NOT-EQUAL

EPSRC NetworkPlus: Social Justice through the Digital Economy

Project Review Form - Mid-Term Review Pilot Project

Please submit this form **to notequal@ncl.ac.uk**.

GENERAL INFORMATION	
Lead Applicant (PI): **Adam Wyner** **Email address:** **a.z.wyner@swansea.ac.uk** **Job Title:** **Associate Professor of Law and Computer Science** **Department:** **School of Law and Department of Computer Science** **Organisation:** **Swansea University**	**Co-Investigators (names and organisations):** **Richard Owen, Swansea University** **Supporting Partner(s):** **Patrick O'Brien, BPO Insolvency,** **Speakeasy Law Centre,** **Rebecca Williams, Citizens Advice of Neath Port Talbot** **Project Title:** **Covid-19 Debt Advice Project** **Project Reference Number:** **NE2. 026**

1. SUMMARY

Please provide a summary of the activities and/or initial findings of your research project to date. This also includes events, engagement activities with non-academic partners and any other activities. Please include any images or website links that could be used for dissemination purposes (at least 500 words).

As we received the request for the 'mid term' report only on 8/26, and the six month project finished on 8/31, I will use this opportunity to provide a draft of a final report about the project.

The project has succeeded in delivering the core of what was proposed – an online tool to provide users (either people who need debt advice or advisors) with the means to carry out triage about personal debt problems. By triage, we mean the early phase of information gathering from the client about their situation; this involved not only gathering facts, but tying the facts to alternative, relevant solutions. The objective of triage is to more quickly and effectively gather this information into 'one package' so that the client is in a better position to understand their situation and to use that information in the course of working with a legal aid professional. In function, the tool interactively asks the user for information, performs some reasoning (given certain conditions, particular solutions are on offer), provides some auxiliary information to the user, and in the end, produces an output document that summarises (for the client or legal advisor) the clients situation.

That said, the course of development was much more problematic than anticipated, for several reasons.

- The start of the project was delayed and hiring of the part-time RA far from straightforward. Fortunately, we managed to hire a software developer to work on the project. Yet, given there were few candidates, the RA was not familiar with the software framework (DocAssemble, which was found to be very difficult to manage) that was used in the project, leading to a very steep learning curve. Moreover, the RA was not familiar with either the topic area, functional software development, or the interview skills necessary to develop the application with the legal aid practitioners. As a consequence, development was slow, and it was essential for me to be heavily involved in supervision throughout the project.

- The legal aid practitioners who engaged with the project were unfamiliar with the tasks and resources needed for application development. While the atmosphere and disposition were excellent throughout, the unfamiliarity introduced significant delay, particularly in respect of essential information for application development. It was only sometime in the fourth month of the work that we were provided with more detailed information about the course of interviews, comparable tools, and the long 'bible' for debt advice (some 500+ pages); all of which were invaluable and significantly sped up and deepened the work. We also only came to understand around this time the nature of the debt advice 'industry'. Working with the legal aid practitioners called for significant oversight on my part.

- Related to this, and rather importantly, it only became clear in the fourth month of the project just what were the complexities and constraints involved in the provision of debt advice. One aspect is simply the complexity of the required data and correlation to advice. Another aspect is that providing debt advice is legally constrained and highly disciplined in terms of what can be said and done and by whom. Liability and data protection must be considered. Further, though some aspects of debt advice are very straightforward (address, income, employment) other aspects require significant analysis and judgement on the part of the debt advisor, e.g., what income and expenses to consider, how to counterbalance, and how to relate them to Government standards. Finally, the relation between the 'input data' and the selection of an appropriate approach to resolve the debt problem was initially opaque and complex, taking considerable effort to clarify. These matters were discussed in depth with the legal aid professionals and within the team till we clarified them.

- One key topic of the proposal proved to be problematic, namely, the creation of a user group. There were two aspects to this. First, the legal aid practitioners were not forthcoming about who amongst their contacts (whether clients or legal aid support staff) could serve in such a role; it was not clear exactly why other than a general reluctance to expose their contacts. Relatedly and given the highly personal and legal nature of the material, it seemed entirely unwise to open a solicitation for participation; we needed users in a particular, highly vulnerable position. Second, the legal aid practitioners gave us to understand exactly how clients often approached them for consultations – complex debt situations, psychological or social issues, health issues, problem avoidance, and disorganised records. We were simply unprepared to manage such consultations or properly relate to clients where they were; such consultations in full do require knowledge and experience. A triage tool such as we provide can help clients provide some initial information to the legal aid practitioners, but engaging at a deeper level such as directly client facing was beyond our capacity. The upshot is that the project did not address a key topics, namely, design with

users, interrogation of the law, and a redress of power relations. Without doubt these are desireable. Yet, given the effort to work with what we had toward delivery of a basic application, it was very difficult to see how this might go or what use in might practically serve. In addition, we did not sense we had the resources to hand to work in this way and in the timeframe. To give an analogy, asking people in need of treatment in ER how they would like their treatment to be done and how they may interrogate medical treatment may not improve delivery of essential and timely services; the differences amongst the parties are deeply problematic, particularly at the point of service.

- At the end of the fifth month (July 23), we had our first prototype, which we discussed at an in-person meeting. This was the first instance in which the RA shared the prototype, allowing us (myself included!) to view and work with the prototype. As well as delays in making the prototype available, the RA encountered challenges in exposing the application on University servers. At this meeting, a range of observations and issues were raised, which would be addressed in the second iteration. The task was on the RA to note the revisions and see to them.

- Related to the first prototype, we were at a late point in the project and with only functional basics in hand. We did not, then, take the prototype to our advisory board, which risked introducing unmanageable complexity in the revisions. Besides, it had become clearer at this point that our primary focus had to be to address the requirements of our experts.

- Unfortunately, development from the end of July to the end of the project in August slowed considerably – the RA was ill several times, took leave, and grappled with making some of the revisions. During this time, the tool was unavailable to anyone but the RA; it only became available to me and within the Swansea University secure network at the end of August.

- The co-Investigator was heavily otherwise engaged, though he was invited to meetings and to participate in the investigation.

- Given the late deployment of the revised application, we did not have time to conduct any sort of user study.

- All the above said, there are a range of lessons learnt:
  - Working to deliver some solution in conjunction with legal aid practitioners has been an invaluable learning experience for us in gaining a very deep and important understanding of how development of legal aid application might go.
  - A project such as this needs far greater resources and engagement.
  - We have a working prototype which can be used to consult with user groups, carry out user studies, and discuss with an advisory board. We would welcome critical discussion which might entail a thorough overhaul of the design and deployment; even were that the case, we would view this as a success of any software development cycle.

Please indicate if these details can be shared in a blog post on the Not-Equal website   NO

2. WORK PLAN

Please explain any deviations from your work plan, the reasons for this and plans to address the issue (up to 250 words)

See the above.

Further Information

If you have any further questions regarding this form, please contact notequal@ncl.ac.uk.