

## **5 Advice and Legal Services in Oldham**

The metropolitan Borough of Oldham has a population of approximately 220,000, the majority of whom live in the urban area in the south west of the borough. The east of the borough includes Saddleworth Moor and is, consequently, a sparsely populated rural area.

Like most other Northern urban industrial areas, Oldham has experienced a rapid growth in unemployment in recent years from 4.6 per cent in July 1979 to 14 per cent in April 1987. The largest concentrations of unemployment are in the urban part of the borough, which also houses the borough's ethnic minority population. About 5 per cent of the population live in households where the head of the household was born in the New Commonwealth or Pakistan. The main communities are Pakistani, Bangladeshi, Indian and West Indian.

Low incomes have traditionally been a problem in Oldham even when there was relatively little unemployment. An above average number of people are therefore likely to qualify for legal aid (Oldham MBC, 1987).

Oldham Metropolitan Borough has 30 solicitors firms who together operate 40 offices. Over half (23) of these offices are in Oldham town centre. The only other concentrations of offices are four in Failsworth, in the south of the borough on the border of Manchester, and four in Shaw, in the more affluent north of the borough. Other parts of the borough have one or, at most, two offices.

There are also a total of 18 advice agencies providing services through 28 offices in the borough. Compared with Cornwall there is a far greater variety of advice services in Oldham. They comprise:

- 3 citizens advice bureaux, running 5 offices (one in the hospital)

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- 3 generalist advice services run by the Family Services Unit and 2 community schools
- 3 generalist advice services for specific groups such as elderly people (Age Concern) and disabled people (DIAL and a disability service run by the CAB)
- 2 advice services for Asian communities
- 4 welfare rights officers – three, and a coordinator, employed by the council who run a total of 10 surgeries; and a fourth, independent service
- a law centre, which employs an Asian Women’s Worker
- a council for racial equality (Oldham CRE), specialising in immigration, nationality and racial discrimination cases
- the trading standards service.

Like the solicitors’ offices, these are mainly concentrated in the town centre. The exceptions are the three welfare rights officers who run part-time advice surgeries on housing estates throughout the more urban west of the Borough, and the CAB offices in Failsworth, Chadderton and Royton.

The work of these advice agencies was described in detail in the report of an earlier survey, which included detailed monitoring of 4,500 people who used the advice services in Oldham over a four week period early in 1987 (Oldham Metropolitan Borough, 1987).

### **Social welfare work undertaken by solicitors and advice agencies**

The level of work undertaken by both solicitors’ offices and advice agencies in different areas of social welfare law is shown in the chart below.

When compared with the chart for Cornwall it is immediately clear that there is a far greater degree of specialisation in Oldham, particularly amongst the advice agencies, but also within solicitors’ offices. Undoubtedly, welfare rights is the main area of work for the majority of advice services. In contrast, only just over one in ten solicitors’ offices in Oldham undertakes welfare rights casework, while a half of the offices do no welfare rights work at all. In all other areas, except housing, advice agencies are more likely to provide initial advice and then refer cases than they are to undertake casework. Even in the field of housing only a half of advice agencies take on cases. Solicitors, however, are generally more likely either to take on casework or not to cover a particular subject at all.

**Chart 2 Social welfare work undertaken by solicitors and advice agencies in Oldham**

Advice agencies, and the welfare rights officers in particular, represent far more clients at all social security tribunals. In all other areas solicitors represent the bulk of cases at tribunals and in the courts.

The referral patterns also suggest a fairly high degree of specialisation, with welfare benefits cases being referred by solicitors to CABx, the law centre, and the welfare rights officers. Advice centres, generally, would refer welfare benefits cases to the welfare rights officers or the law centre. Both solicitors and advice agencies refer immigration and nationality cases to the Council for Racial Equality and the law centre. Similarly, housing disrepair cases are referred to the law centre. The main areas of work referred to solicitors are matrimonial and personal injury cases.

Again, the questionnaire survey was supplemented by in-depth interviews. These included a CAB, a welfare rights officer, the law centre and the three firms submitting the largest number of green form applications. All are located within Oldham town centre.

### **Welfare benefits**

It has already been noted that advice agencies are a great deal more likely than solicitors to provide a casework service on welfare benefits. This is, not surprisingly, reflected in the figures for tribunal representation. Together, advice agencies represented appellants at:

- 119 Social Security Appeal Tribunals compared with 5 by solicitors
- 31 Medical Appeal Tribunals compared with 2 by solicitors
- 24 Social Security Commissioners Hearings compared with 1 by a solicitor.

In fact, the welfare rights officers accounted for the vast majority of these cases, especially at Commissioner level. The disability worker at St Peters CAB does, however, represent half of the Medical Appeal Tribunal cases.

The referral information suggests that a sophisticated pattern of work exists. Other advice agencies will refer to the welfare rights officers cases that are complex, require long-term casework or need representation up to Social Security Commissioner level. Cases going for Judicial Review are referred, by all agencies, to the law centre.

The interviews with solicitors and advice workers provided more information about this inter-relationship. All three solicitors' offices primarily undertake welfare benefit work as part of matrimonial cases. In two offices this occurs only occasionally (about 20 times a year). The third takes

on a large amount of matrimonial work under the green form scheme and about 100 of these cases, each year, involve some welfare benefits component. Most of these are questions of entitlement to particular benefits and clients would be referred to the Department of Social Security. Clients who face problems with their benefit claims would normally be referred to the CAB. One office also refers cases to the welfare rights officers or the law centre as appropriate. This same firm will work with the welfare rights officer or CAB disability worker getting medical reports for appellants before Medical Appeal Tribunals. Most of the welfare benefit work would not be claimed on separate green forms, but as part of the bill for the matrimonial work.

The CAB interviewed in detail receives 4,200 enquiries a year relating to welfare benefits – 28 per cent of its total enquiries. These span the whole spectrum from simple requests for information to complex welfare benefit problems. Only the disability worker undertakes tribunal work, and during the year he represented clients at seven Social Security Appeal Tribunals, sixteen Medical Appeal Tribunals and at one Social Security Commissioner Hearing. He works with local solicitors where medical reports are required for appeals. Other complex cases, or ones requiring representation at tribunals, are referred to the welfare rights officers; those involving challenges to Department of Social Security interpretations of the law or other court cases are referred to the law centre.

The welfare rights officer interviewed runs four separate surgeries – in Holts, Glodwick and Fitton Hill as well as in Oldham town centre. Through these surgeries he received 26,000 enquiries during the year. These include questions about benefit entitlement, negotiation with the Department of Social Security and representation at appeals. The majority of the more detailed enquiries relate to invalidity, unemployment or industrial injury benefits. During the year he represented 60 appellants at Social Security Appeal Tribunals, 10 at Medical Appeal Tribunals, one at a Housing Benefit Review Board and one at a Social Security Commissioner Hearing. He also prepared written submissions for 15 further Commissioner Hearings and took on four cases which involved suing the Department of Social Security for non-payment of benefit. Some of these appeal cases are referred from other advice services, like the CAB. He also provides a consultancy service for some of the smaller advice services in the Borough, in particular those working with Asian people. He works closely with local solicitors and the law centre over the preparation of medical reports for Medical Appeal Tribunals and cases involving suing the Department of Social Security. Cases requiring Judicial Review or court representation he normally refers to the law centre.

The law centre has an Asian Women's Worker who runs advice sessions at which she receives more general enquiries about welfare benefits. Many of these involve people who speak English with difficulty and she is able to advise in Urdu and Punjabi. During the year, the law centre also received 34 welfare benefit cases, almost all referred from the welfare rights officers. The law centre does not take on cases requiring appeals up to Social Security Commissioner level. These are passed to the welfare rights officers. It concentrates its own work on challenges to the Department of Social Security interpretation of the Social Security Act or rules. This is done by preparing cases for court action, Judicial Review or the Ombudsman. Most are settled without the need for court action and only one case was represented at court during the year. These figures cover the first year since the law centre was established. Experience shows that the work will continue to increase at least for the first three years.

In general, then, solicitors in Oldham undertake little welfare benefit work and most of this is part of matrimonial cases. The majority of advice services receive a wide range of welfare benefit enquiries, but, other than the CAB disability officer, refer complex cases requiring tribunal representation to the welfare rights officers. The welfare rights officers take on cases up to Social Security Commissioner Hearing level, and will liaise with solicitors' officers where medical reports are required. Cases involving mal-administration or challenges to Department of Social Security interpretation of the law are referred to the law centre.

## **Housing**

Solicitors' offices are more likely than advice agencies to undertake housing casework, particularly work with private tenants. Eight out of ten solicitors' offices take on casework for private tenants; six out of ten for council tenants. This compares with half of the advice agencies who undertake housing cases for either private or council tenants.

Solicitors are also more likely to be involved in housing litigation. Together they represented 13 housing cases at court; none had been represented by advice services.

The survey revealed very little referral of housing cases and then entirely to the law centre. One in ten solicitors' offices said they refer housing cases to the law centre and two out of ten advice centres said they specifically refer local authority housing disrepair cases to them.

Of the three solicitors' offices interviewed, one does not take on housing work except as part of matrimonial cases. These involve dividing up the

family home or sorting out the transfer of tenancies. About 200 matrimonial cases are handled on green form a year and most have a housing component. All other housing work is referred to the law centre.

The other two offices each receive around 20 housing cases a year. In one office these are split evenly between repossession cases and private tenants with housing disrepair cases. Local authority tenants with disrepair problems are referred to the law centre. Almost all of their cases start on green form and about half go on to full legal aid. The third office deals primarily with rehousing and neighbour disputes, all of which are paid for on the green form scheme. Ten cases were represented at court.

The CAB receives 1,600 enquiries relating to housing matters a year, around nine tenths of which are from local authority tenants. They provide advice on disrepair and neighbour disputes but do not take on casework. Local authority disrepair cases are referred to the law centre, neighbour disputes to private practice solicitors. In addition, the CAB receives a number of requests for information on the allocation policies of the local authority and housing associations.

The welfare rights officer receives about 50 housing enquiries a year, often linked to welfare benefit problems. These mostly concern housing transfers, which are referred to local councillors, or disrepair cases which he would refer to the law centre.

It is not surprising that, of the 29 housing cases taken on during the year by the law centre, over a half relate to local authority housing disrepair. These cases are referred from solicitors' offices and advice centres. The law centre also receives cases where the local authority's decision on housing allocation is challengeable, and repossession cases. An area of law centre work that is developing in importance is rent overcharging in the private sector.

There is no specialist housing aid service in Oldham, and most advice agencies do not undertake detailed casework. Cases involving disrepair of local authority housing tend to be referred to the law centre by both solicitors and advice agencies. Other areas of housing law, in particular neighbour disputes and cases requiring civil litigation are dealt with by solicitors' offices. Advice agencies would refer such cases to them.

## **Employment**

The earlier survey of advice services in Oldham showed that 90 per cent of all employment enquiries had been received by the three CABx (Oldham Metropolitan Borough, 1987). The present survey shows a similar picture. Only two out of ten advice agencies undertake employment cases (the three

CABx and the law centre). On the other hand, employment casework is a significant part of the work of solicitors' offices. Nine out of ten offices take on employment cases – as high a proportion as do family and matrimonial work. They are also representing many more clients at tribunals and court. Together solicitors represented

- 76 employees at Industrial Tribunals, compared with 10 by advice agencies
- 61 employees in the courts compared with two by advice agencies (both by the law centre).

Only one firm and the law centre had represented clients at Employment Appeals Tribunals. They had represented 10 cases and one case respectively.

Half of the solicitors' offices had represented at Industrial Tribunals, whereas only one in ten advice centres (the Law Centre and a CAB) had done so. One solicitors' office represented all 10 of the clients at Employment Appeal Tribunals while four in ten offices had represented employment court cases. The extent of tribunal representation by solicitors is perhaps overstated by the fact that one solicitors' office had a considerable employment caseload. In fact, this one firm accounted for a large proportion of the tribunal and court representation work, having represented at 20 of the 76 Industrial Tribunals, 30 of 61 court cases as well as all ten Employment Appeal Tribunals.

Again there seems to be little referral. Two out of ten advice services refer employment cases to the law centre, none refer cases to solicitors. One out of ten solicitors' offices refer employment problems to advice agencies – either to the CAB or to the law centre.

The three solicitors interviewed all receive around ten employment cases a year; almost all unfair dismissals. One office had three current employment cases. They had all represented clients at Industrial Tribunals (four, ten and six cases respectively). None had represented at an Employment Appeal Tribunal but two had represented clients at court (five cases and one case). All three firms also take on cases for employers, but these would be slightly fewer in number.

Two specialist employment advisers are employed at the CAB and they received 1,500 enquiries during the year. Of these, fewer than 300 were more complex cases. The straightforward work involves enquiries about holiday entitlement, holiday pay or workplace conditions. The casework mainly concerns unfair dismissal and unfair selection for redundancy. About 20 cases are being handled at any one time. In addition the CAB receives regular referrals from ACAS for the calculation of pension loss. The staff do not have

the time to represent clients at tribunals, but they undertake all case preparation and handle all the correspondence. They will then either liaise with the trade union or help appellants present their own cases. They prepared 18 such cases during the year, 10 of which were settled prior to the tribunal.

The welfare rights officer receives very few employment enquiries and would refer these to the law centre. In turn, the law centre had 34 employment cases during the year, almost all of which had been referred from the CAB. They are now also beginning to get referrals from solicitors and from ACAS. These mostly concern unfair dismissal or unfair selection for redundancy where there is evidence of sex discrimination. They represented four appellants at Industrial Tribunals, one at Employment Appeal Tribunal and two clients at court.

In Oldham, solicitors' offices are a great deal more likely than advice agencies to undertake employment casework. The CABx receive many employment-related enquiries but, like the law centre and solicitors' offices, unfair dismissal and unfair selection for redundancy are the main casework areas. From the interviews, it would seem that a higher proportion of solicitors' work involves preparing cases for tribunals and the courts. The law centre specialises in cases where there appears to have been sex discrimination.

### **Consumer**

Again few advice centres take on consumer cases compared with solicitors' offices. (Three as compared with eight out of ten.) In particular, solicitors' offices were more likely to take on cases involving litigation. Half of the offices had represented clients with consumer problems, involving a total of 255 cases. Only one in ten advice agencies (a CAB and the law centre) had represented clients. Together they represented four cases. The earlier survey showed that the vast majority of consumer enquiries at advice agencies were received by the CABx or the Trading Standards Service (Oldham Metropolitan Borough, 1987). This is reflected in the referral patterns. The Trading Standards Department refers cases requiring litigation to solicitors' offices. Two out of ten advice services refer consumer enquiries to the CABx, while the town centre CAB in turn refers cases requiring a home visit to Trading Standards.

The interviews with solicitors showed that they receive a higher number of consumer cases than in any other social welfare subject. The work of the three firms involves, respectively:

- 10 cases a year and 10 cases represented in the courts

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- 50 cases a year and 20 represented in the courts
- 75 cases a year and 6 represented in the courts.

All these cases involve faulty goods, predominantly cars, with the remainder being larger household goods like washing machines. These are often referred from the CABx for representation. The two offices with the smallest caseloads use the green form scheme for about half of their cases, the other for more than three quarters of its caseload.

Of the three advice agencies interviewed, the CAB receives by far the largest number of enquiries – 2,000 a year, about 1,000 of which are more complex ones. These include enquiries about consumer rights, such as the issuing of credit notes, through to complaints about services and faulty goods. The CAB has a part-time consumer adviser, but would refer cases requiring home visits to the Trading Standards Department. It represented one client at court; most cases are resolved through negotiation.

The welfare rights officer receives almost no consumer enquiries, and refers those he does get to either the CAB or the Trading Standards Department. The law centre had five cases during the year, three of which it represented at court. In general, it refers cases to the CAB, or to private practice solicitors if they need to go to court.

The CABx and Trading Standards Department receive the largest number of consumer enquiries. Most of these either involve questions of consumer rights or can be resolved through negotiation. Cases involving enforcement are, of course, undertaken by Trading Standards Officers, while civil litigation work is almost exclusively done by private practice solicitors. Most solicitors' cases involve faulty goods, especially larger items like cars, and would go to litigation.

### **Money advice and debt**

Eight out of ten solicitors' offices take on debt cases for debtors, while a half of the advice agencies do so. Solicitors represented a total of 447 cases in court compared with just 16 by advice agencies. It would seem that solicitors are more likely to have cases involving litigation (six out of ten said they had represented cases) while advice agencies provide debt counselling (two out of ten had represented cases). Advice agencies are also more likely to refer debt cases elsewhere two out of ten refer them to CABx, two out of ten to the law centre and one out of ten to solicitors. Only one of the 30 solicitors' offices refers debt cases elsewhere – in this instance to the CAB.

The three Oldham solicitors interviewed each undertakes a different type of debt work. One office has about 15 cases a year, ten of which are housing repossession cases. These are paid for on the green form scheme. They represent only the possession cases and had done so ten times in the previous year. Other clients with debt problems (usually existing clients of the firm) are helped to prepare their own case for presentation at court. They are, therefore, predominantly involved with cases where litigation is threatened.

The second office has 30 debt cases a year, all of which are paid for on the green form scheme with extensions where needed. These cases require a range of different actions including negotiations with creditors to try to reach a settlement, challenging the sums of money owed, and representing clients in court, and applying for administration orders in cases of multiple debt. Ten cases had been represented during the previous year.

The remaining office has a high number of cases (75 during the year) – often linked to a consumer dispute problem. (This was also the firm with the highest number of consumer cases.) About three quarters of these use the green form scheme. Most are resolved through negotiation and only four cases were represented at court. The office also takes on debt collecting for traders who are existing clients. This amounts to a further 70 cases a year.

The three advice agencies interviewed have only recently become involved in money advice and debt work. In all three cases they have done so with some reluctance because of the large amount of staff time required by such work. Of the three, the CAB has taken on the bulk of the casework. During a year they receive over 1,000 money advice or debt enquiries and have a current caseload of 200 debt cases. These are almost all cases of multiple debt, as an analysis of the 20 cases opened during the first month of 1989 shows. Of these 20 clients, only two owed money to one creditor, while two were in debt to eleven and ten creditors respectively. Overall, the average number of creditors was six and the average amount owed – excluding existing mortgages and secured loans – £5,393. These cases require lengthy debt counselling, negotiation with creditors and, on occasion, representation at court. Administration orders are applied for wherever possible. A total of ten cases were represented at court during the year. The CAB staff have a very good relationship with staff at the court, who provide them with guidance when needed.

The debt work done by the welfare rights officer is taken on in an ad hoc way, chiefly because there is no advice agency with sufficient staff to take referrals. About 50 debt cases are handled during a year. Again these involve debt counselling and negotiation with creditors. He represented one person

at court, but generally helps clients to prepare their own cases and send written submissions to the court.

The law centre handled six cases during the year, mostly referred by the welfare rights officers or CAB. These were mainly cases where litigation was threatened, and, in fact, five of the six cases were represented in court. These were either County Court proceedings or threatened committal for non-payment of rates. Cases requiring debt counselling are referred to the CAB.

There is evidence that money advice and debt counselling is a growing problem for advice agencies. In early 1988 a report was submitted to the Council's Social Development Subcommittee which recommended that a working party be established to discuss the problem. Members of the working party include the four main advice agencies involved in debt work. These are the Oldham town centre CAB, the law centre, a welfare rights officer and the Trading Standards Department. Their brief is to devise 'a scheme which would meet the needs of the borough in relation to debt counselling and money advice work'.

It would appear, then, that the CAB is the main agency taking on cases requiring debt counselling. Both solicitors, and to a lesser extent the law centre, have a much higher proportion of cases involving litigation. Where a solicitors' office has an established reputation for work in another area of work – housing or consumer law for example – the debt cases they receive are particularly likely to be linked to that area.

### **Immigration and nationality**

Oldham has fairly significant numbers of ethnic minorities. The four main groups are the Pakistani community, which is 2.3 per cent of the total population, and the Bangladeshi, Indian and West Indian communities, which are each about 1 per cent. Oldham has the second largest Bangladeshi community in Britain. Earlier research showed that these communities have much higher needs for advice on social welfare matters (Oldham Metropolitan Borough, 1987).

Few solicitors or advice agencies were found to provide casework on immigration and nationality matters. In both cases two out of ten do so. Fewer still had represented cases involving immigration matters. Solicitors had represented:

- 2 appellants at Adjudicator Appeals Hearings compared with 15 by advice agencies (the law centre and Oldham Council for Racial Equality)

- no appellants at Immigration Appeal Tribunals compared with one by advice agencies (the law centre)
- 2 cases at court compared with none by advice agencies.

It would seem that, as such work is highly specialised, and the law centre and Oldham CRE are known to be experts, cases are referred to them by others. The law centre has cases referred to it by a third of the advice agencies and a fifth of solicitors' offices. Oldham CRE receives referrals from four out of ten advice agencies and one out of ten solicitors. No advice agency said it would refer immigration or nationality cases to private practice solicitors. It was also clear from the questionnaire survey that the law centre and Oldham CRE have a close working relationship. Oldham CRE handles the more straightforward cases and those up to Adjudicator Appeal Hearing level. They refer cases involving maladministration or representation at Tribunals to the law centre.

The detailed interviews confirmed this picture. All three solicitors' offices have extremely low levels of cases – only about two or three a year – which would be referred to the law centre. One office also refers to Oldham CRE.

Similarly the CAB and welfare rights officer have very small numbers of immigration and nationality enquiries – the CAB for example had just 80 during the year, many of them for basic information only. Both would refer, initially, to the Oldham CRE.

The law centre had 41 immigration or nationality cases during the year - one of its main areas of work. Almost all of these had been referred from Oldham CRE, and were mainly cases of maladministration or of divided families requiring DNA testing. These involved detailed negotiation with the Home Office, including preparing cases to be taken up by MPs, the Ombudsman or Judicial Review. During the year the law centre submitted a total of 35 applications under the green form scheme, most of which were for immigration cases where DNA testing was needed. The costs of the tests were met by green form payments. The law centre had represented five cases at Adjudicator Appeals Hearings and one at Immigration Appeal Tribunal. In general, however, they refer immigration casework and Appeals to Oldham CRE. As noted above, the law centre has an Asian Women's Worker and is able to advise its clients in Urdu and Punjabi when required.

The earlier survey of Oldham advice agencies showed that over half of the people with immigration problems had contacted Oldham CRE. A further three out of ten had used the two advice services run by the Indian and

Bangladeshi communities themselves, which work closely with Oldham CRE and refer complex cases to them (Oldham Metropolitan Borough, 1987).

Immigration and nationality work is highly specialised and, taken overall, comprises only a very small proportion of all social welfare cases (Oldham Metropolitan Borough, 1987). It seems that two main agencies are used as a resource by both solicitors' offices and advice services. Oldham CRE undertakes the main casework and represents cases up to Adjudicator Appeal level. In fact, during the year Oldham CRE's caseworker took on 287 cases and represented ten people at Adjudicator Appeals. Cases requiring representation at Tribunals, or involving possible maladministration, are referred to the law centre.

### **Summary**

Compared with Cornwall there seems to be a higher degree of specialisation both by solicitors' offices and advice agencies. Earlier research showed a sophisticated use of advice services by the public, with agencies receiving few enquiries outside their areas of expertise and a correspondingly low level of referral (Oldham Metropolitan Borough, 1987). Since that report was prepared, a law centre has been set up, which complements the work of both advice services and private practice solicitors.

In all subjects but welfare benefits, the cases received by solicitors are more likely to involve litigation than those at advice services. The law centre has a policy of referring cases that are eligible for legal aid to private practice, so reinforcing the existing pattern of service.

However, quite distinct patterns of provision exist in different subject areas. In the area of welfare benefits almost all advice agencies take on casework, but most tribunal representation is done by the welfare rights officers. The law centre takes on court cases and cases of maladministration. Comparatively little benefit work is done by solicitors.

In contrast, solicitors are more likely to take on housing casework, particularly with private tenants. The law centre specialises in cases of local authority housing disrepair. Private practice solicitors are more likely to take on cases involving neighbour disputes, civil litigation or repossessions.

Similarly employment casework is undertaken by almost all solicitors' offices. Of the advice services, only the CABx and the law centre take on employment cases. Solicitors are also far more likely to be involved in litigation, including representation at tribunals. One firm, in particular, had represented considerable numbers of clients. Most of the work of solicitors involves unfair dismissal and unfair selection for redundancy. The CABx,

however, receive a wider range of enquiries including information relating to contracts of employment. The law centre specialises in unfair dismissal cases that involve sex discrimination.

Consumer law cases seem to be the main area of social welfare work for solicitors. These mostly concern faulty goods – predominantly cars, with the remainder being larger household items like washing machines. These cases are particularly likely to involve litigation. The CABx and Trading Standards are the advice agencies who undertake consumer casework. Most of these cases relate to consumer rights or negotiation with traders. Those involving enforcement are taken on by Trading Standards, all other cases involving litigation are referred to solicitors.

Debt cases follow a similar pattern. Solicitors are more likely to have cases involving litigation and these are often linked to other areas of specialisation like housing or consumer law. Most of the debt work done by advice services is taken on by the CAB. However, in contrast to solicitors, this is more likely to be debt counselling with people owing money to a number of creditors.

Finally, immigration work is undertaken by very few solicitors' offices and very few advice agencies. The acknowledged specialists seem to be the Oldham Council for Racial Equality who take on casework and Adjudicator Appeals, supported by the law centre who deal with Immigration Appeal Tribunals and cases involving maladministration.

It is clear, then, that the pattern of provision of social welfare advice and assistance is more complex in Oldham than in Cornwall.