, reassurance, acknowledgement of their issue, and providing an external sense of perspective, alongside practical help such as identifying and prioritising issues and validating housing information (especially around legal rights).

The context and the needs outlined above also drove channel preference: heightened emotional needs and perceived urgency meant that person-to-person support was particularly valued and desired. Respondents felt this type of support was critical to provide the human contact that they needed during a time of vulnerability – and with it, reassurance and empowerment, tailored information, and a sense of 'action' having been taken to resolve a difficult situation.

One question of interest for this research was whether respondents were capable of, and confident in, using digital support. Overall, digital access and capability was fairly high. However, perceived capability for managing housing issues without personal support was quite low overall. Reduced capability and confidence was in some cases a by-product of the multiplicity of housing issues and the heightened personal and emotional circumstances. In addition, the adversarial relationships (against landlords and councils) in which respondents often found themselves had led to weakened confidence and a feeling of 'powerlessness'. Lack of familiarity with the subject-matter and perceived complexity of the issues (especially where they concerned legal rights) also meant that individuals felt out of their depth, and were eager for telephone or face-to-face assistance.

Client experiences of Shelter's services

Among those who had sought support from Shelter services, experiences were very positive, and the telephone and face-to-face service was seen as meeting both practical and emotional needs (outlined above). Where practical help fell short, clients were still very appreciative of the emotional support given to them. For most, these experiences had not been set up by specific expectations; Shelter clients only had a few general associations with the charity with the area of housing and legal expertise. This lack of specific associations in some cases had, however, led to misunderstandings of Shelter as only being a homelessness charity; This was also a barrier for those in the research who had not sought information and advice from Shelter in approaching the charity for help.

Awareness and use of Shelter's website was limited in this research, in part due to the nature of the sample. However, where it was used, it had typically been seen as a 'transitory' channel. It was a means of: doing some preliminary research; confirming Shelter was the right organisation; looking for specific resources; or finding a phone number. Limited use was attributed more to clients' general hesitations in using the internet for support around housing issues than frustrations with poor experiences with Shelter's website specifically.

Developing a targeted multi-channel strategy

Respondents expressed limited openness overall to the use of digital alternatives in the future, given concerns that they might not provide the emotional support required. More vulnerable respondents or those with very urgent issues also clearly needed more intensive support. The research, however, highlighted some opportunities for further development of digital and assisted support, which would enable Shelter to provide more effective multi-channel housing support. Ensuring that those who can use digital services do so may help target more resource-intensive services to those who really need them.

Potential developments include:

- Increasing the awareness and visibility of Shelter's digital offering. Awareness-raising may be particularly important among intermediaries (e.g. the Citizens' Advice Bureau) who tend to signpost to Shelter's helpline. Intermediaries may help by encouraging those with simpler queries to check online before seeking telephone or face-to-face support;
- Making it easier for clients to use digital channels for information validation, for example, 'knowing my rights' through provision of printable, 'authorised' rights information online;
- Further development of email-supported telephone advice to reduce call times; and
- Enhancing the current digital offering to meet clients' practical and emotional needs as far as possible. For example, this could include real-time conversations; the use of reassuring language and tone to reflect users' emotional state; and clear signposting to help less confident individuals navigate the system. It may also help to provide more tailored

navigation or information packages, to help dispel preconceptions that digital channels cannot offer tailored support.

1. Introduction

1.1 Research background

Shelter is a charity that works to alleviate the distress caused by homelessness and bad housing. It is a critical provider of support and advice services for individuals experiencing housing problems in Britain, as well as a leading expert and influential voice in housing policy. Housing issues cut across the public/private housing divide, and are experienced by some of the most vulnerable UK citizens to those in the higher social grades.

Shelter supports an enormous number of clients every year through its digital, telephone and face-to-face services. In 2013 / 2014, Shelter's digital advice offerings received over 4 million hits; Shelter answered 128,865 helpline calls, and face-to-face advice and support was provided for 65,285 clients.

At a time of demand for housing support and advice, Shelter is also reconsidering what is needed to support its client base within the context of an increasing shift of public services to digital channels. Under its *Digital by Default* policy, the Government anticipates that most people will begin to shift from face-to-face or telephone service provision to the use of online channels. The Government has already begun to move some of its services and transactions online, and under the Government Digital Strategy of December 2013 the departments which handle the majority of central government transactions (including HMRC, Ministry of Justice and the Department for Work and Pensions) are all aiming to complete significant 'service transformations' by March 2015. Only a minority of individuals are expected to continue to need alternative access channels, and then only in the short to medium term. Pilot schemes to support those in need of additional help to get online are also underway.

However, there are a range of barriers that will need to be overcome as part of this effort. Around 6% of the UK population have never used the internet¹. This is due to a variety of barriers, including: lack of accessibility, confidence, and skills; lack of interest or willingness to go online; and behavioural barriers such as lack of practice or embedded reliance on telephone support. Preferences for face-to-face or telephone support can be heavily entrenched and hard to overcome. Additionally, digital support channels face challenges and barriers in terms of effectively reaching and supporting more vulnerable audiences, particularly where disadvantage is multiple and interlinked, as is often the case for Shelter's face-to-face and helpline clients.

In order to meet the needs of its expanding and often vulnerable client base, Shelter must now make key decisions about the most appropriate and effective way to target its resource provision, including identifying potential windows of opportunity as well as potential risks around digital service provision.

1.2 Aims and objectives

This research explored the current context and needs of Shelters' clients, how they came to seek advice, information and support, and the current and potential role of digital support

¹ Eurostat news release (16th Dec 2014) 'Internet usage by individuals in 2014'

services in meeting these needs. Across the broad aims outlined above, research specifically aimed to provide findings around:

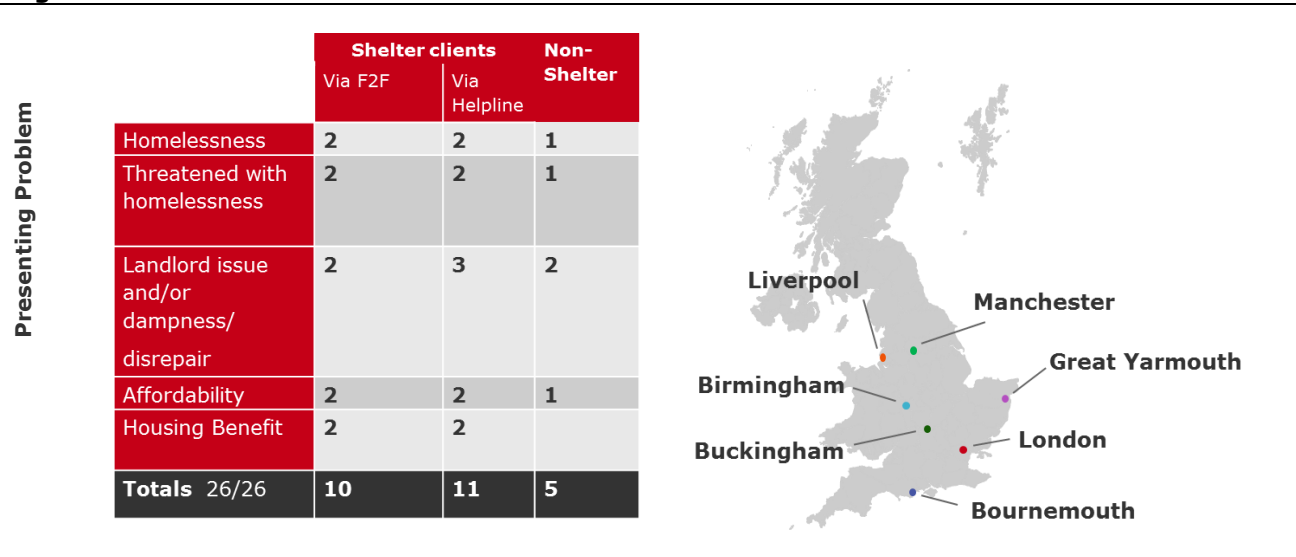
- Clients' **personal experiences and circumstances** when facing housing issues, including both the practical and emotional circumstances which coincide with a need for housing support, as well as clients' **capability for engagement** with digital supports (including any issues related to access, interest, or confidence);
- **Channel preferences and needs** in relation to housing advice, what underpins these, and whether channel preferences shift depending on the kind of support required (e.g. due to the severity or urgency of the problem, or a need for tailored information); and
- Perceived **advantages and disadvantages to various support channels** to seek information and support around housing advice, in terms of ease of access of appropriate support sources and the specific support required, and how supports fit into clients' overall 'journeys'.

1.3 Approach

Twenty-six depth interviews were conducted with individuals who had recent experience of housing issues. Twenty-one of these were Shelter clients, and five were those who did not seek support from any housing advice services. All but one of these interviews was conducted face-to-face in respondents' place of residence; one interview was conducted by telephone to accommodate respondent preferences.

Fieldwork was conducted during 20th May – 25th June 2014. The sample for research was developed with the aim of achieving a diversity of views across some of Shelter's key audience variables. Research focused on clients who had used Shelter face-to-face and telephone services in order to understand more about current barriers to use of digital rather than person-to-person advice. This qualitative research sample is not intended to be representative or statistically generalisable to the larger population of individuals seeking housing support and advice. However, it is designed to enable us to explore the key research questions. We spoke to clients who had not used digital channels to understand barriers to this mode and reasons why they preferred alternatives. It was also important to explore these questions across a range of presenting problems which Shelter clients commonly face. The locations and sample characteristics are summarised in Figure 1 overleaf.²

² A detailed sample breakdown can be found in Appendix A.

Figure 1

All interviews were digitally recorded and transcribed, and qualitative data were analysed via a grounded theory approach. This robust analysis method allows researchers to draw out the diversity of opinions as well as identify common themes across interviews (see Appendix B for a more detailed description).

2. Understanding audience needs and contexts

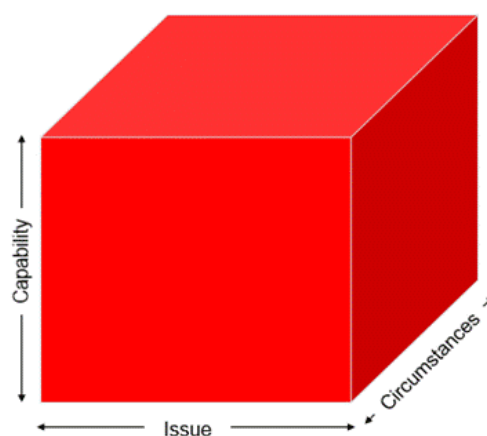
In order to understand the needs and decisions of those seeking help and advice on housing issues, a rich understanding of the context in which support is required is vital. This section explores the context in which individuals began their help-seeking process, identifying implications for channel preferences and support requirements.

The findings relate to both those who sought support from Shelter and those who had not: findings were not distinguishable between the two. As such, in the following section and Section 3, both groups are referred to as 'respondents'. Section 4 then refers to Shelter clients only.

Critically, research assumed as a starting point that people's needs and experiences are multidimensional, influenced by:

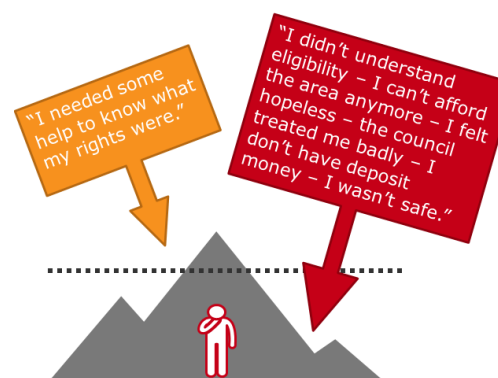
- The **specific housing issue(s)** which had brought them to Shelter, often involving a multiplicity of complex issues, developing over time;
- Their **personal emotional and practical circumstances** which may have caused, exacerbated or coincided with their housing issue; and
- Their own personal **capability** to seek out help, including their awareness of support options available to them, their confidence in engaging with these supports, and their skill in using these effectively to resolve their housing issues.

Research suggests that as complexity of housing issues or personal circumstances rise, people's capability to resolve problematic housing situations decreases. This includes their ability to: articulate their key housing needs; identify necessary information or advice to address these needs; and take successful action to bring about positive change. Given a tendency to wait to seek support until 'critical moments,' people seeking out housing advice and support thus tend to be doing so in highly emotional and often fairly urgent circumstances. This raises challenges for support services, which must provide for people's practical and emotional needs.



2.1 Housing issues

The research respondents often faced a broad variety and multiplicity of housing issues; the issue which had been specified as their 'presenting problem', or their 'key issue' when contacting Shelter's support services, was frequently only the **tip of the iceberg**. Issues were often interlinked and overlapping, with respondents themselves often finding it difficult to verbalise and prioritise the range of problems they were negotiating.



For example, many respondents reported calling Shelter to 'understand their rights' in relation to a conflict with a landlord or local council. However, discussions often then revealed a range of interlinked concerns around: perceived poor treatment from authority figures; provision of inadequate housing; conflicting accounts of their housing rights or benefit eligibility; inability to reach key decision makers; financial concerns; and more.

This was in part a product of a tendency for respondents to delay seeking help around housing issues, so that **help-seeking became focused on 'critical moments,'** when situations had already reached complexity and crisis, and urgent assistance was more likely to be required. This seemed to be driven by a variety of factors, including:

- **Resignation to poor services and experiences**, particularly among lower income respondents and those with longer histories of living in lower-end accommodation;
- **Stigma and embarrassment**, with many respondents not wishing to identify as 'needing housing support' due to negative connotations and stigma around homelessness; and
- **Reduced proactivity and responsiveness** to emerging issues due to personal circumstances and stress (see Section 2.2 below).

"You get letters, but once you get the red line you don't read past that because I'm really struggling... [Non-client, F, London]"

Another key theme running through the housing experiences of respondents was the **adversarial nature** of their relationships with housing authority figures, and acute feelings of **power imbalances** in addressing any housing conflicts. Respondents raised the feeling of powerlessness as part and parcel of their housing issue experience, with adversarial relationships with landlords and/or councils causing acute fear, anxiety, frustration and confusion.

For some respondents in the sample, housing issues were relatively simple, focused on one housing problem, usually where respondents were seeking help and support more proactively for situations which were still developing, such as a recently developed landlord dispute. However, housing issues were typically more complex and/or serious, with respondents experiencing multiple, co-occurring problems. Across the sample, respondents most commonly raised issues around:

- **Inability to find suitable, affordable accommodation** in their local area, and a perceived **steep rise in housing prices** over the last five years relative to income (especially in, but not limited to, London and South East England). This included some regularly employed skilled or semi-skilled workers who had struggled to find affordable housing in their local area. Some respondents noted that as rents had risen they had found themselves in progressively lower-end housing, or even in 'grey market' tenancy situations such as residential occupation of officially office-zoned space. In the absence of formal tenancy rights, they were thus much more vulnerable to poor treatment or unexpected eviction.
- Landlord refusals to address disrepair or safety issues.

**"The toilet was leaking and the landlord... was trying to say it's not my problem, and it kept going backwards and forwards. It got out of hand."
[F2F, M, Birmingham]"**

- **Concerns about relocation** to more affordable areas, at the cost of severing ties with local support networks, employment, and/or children's schooling locations as well as significant outlay in terms of time and financial investment to resettle.

"I've lived my life here, my mother grew up here, my friends are here. I'm supposed to go to a new place where I have no one? I've got mental health issues; my friends and family are all I have." [F2F, F, London]

- **Disagreements with authority figures around their housing rights and eligibility for housing benefits**, at times compounded by difficulty understanding the complexity of legal rights or complex eligibility criteria.
- **Difficulty making progress against housing complaints or benefits disagreements**, with respondents often feeling they were being transferred from person to person in urgent situations such as benefit cancellation; having case progress stymied by lost records; or having difficulty providing proof of eligibility, for example. Respondents noted that they attempted to make contact through a variety of channels but rarely had consistent contact with particular individuals or departments.
- **Poor treatment from landlords**, ranging from neglect, unfair demands (e.g. unpredictable rent rises or inappropriate payment requests) to outright harassment (e.g. threatening behaviour and breach of privacy).
- Other **poor treatment from councils**, with many respondents perceiving council staff to have been unhelpful and unresponsive, or "taking the landlord's side".

Overleaf, we provide two case studies of interlinking housing issues. In the first, a progressive history of unstable housing arrangements alongside a variety of difficult personal circumstances resulted in precarious tenancy and homelessness. The second provides an example of more extreme landlord mistreatment, consisting of on-going intimidation and invasion of personal privacy.

Case Study 1: Complex housing circumstances and ineligibility for housing benefits

Full time worker (community support) but **low income** and low housing budget. A range of **medical issues including:** social anxiety, depression, asthma, vertigo, and digestive issues.

Finds her income increasingly fails to cover basic living expenses in South London. History of **unsuitable accommodation** (sublet council housing, previous landlord drug dealing from the property), and **unable to find affordable rooms** (£500+/month).

Became **homeless** having **broken up with partner**, and needed to return to mother's home. She contacted other organisations including Stonewall, the YMCA and St Mungo's. The south London council where her mother lives and she grew up were unable to offer housing assistance as she was **unable to prove** she had lived there for 2 years. She is now in contact with another south London council to see whether they can provide assistance based on her medical issues. The situation could worsen if her mother and sister are unable to continue to provide space.



"I didn't have nowhere to go. I tried different ways of finding accommodation, but everything was ... very expensive. I'm staying on my mum's sofa, my sister's sofa. Between the two at the moment." (Tel, F, London)

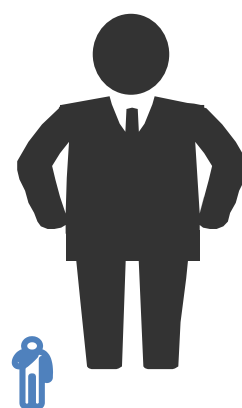
Councils and authorities can appear inflexible and unresponsive to the needs of tenants in crisis; those living in unsuitable accommodation are also more likely to experience gaps in eligibility for local authority support or benefits.

Case Study 2: On-going abusive treatment from landlord

Experience of **domestic violence** in a previous relationship. Caring for **three children**, including one young child with **autism** for whom she is now a full time carer. She has been living in temporary accommodation for 13 years.

For the last 2 years, the landlord has been **intimidating**: during regular visits, landlord knocked on windows and the door, looked into the bedroom window and demanded access to house, causing distress for the respondent and children. Respondent felt unsafe and harassed. The landlord gave permission to clear the garden but then after she had cleared it, told the respondent she could not use it any more. She tried to deny access and the landlord said she would be reported.

The council did not support the respondent – she told the council about the landlord's behaviour but the council stated she was obliged to make herself available and otherwise she could be **homeless** if she did not comply. Social workers involved with her children contacted the council before Shelter stepped in and talked to the council on her behalf to help explain and progress her case.



"It affected me really badly, his [landlord's] intimidating behaviour. I felt violated in my own home, I was scared, no one was helping me and I was told by the council he can come whenever he wants." (F2F, London)

Power imbalances between clients and landlords and other authority figures cause distressing, isolating experiences.

2.2. Life circumstances and emotional context

Many respondents faced housing problems in the context of other emotional or practical life issues, ranging from:

- **Relationship issues**, such as recent divorce or break-up, domestic violence, financial dependency on ex-partners, or social isolation;
- **Caring responsibilities**, including care for children or loved ones with disabilities;
- **Financial stress and poverty**, related to (for example) recent job loss or longer-term unemployment, in-work poverty, low capital for deposits or unexpected expenses, and problems with benefits;
- **Mental health issues**, including depression, feelings of anxiety and isolation, and suicidality;
- **Physical health issues**, ranging from disabilities, stress-related illnesses, immune system disorders, and chronic diseases.

"Everything happened at the same time: the house, work, then I got sick, and now I've got depression"
(Tel, F, London)

"For six months I've been sick and unable to work. ... My wife of two years put me on the street."
(F2F, M, Blackburn)

"Now my benefits are capped at £39/week... I'm struggling." (F2F, F, Birmingham)

"I had to cover the cost of rent from my savings, rather than income. ... I became quite unwell ... and that was serious enough that I needed surgery."
(Tel, M, Great Yarmouth)



In some cases, respondents' life circumstances had clearly precipitated or exacerbated their housing issue, with one change in circumstance tipping respondents into serious housing difficulty or even homelessness. For example, several respondents had been forced to move out of their homes by a relationship breakdown, while several others were facing difficulties over rent payments following an extended period of unemployment or illness. However, in other cases these personal factors were co-occurring with housing need, often in a way that exacerbated the issue at hand, or made it more difficult to find resolution. Financial stress and caring responsibilities, for example, tended to escalate housing issues; respondents with low incomes were less likely to be able to save, and thus had little financial resource to rely on when things went wrong, and where children were involved housing problems became more urgent and upsetting.

"I wasn't thinking about ME being homeless, but having nowhere for my daughter to come round and see her dad. That was heartbreaking – having to tell my daughter I'm homeless. (Non-client, M, London)

For example, one of the more urgent situations in the research sample is summarised overleaf in Case Study 3, where housing issues, health problems, and poverty combined to put a family at risk of eviction and homelessness.

Case Study 3: Health difficulty, poverty and lone parenthood of dependent children

Single mother, pregnant with her second child. Her property was all inclusive with electricity included in the rent. The landlady collected money for the electricity bill but did not pay the electricity company, so the company cut off the electricity. Therefore, the family had to leave the home. The landlady did not return the deposit or electricity money. They moved out and then returned to collect belongings to find the house had been boarded up with some of their possessions inside. Sought advice from Citizens Advice Bureau (CAB), Shelter and a lawyer but reluctant to go to statutory services for help.

They slept in a church in Woolwich for 4 weeks before a friend who was a church member offered a place until the court ordered the landlord to let them back in to the property. This was after a lawyer took the case to court.

They returned to the property but then the landlady gave them notice to quit the property by April. The family **could not appeal** as mother was in hospital for 3-4 weeks, delivering a very **premature baby due to preeclampsia**. The landlady then gave them notice to quit by August.



Baby is now 9 weeks old and mother has **little money for food** to support her children. The respondent does not feel capable currently of finding appropriate solutions.

"At that time I was not in a good state of mind – I needed a solution at that time. It was winter time, I had morning sickness, everything was upside down" (Tel, F, London)

Housing issues are compounded by a variety of complications in the personal lives of Shelter's clients.

Of those respondents that reported mental and physical health issues, it was often difficult to disentangle cause and effect. Although in some cases these issues clearly precipitated the housing issues at hand, in others mental health and stress-related physical health issues were clearly interlinked with financial and housing stressors. However, overall it was clear that the presence of mental and physical health issues was associated with increased vulnerability and decreased capacity; respondents reported that amidst extreme stress, they found it difficult to face and negotiate their complex housing issues without support.

The range of challenges and pressures experienced by respondents also drove a broad range of negative emotions, reflected in the quotes below, which further reduced perceived capacity to find a resolution to respondents' problems. Respondents across the sample – not just those in the most urgent circumstances – reported feeling hopeless, stressed, overwhelmed, frustrated and scared at the time that they had sought out support from Shelter.

"I'm so shattered with so much stress that I've had – when I first moved in with the letters and not getting called back and trying to go to the offices – I'm sore, tender, back on liquid shakes because I can't eat but the pain and soreness, I can't seem to beat it." (Non Shelter Client, F, London)

"I felt totally lost and isolated – I didn't know what to do, and there wasn't any way out." (F2F, F, London)

"I didn't seek any advice, I was so poorly. It was very hard to talk, I was coughing, coughing, coughing all the time. I had to avoid speaking to people because of my infection." (F2F, M, Blackburn)

"I just felt rock bottom – you work so bloody hard, and then this. Worrying if the kids are going to be homeless, or in care." (Non-client, M, London)

As we discuss in Section 2.3 below, these negative emotions and stress further contributed to the context of crisis that many respondents found themselves in, and shaped the way that they sought and responded to offers of support.

2.3. Help-seeking capability

Research also explored whether respondents felt able and confident to seek help, both through more traditional channels such as face-to-face and telephone support, as well as through digital support such as Shelter's websites and other online information services. The interviews clearly showed that capability was driven as much by *emotional* factors as it was by *practical* ones, with capability arising via a mixture of the following three factors: subject-specific skill and knowledge; emotional confidence and self-efficacy; and access to and basic skills to utilise support options, including general and digital literacy. These are explored below.

Subject-specific skill and knowledge

One of the most consistently reported issues that impacted on respondents' capability to seek support regarded the perceived complexity of the issues at hand. For many, the specific nature of their housing problem(s) was new and unfamiliar, and problems such as homelessness or the loss of housing benefits often arose swiftly. Respondents frequently described feeling out of their depth and uncertain about their rights and their legal situation, again at times exacerbated by a tendency to delay help-seeking until a crisis point. Many respondents also found themselves alienated and confused by the legal or other complex information they encountered when seeking advice and support around their housing issue.

This lack of subject-specific confidence and knowledge particularly reduced perceived capability of using *digital supports* around housing issues; many were unsure how to filter information that they found on housing topics through digital channels, and felt that their own ability to interpret and make use of this information was limited. As one respondent described it:

"The internet is great for some things, it's just too much, for some things it's just too much..the last thing you want is a lot of rigmarole. You want good, solid, personal advice." (Tel, F, London)

Consequently, respondents, including the more well-educated and confident individuals, typically expressed a desire to receive a person-to-person “expert” opinion on their situation.

“Somebody with specialist knowledge will have the information to hand, or could (in this instance) point me towards where I could get information from, which I don’t think I could have got [myself].” (Tel, F, Manchester)

As well as being driven by a lack of confidence in discussing housing issues, this also resulted from the high-stakes nature of housing issues, with respondents keen to ensure that they were acting legitimately and within their rights, rather than risk further escalating their problems by antagonising their landlord or local council. Particularly in relation to the potential use of digital support services, the combination of practical and emotional factors above often reduced respondents’ sense of capability around support seeking and negotiating solutions to their housing issues.

Emotional confidence and self-efficacy

Respondents’ emotional state was a key driver of their ability to negotiate their complex housing issues and emotional circumstances, with the stress and pressures of their situations often reducing their ability to act upon and solve their housing problems. Stress, upheaval, and feelings of powerlessness were frequently mentioned as impairing respondents’ belief that they could find a way out of the situation at hand, with some even mentioning that they actively hid from their problems as a response to emotional overwhelm. Notably, this was a feature of discussion across the sample, not just for those in the most urgent or extreme situations, in part because of the sense of powerlessness engendered by adversarial relationships with councils and landlords, as discussed previously. It was in this powerless state that many turned to Shelter and other support services for assistance.

“I think I was at a stage where I was feeling pretty vulnerable, not very confident – I felt useless, truth be told.” (Tel, M, Manchester)

As we discuss further in Section 2.2, understanding this heightened emotional context is key to understanding respondents’ choices and behaviour when they undertake their support journeys.

In some situations, this sense of powerlessness was increased where respondents’ practical situations left them with few options, such as in cases where they had looked for, but were unable to find, affordable housing options and were restricted by systems e.g. housing association waiting lists. In these circumstances, there was limited support which could be provided, and the respondent was left particularly distressed:

“Imagine you’re in a big bubble and it’s going round and round – you feel like it’s going to stop and you’re going to get somewhere , but it just keeps going around ... There were no answers to my situation; there was nothing that said you can get cheaper flats. Online, it was just all telling me the same thing I knew already – you can’t afford to rent privately. So what do I do next? ” (Tel, F, London)

Access and basic skills to use supports

Some respondents clearly lacked basic awareness of, or access to, appropriate support, or lacked the general skills needed to use these supports. For example, a couple of respondents noted that upon eviction they had lost reliable telephone or internet access, which made support seeking more difficult for them. Another respondent had isolated and disengaged from potential support sources to the extent that they were no longer engaging with housing services, other local authority services, or health professionals, and had no obvious network of social contacts which might provide informal support. More common was a general sense of not knowing where to turn for support, more noted among the non-Shelter respondents in the sample. In addition to weakening their capability to seek out support, this sense of isolation also compounded the negative emotional situation these respondents found themselves in.

However, basic access and confidence with digital information was generally high across the sample. Despite the researchers aiming to interview a sample with mixed digital skill, in practice it was difficult to find respondents who did not feel fairly or very comfortable online. Most of the research respondents had access to smartphones and had at least a basic familiarity with online navigation and digital technology. The vast majority of respondents had access to the internet, and few expressed serious reservations about making use of online support in principle.

3. Implications for help-seeking and channel preferences

This section summarises the ways in which overall context – including housing issues, personal circumstances and capability – drives clients' needs and channel preferences when they seek help relating to housing. This includes: exploring the different types and levels of practical and emotional needs which clients have; the factors which drive clients to seek help via telephone and face-to-face channels; and what drives and inhibits use of online help-seeking specifically.

As discussed above, clients tended to be in a fairly emotional state when seeking housing support due to the complexity of housing issues experienced, the co-occurrence of trying personal circumstances, and reduced feelings of capability and confidence. In turn, clients' needs from support services were both **practical and emotional**, and often **urgent**, due to either delayed support seeking or sudden emergence of serious housing problems.

In light of the above, many clients require an **empathetic, responsive service** at the point they take the step of seeking independent housing support, driving a strong preference for person-to-person (i.e. face-to-face or telephone) support.

3.1 Needs when seeking housing support

Across the sample, respondents required a mix of information or advice services and more intensive support or intervention, typically depending on the level of urgency of their situation and the overall level of capability of the respondent to manage these issues. This included individuals for whom housing issues had reached the possibility of eviction or homelessness, or those who had already become homeless, as well as those embedded in deeply adversarial relationships with landlords or councils, who called upon Shelter for intervention and direct advocacy. Respondents who required more intense support also tended to experience multiple issues concurrently, sometimes confined to multiple *housing* issues but typically comprising complicating *personal* issues as well.

With many delaying help-seeking until the last critical moment, respondents often noted that they needed urgent assistance by the time they sought out help from Shelter, including both practical and emotional support. Even amongst those who did not face extreme circumstances, respondents frequently sought immediate solutions to their problems; the nature of their issues often caused discomfort or distress, and many placed a high value on the speed with which they were able to receive support. This perception of a highly time-pressured situation added another layer to the 'crisis situation' respondents found themselves to be in.

"I needed help immediately, quickly. I was nervous just thinking about it. I had run out of money, and I needed to find it quickly." (F2F, M, London)

"It's a thin line, you could be in nice clothes with a good job one minute and then it can just happen just like that you can be on the street." (Non-Client, M, London).

Respondents' self-reports of their journey to support tended to be dominated by discussion of the emotional elements of their stories, even where the practical issues and circumstances faced were less severe. It was their *emotional response* to their housing situation that had often pushed them to actually seek support. Often, statutory services' lack of recognition of their emotional needs (e.g. reassurance and empathy) was partially responsible for respondents' building frustration and anxiety. Common across the sample were respondents' needs for:

- Someone to **listen** to them, in a way that made them feel their situation had been empathetically **understood**
- **Acknowledgement** of any perceived frustration or unfairness (versus blame-passing) and that the respondent had a right to seek a solution and a better housing situation
- **Encouragement and reassurance** that there would be a way forward, and there were concrete steps to take
- **A sense of perspective from someone knowledgeable or expert**: respondents needed a reminder that they weren't fighting their case in a vacuum, that others had experienced similar issues, and that there were positive steps forward to take

"First of all I wanted to get not just advice but I wanted to be told was it really that I had the right, because these people [the council and landlord] made me feel unsure. I wanted confirmation." (F2F, F, Bournemouth).

These emotional elements often pushed respondents to seek help and support. Attention to these emotional aspects, particularly perceived sympathy and reassurance, was often crucial in building respondents' confidence and enabling them to take the next steps forward and address the presenting issues.

Alongside these emotional needs, respondents also needed a range of practical information and advice – as well as requiring help to *identify and prioritise* their needs. This was particularly important among individuals with low levels of capability, who whether due to external circumstances or their lack of experience dealing with such issues, were unable to identify the courses of action required or develop a plan of action. As discussed, they also wanted explicit *confirmation of accuracy* of any information or advice received, particularly around any legal rights or information. In some of these cases, the respondent could locate the information or advice independently, but there was a strong perceived need among these individuals for confirmation from an expert, to provide the reassurance needed.

"[Shelter's advice] was fundamental to me getting past the grievance, and actually doing something about it – that I knew was right and proper and I was legally entitled to. Just having someone explain to you in layman's terms what your rights are helped enormously." (Tel, M, Warrington).

3.2 Implications for channel preferences

This research also explored respondents' experiences of various channels of support provision, focusing primarily on those who had interacted with Shelter via face-to-face or telephone support provision. We also explored experiences with digital support where this had been used, and, where it had not, respondent openness to receiving support via online channels.³

Overall, respondents' individual context and experiences clearly impacted channel preferences when seeking support for housing issues. Emotional needs and requirements for swift issue resolution drove a strong preference for person-to-person rather than digital support. Although some respondents saw potential benefits in the use of online information and advice, there were also significant practical and emotional barriers. However, as explored below, there may also be opportunities for digital or assisted digital provision as part of an overall package of support, if channel drivers are taken into account.

3.2.1 Drivers of telephone and face-to-face support use

The preference for person-to-person support was driven by a number of factors, in part due to perceived fit with emotional support needs, but also to perception that this kind of support was more likely to result in relevant, credible information and support.

Benefits of person-to-person support

The primary benefits of telephone and face-to-face support were considered to include the provision of:

- **Human contact**, including the opportunity for empathy and reassurance
- **Empowerment through providing clarification and a new perspective**, with Shelter staff helping respondents to talk through their issues, gain perspective, and find a way forward. This included the ability for staff to prompt questions which had previously not been considered or discussing the issues in a way which helped respondents understand it better.
- **Tailored, unbiased and accurate advice and information** which might be difficult to gather online. Even if experiencing a common problem, respondents perceived their situation to be individual to them; generic advice was not seen as useful.
- Concrete Shelter support and/or direct advocacy, **a sense that Shelter had become involved** with their case.

"Speaking on the phone can give you something you didn't expect ... the question can evolve into something else that you didn't think of, they can volunteer something extra." (Tel, M, Liverpool).

³ It should be noted that channel preference in this research was thus driven in part by the research sample: Shelter clients were recruited on the basis that they had used either the telephone or face-to-face advice or support service; use of online help-seeking was incidental. Views on channel preferences should therefore be taken in this context..

"When it becomes personal, it's important that there's someone at the end of the telephone, you can talk through your issues and it's confidential and you can get a non-biased perspective from someone of what you're entitled to receive. Just looking something up online isn't all it's cracked up to be."
(Tel, M, Warrington).

"I feel so much more confident now - they can't bully me, with Shelter involved" (F2F, F, London)

- **Easier, faster routes to solutions.** There was a perception that having to apply generic information to their own situations required a great deal of mental effort. It was seen as easier to explain their circumstances and issues, and be provided advice which matched that situation.
- **A sense of concrete 'action'.** Making a call or appointment and sharing the problem was seen as an 'active step', helping respondents feel like change was on its way.

Notably, several respondents in the sample mentioned that the emotional benefits of person-to-person support, and empowering assistance in helping them think through their problems with a new perspective, were vital in helping them overcome their housing issues, even in the absence of concrete solutions. This is illustrated in Case Study 4, overleaf.

"I prefer to talk to someone if it's not a general issue, particularly when there's extenuating factors, it takes a bit of time to explain, it's a bit of a hassle otherwise, forced to read it" (Tel, M, Bournemouth).

Case Study 4: Confirmation that the situation was difficult and unfair, gave relief, and advice gave confidence

Respondent had recently **broken up with partner**, her tenancy was coming to an end and she was in **danger of losing her place on council property waiting lists** because she lived in 'adequate' accommodation currently. However, despite working full time as a council key worker, she was not able to afford the rent on her property on her own.

The respondent had difficulties finding any affordable alternative flats in the area and felt she had been '**priced out**' of South London, where her support network was located and where her children went to school. She said she had considered downsizing temporarily to a one-bedroom apartment with her children so that they could remain in the area. However, she had been told she would lose her place on the Council list if she chose to live somewhere too small or 'unsuitable'.

The respondent had sought advice from CAB in the past but was disappointed as CAB did not have specialist housing advice. Her Unison rep put her in touch with Shelter.

Although no direct solution was provided she was impressed with Shelter's expertise and that the advisor was supportive but not patronising. Shelter gave advice to the respondent about dealing with the Council, which gave her confidence to contact them. Simple **confirmation that the situation was difficult and unfair was** a huge relief to the respondent and gave her the confidence to keep trying.



"It was really supportive to have somebody there on the phone: it calmed me down, and set me back on track. They were like, 'you shouldn't be in this position, this is awful, you're right. You've got a right to be upset, and you've got a right to be in social housing.'"
(Tel, F, London)

Even when dealing with Shelter does not result in practical solutions, simple reassurance about the validity of concerns lends confidence.

Outside of the perceived benefits of person-to-person support, another factor which drove a preference for these mediums was **familiarity and habit**: housing advice typically was delivered through telephone or face-to-face contact, therefore, some expectations or preference for these channels because of this.

Face-to-face versus telephone

Drivers of telephone and face-to-face support were similar overall, with the above benefits felt to be generally extended for face-to-face contact. For example, face-to-face support was seen as providing an even **stronger degree of human interaction**, which was of particular importance to some vulnerable or nervous respondents, or those whose emotional needs were high. Being able to 'see the person's face' and reactions was particularly important, providing reassurance that they were being listened to and taken seriously. This was particularly important for those who were frustrated by bureaucratic processes or unresponsive contacts from other housing services: respondents wanted their emotion to be acknowledged, and potentially to use it as 'proof' or a tool for action.

"When you speak to someone face-to-face you can see the reaction, on the phone it is like a machine, you can't see feelings. (F2F, F, Bournemouth).

"You can get more done face-to-face rather than on the phone. They can be saying yes yes three bags full but you don't know if they are down the other side of the phone making any notes and do anything relevant to you contacting them." (F2F, M, Birmingham).

Additionally, face-to-face support was often perceived as a required **part of the process of dealing with practical matters** such as signing paperwork and sorting documentation, **if intervention was being taken**. In these cases, respondents had typically been actively triaged to face-to-face services by Shelter staff.

3.2.1 Drivers and barriers to online support

Across the respondents in this research, some had sought support online for their housing issues, whether on the Shelter website or online more generally. Respondents typically searched for housing information in one of two ways: in a relatively siloed fashion (searching a specific question or query) or via a very broad keyword search (e.g. typing 'housing issues' into a search engine). Many respondents had identified Shelter as a potential support source following this initial search.

Respondents identified some key advantages of using the internet for housing issues, including:

- The **wealth of information** available online, including information which they might not otherwise be able to access. However, as discussed below, this could also be a barrier to use, requiring user confidence to identify, evaluate and act on the most relevant information and advice.
- **Avoiding or reducing burden on services.** Some respondents spoke of not wanting to "disturb" Shelter or other services by asking them for information they could find themselves.

"If it's a very specific thing like a LA rate, Shelter can tell me but it's on the website, I don't want to waste Shelter's time." (Tel, M, Bournemouth).

- **Convenience and anonymity:** particularly for some more vulnerable respondents, the ability to look at information online in ones' own time and space without the pressure of speaking to someone was a key advantage. For example, one respondent with mental health issues had surfed online looking at different options before deciding to contact Shelter when she felt ready. In such instances, the lack of human interaction can make online contact advantageous, potentially helping respondents begin information-gathering *before* situations become critical.

On the other hand, respondents also reported a number of barriers to seeking help online. These can be split into five primary areas:

1. **Negative expectations about the ability of digital supports to meet emotional needs** as outlined in the Sections above. Websites and other digital supports were

perceived to be an impersonal response to a very emotional issue, and therefore particularly unsuitable under urgent and stressful circumstances, when respondents felt they did not have the time or 'headspace' to make headway on their own.

"I needed to speak to somebody – right then, at that very second. I would never have taken anything in off the website. You need to really concentrate to find information ... and I couldn't really focus on anything. I was too emotional." (Tel, F, London).

2. **Negative perceptions of the internet or a website's capability to provide the necessary information.** Online information was perceived as too **generic**, and with often complex situations, respondents felt that they could not explain their specific situation and get specific answers. They felt that cases have to be spoken about "*because no case is the same*" (Tel, F, London) and that a problem with questions being set online is that "*if your questions don't fit neatly into those categories, you're snookered*" (Tel, F, Manchester).

"Although I got quite a lot of information from the internet – they don't always answer your specific questions, the internet. And you have specific problems that you want a human being to respond to." (Tel, F, Manchester).

Additionally, where verification of information was needed, online information was perceived as **potentially untrustworthy or misleading**, lacking reassurance.

"I think sometimes the advice that you get online is not as true as the advice you would get face-to-face ... sometimes online can be misleading but face-to-face they have the facts in front of them and know what's what and how it can be dealt with" (F2F, M, Birmingham).

3. **Poor previous experience of digital housing support.** Some respondents had had **negative experiences of dealing with housing issues online in the past**, councils used email as an "avoiding technique" and were seen to have websites with poor information, therefore this had set some negative expectations.

"It stops them having to speak to you, isn't it. It's horrible. There's nobody there to tell you – you might lose your home and your children, and they just send this to you in an email." (Tel, F, London).

4. **Some respondents lacked the general or subject-specific confidence** as outlined in Section 2.3. This could be because they lacked basic skills in online search, or more commonly, because they found the learning curve of searching for housing information online overwhelming, especially given the complexity of the subject.
5. **Digital access** was a barrier for a very small minority of the respondents. One expressed that this was an issue for his generation, described in Case Study 5, below.

Case Study 5: Low / no digital support access

Living via a 'gentleman's agreement' in **rented office space** for seven years after a break up with a partner. He is approaching retirement age. He has been without a computer or internet connection until very recently. A **new landlord** has taken over the building, and the respondent believes that he will imminently be asked to leave. He has **no legal housing rights as he is living in inappropriate accommodation**.



Although he now has **some access to the internet** via a tablet, his access to the internet is unreliable, and he is still **lacking in confidence** when transacting online. He feels sometimes there is too much information online about health and housing issues. He was confused by the information he found online about housing benefit, found this frustrating and wanted to seek clarification. He has taken courses but still much **prefers to use telephone or face-to-face channels** as talking to someone gives reassurance. He thinks there are greater barriers for his generation to going online.

"I didn't want to go without any information whatsoever – and the information on the website wasn't telling me all that I needed to know. It was almost like a box ticking exercise. Whereas when you're talking to someone, like Shelter, you can say 'what if, what if that, or what if they say this'" (Tel, M, London).

For some people, use of digital channels are not a realistic option. For these, face-to-face and telephone contact are necessities.

4. Clients' experiences with Shelter

This section briefly explores clients' experiences of Shelter's services, including: how and why they come to Shelter; perceptions and expectations of the organisation; the extent to which (and how) clients' needs are met across the different channels; and the aspects of the support provided which are valued most.

Overall, respondents' experience of Shelter's services was **highly positive**, due both to the level of practical expertise provided, and due to Shelter's empathetic and responsive service. Even in cases where practical solutions were not available, **having their emotional needs recognised and met was critical in helping clients regain confidence and capability**.

Amongst the research sample, use of Shelter's website was fairly limited, and used more as a 'shop window' than an information and advice source in its own right. Respondents clearly preferred the face-to-face and telephone support channels. However, the lack of strong initial association of Shelter with any one channel may present an opportunity for digital services to take a more prominent supportive role where appropriate.⁴

4.1 How clients come to seek support from Shelter

Overall, there was no one or typical journey either to, or through, Shelter support. Clients came along a variety of pathways when seeking support from Shelter, whether to the website, phone line or face-to-face service, and many interacted with more than one of these channels. Many had also been to a number of other services first. Additionally, whilst most clients tended to seek support at a late or critical stage of their housing issue(s), the complexity of clients' situations meant that they did not always arrive at the same points in their journeys.

"I went to several organisations... I went to Stonewall... I went back to the borough, and they said no... I looked up the YMCA online, but you have to be referred. ... I looked at St. Mungo's. Then I found Shelter online." (Tel, F, London).

The clients came along a variety of pathways which included a mix of the following:

- Some clients found Shelter by **googling** general or specific housing issues, and Shelter coming up as one of the top searches.

⁴ This may in part be a research effect based on the sample used, given that research focused on individuals who had used more intensive telephone and face-to-face services; obviously, those using digital-only support already are likely to be accessing and implementing the digital advice in different and likely more thorough ways.

"I knew nothing, I just googled 'homelessness' and they [Shelter] came up. And then they had tools where you could say, you know, if you're going to become homeless in the next 28 days, you can go from there. And then I spoke to somebody and they said let us refer you to one of our advisers" (Tel, F, London).

- Some clients came through **existing awareness and knowledge of Shelter or recommendations**, hearing of Shelter providing useful support either from friends, family or colleagues. Others simply recognised Shelter as a well-known charity linked with housing support:
- Meanwhile some clients had **previous experience of Shelter's services**: among those who had experienced multiple housing issues over a long period of time, many had used Shelter in the past and had a positive experience of support.

"I was aware that Shelter are the main people, and so I went straight to them, and they gave me solid advice." (Tel, M, London).

"I don't know loads about them, but I know what they've done for people and I would trust them 100%. They're there to help people – there's nothing in it for them to give false information" (Non-Client, M, London)

- Others had little awareness of Shelter's services initially, but been **signposted from other services such as the Citizen's Advice Bureau**. Many, as noted above, had tried other support services before coming to Shelter, with CAB most frequently cited. Experiences of these were mixed, but generally clients reported reduced and/or more generic housing services which had not met their needs, resulting in a need for expert advice from Shelter.

4.2 Perceptions and expectations of Shelter's services

Among respondents in this research there were some overarching associations with Shelter – namely, 'housing' and 'legal expertise' – which drove expectations. However, there were few detailed preconceptions of the brand. Most respondents had heard of the name of the organisation but knew little else.

"[I] Didn't really know what they provided – [I] just saw help with bad housing, help with landlord issues" (F2F, F, London).

This lack of preconceptions meant that there were few specific expectations in terms of the service which Shelter would provide clients with. Rather than expectation, respondents spoke of "hope", both practical and emotional, of help and support.

For a number of respondents, their relatively vague association of Shelter with 'housing issues' had led to misunderstandings that it only provided homelessness support. For example, one respondent expected that Shelter provided walk-in shelter services; another believed it was only a service to help homeless people find hostels. For a few, this had resulted in frustrations due to expectations of housing provision (see Section 4.3). This misconception was also cited

as a key barrier for non-clients to seeking support from Shelter, as well as the perception that Shelter was only for extreme cases rather than themselves.

"People just think Shelter is just for homeless people, which is the thing that doesn't make it for them. I don't know where that stigmatism comes from ... but there is so much more to them." (F2F, F, Birmingham).

"I knew about Shelter but to me Shelter was for someone who has hit rock bottom. Not someone like myself who is working and smart." (Non-Client, M, London).

4.3 Experiences of Shelter's services

Overall, clients' reported experiences of Shelter's services across the three channels were very positive, with their key needs, both practical and emotional, typically being met. Many respondents described how they felt more confident, empowered, and able to take action after using Shelter services:

"I felt more confident in dealing with [the Housing Association] because I had some information, and some support from an information point of view about what I can and can't do." (Tel, F, Manchester).

Person-to-person support channels

In the context of high emotional need across respondents (despite varying levels of severity of the presenting housing issue itself), the **empathy and validation** provided by Shelter was, for many, the key part of the offer and these aspects were highly valued. This applied in particular to those who had ongoing and intensive contact with Shelter: in these cases the relationship with the Shelter adviser was likened to a trusted friendship. However, those who received telephone support similarly described the critical importance of having felt listened to and respected. Having information and advice confirmed directly by a Shelter staff member provided much needed **reassurance** and confidence to act, helping clients feel they were in a better position to move forward. Overall, staff contact helped clients feel they had taken concrete steps forward, and that there was a way out of their housing dilemma. The emotional impact of this was frequently mentioned, with the simple act of sharing their problems reducing the stress clients were experiencing and helping them feel empowered and capable.

"What the conversation did was alleviate feeling useless and vulnerable, to give me peace of mind ... Having those phone calls and advice genuinely made a massive difference to my life." (Tel, M, Warrington)

"When you feel you are cut off from the big world, you feel worried – like a little boat on a big ocean and it's like a storm everywhere. You have to keep on course, and Shelter, they directed me." (F2F, M, Blackburn)

Although experiences across face-to-face and telephone support services were similar, the benefits outlined above were slightly more pronounced for face-to-face service recipients. Clients receiving face-to-face services appreciated additional practical support to help them progress their housing issues, for example, via direct assistance with necessary paperwork or contacts with housing authorities, as well as more direct advocacy support.

Experiences of Shelter's website

Across the sample awareness and experience of Shelter's website was limited.⁵⁵ Where it was used, clients tended to look on and use the website for three key purposes.

- Firstly, for **preliminary information searching and/or confirmation of being in the right place**. For some, the website was used to scan, assess and (in most cases) confirm that Shelter was relevant for their needs before then going to the helpline or face-to-face service, like a digital shop window. Some respondents felt that the website itself encouraged going to the helpline.
- Secondly the website was used **to look for specific resources** e.g. templates. Where templates had been found, they were found to be useful. In some cases clients had followed up initial use of the website with a helpline call if the letters they had sent, for example, had not resulted in a response.
- Thirdly, clients used the website to look for a **phone number or local office details**: some went on to the website purely to find the phone or face-to-face details.

On the whole, there were few negative reactions to the website where it had been used; however, respondents had limited expectations of what it could do for them and the website acted more as a transitory environment rather than a channel of support in and of itself. It therefore tended to be coupled with another medium. The findings from the respondents indicate that the barriers to using the Shelter website are not the Shelter website specifically but rather general barriers to seeking support online for housing issues.

⁵⁵ Again, it is important to note that the Shelter respondents were recruited by their use of telephone or face-to-face services, and therefore online use was incidental.

5. Looking forward: the role of digital in housing advice and support

This research primarily focused on understanding current drivers of person-to-person support channels and barriers to digital alternatives. However, we also briefly explored respondents' openness to future use of digital channels, and implications of current usage patterns for potential digital or assisted digital support.

Overall, within the research audience of person-to-person support clients, there was relatively **limited openness to potential digital alternatives**, particularly for those with more complex housing issues and/or personal circumstances, and higher emotional needs. However, individuals with simpler queries or less 'advanced' housing issues were often enthused about the possibility of using digital channels as alternative or additional support channels. Increasing awareness of Shelter's digital offerings may help to re-direct some less vulnerable individuals towards these less resource-intensive channels. We also outline some **potential routes for further development of digital and assisted supports** to ensure these are responsive to clients' emotional as well as practical housing needs.

5.1 Opportunities for increasing use of digital channels

Looking forward, digital is likely to be a critical part of an effective multi-channel housing support strategy. It is critical to ensure that more resource intensive face-to-face and telephone services are targeted at those who need them most, and that those who are more able to access advice and information in other ways are enabled to do so.

Respondents were fairly resistant to the idea of accessing Shelter's support via digital channels rather than the face-to-face or telephone services they had engaged with. In part, this is to be expected given the sample, as well as the overall highly positive experiences accessing person-to-person support. Respondents found it difficult to understand how digital solutions might have helped them progress their housing issues given a perceived need for tailored advice, and particularly in terms of meeting their *emotional* needs.

"I would have just given up, to be honest, if I hadn't been able to call them... I don't know what I would have done. I just wasn't in a state to be wading through a website. (F2F, F, Orpington).

However, research also highlighted some instances of person-to-person channel use where needs may in fact have been met by digital or assisted digital solutions, or where telephone contact time could potentially be shortened when complemented by digital support.

Increasing the awareness and visibility of digital options

Some respondents in the research noted that they had not previously been aware that Shelter provided information and advice online, and were eager to explore this as a source of support; a couple of respondents noted down the web address during the research interviews so that they could use it for future housing issues. These individuals had been directly signposted to Shelter's telephone line by intermediaries (e.g. CAB). There may therefore be some benefit in

supporting intermediaries to clearly outline the *range* of support options available when signposting Shelter, to help ensure that those with simpler queries consider availing themselves of less resource-intensive channels. Where intermediaries are handing out printed or digital information about Shelter's services, it will be helpful for these to clearly signpost key online content of interest (e.g. legal rights, commonly accessed forms, etc.).

Although this was not directly raised by respondents, there may also be some benefit in providing additional prompts to explore Shelter's online resources prior to making person-to-person contact, both on the telephone line and on the website itself. Given respondents' tendency to use Shelter's website as a 'shop front' rather than extensively exploring it, targeted 'reminders' at potential exit points of the wealth of information available online⁶ may help to retain viewers on digital channels where appropriate. Likewise, there is benefit in including a note on the information available on Shelter's website in the automated greeting message. Whilst this would be unlikely to inappropriately dissuade individuals who really need person-to-person support from continuing contact, it may prompt those with less complex queries which could in fact be answered online to 'self-triage' into digital supports.

Reducing the use of person-to-person support for information validation

Respondents were reluctant to act on digital advice without reassurance that this was correct and up-to-date, and also felt it was easier to progress their housing issues if they could say they had 'spoken to Shelter.' Indeed, a couple of individuals with less complex, or more preventative, queries noted that their only reason for engagement with the telephone services had been to receive confirmation and validation of information they had sourced independently. For these kinds of clients, provision of easy access to 'authorised' digital evidence may be beneficial and help obviate the need for telephone support. For example, this could include documentation on housing rights (with clear Shelter branding to provide authority) which is easily printed off and used in conversations with landlords, councils, housing authorities, etc.

Reducing telephone note-taking time

Research respondents frequently noted that during telephone conversations with Shelter staff, they took extensive notes; alongside the empathetic 'walk through' provided by the staff members, they also needed to be able to retain the wealth of practical information provided. Obviously, this may extend telephone support sessions, particularly where staff members are repeating common information or advice. There may thus be some scope for increased use of email-supported telephone services, with staff sending direct links to key digital information or printable materials – focusing conversation time on more tailored rather than generic information. Where this possibility was explored with individuals who had not received digital 'assistance', it was welcomed.

5.2 Providing responsive, fit-for-purpose digital supports

Alongside targeted triaging of clients to the support channel most fitting their level of need, there may be opportunities for further development of Shelter's online support offering which would help expand its ability to meet client needs. This may be particularly important given that Shelter's client base is growing and changing over time, with many individuals with less critical queries needing support (e.g. private landlord disagreements or tenancy queries from relatively more affluent individuals).

⁶ For example, via including a reminder on the helpline support page prior to direction to the phone line: (http://england.shelter.org.uk/get_advice/how_we_can_help/housing_advice_helpline)

In this research, respondents' emotional needs, coupled with a belief that digital channels were not well placed to meet these, were a clear barrier to the use of digital support. Concern about the ability to receive targeted, tailored information was also a real driver towards person-to-person supports. User resilience is also quite low overall: given that they are seeking help in a state of stress and overwhelm, users are not likely to 'stick with' a site if they are not able to find what they need quickly and easily.

In light of this, a continually developing digital offer is likely to need to offer a personable, responsive customer experience and service to help encourage use and prevent click-out. This may potentially need to include:

- **Reassuring language and tone** throughout site content, recognising that housing situations are stressful and emotional, but that there is a way forward.
- **Elements of real-time human interaction** to provide less resource-intensive opportunities for emotional reassurance, for example, via chat or Skype functions.
- **Easy navigation** which highlights key content from the outset, preventing users from simply giving up early on in their experience.
- **Ideally, a tailored customer experience** which helps customers find *targeted, tailored information* quickly. For example, the site could include an early 'needs assessment' questionnaire which helps pinpoint the kinds of issues experienced, and directs users straight to key content. This kind of assessment might also help flag the level of urgency of a client query, helping support those with less urgent queries to remain online, and signpost those in more urgent need to person-to-person channels for support.

6. Conclusions and implications for service delivery and development

Overall, this research provides important contextual data on the practical and emotional context informing people's needs from housing services, and how these drive channel needs and preferences. This contextual information is critical for understanding potential opportunities for and limits to moving housing support services online.

6.1 Understanding client needs and contexts

- People's needs from services are influenced by a multiplicity of factors including their specific housing issues, their personal emotional and practical circumstances, and their personal capability to seek help. These contextual factors are themselves interlinked: stressful life events often trigger housing issues, and housing issues often have emotional and practical implications for clients' wellbeing. Mental health issues were a very commonly reported consequence of housing problems, even in cases where issues were relatively less severe.
- People tend to delay help-seeking, focusing contact with third-party support services such as Shelter on 'critical moments' where situations are more complex and resolution is needed more urgently.
- People's level of ability to identify, seek help for, and resolve housing issues is clearly more than a matter of access to support services. For example, whilst many respondents had access and basic skills in using digital channels, they tended not to feel comfortable using these in relation to housing issues. *Subject-specific* experience and confidence (that is, experience in seeking out solutions to complex housing issues specifically) were much more important than overall basic skills or knowledge.
- People experiencing more complex or housing issues, and/or highly emotive personal circumstances, tend to display significantly reduced capability overall. This is largely driven by high emotional needs caused by the stress and overwhelm of managing often co-occurring housing and personal issues.
- Adversarial relationships with landlords or councils were a frequent characteristic of experiencing housing issues, often resulting in respondents feeling overwhelmed and 'powerless'. Where these kinds of power imbalances occurred, they also appeared to strongly reduce people's capability.

6.2 Implications for help-seeking and channel preferences

- At point of contact, clients tend to need a mix of *tailored practical support and advice* and *emotional engagement*.

- Practical support tended to centre on bespoke explanation of legal rights within a particular housing context, as well as concrete advice about what to do next and why. Often, respondents also needed support identifying and prioritising their housing issues.
- Emotional needs were high across the sample, with respondents needing to feel listened to, supported, and reassured that there was a way forward, particularly where housing issues had been characterised by feelings of power imbalances previously.
- In light of the above, respondents tended to strongly prefer person-to-person over digital supports. Although they perceived some distinct benefits of online advice, such as the wealth of information available, the less resource-intensive nature of digital services, and convenience and anonymity, there were also many barriers to use of digital housing supports. These largely centred on negative expectations about the ability of websites or other digital supports to meet emotional needs during a time of crisis, as well as a sense of poor capability to use digital services to find and act on the relevant information and advice.

6.3 Current client experiences

- Overall, client experiences of Shelter's person-to-person services were extremely positive, both because of the expert information provided and the empathetic, reassuring manner in which it was delivered. For many clients, this was clearly a vital source of support which helped them cope during a period of crisis and make positive forward progress.
- There were instances where clients were less positive about the support received, usually due to misunderstandings about the limits of Shelter's offer (e.g. when expecting Shelter to provide actual accommodation). However, even where practical solutions were not immediately available, having their emotional needs recognised and met was critical in helping clients regain confidence and capability.
- Within the research sample, Shelter's website had tended to be used more as a 'shop window' than a resource in and of itself; clients used the website to enter person-to-person support channels.
- Most respondents had limited understanding of the Shelter offer prior to making first contact. There was also little evidence of respondents having a strong channel association with the Shelter brand: it did not, for example, have strong connotations with 'a telephone advice service' in the same way that other support services might (e.g. Samaritans).

6.4 Developing a targeted multi-channel strategy

- There was limited openness to digital support alternatives from those that had received person-to-person supports. Face-to-face and telephone supports had clearly played a vital role in helping progress clients' housing issues and restore a sense of confidence and capability, and respondents were very reluctant to 'lose' that level of support. In many cases, respondents expressed that they would not have coped in their time of crisis without the telephone or face-to-face support received. Clearly, maintaining these channel options is vital to ensure the safety and wellbeing of more vulnerable clients who do not feel

emotionally or practically capable of 'self-serving' via digital supports: for these types of clients, digital supports will simply not be appropriate.

- Some respondents with less complex needs (both in terms of housing needs and personal circumstances) were more open to digital supports. Encouraging appropriate signposting of these types of clients to less resource intensive digital services is vital to helping ensure that Shelter can dedicate face-to-face and telephone services to more vulnerable people. However, research suggests that currently these respondents may have entered into person-to-person support 'by default'. Likewise, there were some suggestions that there are opportunities for digital channels to help support a more efficient telephone support service, reducing channel burden by reducing telephone conversation times.
- There may be a need to increase the awareness and visibility of digital options, for example, via other support organisations which may currently tend to signpost potential clients directly to person-to-person supports. Where intermediaries are sending clients to Shelter, they could be supported to directly signpost key web content of interest (e.g. legal rights, commonly accessed forms) to increase digital use where appropriate.
- There may be benefit in providing targeted reminders of the wealth of information online at potential channel 'exit' and 'entrance' points i.e. on the website at the point clients may 'leave' to take up telephone advice, and on the telephone line prior to engagement with Shelter staff. If potential clients were more aware of the benefits of digital channel support, and that it will enable Shelter to help more people, they may be more likely to self-triage into digital use where appropriate.
- Clients eager to receive 'validation' of key information before acting on it may benefit from the provision of 'authorised' digital evidence, with clear Shelter branding. This may help obviate telephone calls from individuals who are capable to find and act on digital advice, but still require resource intensive 'reassurance chats' from staff.
- Shelter's use of email-supported telephone conversations is welcomed and should be further developed. Many clients reported that they took extensive notes during telephone support, but would have been open to having key information emailed directly, potentially reducing telephone support times.
- If digital supports are to help meet the needs of further clients, providing a personable, responsive customer experience will be critical. This could potentially include elements of real-time human interaction, easy navigation to retain users on-site, and potentially a tailored customer experience which easily helps users identify key information of relevance.

6.5 Implications for service delivery and development

- In the context of a UK services shift to *Digital by Default*, this research suggests that housing advice may need to be an exception to the rule. Housing support queries are by their very nature more complex, emotional and urgent than those faced by some other services e.g. car tax applications, or general information and support provided through Gov.uk. People requiring housing support also tend to be the more vulnerable members of the general public, either due to ongoing personal or financial stressors, or due to the heightened emotional stress of experiencing housing problems in and of itself. Even where access to and basic skills around digital supports are high, people's emotional needs, lack

of subject-specific experience, and often urgent need for resolution drive real needs for person-to-person support.

- Councils, housing authorities and other services which engage with people around housing issues need to be mindful that their interactions can cause real mental and physical stress when not handled sensitively. This can have serious implications for people's overall capability and thus for the likelihood of housing issues worsening and becoming more urgent. Where people feel they have been bullied or not listened to, they can become less able to find the information they need and make progress. Even where services cannot 'solve' an issue for a client, simply recognising that the situation is difficult can make a big difference.
- Organisations which receive housing queries from clients should also be mindful of the increasing numbers of people Shelter supports via its services, and can be an active part of helping ensure the success of Shelter's multi-channel support strategy. Where individuals have less complex housing queries, have lower emotional needs, and have digital access, they should be encouraged to use digital supports where possible.

APPENDIX A: Sample breakdown

Primary quotas

Type	F2F	Phone	Non-Shelter	Legal Aid (f2f only)
Homelessness	2/2	2/2	1/1	
Threatened with homelessness	2/2	2/2	1/1	
Landlord issue and/or dampness/disrepair	2/2	3/2	2/2	
Affordability	2/2	2/2	1/1	
Housing Benefit	2/2	2/2		
Totals 26/26	10/10	11/11	5/5	2/2

Secondary quotas

Age	Gender	Disability	Type Housing	Ethnicity (No specified quota)	Digital Capability	Preferred Channel	H/h type
(18-34) 8/8	Male 10/12-	6/5	Social 8/4 -	WB- x14 Other x 12	2//2 Non Digital (Non-Shelter)- 15/7 High (f2f & tp)- 5/7 Low (f2f & tp)-	3/2 Non Digital preferred (Non-Shelter) 12/10 Non Digital (f2f & tp)-	Single 9/6 Lone Parent 4/3
(35-54) 13/6	Female 16/13-		Private Rent 11/8				
(55+) 5/2 -			Home Owner -1/2 Other – 6/6-				

APPENDIX B: Analytical approach

Our analysis sought to ensure that we fully understood the context in which individuals required and sought (or did not seek) housing support, how this influenced channel needs and preferences, and what this means for Shelter. We interrogated the influence of: the severity and urgency of the issues they faced; their capability around support seeking and acting on advice; and other contextual and circumstantial issues interacting with housing need.

Our analysis drew on a **range of evidence sources**, including: the journey maps produced in interviews; audio tapes and video clips; and researchers' recall of the interviews and in-session notes.

Our qualitative analytical approach was **iterative and inductive** – building upwards from the views of respondents – incorporating elements of 'grounded theory' analysis as well as the use of models such as the Behaviour Web to map audience response. Analysis began informally during fieldwork itself; our research team worked closely together throughout the fieldwork period, feeding back headline findings to each other as interviews were conducted, and we continually updated our approach and thinking as we amassed data.

Our formal analytical process began with researchers' **individual analysis** of their own research sessions against a set pro-forma. In this document, researchers summarised their data from each interview (including verbatim quotes) against key research objectives, and also began to form initial overarching hypotheses and insights.

Within this first step of analysis, our approach included both:

- a **process-driven element**, using the maps and associated discussion to establish which aspects of capability, issue and circumstance were most relevant to individuals' support needs and support seeking behaviour. This included the identification of patterns and disparities across the sample; whether some individuals were more reliant on face-to-face and telephone support due to established behavioural patterns, need for more interpretation and hands-on support, or requirements for tailored information? Are some more receptive to digital supports, but requiring encouragement to engage in this way?
- a more **intuitive element**, in which researchers began to extend our data against your specific research objectives to provide insight about what this might mean for you. They began to outline key windows or opportunity and risk points for Shelter in terms of moving towards digital provision for its client base – outlining key barriers to this and for whom, and outlined which of these are more and less tractable. Researchers also outlined 'who would benefit most' and 'who might get left behind' in digital-only services, and the potential consequences of this.

Following individual-level analysis, we held a group brainstorm session, led by the project leader and including the full research team.

In this session, we interrogated our findings across the full sample to identify points of commonality and difference, tested our initial hypotheses about audience differences and the effects of these on channel needs, and considered the holistic implications for Shelter.