

WELFARE BENEFITS PACKAGES

Jackie Rafferty and Eric Smith and Bryan Glastonbury

Introduction

Any list of human services tasks in Britain which could or should be handled by computer is likely to have some recurring components - such as checking on legal requirements, tracking through complex but fixed procedures, and calculating entitlements to welfare benefits. This last task is conceptually simple: a potential claimant, or that person's professional helper, answers questions or gives information as requested by the computer, and receives in exchange a statement of eligibility for particular benefits, and the amounts due. A still more streamlined process sees the computer calculation leading directly to a benefits payment, subject only to checks on the correctness of the data provided by the claimant. In 1982 the DHSS made a move towards such a scheme, making available computers and a program in some social security local offices for claimants to use unaided. Joyce Epstein's (1984) review of 398 people who tried the system found that a majority preferred a computer calculation to one done by a DHSS officer or a human services professional. In the event the DHSS (DSS) appears to have switched policy away from giving claimants computer access, towards developing a major system for social security staff to use. Computer packages at the start of the 1990s exist as alternatives to the DSS calculation, enabling claimants, social workers and others to monitor and challenge the accuracy of DSS decisions.

The Centre for Human Services has reviewed copies of three welfare benefits packages. They are the Lisson Grove Benefits Program, Welfare Benefits Adviser from ICL, and Ferret's Maximiser II. In addition the Centre has Ferret's hand held Psion Organiser II with the In-Work Helper and Helper Plus programs which are based on Maximiser. We have had an initial look at all the above packages, concentrating from a new user's viewpoint, on their ease of use, accuracy, on line help and applications. As the Centre's own reviewers have not given welfare benefits advice for some time, aid was sought from a practitioner, Eric Smith, a social worker with Hampshire County Council's Social Services Department. He uses the Lisson Grove program for his advice work, but he has made every effort not to bias his comments.

These are not the only programs available. The factsheet of the Community Information Project (March 1989) lists the Evesham Benefits Program, Westerman Welfare Rights Programs, Advisor B and Benefactor. All of them cover Income Support, Family Credit and Housing Benefit. The packages we have chosen for review offer a wider coverage, including, for example, attendance, invalid care and mobility allowances.

All welfare benefits programs are designed for use in the real world, and their usefulness must be judged by the accuracy, comprehensiveness, relevance and ease of operation in handling real instances of potential need. However, if these programs are to become widely used, then the users must be trained, and for this reason we are concerned to establish how far these computer packages can, on their own or with supporting material, be used in an educational and training context.

The main approach of the reviews is to be descriptive, to explain what each program does, and to illustrate typical screen displays and print outputs, though inevitably our comments focus also on gaps and inadequacies in the software. More than anything, however, our review has made clear just how much dedication and ingenuity all of the programmers have needed to show in these packages. Many countries, including the USA, have shied away from attempting to computerise welfare benefits entitlement calculations, because of their complexity and the frequency with which they change. The social security system in Britain is certainly neither simpler nor more static than elsewhere, and major recent changes, such as the introduction of the social fund, have presented a massive challenge to programmers. Where we have gained an advantage is through having two small groups of developers, at Ferret and Lisson Grove, who have devoted many years to this specialised area of activity, and a large computer company, ICL, which has chosen to focus on software developments for the human services.

The Community Information Project's

discussion of computerised welfare benefits cited four vital characteristics of any successful program - accuracy, maintenance (that is, updating), coverage, and the style or flow of the data collection. These remain at the core of our evaluation of each program, though we add one other major dimension, educational potential, and touch on a number of lesser features, such as screen appearance and speed of operation.

MAXIMISER II, IN-WORK HELPER AND HELPER PLUS

Maximiser II

Maximiser II was developed by Ferret Information Systems Ltd., the company formed by workers previously employed by the National Association of Citizens Advice Bureau to work on the old Welfare Rights Assessment Programme (WRAP). The contact address is Cheslyn Lodge, Cheslyn Hay, Walsall, WS6 7EG, and the phone number is 0922 414462. Maximiser II covers Income Support, Family Credit, Child Benefit, Housing Benefit and most non-contributory allowances, with an optional module for Unemployment Benefit, Sickness Benefit and Pensions. It currently handles the Community Charge for Scotland, and will do so for England and Wales as the need arises.

The program is designed for PC compatible and Apricot XI computers. A version is also available for ICL DRS 300, a microcomputer that is widely used in local authorities as a workstation, as well as for the Apple Macintosh and Unix machines. Overall this makes Maximiser the most flexible of the programs reviewed here, in terms of the range of hardware on which it will run. There is a choice of 3.5 or 5.25 disk versions. No information is given in the documentation about precise memory needs, but instructions are provided for installation on either twin floppy drives or hard disk. Printed output is offered, so the user who wants this option is warned to connect a printer, making sure that it is ready for use (on-line) and linked through normal default connections.

Support. Maximiser comes with a short manual, a "Quick Guide" on a single card, and information about training courses. The manual contains installation instructions, a guide to using the system (including some basic welfare benefits information), and a technical

appendix. Both manual and quick guide are clearly written, and make it easy to use the program. Backup includes a wide range of training courses, directly bookable from Ferret, and a phone line for help and advice. Because Ferret is a small company, a telephone enquiry will often go through directly to those who write and update the program, so giving access to genuine expertise.

Price. Ferret operates an updating service whereby, for an annual charge, new software is automatically provided when there is any change in the benefits system. The price structure for the package is complex, and likely purchasers are advised to contact Ferret with details of their precise requirements. Broadly there is a standard price list and a lower one for voluntary organisations. Standard price for a single copy is £630 plus VAT, made up of £100 licence fee and £530 maintenance. The former is a one off payment, the latter an annual updating charge. The licence fee remains at £100 regardless of the number of copies purchased, but the maintenance charge is on a per copy basis, albeit at a sharply reducing annual rate. The cost of 100 copies is £10,100 (£100 licence and £100 per copy maintenance). The price of a single copy for a voluntary organisation is £365 (£100 plus £265), with the annual maintenance charge dropping to £75 per copy for 100 copies. There is no separate pricing for educational users, but it is worth talking to Ferret on the basis of the voluntary agency rate. There are demonstration versions of the program available direct from Ferret either free or for a nominal charge.

In Action. Ferret describe Maximiser II as "The Powerful One", and view it as their all singing all dancing program. Once installed all necessary instructions are on screen to move you through the program, though the methods used took some getting used to. Maximiser uses (M)odify, (A)ccept, (B)ack and (Q)uit as well as enter and escape keys. The type of operation throughout is that a screen of questions is presented with possible (default) answers. If the offered answers are all correct then pressing A moves on to the next screen. If some or all of the default answers need changing then M is chosen, and the cursor moves down to the first answer point. The required answer is entered, the return key pressed, and the cursor moves down to the next question. Once all the desired

answers have been entered, Esc moves to the next screen. As the labels suggest, B takes the user back a screen, so that errors can be corrected, and Q exits from the program after a warning that all data will be lost. Someone unfamiliar with a Qwerty keyboard would take time to become accustomed to these conventions, and there is a lot of darting across the keyboard. In particular it is not always easy to remember to press the return key after putting in an answer, before using Esc to move to the next screen.

Once past the opening screen a menu of benefits is presented, you make your choice and off you go. The opening screen tells you that F1 is the key to enter the Help Screen, though it does not remind you of this as you move through the program. Nor does it point you to Help when the question you are answering has a specific meaning in benefit law and therefore needs the correct definition. There are two sorts of Help presentation. If it is called up when the cursor is in what the manual calls the Screen

Header (the top right of the screen), then "The Grand Tour" is offered. This is a menu covering general aspects of the operation of

Maximiser. If help is called when the cursor is in the body of the screen, then specific material is provided on the subject material adjacent to the cursor.

The aim of Help is to give precise details about regulations, and, when appropriate, make reference to case law. The Help screens are substantial and relevant, but did not always give enough detailed information to help you if you have no background in welfare rights. For example the Trade Dispute help screen left out some essential information and it gave too simple a definition in what is a very complicated area. These gaps are fully acknowledged in the manual, where people in trade disputes, students, liable relatives and people from abroad are listed as not being fully covered in the help material. Nevertheless, where this is the case, the screen might usefully draw the user's attention to it, and refer you to an adviser or reference material for further information. The Mobility Allowance help screen, on the other hand is good; it gives you the regulations and their interpretation. In some instances the help screen is gender specific, and refers to men only when it should refer to men and women.

The system does check information as it is fed in, and will point out an error and seek correction, if an obviously false entry has been made. This covers simple errors, like entering something other than f or m for sex, but will also pick up where one entry clearly contradicts another.

Some Niggles. The program did not establish at an early stage that either member of a couple can elect to be the claimant, and who of a couple is the best person to make a claim; this can be very important, particularly for Income Support Disability Premium. There are four ways to claim, three of which are available to the claimant and their partner and the fourth to the claimant only.

The screen which asks what "Other Income" a claimant has is too vague. It was only when we went into the Help screen that we realised that we should not have put the Mobility and Attendance Allowance amounts in "Other Income".

The question is asked "Do you pay out maintenance?", but not "Do you receive maintenance?", an important area for single parents who constitute a large group of claimants.

Output. We ran three case studies through Maximiser (the same as with each of the programs), and although this hardly constitutes a definitive analysis, to the best of our knowledge the outcomes stated were accurate and informative.

Calculations can be viewed on the screen or printed out. Maximiser does not make comments about the prospect of benefits as the program runs through (as ICL and Lisson Grove do), but saves all its findings to the end, and presents them in a sequence which is set out in the manual. The printed reports cover benefit assessments only: that is, they do not include a print of the entries made by the user. An option to have a print of entries might be useful in instances where the user wants to make a later check on the validity of some answers. Reviewing entries is possible straight away, whether just to look at the calculations or go through the questions again. With Maximiser, as with the other programs, it is assumed that the process is a confidential and self-contained exercise, so no procedure exists for creating and saving a file of the case. Once the Q option is taken, a

warning comes up that all data will be lost, and if this is accepted then the case details are wiped out.

Comment. Eric Smith's verdict was that overall Maximiser was laboured but sensible. Its target user group is Welfare Rights Advisers, and although it is usable directly by claimants, it makes few concessions to them. Its language, for example, is rather formal and inclined to brevity, in contrast to the involved and chatty approach of the ICL program. We shall consider the potential of Maximiser and the other programs as educational tools later on.

The Centre reviewers certainly agreed on the good sense and accuracy of Maximiser, and one of them sought to probe why it should be perceived as laboured, and whether harder evidence backed up this description. Visually the monochrome display is well designed, with a crisp uncluttered layout. Having default entries may be a mild irritant for some users, but undoubtedly speeds up the process. There is one aspect of using Maximiser which almost all users are likely to find cumbersome, and that is the fiddle of having to use both the return and escape keys to confirm an entry and pass to the next screen. Users who are familiar with the standard typewriter keyboard will prefer pressing the first letters of commands to (A)ccept, (M)odify, and so on, but those who run computer programs dependent on function keys (F1, F2, etc.) for commands may be confused.

Is there any more to the suggestion that Maximiser is laboured (or the view coming later that ICL's program is slow)? A case study was put through each of the programs (employing a 386 micro computer) and measured for the time it took and the number of question and comment screens that the user had to go through up to the point of getting a printed assessment. The case was that of Clare, a single parent with two young children (one just of school age). All three are disabled with cerebral palsy. They are council tenants, and live on a mixture of benefits, including child benefit, and mobility, attendance and invalid care allowances. The designated task was to calculate income support entitlement and housing benefit.

It took the reviewer 12 minutes with Maximiser to get a three page print of the benefits due. The process passed through 37 screens of questions and information, and there was little discernable delay in moving from one screen to the next.

In-Work Helper and Helper Plus

In-Work Helper and Helper-Plus are supplied as a data pack on a Psion Organiser II hand held computer. The Psion Organiser comes with its own Operating Manual and it is capable of running a diary, information storage, address book, alarm and calculator as well as having a built in programming language called OPL (Organiser Programming Language). Besides In-Work Helper and Helper-Plus data packs it is possible to obtain others such as a Spelling Checker, Finance Pack and Maths Pack. Make way Filofax!

To use the Ferret data packs the user needs to be familiar with the first 8 pages of the Psion Organiser Manual, and then will need to refer to the individual booklets which relate to Helper-Plus and In-Work Helper. It would have been useful to have repeated the first eight pages of the manual in the booklets, to avoid having to refer to more than one source of information. Nevertheless, the documentation is clear, and can be followed by someone with little

experience of computers or calculators.

One difference from a normal computer is that the Organiser has a keyboard which is in alphabetical sequence. This is not a problem in itself, but quite disconcerting when swapping between a Qwerty keyboard and the Organiser.

Both programs are separately available for use on a PC or compatibles (Helper-Plus also for the Macintosh), coming with a manual and quick guide in much the same format as for Maximiser.

Prices. There is a single price list, covering a package of program with Organiser, programs on their own but for use on an Organiser, PC (or Mac) software, and annual updates. Top of the range is a package including the Organiser II XP, Psion Printer II (like the Organiser, battery powered and portable), a communications link so that the Organiser can be connected to a desktop computer or printer, and the relevant programs. For both In-Work and Helper-Plus in this configuration the cost is around £550, with annual update charges of £136 (£63 for Helper-Plus, £73 for In_work). Take off nearly £250 if you do not want the printer or the communications link.

Separately Helper-Plus with Organiser II CM costs £161, or with Organiser II XP (necessary for printer or comms) £185. The program pack by itself is £94. In_work Helper with Organiser II XP is £215, and on its own £124. The PC versions are £89 and £119 respectively, with annual update rates at £59 and £69.

All prices must have VAT added. Users wanting training are invited to arrange this with Ferret. The help line is available (number as given earlier for Maximiser).

In Action. In-Work Helper is designed for the calculation of in work benefits and comparison with an enquirers out of work benefits entitlement. It covers the very specific area of concern about whether a particular household would be better off living on benefits, or with income from employment, and how much would have to be earned to make it worth while taking the employment option. Income Support, Family Credit and Housing Benefit calculations are carried out together with an assessment of Job Start Allowance eligibility and the income tax and national insurance liability of the enquirer. The program is already in wide use in the Department of Employment, so other users have the advantage of knowing that there is likely to be congruence between their calculations and those of the civil service. Overall this is an excellent tool for simplifying the time consuming chore of assessing the "Would I be better off if....?" type questions with which Citizen Advice Bureaux

are only too familiar.

Helper-Plus is a pocket calculator for Income Support, Family Credit and Housing Benefit. It is a comprehensive system with few exclusions (these are listed in the documentation), and is seen as particularly useful as an aid to clients who have to be visited, rather than those who can come to the office to use Maximiser on a desk top computer. Obvious examples are hospital patients and elderly or handicapped people, whether living in the community or in the residential sector.

From the perspective of the Advice giver, the Organiser, In-Work Helper and Helper Plus are a boon. Advice can be given anywhere and

the Organiser is much less intrusive than a desk top PC. Calculations are accurate, and the range of coverage extensive. On the down side, there are no help screens or help facilities other than the manual, and some of the abbreviations (to fit into the screen of 16 characters and 2 lines) is reminiscent of estate agents' house descriptions. As a tool for learning, the lack of help screens really limits its potential on an academic course in college, but it could become an essential piece of equipment to carry on practice placements.

ICL's - WELFARE BENEFITS ADVISER (WBA)

This is a new package and at present the Centre has a draft 16 page manual. We have no detailed information about support or general sources of information, but assume these to be within the usual ICL structure, which we have found helpful, friendly and easily approachable. ICL tends to deal with large customers, such as local authorities, and in this context fosters ongoing links through advisers and demonstrations, as well as marketing activities. WBA is an interesting development, in that it opens up the potential for a different market, noticeably in education and voluntary services, and presents ICL with a challenge to nurture these newer and, in their experience, smaller customers. Our contact person has been Fraser McCluskey, ICL (UK) Ltd., Scottish Life House, 11/17 Archbold Terrace, Newcastle Upon Tyne, NE2 1DB, 'phone 091 281 6111. He is well informed about WBA and ICL's other social services applications, and has acted for us as a gateway to technical support.

The program is billed to be "a simple to use computer system to enable people who have no specialised training in welfare benefits to be able to give advice to the public on their entitlement to welfare benefits". The system covers Family Credit, Income Support, Mobility and Attendance Allowances, Housing Benefit, One Parent Child Benefit and Invalid Care Allowance. It is available on both standard disk formats, and being designed for ICL's own DRS series of micro computers (intelligent workstations is their preferred description), will operate on PC or compatible machines. At present WBA is sold within ICL's concept of a 'total solution' - that is in a package with a DRS machine. To confirm its wider compatibility the Centre reviewed the program on two PC compatibles, and XT and a 386 machine. It ran smoothly, once we had accommodated to the fact that it needs a lot of memory (about 570k as far as we could make out), and uniquely it is in colour, for those with the appropriate screen. Output is offered either to screen or to a standard printer.

Support. The ICL contact for support has already been mentioned. Documentation consisted of a manual and a separate set of installation notes (not likely to be needed for purchasers of the total solution).

You do need to read through the manual first. We went straight into the program and didn't realise until the second case study that besides the F1 Help facility there was also F2 function which gives information on why a question is being asked, and an F3 which explains the question in more detail including any words or phrases which are capable of different interpretations. It would have been helpful if pointers to these functions had been on screen. When you are in the Help, and Why functions there is no on screen guidance as to how to get out of it. The Escape key is the answer, but we had to hunt around. The F4 key is also vital, as a means of moving back to

correct an earlier screen, though in the manual F4 is described as 'not used'. As stated above, we had what we took to be a draft version of the manual, and no doubt these details will be corrected in the final version.

Generally we found the manual to be clear and well laid out, with good step by step guidance to how to use the system, with accompanying diagrams of how the screen will look at each stage. It sets out and succeeds in its purpose of being acceptable and helpful both to users who have welfare benefits knowledge and those who are starters.

ICL expects to be responsible for installing the system, and does this in the context of a one day training course. The assumption is that this initial preparation will amount to 'training the trainers', who will then handle ongoing internal agency training, but in due course, especially as changed versions of WBA appear, ICL will address longer term training needs. There are plans to form a user group "in the near future".

Price. Within the concept of the 'total solution' WBA is sold with ICL's DRS range of computers. As with Maximiser there is a sliding scale of cost, according to the number of copies produced. For over 20 copies the price is £500 per copy: below 20 it is higher. The updating service is £250 a year per copy. It remains to be seen whether ICL will sell WBA separately on this basis, but for the present the preferred total solution is a package of DRS computer, printer, software, installation and maintenance for one year. The unit price for 20 or more packs is quoted as just over £2,000, based on a DRS40 computer (broadly comparable to the IBM PS2 Model 30, but with VGA colour graphics and monitor).

In Action. We liked the opening screen. It's well laid out and colourful. You do need a colour monitor to get the full impact of the bright greens and oranges, though the calculations are still accurate in monochrome! This screen emphasises that it is an Advisory program, and it also gives you the date of the program so you know whether it is current. Updates will be sent automatically.

First appraisal was very favourable: the keyboard use is simpler than Maximiser, using the enter and cursor keys only. There is only one method for answering questions, where Maximiser uses two or three depending upon the screen. The language favours plain English, except where regulations are being quoted. The system talks to the claimant not the adviser, but if it really is meant to be used directly by claimants then there needs to be more on screen guidance, for instance on how to select which benefit. You have to move the cursor down the list and enter "Yes" or "No" on each benefit. The accompanying manual contains a Summary of Use which is intended to be removed and left near the computer to remind users of the main functions.

There is a good explanation on Non-dependants, a difficult area covered well. We also liked the questions on Capital. The other programs needed specific figures: WBA asks for which

band you fall into, ie. under £3000, £3000 - £6000, etc. The 'Other Income' question was well laid out, with specific types of income listed. Attendance and Mobility Allowance screens were well laid out with good back up explanations and definitions.

The program gives you interim summaries of its calculations and when it tells you that you have no entitlement it does so very sensitively. For example on Family Credit it will tell you: "We are sorry to say that we think it most unlikely that you would qualify for Family Credit. This is because your assessable income (that part of you and your partner's income that is taken into account) is much greater than the applicable amount (the amount the government says you need to live on)". The other programs tend to just say NO.

Some Niggles: A question that gave us concern was the one early on to establish if you have a partner. The question presented is "Are you married? (Or living with someone)". These, for single parents who are not divorced, are not mutually exclusive statements. However, the only permissible answers are 'Yes' or 'No'. If 'No' is selected the program appears to presume the claimant is single, though use of the Help screens clarifies the position. This ambiguous question is off-putting at such an early stage in the program.

The Housing Benefit screens did not ask enough questions on what is included in your rent. It assumes no heating charges for council tenants which is not necessarily the case.

Output. On our test with three case studies the program was accurate and effective. Calculations are clearly presented on screen, and the use of interim summaries is reassuring. As with all of the programs, no record can be kept in the computer or on disk, though the manual does recommend that the system is registered under the Data Protection Act. This is a suggestion relevant to all of the programs.

The print out is excellent, reiterates that the information is advisory, and lists relevant addresses for claims of, for example child benefit or mobility allowance. The print does list the figures which have been used in calculations, though it does not print the initial questions and responses.

Comment. Eric Smith's verdict was that he enjoyed using the program, and it was excellent on mobility and attendance allowances but less thorough on housing. It is user friendly, but in some areas does not give enough information to be helpful as a direct access program for clients, in which case the niceties and personal approach can become rather superfluous for the adviser. The format of the individual screens and the simple method of entering and answering are this programs major plus points.

WBA gives the impression that it is slow. Even

on the 386 machine there were pauses before moving from one screen to the next, and on occasions there was what seemed to be an irrelevant blank screen. In fact the impression of slowness was false. On the timed test with the case of Clare and her two children, WBA passed through 31 screens (the fewest of the programs tested) and took 8 minutes (the quickest of the tests). Appearances can obviously be very deceptive, but ICL might consider ways of avoiding the initial impression, given that most users will not go to the trouble of a timed test. When Maximiser has the computer whirring away on calculations the viewer is told that it is "Ferreting".

LISSE GROVE WELFARE BENEFITS ADVICE PROGRAM

This is the updated version of a program originally developed by

Professor Brian Jarman in the early 1980's. A GP at Lisson Grove Health Centre, he started work on it after finding that some of his patients, in particular the chronically sick, were not receiving the benefits they were entitled to, and that their poverty was a contributory factor to their ills.

The programme currently attracts funding from a range of charitable trust and other sources, and, unlike the other two programs, is free. The Lisson Grove Welfare Benefits Advice Program (LG) covers Income Support, Family Credit, Housing Benefit, Maternity Benefit and virtually all non-contributory benefits, with guidance on many contributory ones. The Community Charge for Scotland is covered, with England and Wales included in next year's version. The manual lists four contact names, Tim Blackwell, Steve Bruster, Brian Jarman and Jen Henwood, all in the Department of General Practice, St.Mary's Hospital Medical School, Lisson Grove Health Centre, Gateworth Street, London, NW8 8EG, 'phone 01 724 2391 extension 208.

LG comes in both standard disk sizes for PCs and compatibles, running in monochrome only. It runs without difficulty within the normal 640k memory of a PC compatible machine. As with the other programs it offers output both to screen and to a standard printer

Support. LG comes with a User Manual, but once installed the running instructions are on screen. The 23 page manual contains installation information, though no other technical data. Its main aim is to guide users through the system, first by running through a simple case, then by describing the help screens and looking at more advanced features. It has a useful appendix on appeals and reviews.

The manual is clear in what it sets out to do, but is less well set out than the ICL manual, and less precise in some areas than Maximiser's (Ferret, for example, are very precise in their manual about situations which are not covered by their system).

The manual does not advertise a support line, but gives a phone number and requests anyone finding an error in the program to get in touch. No training is advertised, so it must be assumed that users must organise their own. Agencies that use LG, like Hampshire Social Services Department, have not found it difficult to design training. Hampshire suggest that a 3 hour course is an adequate introduction.

Price. LG is free, and while copying is not prohibited, the manual does ask people to get copies direct from Lisson Grove. "In this way we can keep track of all users and issue updates to all users when necessary". Updates are also free.

In Action. Like the other programs LG starts with a menu screen. The top line of the screen tells you which facilities are available, and these are more extensive than on either of the other programs. In this case, F1 - Help, F2 - Help Menu, F3 - Calculator, F4 - Print, F5 - Find, F6 - Lock and F7 - Guide, as well as the time and the Revision number (the number of times that you have gone back and changed answers to previous questions). Several of the function keys are novel. F3 seeks to emulate a standard calculator. F4 allows the user to print a summary of the case so far, rather than confining the print option to the completed assessment. F5 strengthens the user's ability to

be flexible by offering a switch to others screens, via a key word

search. F6 allows the user to choose all forms of calculation and output, or to lock onto just one. The bottom line of the screen gives you help on what to do next. The information on the top and bottom lines is always present during the running of the program. These functions are the major advantage of this program compared with the others, once you have used the program a few times. So long as you consult the top and bottom lines on the screen it is virtually impossible to use the program incorrectly, unless error is made in data entry.

Lisson Grove will not win the design presentation award: ICL has to get that. LG runs in monochrome and tends to look untidy. The Help screens are extensive and you can move back and forth within the program with ease. LG marks whether a help screen is available with an "*" which is useful.

The program reflects its Health Centre origins by asking specific questions the other two programs do not cover; for example, it asks whether you have claimed Vaccine Damage payments, and will advise on whether you should be claiming free prescriptions and disability aids.

This is definitely a program to be used by the adviser, the language it uses is not personal to the claimant and it is not as user friendly as ICL's WBA. On the other hand it is more extensive than the other two in what it covers

Some Niggles. When we entered the wrong amount for child benefit, the program picked it up and told us what the amount should be, but accepted our wrong input when we did not correct it. Both ICL and Ferret programs worked on the correct figure for the calculation, regardless of the amount put in.

Within the housing benefits section, there was some ambiguity in the wording about whether Heating and Water charges were being taken as part of the rent or extra to the rent.

At times, the program is unclear in its use of certain definitional terms that carry specialised meanings in Department of Social Security (DSS) language. In particular, the term "Disabled" is used in a broad self-defining sense, early in the program, later it is used within the DSS meaning of being eligible for a disability benefit. This is partially explained on the Help screens. The question of the different use of technical language is very important. Certain phrases carry different meanings in DSS-speak to their everyday or dictionary meaning. Obvious examples are: "Non-dependent", "Joint-tenant", "Capital". All the programs reviewed have a difficult line to draw between providing the correct information for the adviser to understand and answering the question accurately, whilst remaining concise and clear. However, many of these technical areas defy easy explanation. The Lisson Grove program tackles this problem as thoroughly as possible, via extensive help screens and plain questions, though it too falls into confusion at times. Given that this area can produce problems for even experienced advisors it is necessary to temper criticism.

Output. As with Maximiser and WBA we obtained an accurate calculation on our three test cases. Some results are given on interim screens, and as mentioned earlier, it is possible at any time to print out material as far as the user has gone.

The print of the complete calculation is substantial. The user has a choice of whether or not to print the answers to all the questions, but a full print includes the assessment, the figures used for it, and a list of all questions asked and responses given. This last feature is not available on Maximiser or WBA and is very useful if the user wants to make a later check on the accuracy of entries or wants to show the DSS the basis of a claim.

Comment. The strength of LG is its flexibility and the additional features, and, of course, the fact that it is free. Its weaknesses are scruffiness, level of support and a somewhat cumbersome operation.

The scruffiness lies in the visual displays, where there is none of the smoothness of Maximiser or WBA, nor so much attention to general presentation. The level of support is hardly a justifiable criticism, given the 'no cost' tag, but users need to be aware of possible problems of backup and training.

Once again there is some disparity between appearance and reality in operation. LG feels quite fast, because screen transfers are almost instantaneous. This is obtained, however, by only having one question on a screen, so the user changes screens frequently, and retains little sense of the logical flow of questions. Both Maximiser and WBA offer a sequence of questions on screen in most instances. Further, LG does not have default responses to questions, either for facts (like level of savings) or for yes/no answers. WBA in particular saves the user a lot of time by an intelligent use of defaults. In the test with Clare LG moved through 81 screens (much the highest number), and took 14 minutes (marginally the slowest).

Some General Points

Exclusions. The programs list, within their manuals, those people who would be excluded from their program. Some of the most notable exclusions are:

Prisoners - on remand or in custody

Cases where families have differing immigration status

Cases where children spend part of the time at home and part of the time elsewhere - for example, in local authority care

Persons in residential accommodation (Note that those in Hostels, board and lodging establishments, residential care homes or nursing homes are included).

Language. With the exception of the Welsh

Programs that are on their way from Ferret we do not know of any welfare benefit calculation programs written in languages other than English. This does not, of course, wholly preclude assessments for members of ethnic minorities who do not have a good (good to the point of some awareness of DSS jargon) English, but they would have to depend on an adviser to do the job for them, rather than having the opportunity themselves. Is it too much to hope for some multi-lingual versions?

WELFARE BENEFITS PACKAGES AS TEACHING TOOLS

The Social Work Studies Department of Southampton University are trialing Maximiser with a group of students, and the results of this will be written up in a later issue of this journal. The outline of that trial is that some social work (CQSW) students are receiving traditional classroom teaching on welfare benefits, while another group has been handed a copy of Maximiser and some case studies to work on.

The Centre for Human Services' initial conclusion is that all the packages looked at are useful tools for practising calculating welfare rights. They all take out the chore of doing the arithmetic (and get the sums right!), and they ensure that all benefits are covered and all relevant questions asked: but they cannot fully substitute for a thorough grounding in the benefit systems and relevant legislation and regulations. The courseware is yet to be developed for this aspect of the teaching, so the CPAG or other publications are still needed. When Ferret, for example, provide training courses for advisers, Maximiser is used by the tutor to demonstrate the results of case studies by way of an overhead projector linked to the computer, but the students themselves rely on written course notes.

The basis of the potential for using any of the programs in the classroom the scope of the 'Help' material. Is it exclusively case specific, or does it offer general information of the sort that would normally be offered in a class? At present there is probably not enough general

material to allow the programs to be used as the sole curriculum material, though clearly there are ways of planning teaching which make best use of the computerised opportunity. The monitored trial with Southampton's social work students uses case studies as the route to using Maximiser (Ferret is also developing training case studies), and this form of situation centred learning does serve to bring the computer program centrally into the learning process.

Going outside the classroom altogether offers still more opportunity. Social work and other professional human services students all have practice placements as part of their training. In these placements they work with clients, and certainly in social work it is common for them to face the task of helping with welfare benefits eligibility problems. Access to one of these desktop programs and/or to Ferret's portable versions would be invaluable. The students would then be in the position to feed their own case material into the classroom context.

Concluding Comments

It seems to have become the tradition at the end of reviews of computer equipment or software to make comparisons. Which program is the best? The three packages we have discussed here all have their major merits and minor weaknesses. Lisson Grove's offering is more than cheap and cheerful: it is free, flexible, wide ranging and most effective, even if it lacks a totally professional appearance and is somewhat slower running. Maximiser shows the value of the depth of experience and commitment of its creators. It is perhaps a little formal in its tone, but it addresses itself most successfully to service workers, and in addition to its stand alone quality, it links to In-Work Helper and Helper Plus, the highly valued portable systems. ICL's program is fast, attractive, a pleasure to work with,

and again does an excellent job. In reality they are all extremely good programs, doing well the tasks they set out to accomplish, and having considerable potential as educational tools. More than that: they are conspicuously successful examples of computer applications offering direct benefits to people in need. Using such systems is an essential part of the modern practice of personal social servicing, and one of them should be in every front line office and every educational or training unit.

Reference

Community Information Project, March 1989, Computer Factsheet. This is one of a series available from CIP, 2nd Floor, Universal House, 88 - 94 Wentworth Street, London E1 7SA.

Eric Smith is a social worker with Hampshire Social Services Department. Jackie Rafferty and Bryan Glastonbury are from the CTI Centre of Human Services at Southampton University.