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360 degree evaluation of Money Advice Service funded face-to-face debt advice

QUALITATIVE / QUANTITATIVE RESEARCH REPORT

Prepared for:

The Money Advice Service

Prepared by:

Optimisa Research

www.optimisaresearch.com

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EXECUTIVE SUMMARY

INTRODUCTION

The Money Advice Service took over responsibility for the funding of the Financial Inclusion Fund (FIF) Face-to-face debt advice projects in England and Wales in April 2012. The Money Advice Service is spending £27 million in 2012-2013 to fund 150,000 advice sessions.

The initiative comprises 16 projects, managed through 6 lead organisations, with one of the 6 lead organisations, Citizens Advice, managing 11 of the projects. The 16 projects are a combination of geographic spread and specific target groups. Each project consists of a number of participant organisations all delivering advice; there are approximately 240 participants in total across the projects.

Projects vary in size in terms of funding, and debt advice delivery targets, or capacity requirements.

The six lead organisations and projects are:

1. Bristol Debt Advice Centre (BDAC)
2. Capitalise London
3. Community Finance Solutions (CFS)
4. East Midlands Money Advice (EMMA)
5. Greater Merseyside Money Advice Project (GMMAP)
6. Citizens Advice
 - a. Disability
 - b. East
 - c. North East
 - d. North West
 - e. Prison & Probation
 - f. Rural
 - g. South East
 - h. South West
 - i. Wales
 - j. West Midlands
 - k. Yorkshire & Humber

The Money Advice Service funding is available to any client seeking advice; there are no eligibility criteria. A core objective for the Money Advice Service is to maximise the number of clients benefiting from the funding of debt advice whilst ensuring they receive the appropriate level of support. The Money Advice Service believes that enabling and empowering clients to tackle their own problems is a positive way of facilitating clients' debt journeys, and that a traditional 'casework' approach may not be appropriate for everyone.

Process changes have been made to increase the number of people debt advisers are required (and able) to help. From April 2012, agencies were encouraged to see a greater

number of clients by shifting the balance of clients given a casework approach towards one-off advice where appropriate. At the same time, the Money Advice Service acknowledges that the majority of clients may still require a casework approach. While no targets have been set regarding the number of cases that can be managed using a casework approach, Money Advice Service funding allows for up to 20% of advice to be given over the telephone, adding a degree of flexibility to the way in which advice can be delivered.

One-off advice has traditionally involved a single advice session (either by telephone or face-to-face) where the adviser assesses the problem and gives the client the tools they need to address the problem themselves. In the purest sense, there is no further contact following the initial session.

In September 2012 the Money Advice Service commissioned Optimisa Research to conduct a 6 month performance review of the new funding model. This research report examines how the scheme is working from the perspective of delivery agents and project leads, as well as evaluating the impact of the different approaches (one-off vs. casework) on clients' experiences and outcomes.

At an overall level, the new funding approach, while not without some initial challenges for delivery partners, has been successful in increasing the number of people able to access debt advice without compromising client outcomes, i.e. the client's ability to deal with their debt related issue(s) in a timely fashion. From the perspective of the project leads, some process changes are felt to have made a particularly positive impact on the delivery of debt advice:

- The relaxation of qualifying criteria for the Disability and Prison & Probation projects
- The capacity to offer one-off instead of casework where appropriate
- The facility to deliver a proportion of the advice over the telephone where feasible

In summary, following some initial challenges, it appears that the current arrangements are working effectively.

KEY FINDINGS

The majority of advisers/managers have found the increased delivery requirements challenging but they are confident that they are still delivering a good standard of advice and meeting client needs. The change of emphasis towards more one-off advice has focussed the delivery process and driven the successful increase in the number of advice sessions delivered. This is borne out by the results of our client survey:

- Many clients claim to have started to reduce their debt problems (78%) and feel more in control of the situation (85%)
- The majority of clients (86%) receive at least as much support/advice as they hoped for – and a proportion receive more. Only a small proportion (12%) of clients feel they receive less advice than they want or expect
- Levels of satisfaction with advice received are high (92%)

The use of more one-off advice has resulted in shorter waiting times in many cases.

- Many of the advisers and project managers report being able to see clients more quickly. In extreme cases waiting times have been reduced from over 4 weeks to less than 2 weeks. In the client survey, 21% of clients are being seen the same day, and 44% within a week of contacting the debt advice centre.

One-off advice is not a new concept as agencies have always used this. The definition of one-off varies greatly between agencies. Some use a stricter definition (i.e. advice given in a single session that does not involve any intervention or further work), others interpret it more loosely as advice given in a single session with intervention and follow up support/monitoring as needed. Generally, agencies seem to develop a definition that reflects the demand in their area. If a high proportion of the demand is complex, then the definition of one-off is likely to be more liberal.

- This is clear from the client survey, where we see that some clients defined in the sample as receiving a one-off approach actually have more than one contact with the adviser (not necessarily all face-to-face, can include telephone support), and receive adviser intervention, i.e. the adviser takes some action on the client's behalf. However, it is the balance of actions between the adviser and the client that appears to differentiate between the two approaches, with casework clients often having more actions taken on by the adviser than they undertake themselves.

The primary factor determining the scale of one-off advice that can be delivered is the mix of the clients' capabilities and the extent of their problems. Some agencies appear to have a relatively high proportion of clients who can be given one-off advice, others have relatively few. Agencies with a high proportion of these more demanding client types have generally found it harder to adapt to the increased capacity requirements.

- Overall, the agencies that seem to be able to accommodate the capacity increases most effectively have developed a range of methods for matching clients to advisers, e.g. utilising skilled volunteers for one-off advice where appropriate and reserving the most skilled staff for the most challenging cases. This is easier in larger agencies with more staff and administrative support. In some agencies, drop-in sessions are manned by specialist debt advisers who can use their expertise to quickly diagnose the clients' needs and channel them into the appropriate approach. This means that in some cases clients are seen by a specialist adviser within minutes of arriving at the debt advice centre. Some agencies have further optimised use of adviser time by implementing more efficient methods of organising appointments, and providing better briefings to clients of what they should expect/ bring with them to their appointment.

While face-to-face delivery is considered essential by the majority of advisers, and preferred by most clients, there is a role for alternative channels.

- For all but the most capable of clients and the simplest of debt issues, where information and reassurance may be all that is required, face-to-face is considered the most effective way to evaluate individual clients' needs and capabilities, assess the scale and severity of the debt problem, and build trust. There is also in most cases a need to review paperwork; benefits correspondence, payslips, bills, account statements and

letters from creditors. Many clients who are assessed at this stage to need a casework approach will continue to benefit from face-to-face sessions, supported by phone calls. Clients receiving a one-off approach may well have follow up calls or emails to confirm actions are being taken and that further problems are not being encountered.

- Agencies that appear to have a higher proportion of clients suitable for one-off advice, or are providing advice to carers or relatives, welcome the ability to offer advice over the telephone. The telephone is also an appropriate alternative for clients who find it difficult to travel or to visit a centre during working hours. While some agencies are not able to offer as much telephone advice as they would like, usually for reasons of infrastructure or resource, others would like to offer more.
- The delivery of tailored debt advice online is challenging and limited by privacy and security considerations. However, a few agencies report having clients who would like to be able to communicate by email.

Creditors are not always willing to listen to consumers

- One reason why adviser intervention is sometimes inevitable, and why some clients who would like to self-help are not always able to do so, is the unwillingness of some creditors or creditor types to engage in negotiations with consumers. Advisers and clients report that where a client can spend weeks trying to negotiate a repayment plan, a call from an adviser can often result in an agreed plan within minutes.

METHODOLOGY

i. Summary of approach

This piece of research combined structured (14 minute) telephone surveys with a substantial sample of clients, and qualitative interviewing of clients, advisers and project leads. The research also included an extensive briefing with several members of the Money Advice Service team, and a one-to-one in-depth interview with one of the senior Money Advice Service stakeholders. The qualitative depth interviews included a mix of face-to-face and telephone contacts, with client telephone interviews typically lasting approximately 25 minutes. Face-to-face depths and adviser/project lead depths ran closer to one hour.

Both qualitative and quantitative sample was recruited from client records provided by the projects funded by the Money Advice Service. All client contact began with the quantitative survey, which was used subsequently to recruit an appropriate mix of client respondents for participation in qualitative interviews.

Quantitative surveys

The initial quantitative phase of the research took place between September 28th and October 20th 2012, with 1,902 14 minute interviews with clients from across each of the projects. These were identified as having received casework or one-off advice by participating organisations in the sample provided. Clients had used the debt advice service between April and July 2012, and all had agreed to be contacted for research purposes. In total, 1,208 casework clients and 694 one-off clients completed the questionnaire, which was the same for all clients. The full questionnaire is included within appendix [v].

The main areas covered at this quantitative phase were;

- Demographics – who is seeking debt advice
- Triggers for seeking advice
- Breakdown of experience in receiving advice
- Impact of advice – emotional benefits
- Impact of advice – tangible actions taken (reduction of debt)

All quantitative interviews were conducted from the Optimisa Research offices by trained interviewers. These included 32 interviews using the Language Line to provide a translator for those respondents who were less confident English speakers.

Qualitative interviewing – clients

A subset of clients across the projects was selected to have a follow-up qualitative interview, lasting approximately 25 minutes (or one hour if face-to-face). This allowed for a greater depth of enquiry around the individual situations of clients' experience with debt advice, from the circumstances leading to approaching a debt adviser up to the impact in

the time that followed. In total, 72 telephone depths were conducted by research executives within the project team.

This proved particularly important in understanding the distinction between one-off and casework advice with interviewers able to gain a sense of the level of vulnerability of clients, which is an important aspect of the classification process for advisers.

In order to add further colour to reporting outputs, 18 face-to-face appointments were arranged. These interviews provided a more in-depth exploration of clients' experiences.

The client discussion guide is included within appendix [w].

Qualitative interviewing – advisers

Optimisa Research conducted 48 telephone interviews and three face-to-face interviews with delivery agents (advisers, managers and project leads) in order to understand how changes in the process of advice management have impacted upon both the adviser and client experience from the viewpoint of the delivery agents themselves.

These interviews lasted up to an hour and contained sections covering the impact of changes on the organisation, clients, staff in general, and the delivery agent themselves. These interviews included some anonymous examples of client interactions in order to tease out where changes have caused a material difference in how either clients or organisations operate.

The adviser discussion guide is included within appendix [x].

Qualitative interviewing – project leads

To complete the 360 degree evaluation of the impact of changes to the way that debt advice provision is managed, it was also important to speak to project leads qualitatively. One-to-one discussions were held with the project leads and with a member of the Money Advice Service team working closely with them; a mix of face-to-face and telephone was used.

ii. Sampling

All contact details for the interviewing process were provided by the individual projects, as representative of the projects funded/part-funded by the Money Advice Service, and most of the advice centres. Quotas were in place for the quantitative interviewing to ensure that a robust number of completes were achieved by project where sample permitted. These quotas were not extended to be representative of all individual participating organisations.

Sample was selected from those who had contacted respective projects since the Money Advice Service funding (and one-off/casework policy) had come into effect, meaning that all clients were responding about activity that had taken place between April and October 2012.

From analysis of the sample provided, it is clear that there is a subset of clients who are repeat visitors. Some of these are categorised as one-off on multiple occasions, while others

are repeat visitors to multiple advice centres, or appear to have been clerical errors within the sample files provided. Within the research, no respondent was spoken to about multiple separate issues, as these duplicates were removed from the sample before interviewing commenced.

Project	Sample provided	Useable Sample	Interviews completed
Bristol Debt Advice (BDAC)	202	194	37
Capitalise London	5,613	4,431	200
Community Finance Solutions (CFS)	435	422	70
East Midlands Money Advice (EMMA)	2,254	2,152	199
Greater Merseyside Money Advice Project (GMMAP)	712	710	130
Disability	180	127	34
East	584	411	69
North East	1,515	1,019	195
North West	1,740	1,291	217
Prison and Probation	329	150	28
Rural	992	708	136
South East	351	246	44
South West	438	286	49
Wales	1,228	888	154
West Midlands	1,038	743	138
Yorkshire and Humber	2,246	1,584	202
TOTAL	19,857	15,362	1,902

Fig. 1. Table showing the sample breakdown by project

For the qualitative interviewing, again quotas were put in place to ensure that clients and staff for each project were spoken to, with a balanced mix of one-off (34) and casework (38) interviews in the case of client interviews.

Project	Achieved	One-off	Casework
BDAC	8	4	4
Capitalise London	6	5	1
CFS	5	4	1
EMMA	4	2	2
GMMAP	4	1	3
Disability	4	2	2
East	4	0	4
North East	3	1	2
North West	4	2	2
Prison and Probation	4	1	3
Rural	8	3	5
South East	8	5	3
South West	6	3	3
Wales	4	2	2
West Midlands	5	3	2
Yorkshire and Humber	4	3	1
TOTAL	81	41	40

Fig. 2. Table showing the qualitative breakdown of interviews

Sample makeup

The different projects have quite different remits in terms of the clients they serve, so there were no quotas based on demographics at a project level for the quantitative interviewing. For qualitative interviewing, this variation meant that at a project level interviews did not always provide a balance of one-off and casework cases, though there were efforts made to ensure a mix of age and gender at a qualitative level.

NOTE: Capitalise London provided sample that was typically more recent than the other projects (July only). For those measures of long-term impact of advice this means that Capitalise London responses are not based on the same time period. A full breakdown of the recency of advice provided can be found in appendix [y].

A note of statistical differences

Throughout the report, any percentage differences reported are statistically significant at 95% confidence, unless explicitly stated within the text.

Significant differences in tables are highlighted in **bold**

Significant differences on charts are indicated with a green arrow.

MAIN FINDINGS

1. THE DELIVERY AGENT PERSPECTIVE

1.1 Background

1.1.1 Introduction

The Money Advice Service took over responsibility for the funding of the Financial Inclusion Fund (FIF) face-to-face debt advice in England and Wales in April 2012. The principal impact of the Money Advice Service funding on organisations has been to increase the number of clients accessing debt advice via the participating agencies in any given time period, whilst ensuring each client receives the appropriate level of support. In order to achieve this, agencies are trying to see a greater number of individual clients, but with a reduced average number of adviser hours spent per case/client.

To help agencies achieve these capacity increases, the Money Advice Service has encouraged a greater use of one-off advice and advice being given by telephone. Advisers giving one-off advice will evaluate the clients' debt issue, identify possible solutions, agree a way forward with the client and then give the client sufficient information and sign-posting to enable them to tackle the problem themselves. One-off advice should involve no further work initiated by the adviser but may involve further contact as the client attempts to address issues and contact creditors for themselves. Where the client's situation requires greater ongoing involvement from the adviser from the outset and/or several visits, the traditional casework model of giving advice continues to be used.

Advice agencies, at project level, are now able to claim funding for advice delivered by telephone/email (up to 20%). There is no eligibility criteria for who may be given advice. The Money Advice Service capacity requirements include sessions where 'information only' is provided as appropriate based on assessed needs (which were excluded by the preceding FIF funding stream).

1.1.2 Definitions of one-off and casework

There are no consistent definitions; broadly, the terms one-off and casework are used as follows:

- One-off is used to describe a straightforward or 'empowering' style of advice, usually accomplished in one session, usually involving self-help
- Casework is used to describe cases where the adviser takes on the case and works with and on behalf of the client to resolve the debt issues over time.

Between these two approaches are a variety of practices, which could be described either way. This means that the terms one-off and casework are used differently in different agencies. These are shown in figure 3 below.

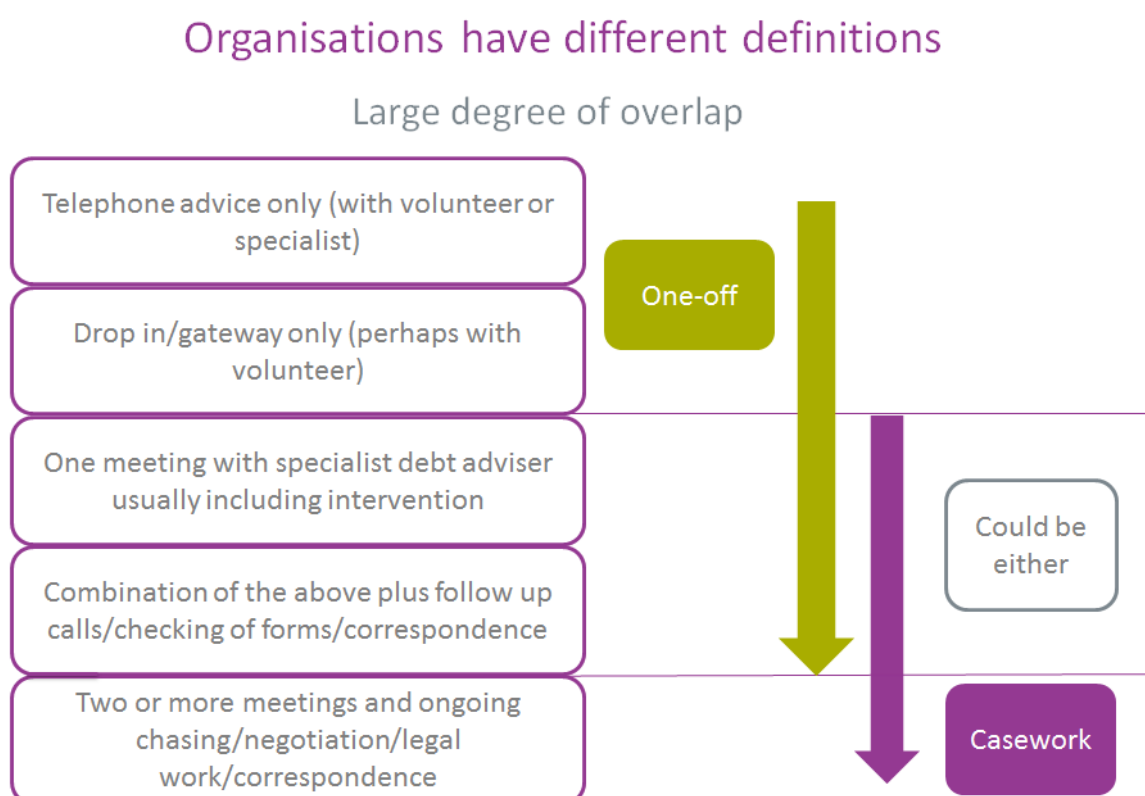


Fig. 3. Diagram of classifications of one-off and casework

In particular, advice provided in one main session where the adviser does some ‘intervention’ work on behalf of the client may be classified as either one-off or casework, depending on the agency’s procedures. Similarly, clients who act on advice given on a self-help basis, but who require two or more contacts for additional guidance from the adviser may also be classified as either one-off or casework, depending on the agency’s procedures. In addition, client journeys are unpredictable; what begins as a one-off case may turn into something much more akin to casework.

Note: Client survey results are analysed by casework and one-off classifications made by the participating agencies providing the advice. The variety of meanings attached to these terms should be considered when evaluating quantitative client findings in this report (section 2).

1.1.3 Role of one-off and casework advice

There are a number of different ways in which clients are screened and allocated to the one-off or casework channel. This process may be handled by general gateway (or triage) staff or by volunteers with a debt specialism, or by debt advisers themselves or by a supervisor. The way cases are allocated depends on factors such as the staffing structure of the agency and the way that clients access the service (e.g. drop in, telephone or pre-booked appointment).

These are described more fully in section 1.4.5, Strategies for managing the debt advice process.

The factors that determine the extent to which clients are suitable for one-off advice or whether they need more extensive support and advice through casework are summarised in figure 4 below.

More demanding clients and cases (plus process inefficiencies) lead to casework

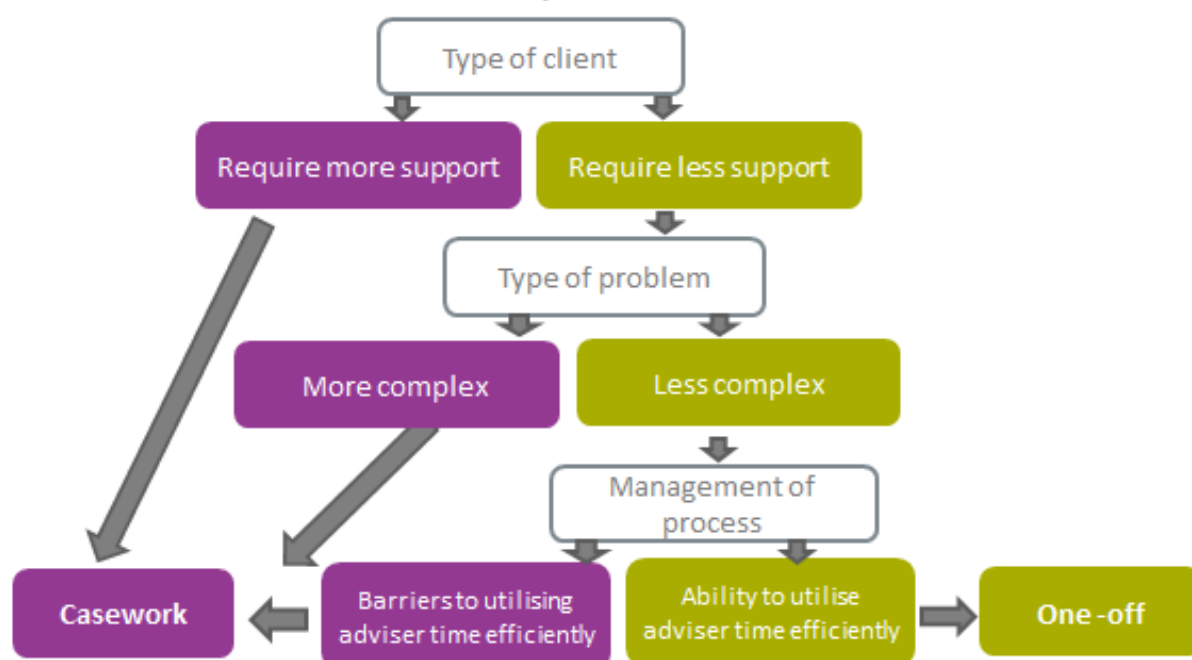


Fig. 4. Diagram of gateway/triage process

In determining whether a client is suitable for one-off advice, the assessor generally considers the client’s capability first. Different projects appear to have widely differing client profiles. In some instances, there is a very broad range of client types and this is helpful as it means one-off advice can be offered to those who are most likely to respond well to it. Agencies indicating a high proportion of less capable clients find it much harder to identify suitable candidates for one-off advice.

*“It’s a split between the affluent south – with mortgage problems, and the deprived north with spiralling debt and mental health problems”
 Manager, North West*

*“We have a variety of clients, and we make a judgment about who can manage; we can judge how much support is needed”
 Adviser, East*

*“A significant proportion can’t help themselves, it’s part of the psychology of debt”
 Manager, CFS*

“Where English is not the first language we do a lot of casework – even if it’s a low level debt”

Manager, Yorkshire and Humber

The second level factor is the number and type of debts and the complexity of the presenting problem. Where the client has a single debt – whether priority or non-priority – it can usually be dealt with via a one-off session. Multiple, large, complex or escalated debts are generally allocated to a casework channel.

A third level factor is the way the agency manages the gateway/triage process and instructions given to clients, this aspect is covered in more detail in section 1.4.5, Strategies for managing the debt advice process. These factors help to ensure that the client is allocated to the most appropriate type of advice channel from the outset. They also help ensure that the client and is as well prepared as possible when they receive their initial advice session, thus minimising the necessity for repeat visits to bring in additional information.

1.2 Impact on clients

1.2.1 Summary

With the Money Advice Service funding focusing on delivering debt advice to more people, the majority of delivery agents have now increased the proportion of one-off advice that they deliver. Since implementing this change (i.e. reducing the proportion of casework advice delivered) most delivery agents believe that the majority of their clients still receive sufficient advice to deal with their debt problems e.g. to help them reduce both their debts and the anxiety associated with being in debt. This is often achieved by effective matching of the client's needs with the amount and type of advice given, i.e. one-off and casework approaches being used appropriately, and also by adapting the one-off model described above to accommodate varying client needs and situations.

"If clients are helped to solve a problem they are satisfied – they don't care as long as they are seen. We haven't lowered the standard of service – that's very important, we hang on to that"

Manager, Rural

A minority of agents are concerned that they have had to compromise on how much support they can give to individual clients. They worry that although they have helped the client it may not be sufficient to provide a long term solution to the client's debt situation.

"Advisers aren't happy, they can't help clients from beginning to end – they can only deal with emergency issues"

In confidence

Regardless of whether delivering one-off or casework style advice, most advisers acknowledge that they are not always able to achieve a full solution with every client. The extent to which advisers are able to give clients the amount of help and advice they need to fully resolve issues varies widely by factors that include the clients' own capabilities and commitment, the nature of the debt problem and external factors such as changing legislation, changing benefit structures and the way creditors react.

1.2.2 Types of advice given through one-off and casework

Figure 5 overleaf illustrates the characteristics of the style of advice given, and shows where the different forms of advice often fit in. Most delivery agent staff describe much of their work as falling into these categories.

"There are very few one-offs in the true sense of the word If they are bright enough that's great, it's easy. But the truth of the matter is that practically everything is casework"

Adviser, Capitalise London

Types of advice

Level of support required is dependent on clients' circumstances

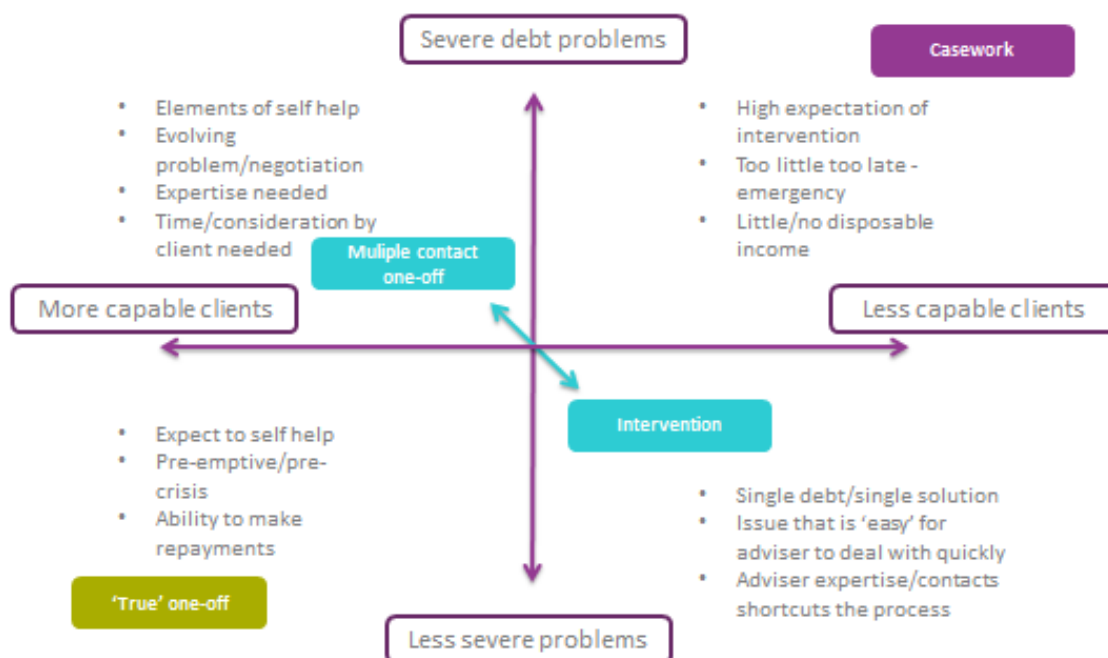


Fig. 5. Characteristics of different types of advice

Figure 5 summarises some of the characteristics of clients and cases which tend to be associated with different styles of advice.

'True' one-off

Advisers describe true one-off as a single contact with the client, where they give advice and information to a client who is able to take on the actions necessary. Typically such clients are capable; i.e. able to read, write and understand explanations; able to travel and communicate; with some level of discretionary disposable income or other assets. True one-off is usually associated with a single debt that has not yet reached an escalated stage (i.e. no bailiffs or legal action threatened). Such clients generally appear to have both the capability to self-help and the expectation that they will take the actions needed to resolve their problems themselves.

Examples;

- Information on legal position/rights
- Issues about student loans
- Standard letter to a utility company
- Non priority debts that can be referred to a debt management service

One-off 'plus' / Single meeting with intervention

Less able clients (e.g. with lower levels of literacy, communication skills, or organisation) with a single debt can often be helped in a single meeting in which the adviser undertakes some work for the client, such as making a telephone call or writing a letter to a creditor. The adviser is also likely to give advice going forward about managing income/expenditure better, for example budgeting, and monitoring and managing accounts better. In some cases the adviser will choose to intervene even for more able clients as this can obtain an immediate result, making the advice session more effective at resolving the debt issue(s).

"A lot of people have straightforward issues who can't do things for themselves – the Money Advice Service would count them as one-off"
Manager, EMMA

"A combination works well – 'one-off plus' – we speak to the council, explain to the client bailiffs have no powers of entry, and we can tie it up quickly"
Manager, Capitalise London

Examples

- Council tax arrears – adviser contacts local authority directly to negotiate payment plan via a reduction in benefits
- Adviser sets up a single debt repayment plan
- Overdraft/credit card debt: Adviser prepares a financial statement and writes to credit card company to request a negotiated repayment
- Information given about how to handle bailiffs
- Suggestions made about opening a new bank account in order to isolate old overdraft debts

Multiple contact one-off

Multiple contact one-off may be part of a planned process, or may result from unforeseen changes in circumstances. These types of cases may start out as one-off, but evolve into something that looks more like casework (i.e. two or more contacts and a level of intervention involved)

Examples;

- For more capable clients who are trying to self-help, there is often a need to bring in paperwork for checking prior to sending, or to show/discuss a reply to a letter or telephone call received
- Some processes are iterative by nature – they require consideration or a sequential build-up of information, e.g. for a debt relief order
- The client's circumstances may alter in such a way as to necessitate a change in repayments or a development in the negotiations (e.g. a change of income level, relationship breakdown, or a refusal of an offer)
- The creditor may respond in a way that requires a fresh response/the expertise of an adviser (e.g. a legal challenge or disputed claim)

Casework

Clients with lower levels of capability and more severe debt problems will usually be channelled into casework. Advisers and managers identify the following categories of client as being more likely to need casework:

- English as a second language
- Low literacy
- Mental or physical health problems affecting day to day life
- Chaotic lifestyle
- Very young, very old
- No/very low income
- Prison and probation clients

In many of these cases the client may have difficulty representing him or herself, and a degree of advocacy is required from the adviser to put the client's case to creditors.

“There are so many vulnerable people – being able to have an advocate is better. It gets a better end result – better than self-help”
Adviser, BDAC

“We have a very large number of ethnic minority clients – and they are all poor”
Adviser, Capitalise London

Clients facing serious problems such as high level multiple debts, debts which could result in eviction or repossession, or debts which have been escalated to a stage where legal action or bailiffs are threatened are all likely to be taken into a casework route.

This may involve a solution such as bankruptcy, an individual voluntary arrangement (IVA) or a debt relief order. The adviser will explain the options to the client and then typically give them a period of time to consider the options before coming back once a choice has been made to go through the relevant paperwork (NB: Those choosing IVAs are directed elsewhere).

In cases where there are many creditors and family life is threatened, casework is generally used as a means of supporting the client through a very difficult time.

Casework does not always involve multiple visits. In some cases casework ends prematurely (i.e. before the debt problem is resolved) because the client does not fulfil their part of the bargain – they do not keep appointments or return messages. This may be because they lose motivation and/or their circumstances change, or because their lives are highly disorganised (e.g. some drug and alcohol users). Alternatively a case may end before action is taken (e.g. if a client decides to go bankrupt but cannot afford it yet).

Note on debt relief orders

Debt relief orders are mentioned by many advisers as a possible solution that is often used these days for clients with no/very low income. They are interesting, in that some advisers see them as simple, quick, and suitable for one-off, while others regard them as very serious and something that the client should not enter into without full consideration, implying a casework approach.

1.3 Impact on client outcomes

Advisers and managers express a wide range of views about how well the Money Advice Service funded debt advice service is working in terms of client outcomes. Many say that their clients were still getting the level of help they need and that a shift towards encouraging clients to do more for themselves is a way of achieving a positive longer term outcome for the client. On the other hand, advisers working with a large proportion of clients considered to have lower capability and, often, more complex problems feel that trying to deal with such cases on a one-off basis is much less likely to produce a successful outcome for the client.

Key perceived benefits of the shift towards one-off are as follows:

Shorter waiting times: Most agencies report that their waiting times are now shorter. Typical waiting times for an appointment have reduced from over 4 weeks to less than 2, and in many instances a debt adviser can be on hand immediately at drop-in sessions or to deal with emergency cases. This is a widely recognised improvement in service and clearly of benefit to the clients in both emotional and practical terms. An additional benefit of shorter waiting times is fewer no-shows and cancelled appointments.

“In the past they could wait two months – now they are seen immediately, or within a couple of weeks”
Adviser, East

Exceeding expectations: Advisers say that clients who are new to debt advice often only expect to be seen once and more able clients do not expect to have actions taken for them. For these clients, one-off advice fulfils (and often exceeds) their expectations and they are grateful for any interventions made on their behalf.

“For people new to the service, we explain what we can and can’t do, what we receive funding for, and people understand – they prefer a face-to-face intervention, this is good, even if it is more limited than previously”
Manager, East

Advisers can now satisfy the need for information only: In some instances, the client is given information but no work is undertaken on their behalf. This kind of enquiry may be handled by gateway staff or volunteer staff rather than professional advisers, and can be provided face-to-face or over the telephone. The fact that this style of advice is now eligible for funding is valued by advisers and managers, as it means that more time is freed up for specialist advisers to provide casework. They feel that most clients requesting this type of service are satisfied but it is difficult for advisers to evaluate the longer term outcomes/effects of this. The quantitative client survey results indicate that clients receiving this type of service are happy and dealing with their debt issues.

Client-centric: The majority of advisers and managers claim that the system is fairly flexible. The scale of advice and intervention given is based on the client’s own needs and capabilities, rather than a ‘one size fits all’ approach. This means that although a one-off

approach is taken where appropriate, advisers can, and do, undertake casework where the client and their debt issues are unlikely to achieve a satisfactory resolution through one-off.

Empowering: The majority of clients being given one-off advice present with a specific issue and an element of intervention is involved. Advisers say that it works best where there is a single debt, which may be either a priority debt or a non-priority debt. In the course of dealing with the presenting debt the client is encouraged to do as much as they can for themselves, and also given the tools to help themselves in future. Whilst the empowerment principal is not a new idea, they feel that it has been given new focus and emphasis, and some feel that the cultural change within the agency is gradually having an impact on clients.

“It’s helping to make people more financially literate, people need to realise that they make their own choices rather than relying on intervention”
Manager, CFS

Examples of one-off cases that seem to work:

Example 1 – East

- Explain rights and responsibilities
- Agree a plan of action
- Give self-help literature
- Show the Citizens Advice or the Money Advice Service website
- Refer to another organisation (such as CCCS – renamed Step Change on 5th November 2012 – or Pay Plan)
- Refer to National Debtline

Example 2 – GMMAP

- Client receives a statutory declaration from a creditor, and says they only want advice on that one matter
- Adviser gives an explanation over the phone of how to deal with it, but doesn’t get involved in the negotiations
- If the client wants an adviser to negotiate, it is explained that they will have to do the big picture, have all their issues looked at

Example 3 – Rural

- Saw a family where they were working, there was an income, and they were homeowners, with credit card and other debts
- Situation discussed it and adviser suggested an IVA, so they get closure after 5 years
- They were referred to Pay Plan, took up the IVA and are still doing it
- They now have closure

Example 4 – Capitalise London

- Simply tell people how they can deal with low level non-priority debts – with a pro rata offer
- The client does it. It's according to their income, which can be very low
- Hopefully that's an end to it
- Some people come back but most creditors accept it if the agency has done the financial statement fairly and properly

Example 5 – BDAC

- Works best if it is a single issue, e.g. a court fine
- BDAC prepares a financial statement, makes an offer of payment
- A priority debt, but the client was helpful, registered what was needed and did what was necessary

Key concerns regarding client outcomes are as follows:

Pressure to deliver one-off advice where it is not appropriate: Where there is perceived to be a very high proportion of less capable clients, advisers find it more difficult to select suitable candidates for one-off advice. Some advisers say that the pressure to achieve targets has meant that they need to adopt a one-off approach when they feel it may not be effective for the client. This could be because they are uncertain about the client's capability or commitment to taking any actions necessary. A feeling that one-off advice is inappropriate could also be because they suspect that although the client is only talking about one debt, which is addressed, there may be other debts which will surface later. This may mean that the client will return with a new and more significant problem at a later date.

"You rarely get people with just one debt – council tax is usually just the last straw, and they come in because of bailiffs"
Supervisor, North East

Not meeting expectations: Some advisers work in areas where many people in the community have used the service at some stage, or know someone else who has. This can lead to an expectation of casework, and disappointment when one-off advice is given, even though their particular situation warrants a 'one-off' approach.

"We had two friends come in from two different households. One needed further work, there were bailiffs involved, a negotiation was necessary – for the other it was decided that self-help would be best, as she had non-priority debts. She registered a complaint that she hadn't seen a caseworker – there was a duty of care issue"
Manager, EMMA

Self-help not effective with all creditors: Many advisers feel that intervention is always needed with certain creditors or types of creditors. This is because some creditors will not negotiate with clients directly, or accept a financial statement that has not been prepared

‘officially’ with the help of a debt advice service. The client’s attempts at self-help may therefore prolong the case and lead to repeat contacts with the agency.

“Some people you can help, but often creditors will ignore letters from the clients themselves; they will ignore it unless it comes from an advice agency”

Manager, CFS

“Creditors may insist on a review from us even if the client can do it themselves”

Adviser, East

Advisers are often not able to tell if their one-off advice has been effective or not, in the sense that unless the client is subsequently in contact, they will not always be aware of the outcome of the case. Some agencies have a system of feedback to measure overall satisfaction with advice given, but measurement of client debt outcomes in detail is not widespread. Agencies are therefore only able to identify negative results, specifically when clients return with the same problem – which may have escalated in the interim – or a different problem that has arisen from the first not having been fully addressed.

Advisers vary in their view of the degree to which clients will/will not return. As the system has only been in place for 6 months most feel it is too soon to have an accurate picture. That said, the client quantitative survey evidences that, to date, clients are being given the appropriate level of advice to meet their needs.

Example 1 – Rural

- Couple seen in the spring – with council tax arrears
- They seemed bright enough, so adviser sent them to the council to negotiate
- Adviser followed up with a call, there was no answer
- Clients appeared again several months later – they hadn’t negotiated
- Adviser now doing an offer for them because it has reached the bailiff stage

Example 2 – North East

- Couple had a statute barred debt – that should have been the end of it, no suggestion of other debts
- Ended up coming back because they did have other debts
- They got so far with the (full evaluation) process and then walked away
- They will come back eventually – the second or third time they might go through with it

1.3.1 Role of face-to-face, telephone and online channels

Overview

The majority of advisers share the view that while it is essential to continue to offer face-to-face advice, there is benefit in being able to offer alternative channels to those that want them. Additionally, telephone and online are useful following a face-to-face initial meeting, for checking progress or following up any outstanding aspects.

Face-to-face

Face-to-face advice is felt to work best in the majority of cases. This is because advisers need to evaluate the client's problems, and it is easier and quicker to build up a relationship where the client will feel able to make all necessary disclosures when meeting face-to-face. In addition, there is usually a need to review benefit documents/payslips/bills/letters/paperwork which need to be physically handed over.

Most advisers claim that clients prefer face-to-face meetings. The majority of clients call in initially, and having spoken to someone at the agency they are not expecting to then speak to someone on the phone.

Telephone

Usage of the telephone channel is varied. Some agencies would prefer to be able to do more than 20% by telephone. Others struggle to do even 10% on the telephone. As with the one-off/casework issue, much depends on the type of demand the agency experiences. Those agencies wishing to provide more advice over the telephone tend to have a higher proportion of clients suitable for one-off and/or self-help, whereas agencies with higher proportions of less capable clients are certain that face-to-face is needed.

*“There's not enough enquiries for telephone/digital one-off – many are not one-offs, it's the further work angle”
Manager, EMMA*

*“There seems to be an obsession with one-off, telephone and online – but for a significant number of people it is not the right solution. There needs to be a balance between the two.
Manager, Capitalise London*

In some agencies, all one-off work is delivered by phone, and all casework via face-to-face but this strict definition is unusual. Some agencies offer the option of a telephone appointment or a face-to-face adviser appointment. Clients choosing telephone may find it more difficult to travel, or work elsewhere during opening hours. Telephone can also be useful in rural areas where public transport is limited and/or expensive. This channel may also be appropriate for carers or relatives (e.g. for Disability, Prison and Probation).

*“Telephone could be perfect for providing advice to prisoners' families, as they come from all over the UK and the Visitor Centre is not suitable, there's no privacy”
Manager, Prison and Probation*

A few agencies would like to offer more telephone advice but are reliant on a shared or central local debt helpline to feed through callers. If the rate of requests is low they feel powerless to boost this.

*“When we say someone will call you back they say they'd rather come in – it's 'the carrier bag' syndrome”
Manager, East*

Some agencies do not have the infrastructure to carry out very much work by telephone. There may be a limited number of lines to deal with all incoming and outgoing calls and tying up a line for long consultations may disrupt the rest of the agency's activities. Further issues for some include a lack of client phone credit or phones not being answered.

Online

Many advisers say that the amount of advice that can be given online is limited because of data protection concerns. There are issues around privacy and security when dealing with sensitive issues via this channel.

"We would like to see it develop but there are problems around data protection mainly"
Manager, Yorkshire and Humber

Against this, a few agencies have clients who like to be able to communicate by email. It appears that many clients do have access to email nowadays – if not at home then via public libraries or at other local authority sites. The disadvantage of email exchanges is that they can lead to misunderstandings, which then result in face-to-face meetings being needed to sort things out.

"You get a queue of messages, then more follow ups – better just to do it once, face-to-face"
Supervisor, GMMAP

Online information sources can be very useful for clients and often form at least an element of self-help. The ability to set up payment plans through online schemes is also valued, although advisers are wary of clients accessing non bona fide schemes in this way. Some advisers observe that some clients with literacy difficulties are more able to use a website than they are to use letters or conversation as a means of communicating.

"We don't do online advice because of security, but online tools can be important – such as the Advice Guide"
Manager CFS

1.4 Impact on organisation/staff

1.4.1 Overall attitudes to the Money Advice Service funding changes - summary

Primarily, agencies are relieved and pleased to have funding from the Money Advice Service to enable them to continue to provide debt advice. They believe there is a high level of need, and providing debt advice is an essential service to their local community.

"If we keep Money Advice Service funding we can provide a substantial amount of debt advice – we can build on it, we are not losing the skill"
Manager, CFS

The impact of the Money Advice Service funding structure has been variable across the different participating agencies. In general terms, larger agencies in town centre locations with a large footfall and a wide spectrum of clients, often with more options and flexibility in how staff and different funding streams are managed, seem to be adapting better to the new delivery focus. Agencies with more resources seem to have a greater ability to match staff and advice approaches to the needs of their clients. Agencies identifying a high level of more needy clients, combined with fewer staff and/or less flexibility in infrastructure or management processes say the increase in capacity is causing considerable stress. There is a significant range between these two extremes.

1.4.2 Impact of delivery agent size and structure

Agencies reporting the most positive impact following the process changes implemented by the Money Advice Service tend to have several of the following characteristics:

A high footfall, wide spectrum of clients: Universal qualification is extremely welcome as it means there are no onerous eligibility criteria to be fulfilled prior to talking to a client. A large number of clients from a varied catchment area is more likely to produce a range of client capabilities.

“The Money Advice Service funding enables us to see clients with assets, who are in a bad state – because there is no means testing. If you are in danger of losing your home you still need help!”
Manager, CFS

A range of presenting problems: Allied to the above, clients present with a range of problems, for which different levels and styles of advice are appropriate. Agencies that have a proportion of clients who need information only are pleased to be able to claim funding for this, where previously this had to be managed through gateway funding schemes.

Efficient gateway/triage system: Accurate matching of clients to the level of adviser expertise needed helps to drive efficiencies.

Mix of channels: Where agencies have clients using the telephone or email to make contact there are more opportunities for using the telephone quota. Larger agencies are more likely to have systems/infrastructure capable of offering these alternative channels.

Larger organisations with a range of staff: A mix of volunteers, debt specialists and in some instances legal specialists can be used in combination to provide the right level of support to each client. Administration staff are invaluable in helping to free up advisers so that they can spend more time with clients.

Multiple funding streams: Where agencies have several debt advice funding streams, and also general/other funding streams, there appears to be more flexibility in allocating clients to a funding stream that optimises the funding obtained per client. Currently, Legal Services Commission (LSC) funding is invaluable for supporting labour-intensive casework clients, and

channelling certain debt clients down this funding stream allows the Money Advice Service funding to be used for less demanding client cases. When clients present at an agency with a range of welfare/legal/benefits and debt problems there is an element of discretion in terms of which funding stream is used, and the option to use the Money Advice Service funding can be a useful way of meeting targets.

“We’re looking at different ways of delivering the service – picking up more people from the rest of the bureau”
Supervisor, North East

Agencies reporting a less positive impact following the Money Advice Service process changes tend to have one or more of the following characteristics:

Many clients identified with low capability and severe debt problems: Where the nature of demand is more consistently at the casework end of the spectrum, advisers find it much more difficult to adapt to the increased delivery requirements. There are fewer ‘one-off’ or ‘one-off plus’ cases to balance out the more time-consuming complex cases.

Less flexible appointment system: Where clients are booked in for fixed appointments with a particular adviser there is much less opportunity to match the client to an adviser with an appropriate level of expertise. This may mean that an experienced adviser can sometimes be doing work that a skilled volunteer could do. Fixed appointments can also lead to problems when clients fail to arrive, or when clients arrive with inadequate paperwork – as the advisers’ time is not being used efficiently. These problems are exacerbated in some rural locations where advisers travel to different towns to provide appointments on particular days of the week, as a ‘no show’ wastes both appointment time and travel time.

Money Advice Service only funding: A few agencies work solely with Money Advice Service funding. This means that all clients have to be paid for the same way and this lack of flexibility can be problematic if few clients present with one-off type characteristics.

Fewer staff: Where there are fewer staff, there are usually fewer opportunities to deploy volunteers and advisers effectively. Clients are more likely to get seen by whichever adviser has availability. Where there is little administrative back up advisers can spend a lot of time keeping records and case files up to date.

Large rural catchment area/clients with mobility problems/prison and probation: Where advisers have to travel to the client or to a range of outreach locations, the demands on the advisers’ time are increased without any corresponding increase in number of clients seen. This makes it more difficult to achieve increased delivery.

1.4.3 Attitudes to the Money Advice Service increased capacity requirements and a greater emphasis on one-off advice

The most positive group

Managers and advisers with the most positive views on the impact of the Money Advice Service process changes tend to work for larger agencies with greater flexibility (as

described above), and typically they will mention a number of advantages of the new approach to funding.

Advisers in this group talk about the benefits to clients (as discussed in section 1.2 starting on page 16) – they are able to help more people, more promptly. Cases are dealt with more quickly and clients receive a speedier resolution which benefits clients and makes the adviser’s job more satisfying. They believe that empowerment is an important principal for more able clients.

These more positive agencies often mention that they value the fact that advice without any intervention is now claimable. They are also pleased that there are no eligibility criteria, which means that everyone qualifies for help.

Some talk of a general increase in efficiency – with clients being better briefed and better prepared, and adviser time used more efficiently. Staff have learnt new skills and taken on new responsibilities, which was challenging at first but 6 months on is felt to be positive. Advisers have taken responsibility for meeting targets which has given them a sense of empowerment, and volunteers have had an opportunity to learn new skills and get involved in actively advising clients directly.

A second group express a more pragmatic range of views

Some advisers are pleased to be able to use one-off advice to satisfy the wishes of those clients who do not want a thorough review of their full financial situation. Where a full review is embarked upon without full co-operation from the client, it can lead to clients failing to show for appointments and cases drifting into limbo. Therefore some advisers feel it is better to address the presenting issue effectively where possible rather than insisting on a holistic solution. These advisers are relieved to be able to close cases where clients have ceased to be in touch. It can sap morale when cases drag on for many months with no real progress.

*“It’s a positive for staff – they are not bogged down now, they have more time with clients”
Manager, Yorkshire and Humber*

Some are frank about the need to move people through the system more quickly, but they feel that the necessary level of advice is still given. Having staff members who are less entrenched in the traditional casework model can help.

*“To be brutally honest we now process people – we’re playing the numbers game. But we’re being slicker; people still get the advice they need”
Manager, CFS*

Those who are least positive tend to be most idealistic about what they need to achieve:

Advisers in this group tend to feel that casework almost always provides the best outcome for the client. This is often linked to the fact that they are working in deprived communities and/or with particularly needy clients. They believe that every client should be fully reviewed, because the presenting issue is rarely the only issue, and they tend to regard anything other than casework as a compromise on quality of service. In some instances it appears that agencies have pulled back from 'full' casework altogether, and are instead trying to give all clients a one-off style service (which may then evolve into something close to casework), and these advisers tend to be concerned about a decline in service levels.

"If they need emergency action, it's highly likely they will have other debts and other issues – it's in the best interests of the client to explore the whole situation. We used to be able to provide full casework; now there is a dilemma – advisers have to stop themselves taking on too much within the time available"

In confidence

We are pulled between targets and client needs... It seems odd to be paid the same for people needing a few days and people needing months. Many of our numbers come from returners – people go away for 3-6 months so they appear as a new stat.

Supervisor, Prison and Probation

A few express concern that the range of solutions they can offer to clients is becoming narrower. They believe the system pushes them towards debt relief orders (rather than negotiating on individual debts) as these are relatively quick to execute, even though they may not always be in the clients' best interest long term.

"Now the starting point is a debt relief order – because it's simple, straightforward, quick and easy – the danger is that it becomes the default option"

Supervisor, GMMAP

Amongst this more negative group there is still a level of acknowledgment that their service has improved in efficiency since the increased capacity requirements were introduced.

"Where we would previously have gone via caseworkers, they are not always needed – so one-offs do work to an extent"

Manager, EMMA

"To some degree it has helped us be more efficient, there is more focus. On a purely casework model it can take too long. It has sharpened up some practices. But our culture is to resolve a case – take it to the European Court if necessary"

Manager, CFS

Some staff have found the changes stressful rather than empowering, particularly where the nature of demand means that it is more difficult to deliver one-off advice. Large catchment areas and outreach work involving travel increases the time taken per client and this makes targets less easy to achieve.

“Some are getting very stressed about the weekly targets – you can only do so much. Clients can’t be put into a pigeonhole”

Adviser, Rural

“There’s more pressure – they can’t take annual leave, have to fit more clients in – it’s better to be assessed by results”

Supervisor, Prison and Probation

1.4.4 Manager perspectives

Managers of agencies providing advice are generally pragmatic about seeking ways of adapting to the new funding structure. In many instances, managers say that there were difficulties in the initial stages because the Money Advice Service funding structure necessitated a dramatic cultural change in the way their agency delivers debt advice. This required staff to change the way they were used to working, and for managers to reconsider the various processes involved.

“We were expecting a roll over with tweaks – but in the end it was a completely different contract”

Manager, CFS

“It’s difficult to manage a commercial contract in an organisation where the ethos is ‘spend as long as it takes’”

Manager, Wales

Some managers are very positive about the way the changes have led to the empowerment of advisers – who now take ownership of their own targets and have developed a more proactive mind set as a result. In addition, up-skilling volunteers to deliver some types of advice is seen as a positive. The introduction of these changes has been challenging but worthwhile.

“Getting them up to the level needed has been tough – but it’s fine now”

Manager, East

Other managers have worked hard to review the process and to seek more efficient ways of delivering the service. In particular, they have developed more accurate ways of deciding what style/level of advice a client needs. A range of different screening approaches are used, which work well for individual agencies. Managers have also reviewed appointment systems and looked at how/where clients are able to access the service. These strategies are discussed in more detail in section 1.4.5.

Feedback on the level of admin required varies greatly (perhaps due to differing requirements at project level as well as the Money Advice Service), and some managers note that the cumulative effect of reporting weekly, monthly and quarterly (with different information required each time) is significant. Some mention that spread sheets keep changing and there is sometimes a requirement to populate these retrospectively which is very time consuming.

Managers in agencies currently receiving LSC funding emphasise the important role this funding has in supporting many of their needier clients. At present, clients with little or no income/assets can be channelled into the LSC stream, allowing the Money Advice Service funding to cover those clients with more assets/higher levels of income, who often also tend to be more appropriate candidates for a one-off approach. When LSC funding is withdrawn in April 2013 it will mean that 'needier' clients will no longer have a separate funding stream, and there will be increased pressure to fund them through the Money Advice Service.

Many managers report that their service is now operating at or very close to capacity. There are concerns about the sustainability of this current work rate for staff, and in particular worries about how targets will be met if contingencies arise (e.g. staff sickness, maternity leave).

1.4.5 Strategies for managing the debt advice process

A number of management processes are being used to help agencies work as effectively as possible to deliver advice to the new target structure.

Gateway/triage approach

There are a number of different ways in which clients are screened and allocated to the one-off or casework approach. This process may be handled by general gateway (or triage) staff, by volunteers with a debt specialism, by debt advisers themselves, or by a supervisor. The way cases are allocated depends on factors such as the staffing structure at the agency and the way that clients access the service (e.g. drop-in, telephone or pre-booked appointment). Different methods seem to suit different agencies, but whichever method is chosen managing this process effectively seems to be very important, as it helps to improve efficiency by matching clients to the appropriate level of advice. Specialist advisers who see everyone and develop a view as they go along seem to be under more pressure.

Example 1: Clients call in at a centre. They see a general receptionist who identifies what kind of help they need. They may then see the volunteer duty debt adviser who collects basic information. If the client's needs are very straightforward the volunteer may be able to provide the information required and this will then count as a one-off advice session. If the client's needs are more complex, an appointment is made for the client to see a specialist adviser. If it is an emergency, this will either be arranged immediately or within a few days. The adviser will then meet with the client to build up a fuller picture and form a view of whether a one-off or casework approach will be appropriate.

Example 2: Clients call in and gateway/triage staff make basic notes about client. If they have a debt problem, details are passed to supervisor. Supervisor rings the client and collects much more detailed information about them and their issues. If possible he or she will then provide the client with information sources or suggest a debt repayment strategy during the call, and this will be one-off advice. Otherwise, an appointment will be made for the client to come to the office to speak to an adviser for casework.

Example 3: Clients accessing the centre undergo a quick interview with gateway/triage staff to determine the next steps, using a structured script which leads to a risk rating. They will then be directed to one of a number of options: Information only/a generalist adviser (one-off advice), a volunteer (one-off and low level casework), or a specialist caseworker (casework).

“We identify whether they need basic information or have more complex needs – if it needs to be escalated we can do so”

Manager, CFS

Example 4: Drop-in session efficiencies. Clients accessing the centre are immediately seen by a debt specialist who diagnoses issues and where appropriate provides immediate action plan or where issues are more complex arranges a further appointment.

Client briefing

Some managers have introduced a range of measures to help ensure that clients cooperate as fully as possible (rather than the ‘laissez-faire’ approach that seems to have prevailed previously). These include:

- A script to ensure that all clients receive consistent information
- Briefing clients about what to expect from the advice session
- Providing clarity over exactly what paperwork must be provided
- Texting appointment reminders to minimise no shows

“If it’s not an emergency we say we will offer an appointment, but issue a list of the minimum paperwork we need to see – this must be dropped off first. Then we fix the appointment”

Supervisor, GMMAP

“They’d come into gateway and staff would say ‘we’ll do this and this for you’ – doing everything for the client. Now they say, ‘we’ll refer you to the team for advice, to look for options, including self-help, and it might be a bit of both’”

Manager, Yorkshire and Humber

Changes to the appointment making system can also drive efficiencies, for example:

- A system of ‘on call’ advisers who can see clients immediately,
- Appointment slots with adviser cover (rather than specific appointments booked with named advisers)
- Appointment slots allocated for new clients (number available for returning clients fewer and/or fitted in in between)

“Now we don’t pre-book appointments with caseworkers – we fill slots. Shorter waiting time means fewer no shows”

Manager EMMA

“We just have to be careful that returning clients don’t take too many appointment slots”

Supervisor, Wales

Client access/sourcing

Some managers have also needed to review where clients are drawn from and consider ways of finding clients who are suitable for one-off advice (if this does not occur naturally within their drop in footfall). This is resulting in changes in how outreach services are offered: Some are now offering additional sessions where one-off/self-help advice can be delivered; some have withdrawn sessions which generate too few contacts and/or additional casework. Managers are also considering ways of using telephone and online advice as effectively as possible, although many feel there are constraints on how far these channels can be used (see section 1.2.4).

“Previously we did outreach work at children’s health centres – capturing people who might not have come in. But that way of working didn’t work; we have retrenched to in-bureau working, using generalist front line staff (for triage)”
Manager, East

“There are numbers issues – we have had to be more creative about where we find them”
Supervisor, North East

Follow up protocols

These vary greatly by agency/adviser, and clearly they can have an impact on how far clients ‘expect’ further help. Some advisers always write a follow up letter confirming advice given/recommendations/further action. Some offer to check forms/letters prepared by clients, or keep in touch with correspondence as it unfolds. Some advisers seem to routinely encourage clients to make a follow up appointment to see how things are going, or to encourage the client to keep in touch/come back if any more issues arise. Other agencies have moved more firmly towards a one visit policy where any additional visit has to be fully justified. Having a clear policy on how and when to close cases also appears to be very useful.

1.4.6 Adviser perspectives

Along with managers, advisers are relieved that a funding stream is available to enable them to keep their jobs and continue to offer face-to-face debt advice.

The amount of change experienced by front line advisers varies considerably. The extent to which they have been impacted depends on how the whole debt advice service is now being managed.

Generally, many advisers feel that they are maintaining the standard of service delivered to clients. This is being achieved by working longer/harder/coping with more pressure themselves. They may have more appointments to fill, and use the time in between or their evenings to carry out ‘further work’ or follow up calls.

Some advisers are now more focussed on one-off advice, so they spend less time on admin/progressing clients’ cases, and more time with clients. They tend to spend less time

trying to get hold of clients who have lost interest and are relieved to be able to close cases that have gone 'cold'.

In some agencies where there is a matching of clients to advisers' skill levels, the more skilled advisers may still be doing all/most of the casework, and for them their jobs have changed little. In effect, the impetus toward delivering one-off style advice has been managed away from them, for example by greater use of volunteers.

Most advisers seem very conscious of the revised capacity requirements. While it has been difficult for some to adapt to these, most claim that they are delivering on their targets without compromising the quality of advice given. Weekly targets produce particular pressures, as there is no scope to make up for any shortfall that occurs later in the week due to no-shows or adviser illness/ leave.

"There's a level of panic about how to meet targets if people don't turn up"
Manager, Rural

"Sometimes I feel like more of a bean counter than an adviser. The pressure of targets detracts from the personal side – we need them in, out and the case closed quickly. It makes you more efficient"
Supervisor, GMMAP

There is mixed feedback from advisers regarding the amount of administration involved in delivering debt advice. It is not always clear how much of this is due to the Money Advice Service requirements, how much is an internal/agency requirement, and how much is to do with managing case files. Specific issues which appear to be related to the Money Advice Service are difficulty in reopening a case file for returning clients after the case has been closed (all details have to be re-entered for each 'new' client contact); and supplying client names and addresses (in a culture of client confidentiality).

1.5 Project Lead perspectives

There is a good deal of consistency between the views of the project leads and those of agency managers and advisers.

In particular, the project leads feel that the delivery of face-to-face debt advice is working well and that things have now settled down after a somewhat challenging start. Although some participating agencies have struggled more than others to adapt to the changes introduced by the Money Advice Service, on the whole there appears to have been more emphasis on the positive aspects of the transition than on the difficulties.

Three overarching themes are reported in evaluating the success of the scheme so far: Adapting, Monitoring and Planning.

1.5.1 Adapting

From the project leads' perspective, the first few weeks of the Money Advice Service grant agreements were very difficult. While discussions about the new arrangements had started in September 2011, much of the detail was not disclosed and finalised until the end of March 2012.

This resulted in a difficult period for many, as the project leads worked to develop new processes, and participating agencies struggled to implement them while continuing to deliver the advice service. The increase in workloads meant that many staff – particularly agency managers and administrative staff – experienced a degree of stress.

Although there was and still is a widespread sense of relief and gratitude at the continuation of funding, the perceived rush to finalise the grant agreements appears to be at odds with the slower paced culture of consultation and negotiation within the advice sector. This cultural change coupled with a feeling of 'micro-management' created by the new requirement for weekly calls, weekly reporting and field visits, led to some initial discomfort with The Money Advice Service scheme.

At the same time, some of the changes are felt to have made a really positive difference to the provision of debt advice. In particular, the removal of qualifying criteria, the ability to offer one-off advice instead of casework, and the ability to close 'dormant' cases are all felt to have made a very positive contribution.

Today, six months in, the project leads have had time to reflect, and the consensus is that on balance the changes have provided a good opportunity to review long established practices, and that in many respects this has been a real positive.

*"To be honest it's shaken things up a bit, and that's never a bad thing"
In confidence*

1.5.2 Monitoring

Again, the view of the project leads is consistent with that of managers and advisers, in that the definition of one-off tends to be quite elastic, ranging from the very simple, single session with information and advice on how to self-help to something more akin to casework, with one or more follow up sessions (face-to-face or telephone). This flexibility is highly valued and felt to be critical in ensuring that the correct approach can be offered based on individual client needs.

The Money Advice Service-led move from quarterly to weekly reporting has created extra work for the projects. Some project leads feel that weekly reporting is too frequent to be of great value, and that monthly would be a better reflection of what is happening on the ground and would dovetail with the monthly funding model. There is also a sense from some leads that very frequent reporting intervals places undue emphasis on numbers and can be interpreted as a focus on quantity over quality. This sentiment seems to be linked also to a feeling amongst a few project leads that the content requirement itself focuses on activity rather than outcomes.

*“Reporting on the recommended course of action in itself [without knowing what action has been taken] doesn’t seem that useful. It might be better to include something on outcomes”
In confidence*

Project leads tend to be very heavily involved in reporting, in many cases obtaining raw data from partners and managing report production within the lead agency. The thinking behind this seems to be mainly to help alleviate some of the administrative burden from partner agencies, but also to give project leads clear visibility of activity and performance against targets. Where reports are produced centrally, these are usually sent back to the partner agencies for checking before being submitted to the Money Advice Service.

One aspect of monitoring where there appears to be complete consensus regards weekly activity calls between the Money Advice Service and the project leads; all are pleased that these have now been cancelled.

1.5.3 Planning

There is consensus amongst the project leads that the debt advice sector is going to face significant challenges and considerable growth in demand going forward. This is mainly driven by external economic and social factors (discussed in more detail in 1.6, but also by the fact that so many of the agencies will be losing LSC funding when it finishes in April 2013. The loss of LSC funding will create a gap that will inevitably lead to job losses within the sector, leaving the projects faced with difficult choices in trying to meet greater demand with fewer resources. Several project leads reported that consultation periods relating to potential redundancies will need to start in the next few weeks, and that in 2011 the Money Advice Service provided ‘letters of comfort’ to help allay concerns about job losses. Despite this, at least one agency faced closure prior to finalising the 2012 grant agreement, and this

had an impact on clients seeking help as well as on the agency's ability to maintain continuation of service.

All of the project leads expressed a wish to start discussing the new grant agreement sooner rather than later, in order to avoid some of the stress experienced in the first few weeks of the current agreement.

The greatest concern is that the Money Advice Service may seek to increase targets or reduce funding, both of which would cause anxiety given the expected more challenging landscape in 2013. The project leads echoed the view of the managers and advisers that the agencies are already operating at or near capacity already. As well as their own sense of uncertainty, many of the project leads reported coming under pressure from partners anxious to know what is happening.

While there is widespread appreciation that the Money Advice Service's own funding is agreed annually, there is nevertheless a wish for the Money Advice Service to share its plans as early as possible, even if only high level information can be provided and restricted solely to projects leads. Likewise, anything the Money Advice Service could do to try to secure longer term (3 year?) funding would be greatly valued.

1.6 Future concerns

Going forward, managers, advisers and project leads all expect the debt advice landscape to become more challenging. Continuity of service is the primary concern.

*“Our biggest fear is that the contract will cease and we will not be able to service the need”
Manager, Rural*

In terms of demand, agencies anticipate an increase in the severity of debt problems as the next round of benefit reforms is implemented in 2013. In addition to a direct reduction in incomes (e.g. reduction in housing benefit for single people) these reforms are also likely to lead to more council tax arrears (as council tax relief is reduced/phased out) and also an increasing number of clients with mental health problems as financial pressures grow and community support services are scaled back.

Amongst home owner clients who have been unable to keep up mortgage repayments, advisers expect to see a wave of repossession orders once the housing market starts to recover from the current downturn.

*“We haven’t seen anything yet, as it’s not worth the lenders repossessing at the moment”
Project Lead, in confidence*

The full impact of payday loans on client indebtedness is also a factor that may be of increasing relevance.

In terms of debt advice resources, there is great concern about the withdrawal of LSC funding in April 2013. This is likely to lead to staff cuts and a further shake up in how much advice can be delivered and to whom.

There are fears that staff who have ‘soaked up’ the pressure of increased targets thus far may become disillusioned or stressed and may leave the sector, leading to a loss of expertise that may be difficult to replace. Additionally, the short term nature of the Money Advice Service funding makes it difficult for agencies to plan for the longer term, and to invest in changes which would be beneficial further down the line. These include improved/increased infrastructures for delivering advice over the telephone or online, training and recruitment.

In summary, the combination of greater demand from clients at the ‘needier’ end of the spectrum and reducing resources is expected to lead to increasing pressure to ‘ration’ advice to those who are in the greatest difficulty, and who traditionally would have been supported with casework.

*“We have to be more realistic about who we can help and how far”
Supervisor, GMMAP*

2. CLIENT PERSPECTIVE

2.1 Demographic profile of clients funded by the Money Advice Service

The table below shows the demographic profile of clients participating in this research compared with the general population (figures are for England and Wales where possible, however some figures are based on either GB or UK population). Significant differences are highlighted in **bold**.

	Population estimate	Money Advice Service funded clients ¹
Gender²		
Male	49% *	49%
Female	51% *	51%
Age		
18-34	28% *	21%
35-54	36% *	54%
55+	36% *	22%
Social Grade³		
AB	21% ~	5%
C1C2	44% ~	28%
DE	36% ~	63%
Disability⁴		
Yes	17% *	33%
No	83% *	67%
Ethnicity⁵		
White	88% *	80%
Other	12% *	17%
Working status⁶		
Working	71% †	43%
Not working	29% †	54%
Living situation⁷		
Own home	73% †	23%
Renting	27% †	66%
Other	n/a	8%

Fig. 6 Table showing profile of clients funded by the Money Advice Service vs. general population

Key to Population source: † UK/ * Great Britain / ~ England and Wales

Clients contacting debt advice centres in the last six months have a **younger profile** than the population in Great Britain. Over half are aged between 35 and 54 (54%), while this group make up just 36% of the population, and fewer are aged over 55 (22% vs. 36%). In line with the general population, there is an even split of men (49%) and women (51%). While the

¹ Data is not weighted to reflect actual delivery

² Mid-2009 Population Estimates: Great Britain; estimated resident population by single year of age and sex – <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcn%3A77-213645>

³ Social Grade in England & Wales – Age of Household Reference Person (HRP) and dependent children by approximated social grade – www.ons.gov.uk

⁴ Disability in Great Britain – Office of Disability Issues – <http://odi.dwp.gov.uk/docs/res/factsheets/disability-prevalence.pdf>

⁵ Ethnicity in England & Wales – Population Estimates by Ethnic Group 2002-2009 Statistical Bulletin – www.ons.gov.uk

⁶ Working status in Great Britain – Labour Market Statistics, July 2011 – www.ons.gov.uk/ons/rel/lms/labour-market-statistics/lms-july-2011/index.html

⁷ Living situation in UK – Europe in figures - Eurostat yearbook 2011: Living conditions and social protection (tables and graphs) - http://epp.eurostat.ec.europa.eu/portal/page/portal/product_details/publication?p_product_code=CH_06_2011_XLS

majority of clients are white (80%), they are more ethnically diverse than the general population (88% white).

Clients are **twice as likely** to have a mental or physical disability that affects their day-to-day lives (33%, even when excluding the Disability project clients), than the general population of Great Britain (17%).

Those contacting the debt advice service are far more likely to be from lower social grades (63% DE) compared with the overall population in England and Wales (36% DE), reflecting the fact that the original grants were placed in areas of financial exclusion. As might be expected, clients tend to have low incomes (average £14,350). Two-fifths of clients have a household income of less than £10,000 a year.

Less than half of those contacting the debt advice service in the last six months are working (43%), which is significantly fewer than in the UK population (71%). Just 23% of clients are homeowners, compared to 73% of the UK population. The majority of clients are living in rented accommodation (66%).

2.1.1 Differences in profile by project

Looking at the profile of clients by project, there are a number of significant differences detailed below. A full profile by project can be found within the appendix [z].

Compared to the overall client sample, **Capitalise London** has a higher proportion of women (62% vs. 51%) and older clients (29% vs. 22% 55+). They are also more likely to be living alone (51% vs. 43%). There is a much more ethnically diverse client base at **Capitalise London**, with far fewer white clients (35% vs. 80%), and more clients of Black British/African/Caribbean ethnicity (46% vs. 10%).

Those contacting the **Disability** debt advice service are more likely to be from lower social grades (76% DE vs. 63% overall) and not working (79% vs. 54% overall). Likewise, **EMMA** clients were more likely to be of DE social grade (71% vs. 63%) and not working (64% vs. 54%). **EMMA** clients are also more likely to have a disability that affects their day-to-day lives (43% vs. 33%).

GMMAP on the other hand, has a more upmarket client base (12% AB vs. 5% overall; 55% DE vs. 63% overall). These clients are also significantly more likely to be working (52% vs. 43%), and to be homeowners (35% vs. 23%).

South West clients have a younger profile compared with the client base overall (35% aged 18-34 vs. 21%; 12% aged 55+ vs. 22%). Perhaps a factor of age, these clients are also significantly less likely to be homeowners (12% vs. 23%) and more likely to be renting (80% vs. 66%).

Rural clients are more likely than the total sample to be working (57% vs. 43%) and they are also less likely to have a disability (22% vs. 33%).

2.2 Overview of one-off and casework approaches

Definitions of one-off and casework vary from project to project and are classified on a case-by-case basis taking into account the capabilities of client, the complexity or urgency of the debt problem, and the resources of the debt advice centre. As such, we see very little difference in the profile of one-off vs. casework clients across the sample.

	One-off	Casework
Base n=	694	1208
Gender		
Male	46%	50%
Female	54%	50%
Age		
18-34	22%	21%
35-44	22%	24%
45-54	33%	30%
55-64	15%	16%
65+	6%	7%
Social grade		
AB	5%	5%
C1C2	27%	28%
DE	63%	63%
Disability		
	32%	34%
Living circumstances		
Own home	24%	23%
Rent	67%	65%

Fig. 7. Table showing profile of one-off vs. casework clients

There are also few differences in the type of debts each group had when contacting the debt advice centre. However, casework clients are more likely to be under greater pressure from creditors (having reached a more escalated stage of the debt process).

The level of service provided within one-off and casework varies by organisation. Therefore, while we do see one-off clients tending to have less contact and less intervention by advisers, there is still overlap between the two types of approach.

	All clients	One-off	Casework
Base n=	1902	694	1208
Number of contacts			
Single	30%	37%	26%
Multiple	70%	63%	74%
Adviser intervention			
Yes	78%	72%	82%
No	19%	25%	16%

Fig. 8. Table showing breakdown of single and multiple contacts, and adviser intervention by one-off and casework

The majority of one-off clients still receive intervention and have multiple contacts with advisers but it is the balance of actions between the adviser and the client that appears to differentiate between the two approaches. Casework clients are more likely to have most of

their actions carried out by the adviser, possibly due to the more urgent pressures on them, and in some instances because they are in greater need of support either emotionally or because they have a disability or language barrier.

The outcomes for both casework and one-off clients are very similar in terms of their overall debt situation, their likelihood to be reducing their debts or being chased less by creditors. This indicates that both approaches are working equally well for clients, and advisers are doing a good job of correctly tailoring their advice to meet client needs. Casework clients do tend to have improved outcomes on softer measures such as 'sleeping better' and 'feeling less stressed or anxious' which may reflect the fact that they were under more creditor pressure at the start of the advice process.

Whether clients receive intervention from their advisers, and having more than one contact with an adviser, are critical factors in successful outcomes. While shifting a proportion of clients away from casework, and encouraging them to take on more actions themselves appears to be working, getting the balance right is crucial.

2.3 Seeking advice

2.3.1 Types of debt clients are concerned with when seeking advice

The most common debt type that clients present with is credit cards, around a fifth (21%) of clients said that they were concerned about this when they contacted the debt advice centre. Just under half of clients mentioned priority debts as a particular cause for concern (47%).

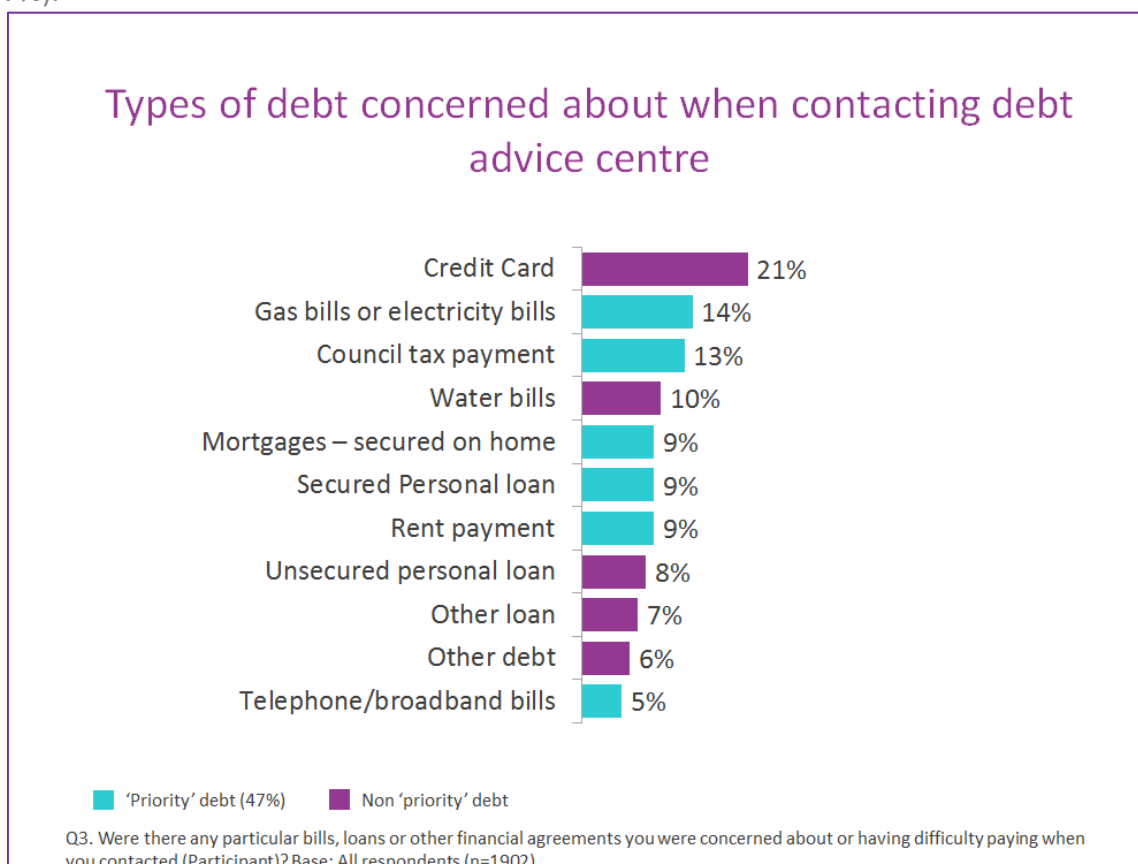


Fig. 9. Chart of debt types clients are concerned about when contacting the debt advice centre

We know from speaking to both advisers and clients that some clients compensate for a shortfall in household income by using credit cards, however if circumstances do not change this is unsustainable and priority debts may occur in the future. The most common priority debts are energy bills (14%) and council tax (13%), followed by housing costs (mortgage or rent (9% respectively) and secured personal loans (9%).

Those with priority debts are equally likely to receive one-off advice as those without.

Andy

Andy lives with his partner and two young children; he worked as an engineer in the army for his entire working life. At the age of 32 he was made redundant and discovered that he needed to re-train for similar civilian jobs. With a young family to provide for and with a number of credit card debts and household items bought on credit, Andy found that his JSA supplemented by his partner's part-time income was simply not enough to get by. Andy tried to call his creditors but felt he was 'talking to a brick wall'. He was beginning to dread answering the phone or opening his post and worried about not being able to provide for his family.
One-off, no intervention

Peter

29-year-old Peter lost his relatively well-paid job at the start of the year and was living off his savings and a low-paid job in a supermarket for six months. He had managed to remain in his home and pay his bills, but his savings were running out and he was worried about the future. During this time Peter incurred a number of debts on credit cards and unsecured loans, and he felt more and more stressed about the situation.

Casework, single contact with no intervention

Two in five clients were concerned with more than one type of debt when they contacted the debt advice centre, and the average number of debt types among this group is 2.6. Credit card debts are still the most common type, however those with more than one debt type are more likely to include a priority debt (67%) than those with a single debt type (40%). Again, this may reflect that some clients use credit cards in the first instance to manage other debts until this becomes unsustainable.

Those with multiple debt types are equally likely to receive casework as those with a single debt type; however they are more likely to have a disability (37% vs. 31% of those with a single debt type). They are also more likely to be from lower social grades (66% DE vs. 61% of those with a single debt type).

2.3.2 Triggers for contacting the debt advice service

The majority of clients (67%) are contacting the debt advice centre before their debt issues have escalated to the more escalated stages, such as being threatened with bailiffs, court summons, disconnection from services, or eviction. This suggests many clients are seeking advice relatively early in the debt process.

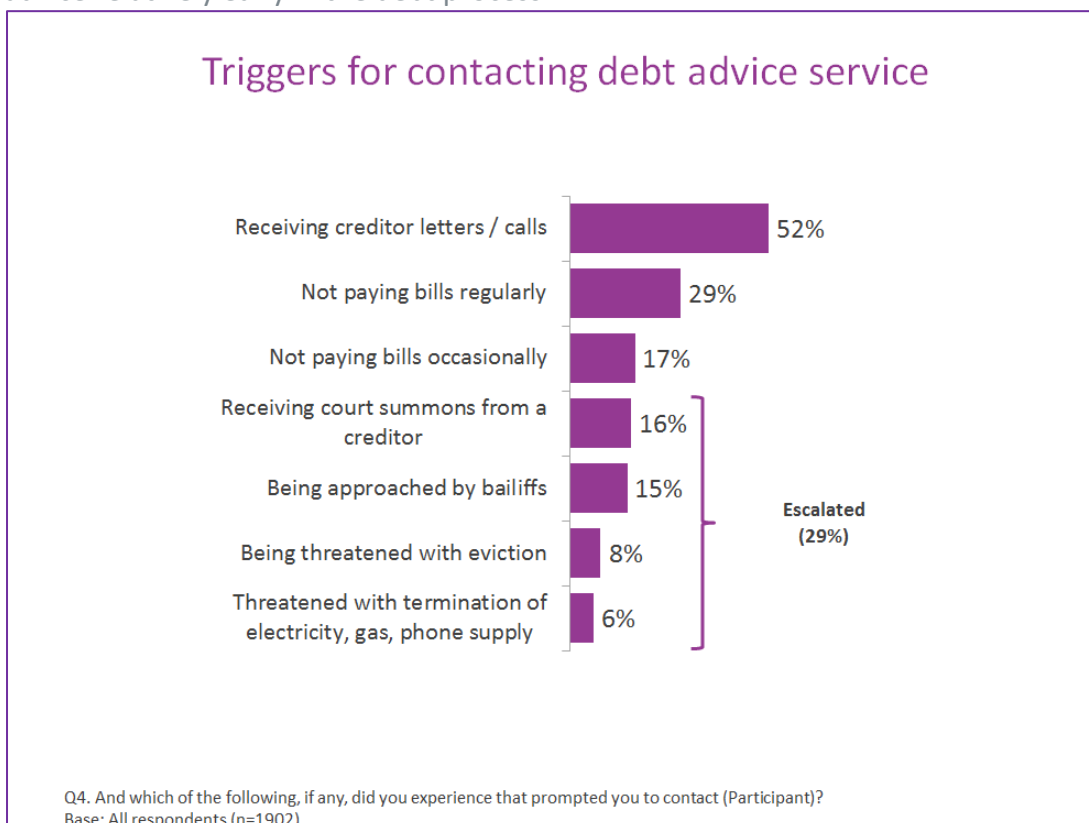


Fig. 10. Chart of triggers for contacting the debt advice centre

Fatos

41-year-old Fatos is originally from Turkey but now lives in London with her husband and 7-year-old daughter. She is unemployed and unable to read or write; she has been receiving Disability Living Allowance and has a key worker who helps her with correspondence. Recently, Fatos incurred charges through an unauthorised overdraft. She paid it back but refused to pay the £1,000+ additional charge. The bank did not accept this and kept sending her letters. Fatos was very stressed by this and was worried about 'getting into a deeper mess'.

One-off, multiple contacts with intervention

Given its nature, having a priority debt is more likely to mean clients are experiencing greater pressure from creditors and are at these escalated stages (43% of those with a priority debt). This equates to a fifth of clients (20%) having both a priority debt and an escalated debt issue at the time of contacting the debt advice centre. Clients with multiple debt types are also more likely to be at a later, more escalated stage in the debt process (37%) than those with a single debt type (25%), potentially reflecting the higher proportion of priority debts within this group.

Those at these later stages are more likely to be older (23% 55+ vs. 19% of those at earlier stages), and from lower social grades (68% DE vs. 61% of those at earlier stages).

However, this does not mean that clients at the earlier stages are not feeling under pressure from creditors. Feelings of stress, anxiety, and depression are commonly referenced when clients describe how they felt at the time of seeking advice, and for many the receipt of letters from creditors is at this stage closely associated with threats and harassment.

Divia

A single mother of four was told she was no longer entitled to Job Seeker's Allowance. Divia had to rely on her 16-year-old daughter's study grant to be able to afford essentials. Bills started mounting up. In addition to a number of credit card and catalogue debts, she was also behind with her rent payments and energy bills. Creditors started calling in the middle of the night, and threatening eviction and court action. She stopped opening her post and answering the phone. She felt that she was having a 'mental meltdown', unable to deal with the situation.

One-off, two contacts with intervention

Table of one-off vs. casework by type of debt and stage of debt process

	Escalated			Non-escalated		
	Any type of debt ⁸	Priority	Non-priority	Any type of debt	Priority	Non-priority
Base n=	556	382	144	1273	492	694
One-off	32%	31%	33%	39%	40%	38%
Casework	68%	69%	67%	61%	60%	62%

Fig. 11. Table showing the breakdown of one-off and casework by debt type and escalation

Clients at the **more escalated stages of debt are more likely to receive casework** rather than a one-off approach, irrespective of whether they have priority debts.

Sally

37-year-old Sally works for the NHS; she lives with her husband and their 16-year-old son who has special needs. Sally’s husband recently got made redundant and they were falling behind on their loan repayments and were worried about also falling behind on their other commitments. Sally and her husband were therefore hoping to get advice on how to set up a budget to match their reduced income and to get help to make payment offers to their creditors.

Casework, multiple contacts with intervention

⁸ Any type of debt includes those debts not classifiable as priority or non-priority, due to their being highly specific to the individual case

2.4 Contacting the advice centre

Three-quarters (76%) of clients did not seek advice anywhere else before contacting the debt advice centre and, among the small proportion that did, there is no common first port of call. The most frequently mentioned is Citizens Advice (either a centre or via the website), however this is still only 17% of those seeking advice elsewhere first (4% of all clients).

Word of mouth is the most likely way that clients found out about the debt advice centre, either through their local community (25%) or family and friends (23%), with one in six clients saying ‘it’s where everyone goes’ (17%). **One in ten clients had used the debt advice centre before (11%).**

“It’s the go-to place when you’ve got no money”
One-off, Yorkshire and Humber

Younger clients (aged 18-34) are more likely to find out through friends/ family members (38%) Although still a small proportion, those from higher social grades (AB) are more than three times more likely to have found out through online sources (12% vs. 4% of C1C2DEs).

2.4.1 Initial contact with the debt adviser

Only a small proportion initially contact the debt advice centre by telephone (11%) rather than face-to-face. The majority of clients (82%) see a debt adviser within two weeks of their first contact with the debt advice centre, and two-thirds within a week (65%). A fifth of clients (21%) spoke to the debt adviser on the day of their first contact with the debt advice centre.

“I think it was a couple of days later? It was really quick anyway”
One-off, Capitalise London

Waiting time	All clients	One-off	Casework
Base n=	1902	694	1208
That day	21%	24%	18%
within a week	44%	41%	46%
within 2 weeks	17%	16%	18%
within a month	8%	7%	9%
Longer ago	2%	2%	2%
Other	4%	6%	4%
Don’t know	2%	3%	2%

Fig. 12. Table showing the waiting time for clients by one-off and casework

One-off clients are more likely to have spoken to the debt adviser on the day (24% vs. 18%). However, those with priority debts or escalated debt issues had similar waiting times to those with less creditor pressure suggesting there is no obvious prioritisation of clients on the waiting list in terms of the complexity or urgency of their case. Given the variation in approaches to processing clients across the participating organisations it is difficult to draw firm conclusions about why one-off clients are more likely to be seen on the day. However,

they may have issues that are more suited to on-the-spot ‘drop-in’ style clinics or similar types of service, or less likely to need to bring in additional paperwork.

2.4.2 Number of contacts with debt adviser

Just under a third of clients had experienced a single contact with the debt advice centre at the time of the survey. However, clients did not necessarily have closed cases so this may not reflect the true proportion of single contact sessions. In fact, the proportion of clients with single contacts in our sample decreases with the length of time between their first contact and the survey indicating that some of the more recent single contacts will ultimately end up as multiple contacts. On average, clients have 2.4 contacts with an adviser.

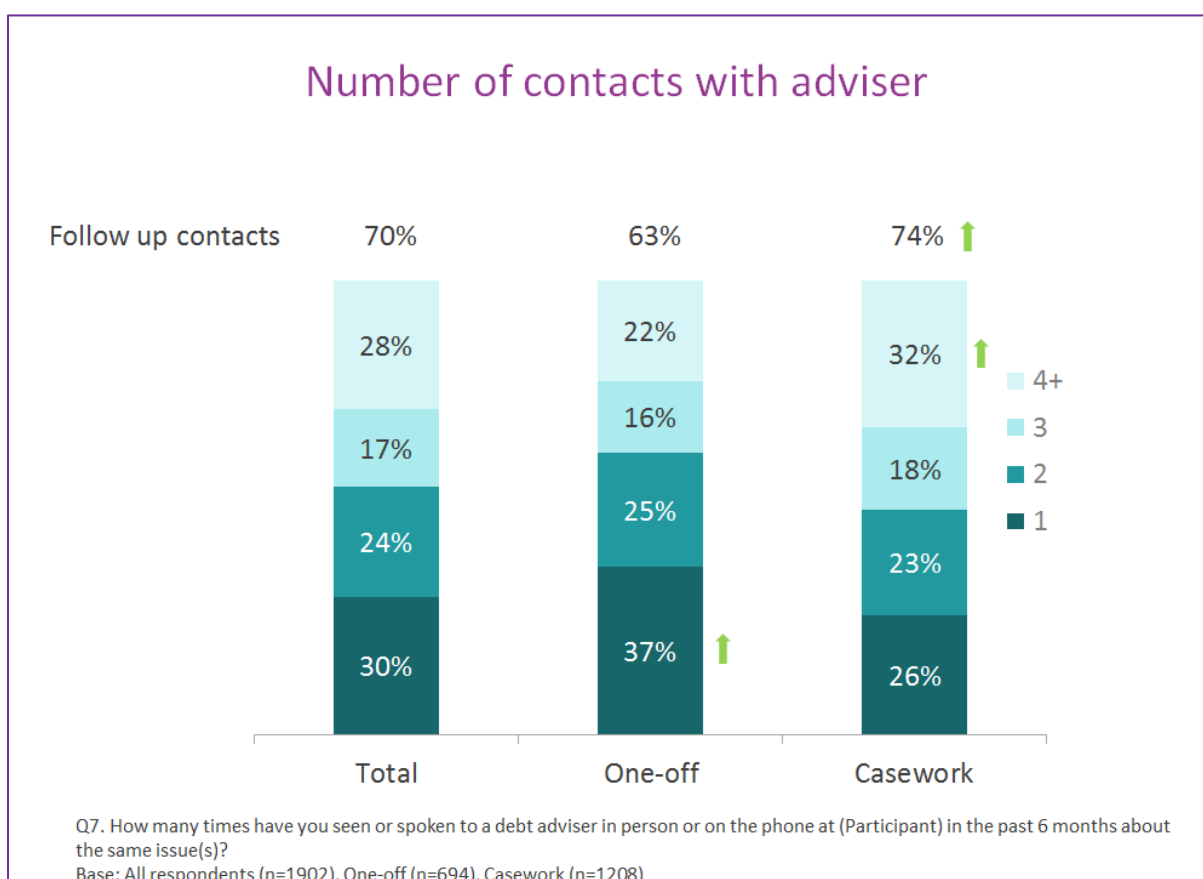


Fig. 13. Chart of number of contacts with debt adviser by one-off and casework

2.4.3 Number of contacts among one-off clients

Almost two-thirds (63%) of one-off clients have multiple contacts with the adviser, and a fifth (22%) has four or more contacts. Differences between individual advice agencies’ definitions of what constitutes casework and one-off advice cannot be ignored when considering the reasons behind the large proportion of multiple contact one-offs, however, there are also a number of other factors at play.

When clients attend advice sessions, they may be more or less prepared. Some are briefed thoroughly on what to bring when they make an appointment, others attend drop-in

sessions to which they will often bring letters they have received from creditors, but often clients are unaware which specific documents they need to bring. Also, at the point of seeking advice some clients are in such emotional distress that they find it difficult to cope with any formal requirements. As such, clients will often not bring all the necessary documentation for their initial advice session. In these cases a follow-up meeting will often be arranged to which the client will bring the remaining paperwork.

In addition to this, contact with creditors will often yield written responses such as confirmation or refusal of proposed payment plans which may require the client to go back to the advice centre. The extent to which clients return to the adviser following correspondence from creditors varies greatly; while some clients feel confident to deal with any on-going correspondence with creditors themselves, a number of clients do not feel equipped to handle this. The latter often applies to clients who have difficulties reading or writing English whether due to low levels of literacy, dyslexia, or not having English as their first language and to clients who feel emotionally incapable of dealing with creditors whether due to on-going mental health issues or the emotional distress caused by their immediate situation.

Creditors play an important role in determining when an advice process can be closed. While a creditor's prompt agreement to a proposed action plan will often help close the case after a short period of time, creditors do not always accept proposed action plans, or simply do not reply to requests. In both cases, the client will often return to the advice centre for follow-up advice or intervention. Creditors are perceived to be less accommodating when contacted by clients themselves. Some creditors appear to only accept action plans (such as requests for a repayment break, negotiating token payments, or setting up an alternative payment plan) and financial statements put forward by recognised advice services. As such, despite having received advice on how to approach creditors and being made aware of their rights, creditors may still refuse client requests. Clients can feel that the creditors are not listening, and that they are unnecessarily aggressive.

"I went to speak to them, my building society... It was horrible! They were not understanding at all"

One-off, EMMA

It should be noted that not only creditor actions have an impact on whether follow-up contact is necessary. In some cases, a change to the client's circumstances means that a different approach is needed – for example, in cases where the client has decided on a debt relief order, an event may mean that this option is no longer viable. A good example of such an event is if the client gets a job which brings his or her income level above the level of eligibility.

When clients attend a meeting with a debt adviser, the adviser will most often outline a number of options for the client to choose between; the adviser will explain what each option entails but will in most cases leave it up to the client to make the decision. Many clients are unfamiliar with the terminology used to describe these options and often find it difficult to take all the information on-board. In particular for options such as bankruptcy or debt relief orders which are felt to be 'big decisions', many clients feel they need time to think the decision through and find it reassuring to have someone to lean on during their

decision making. Therefore, many prefer to go away to think about the options and potentially do a bit of research of their own, before returning to the adviser to have a more detailed discussion about the options and then make a decision with the adviser's support.

"It took quite a lot to sink in – you can't just make a decision there and then"
One-off, EMMA

The nature of some of the options themselves can impact on the likelihood of returning. This is particularly the case when a debt relief order is the chosen route of action, as clients must use an authorised intermediary to complete. Since the adviser will often act as the intermediary, further contact is necessary. In addition to the debt relief order example, bankruptcy is an option that usually leads to more than one meeting. Bankruptcy clients need detailed advice and guidance to make sure it is indeed the right option for them, and that the (often complicated) correct formal procedures are followed.

2.4.4 Number of contacts among casework clients

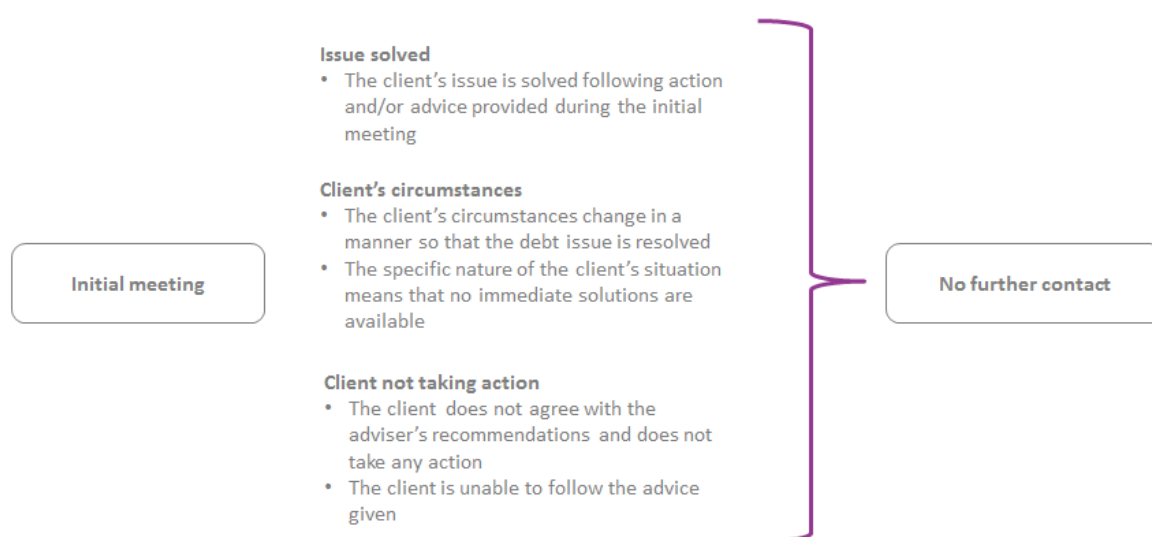


Fig. 14. Diagram summarising why clients may have a single contact with the debt adviser

As might be expected, casework clients have more contact with the adviser than one-off clients. Despite this, around a quarter (26%) of casework clients have only had one contact with the debt advice centre. While many of these may be on-going cases, from the in-depth interviews we know that there are some instances where casework may end with a single session. Figure 14 below provides an overview of the reasons why in a number of cases only one advice session is required.

Some clients approach an advice service following a failed attempt to deal with their creditors. In such cases information about their rights and clear advice as to how to approach creditors may be sufficient for clients to be able to solve their debt issue themselves.

Another example relates to the issue of how to deal with bailiffs. Many clients are unsure as to what rights bailiffs have to enter their home, and therefore the reassurance that they

have no obligation to let the bailiffs in is often sufficient to help them deal with the bailiffs on their own.

In other cases, a single intervention by the adviser may be sufficient to solve the client's issue; this can be in relation to both priority and non-priority debts. As previously mentioned, some creditors appear not to accept requests made by clients themselves; in these cases a single call from an adviser may be sufficient to allow the client enough breathing space to 'get on top' of their situation.

An issue where a single intervention is often sufficient is council tax. Many clients who are in arrears with their council tax report having received visits from bailiffs in this regard, something which often causes a great deal of stress. At the advice session the adviser will often call a contact at the council and sort it out 'there and then'. Often, the adviser will agree a payment plan with the council which the client will then need to adhere to.

"He called someone at the council and it was all sorted... All I had to do was to pay the fee every week"

Casework, East

2.4.5 Number of contacts among those with priority debts, multiple debt types or escalated issues

On average, those with and without priority debts have been in contact with the debt centre a similar number of times (2.5 for those with priority debts vs. 2.4 (n. sig) for those without priority debts). However, in line with their greater complexity, the average number of contacts with the debt centre was higher for those with multiple debt types (2.7 vs. 2.3 for single debt issues). Over a third (37%) has experienced 4 or more contacts compared with a fifth (22%) of those with just one debt type.

Those with escalated debt issues are more likely to have four or more contacts with the centre than those without (32% vs. 27% respectively).

2.5 Advice provided at the debt advice centre

2.5.1 Options discussed with adviser

On average, clients discuss around three possible options with their debt adviser (2.8). Casework clients discuss significantly more options than one-off clients (2.9 vs. 2.7 respectively).

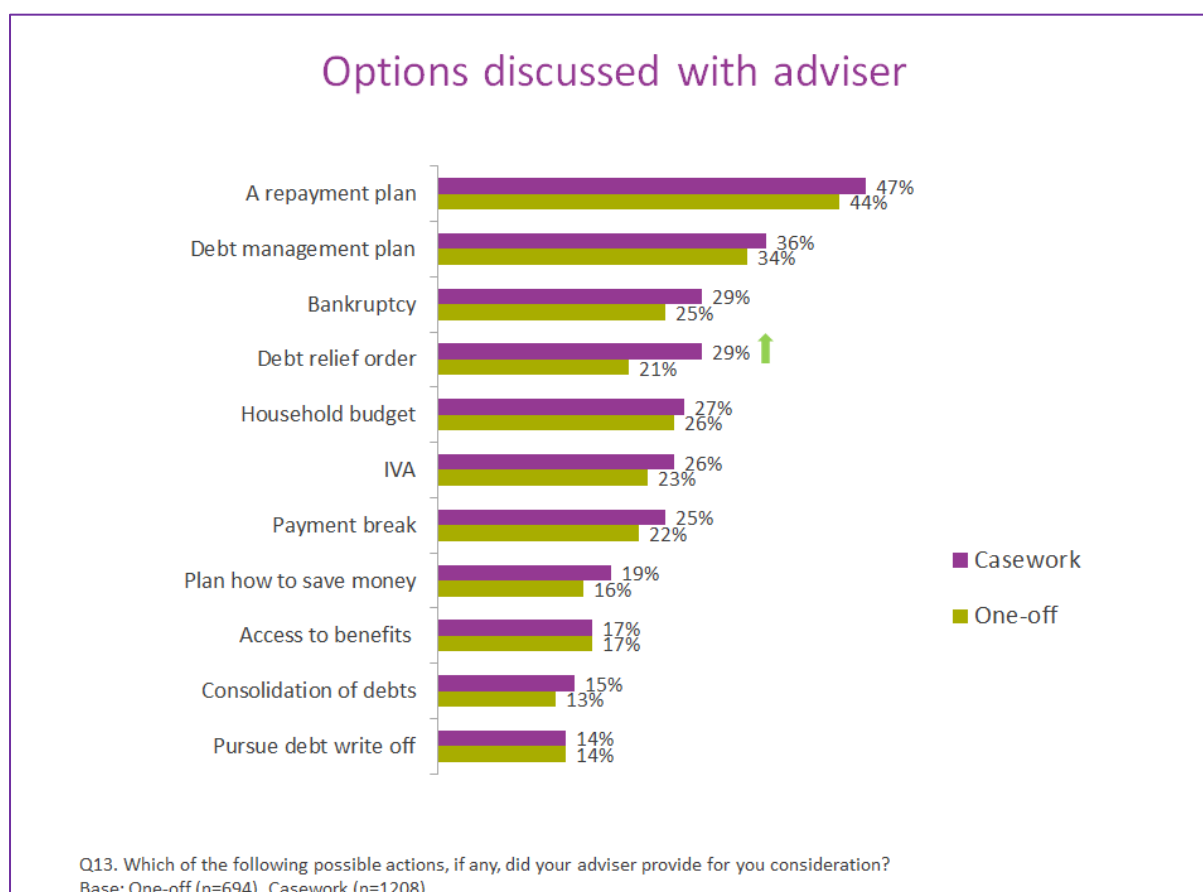


Fig. 15. Chart of options discussed with debt adviser by one-off and casework

The most common options discussed are a repayment plan (46%) or a debt management plan (35%). This is true of both casework and one-off clients. In fact, overall, there is little difference between the options discussed across the two approaches. However, casework clients are significantly more likely to discuss a debt relief order with the adviser. This does not necessarily reflect the greater proportion of clients with escalated debt issues within the casework group, since those with escalated debt issues are not more likely to discuss a debt relief order.

Andy

Andy knew of the CAB by reputation and thought of it as the place to go when you are in trouble. He visited his local CAB and was given an appointment a few days later. The debt adviser reviewed Andy's incomings and outgoings, advising him on which bills and debts to prioritise and suggesting where savings could be made. Andy felt that the adviser guided him through this and made suggestions, but that the decisions of which saving to make were ultimately left to him. The adviser worked out how much Andy could afford to pay to which creditors and gave him instructions and advice as to how to approach the creditors with the various offers. A follow-up appointment was arranged for a few days later to check if the offers were accepted.

One-off, no intervention

Those having multiple contacts with the adviser are more likely to have discussed a debt relief order. We know from speaking to clients that pursuing this option often results in needing to return to the advice centre which may be why debt relief clients are more likely to be processed as casework rather than one-off.

	Priority debts	Non-priority debts	Escalated debt issues	Non-escalated debt issues	Single debt type	Multiple debt types
Base n=	897	862	556	1273	1049	710
Bankruptcy	28%	28%	31%	26%	23%	35%
IVA	26%	25%	26%	25%	23%	29%
Debt management plan	36%	36%	38%	34%	32%	41%
Debt relief order	25%	27%	29%	25%	23%	30%
Consolidation of debts	15%	14%	16%	14%	13%	17%
Pursue debt write off	15%	14%	17%	13%	14%	16%
A repayment plan	49%	45%	51%	45%	45%	50%
Payment break	28%	22%	32%	21%	23%	27%
Household budget	29%	25%	30%	26%	25%	30%
Access to benefits	19%	16%	20%	17%	16%	20%
Plan how to save money	20%	17%	19%	18%	18%	19%

Fig. 16. Table showing the options discussed with debt advisers by debt type and escalation

As might be expected given the greater complexity of the situation, more options are discussed with those with escalated debt issues (3.1) and with multiple debt types (3.2). Repayment plans, bankruptcy, debt write off and repayment breaks are significantly more likely to be discussed with those with escalated issues. Those with multiple debt types are more likely to discuss all options except pursuing debt write off. Those with priority debts tend to discuss a similar number of options as those without, however they are more likely to discuss a repayment break or setting up a household budget.

2.5.2 Options taken forward by clients

Divia

Divia's sister advised her to go to the CAB for help. She walked into the local CAB office and made an appointment for a couple of days later. First of all, the adviser calmed her down; he told her that she needed to prioritise her debts. She needed to pay energy bills before attempting to pay off her credit cards. The adviser outlined three options including a repayment plan. With the adviser's reassurance that it would be possible, Divia opted for this. She was given advice on housing benefits, and the adviser outlined how to set up payment plans once she was 'back on her feet'. The adviser called her priority creditors to a payment break, assuring them that Divia would set up a payment plan. Although Divia had brought some paperwork, there were a few pieces of information missing so she went back the next day.

One-off, two contacts with intervention

From speaking to clients, it appears that their confidence in their own financial ability has a key influence on the extent to which clients lean on the adviser, but there also appears to be a difference in the extent to which advisers are willing to offer specific guidance as to the most appropriate route for clients to take. As such, in some cases advisers make specific recommendations to clients about what they think will be the most appropriate route.

"He said, 'we don't want bankruptcy, we don't want that', because of the effects it would have on my options to get credit for the next three years"

One-off, Yorkshire and Humber

Such clear recommendations are often followed by clients; the reassurance of someone with expertise 'taking over' is a relief for many, and they trust the adviser's judgment.

In other cases, however, where the adviser does not provide any clear recommendation or where the client does not agree with the recommended action, clients seem to weigh up the options with a focus on how the potential impacts on their immediate debts compare to any future impacts on their financial situation as a whole.

For example, having lost his job and having lived off his savings for six months, Robert was advised that bankruptcy might be an option for him and that he could come back to see the adviser if he decided to follow through with this option. In his considerations of whether bankruptcy would be suitable for him, Robert weighed up his total amount of debt with the future impacts of going bankrupt and decided that the future negative impacts on his finances would be too great.

"The amount I owed just wasn't worth going bankrupt for"

Casework, South West

On average, clients agree to 1.3 options with the adviser. Reflecting the greater number of options they discuss, casework clients proceed with significantly more options (1.4 vs. 1.3 for one-off clients). By far the most likely action to proceed with is a debt repayment plan, with over a third of clients opting for this. Other options are less common, and no other option is chosen by more than 1 in 6 clients.

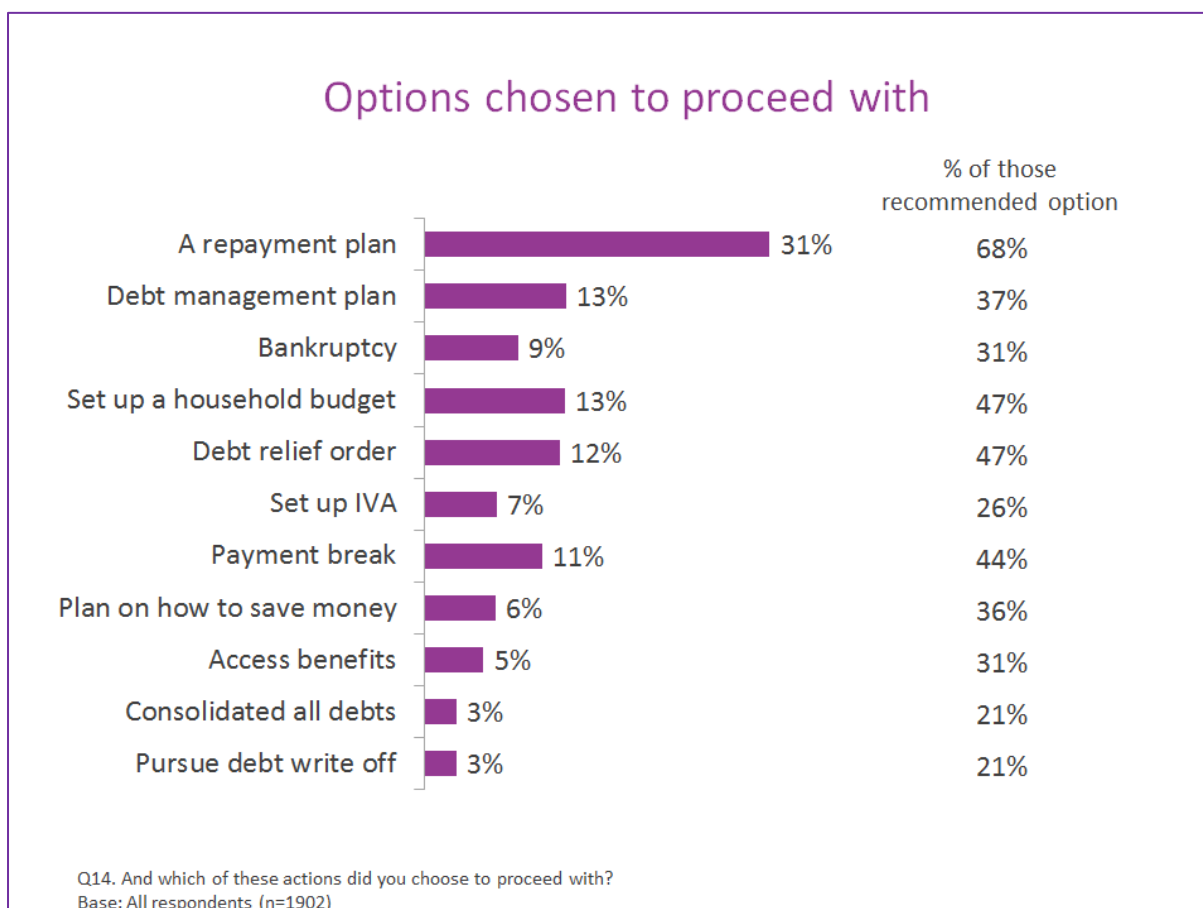


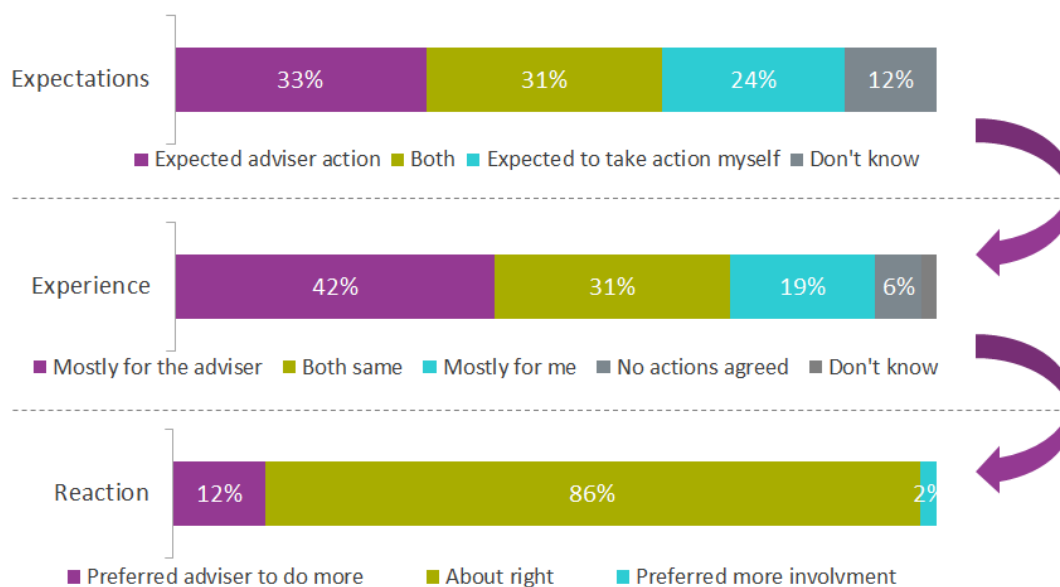
Fig. 17. Chart of options clients choose to proceed with

Of the options put forward by advisers, a repayment plan is the most likely to be accepted, with two-thirds of clients being given this option taking it up (68%). Setting up a household budget, or a debt relief order are taken forward by just under half of those discussing these options (47% respectively). Debt consolidation, debt write off, IVA, and bankruptcy are the least likely to be accepted by clients, less than a third of those offered these options take them up.

2.5.3 Adviser intervention

Clients are more likely to expect adviser intervention than to have to take all actions themselves. However, a quarter still contacted the debt advice centre with no expectation of direct intervention.

Expectations and experience of, and reaction to, adviser intervention



Q10. Before your visit/conversation with (Participant) were you expecting the debt adviser to take action on your behalf regarding your debt situation, or were you expecting to take action yourself? Q11. Thinking about the actions you and the debt adviser agreed on, would you say that they were... Q12. How did you feel about the amount of input you had into the actions that came out of your meeting? Base: All respondents (n=1902)

Fig. 18. Chart of expectations and experience of adviser intervention

Despite this, just a fifth actually ended up taking most of the action themselves, suggesting that there may be some flexibility for advisers to advocate more self-help. However, we know from speaking to advisers that there are some circumstances where direct adviser action is more effective, even when clients are willing to pursue it themselves. For example, some creditors will refuse to accept a repayment plan suggested by the client, but will accept it when contacted by an adviser. On the other hand, some advisers say that, at times, it is more efficient to act on the client's behalf, even if the client could do it themselves. Overall, the vast majority of clients (86%) feel they were given the right amount of intervention. Of those who do not, most would have preferred more adviser intervention rather than less.

In terms of expectations, casework clients are not more likely to expect adviser intervention than one-off clients. However, as may be expected, they are more likely to have most of the actions carried out by the adviser (46% vs. 36% of one-offs). One-off clients are more likely to report that most of the actions were for them to do themselves than casework clients (25% vs. 15% respectively), although it is still a minority. This suggests that while most clients still receive some form of direct adviser intervention, it is the *balance of adviser vs. client action* that differentiates between the approaches. Reflecting the fact that casework clients receive more intervention, although both groups are highly likely to say that they received the right level of intervention, this is more likely among casework clients (89% vs. 82% of one-off clients).

There are no differences in expectation between those with different debt types (priority or non-priority), level of escalation in the debt process, or the number of different types of debt (multiple or single).

However, there is a significant difference between the expectations of those receiving a single contact and those with multiple contacts (29% expected to take action vs. 22% respectively). Multiple contact clients are also less likely to say that the actions were mostly for them to do (14% vs. 31% of single contact clients). In addition, those expecting the adviser to take most of the action were significantly more likely to end up with the adviser taking on most of the actions (53% vs. 39% expecting a mixture of adviser and client action, and 31% expecting to take action themselves).

Therefore, those with a greater degree of expectation, or, perhaps, dependency, are more likely to receive adviser intervention and to return multiple times to the debt advice centre. While this may reflect the capabilities of the clients to a certain extent (multiple contact clients are more likely to have a disability, for example), it may also indicate that some clients are influencing the level of service they receive by expecting greater levels of intervention.

Younger clients (under 45) are more likely to expect to take action themselves (28% vs. 21% of those aged 45+), as are those from higher social grades (32% of ABC1s vs. 21% of C2DEs). While older clients (45+) are not more likely to expect the adviser to take on *most* of the actions, those from lower social grades are (35% vs. 25% of ABC1s).

Fatos

Fatos' keyworker suggested she contact CAB. Fatos called the local CAB and she explained that she is unable to read or write. An appointment was made for her to meet an adviser in person. Fatos brought all her bank letters with her; she was crying and was 'in a really bad state' but the adviser calmed her down and assured her that something could be done. The adviser contacted the bank suggesting a payment plan. A few days later, the bank rejected the offer, suggesting a payment plan Fatos could not afford. She went back to see the adviser who negotiated a reduced plan. A few weeks later Fatos received a cheque and an apology from the bank saying that she did not have to pay the overdraft fees and interest after all. Fatos was unsure of how to stop the direct debit that was now set up. She went back to see the adviser who helped her dismantle the payment plan. *One-off, multiple contacts with intervention*

Sally

Sally and her husband had previously been to the CAB to get help with a similar issue, and following the redundancy they did not think twice about contacting the CAB. They walked into their local CAB and made an appointment for a week later. Initially they just discussed their financial situation. The adviser requested they come back again with some specific paperwork, at which point the adviser helped them set up a budget plan. They were also told that they were now entitled to tax credits. The adviser explained how to approach creditors and wrote letters on their behalf. Over the course of eight face-to-face meetings and a couple of telephone conversations, Sally's husband and the adviser worked on setting up payment plans with all their creditors.

Casework, multiple contacts with intervention

A high proportion of clients (78%) receive some type of adviser intervention, where the adviser carried out an action on their behalf. On average, advisers carry out 1.3 actions on behalf of clients. The most common action is for the adviser to write a letter (44%) or call (35%) a creditor. Advisers agreed repayment plans for around a fifth of clients (20%) and helped put together a budget for one in ten (10%).

Although a number of different factors are clearly at play in determining whether adviser intervention is necessary, clients often tend to see the intervention as a result of their own incapacity to deal with the situation. At the time of seeking advice

many clients feel stressed and depressed, and worried to a point where they feel unable to cope with the situation.

Many clients say they have been unable to sleep at night, and some have cried during their advice meeting. As such, their own emotional distress is in many cases felt by clients to be a logical reason why advisers act on their behalf; they feel that the adviser has sensed their distress and their inability to cope, and has acted as a consequence.

“They knew that I was under stress, very confused”

Casework, Wales

“I just couldn’t contemplate thinking about finances... There was no way I could’ve filled any forms in, and I’m usually very good at things like that”

One-off, Disability

In addition to the emotional distress that many clients experience, there is also a sense that things can be dealt with much more efficiently when advisers take action on their behalf. Based upon previous experiences of aggressive creditors, many clients are anxious and frustrated because they feel they have neither the knowledge nor the ‘power’ to make their creditors listen. The advisers, on the other hand, are generally perceived as competent and as experts in their field who have more bargaining power in dealings with creditors.

“I couldn’t have done it on my own, she had knowledge that I didn’t”

Casework, Wales

“They’re in the know and it’s good to have that backing”

One-off, Capitalise London

For certain options such as debt relief orders, the presence of an intermediary is a requirement; these cases will therefore generally require intervention by the adviser. Also, in some cases clients will initially receive advice to help them contact their creditors themselves; however, in cases where the creditors do not accept or do not respond to their requests, the adviser will often intervene at follow-up meetings.

2.5.4 Intervention among one-off vs. casework clients

While casework clients are more likely to receive intervention than one-off clients, a high proportion of one-off clients still receive intervention (82% vs. 72% respectively). Casework clients also tend to have more actions carried out by their adviser (1.5 vs. 1.1 for one-off clients), which echoes the fact that they proceed with a greater number of options and are more likely to have the adviser carry out most of the actions for them. Again, the difference between casework and one-off appears to be less about whether the client receives any intervention, but rather the balance of actions taken by the client and the adviser.

Those receiving adviser intervention are more likely to have priority debts (48% vs. 42% without intervention), but interestingly, not to be at a more escalated stage in the debt process.

Those with multiple debt types are more likely to receive adviser intervention (81%), and a greater number of actions taken on their behalf (1.5). This suggests that the complexity of the situation rather than its urgency may influence the likelihood of receiving intervention.

In line with comments from advisers, that the capabilities of the individual client influences the likelihood of receiving intervention, those with a disability are more likely to receive intervention than those without (81% vs. 76% respectively).

2.5.5 Individual actions carried out by clients

Of those agreeing an action plan with their adviser, the vast majority (90%) carry out at least one of the actions. Overall, the action most likely to be carried out is a repayment plan, with one in three clients (29%) ultimately taking this option.

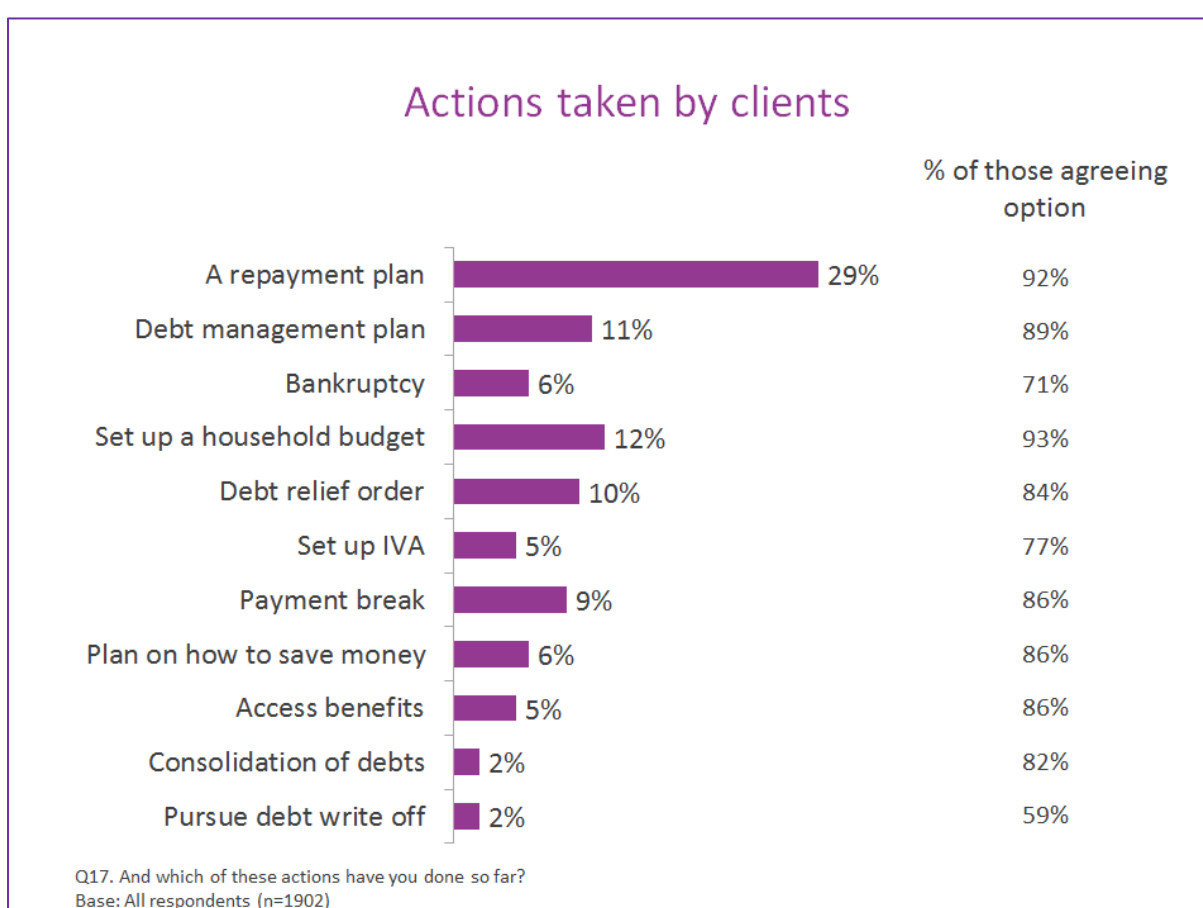


Fig. 19. Chart of actions taken by clients

Looking at the specific actions, for each action, at least 7 in 10 clients opting for it ultimately carried it out. The most commonly agreed options are also the most likely to be acted upon (a repayment plan (92% carrying this out) and a debt management plan (89% carrying it out)). The actions least likely to be completed are bankruptcy (71% carried out) and IVA (77% carried out) and pursuing debt write off (59% carried out), presumably due to the more complex nature of these actions.

There is no difference in the likelihood of carrying out at least one of the agreed actions between one-off and casework clients, suggesting that neither approach is hindering clients

from taking action. There is also little difference in the likelihood to carry out each of the specific actions between the two approaches.

Those who did not receive adviser intervention are less likely to have taken action (13% vs. 9% of those receiving intervention). Understandably, those having contacted more recently are also less likely to have carried out their actions (13% in last 3 months vs. 9% among those contacting the debt advice centre 3 months or longer ago).

There are a number of reasons why clients may not carry out their agreed action plan. In the main, these are because the client does not feel any of the proposed actions are suitable, that the client is not immediately able to carry out the actions, for example due to a lack of resources to pay for a bankruptcy or debt relief order application, or a change in the client's circumstances means that the proposed actions are no longer feasible or necessary. The most common example of this is the client getting a job which enables them to cope financially and which makes further action unnecessary. In addition to this, on some occasions checks carried out by the adviser during the session may reveal that the client is entitled to additional benefits or tax credits, something which again will have an impact on the client's income level.

Peter

Peter went to the local CAB, following his father's suggestion, expecting to potentially set up an IVA. He was told he did not qualify for an IVA. The adviser discussed voluntary bankruptcy, and suggested he go home and think about it. After doing some research online, Peter decided that this was not the solution for him – he felt that the amount of debt was 'not worth going bankrupt for'. He didn't feel that the advice had been wrong, and didn't rule out considering bankruptcy if he continued to struggle. Shortly after seeking advice Peter secured a better-paid job.

Casework, single contact with no intervention

For some clients, however, their situation appears to interfere with the advice process in a more negative manner. In particular, this seems to be the case amongst clients who have assets but are on low incomes. Often these clients are not eligible for any benefits, and insolvency options are rarely suitable because these would often result in them losing their home.

*"There was just nothing to be done... I didn't fit into any of the pigeon holes"
One-off, South West*

*"They told us we're stuffed, basically, because we're not entitled to any other benefits... Now we've got jobs, that's how we solved it, and that's what he told us was the only way, too"
One-off, CFS*

2.5.6 Understanding of advice

Overall, two-thirds (67%) said they completely understood the actions they agreed to take on. While only a small proportion were actually confused (12%), there is perhaps room to improve the comprehension of the actions clients are required to take on themselves. This is particularly important for those receiving little adviser intervention, and in fact, those who did not receive adviser intervention are more likely to say they were confused (17%).

There are no significant differences in comprehension between casework and one-off clients.

2.5.7 Satisfaction with the advice

Satisfaction is very high for both the debt centres overall, and with the debt advisers. Advisers score highly for all elements of the service they provided, from their understanding of clients' issues, to providing clear, useful advice and support. Almost all clients are satisfied to some extent (at least 9 in 10) and the majority of these are extremely or very satisfied.

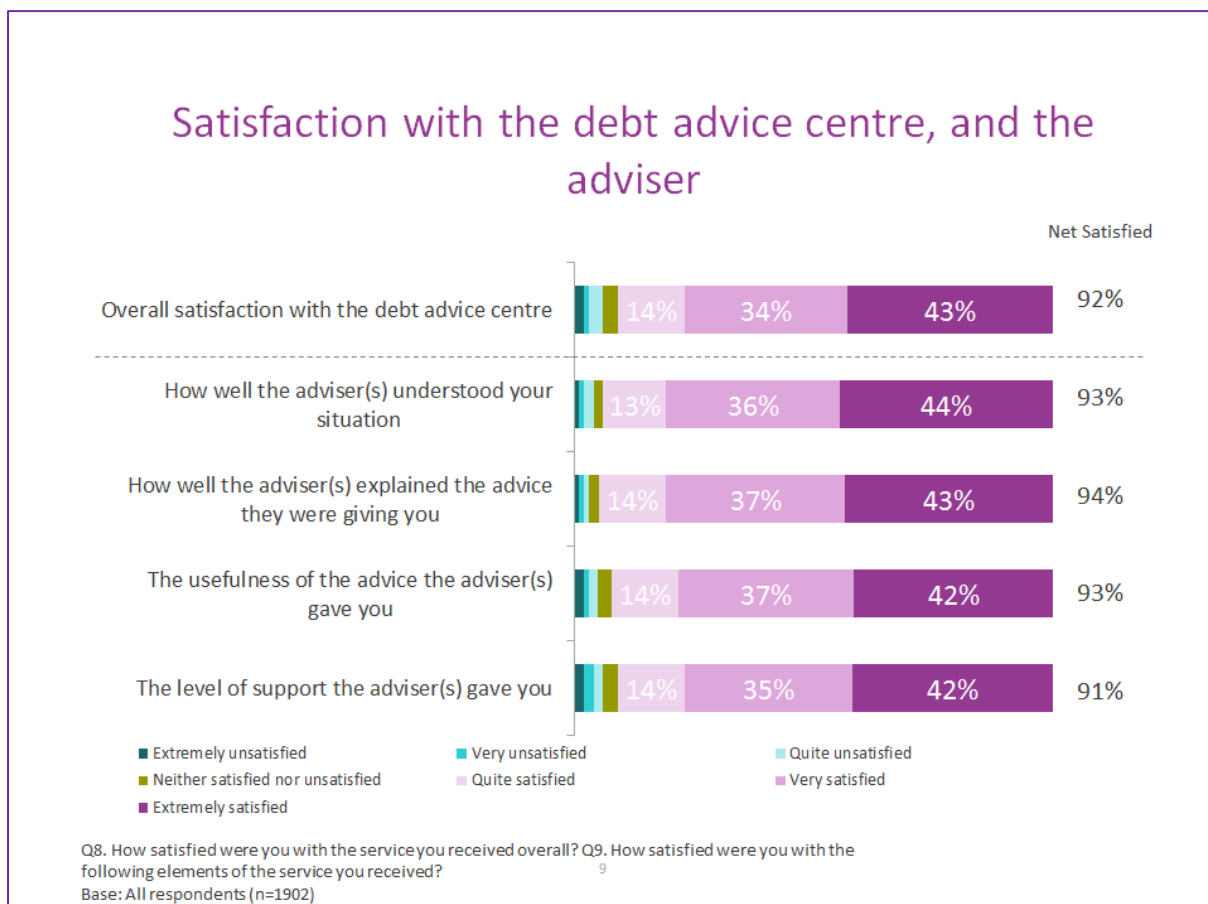


Fig. 20. Chart of satisfaction with debt advice

When clients speak about their experiences of seeking advice, most highlight the positive impact the advice has had on them; they often stress how grateful they are, and how supportive and knowledgeable their advisers have been.

“They were extremely good; the support was amazing”
Casework, Wales

Noticeably, this is also often the case even when the client's debt problem has not been resolved; many highlight the emotional impact the advice has had on them, allowing them to feel more confident and less worried about their situation. This can have a positive impact on clients' well-being even when their debt issues remain.

“It's easier because I've actually spoken to someone”
One-off, Rural

Satisfaction with debt advice by one-off and casework

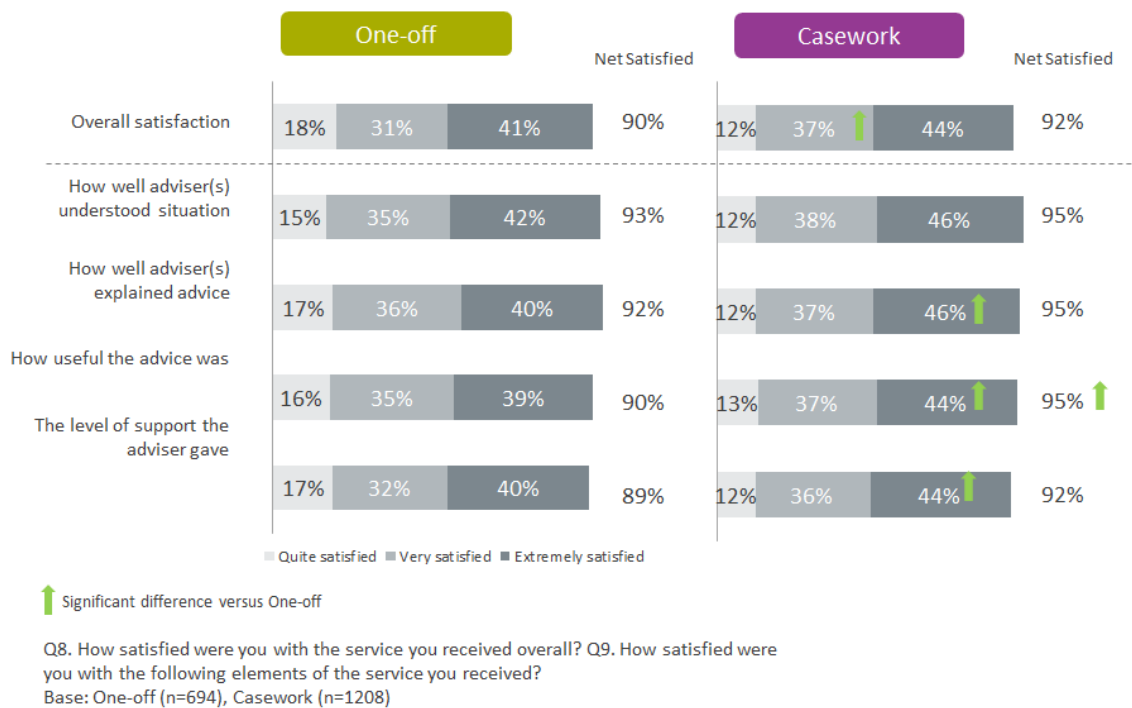


Fig. 21. Chart showing satisfaction with advice by one-off and casework

Overall both one-off and casework clients are highly satisfied with the debt advice centre, and the service they received from the adviser. Around 9 in 10 one-off clients are satisfied with the overall and individual elements of the service. Casework clients are more satisfied with how well the advice was explained than one-off clients (95% vs. 90%). Casework clients are more likely to provide a top box score for the adviser explaining the advice (46% vs. 40%), the usefulness of the advice (44% vs. 39%) and the level of support provided (44% vs. 40%). Essentially, almost all clients are satisfied with the service; however receiving casework results in higher levels of satisfaction, as might be expected given the greater level of intervention and contact, and perhaps the depth of the relationship with the adviser.

One of the key differentiators in levels of satisfaction with the service is whether the client received direct intervention from the adviser. Almost all receiving intervention are satisfied (95%), compared with 78% of clients whose adviser did not act on their behalf. The biggest differences are for the usefulness of the advice (96% vs. 80%) and the level of support (95% vs. 76%). Despite this, it should be noted that while those receiving no intervention are more likely to be *dissatisfied* with the service, this is still a very small minority (17%, which equates to just 3% of all clients).

2.5.8 Dissatisfaction

Overall, few clients say they are dissatisfied with the service (6%). Dissatisfied clients are less likely to have support at home 27% in a relationship (vs. 37% of satisfied clients). They have a high mis-match in expectations, being more likely to expect advisers to take on most of the actions (59% vs. 31% of satisfied clients) but less likely to have actually experienced this (actions were mostly for the adviser to do (28% vs. 43% among satisfied clients)). Consequently, three-quarters (74%) of dissatisfied clients would have preferred more intervention (4% of all clients). Dissatisfied clients are less likely to take action (29%) after contacting an adviser (29%), and report worse outcomes in terms of the improvement to their debt situation overall (29% say it is better vs. 72% of satisfied clients), and specifically, whether they are reducing debts (49% vs. 81% of satisfied clients).

As would be expected, those dissatisfied with the service overall, are more likely to be dissatisfied with specific elements of the adviser service they received, particularly with the level of support provided and the usefulness of the advice they received.

	How well the adviser(s) understood your situation	How well the adviser(s) explained the advice they were	The usefulness of the advice the adviser(s) gave you	The level of support the adviser(s) gave you
Base (All dissatisfied with the overall service (6%))	111	111	111	111
NET: Satisfied (Top 3 box)	44%	44%	33%	27%
NET: Dissatisfied (Bottom 3 box)	49%	49%	56%	68%

Fig. 22. Table showing satisfaction with elements of advice service among those dissatisfied overall

2.6 The impact of advice

2.6.1 Impact on overall debt situation

Just over two-thirds (68%) of clients feel that their situation is better than before they sought advice from the debt advice centre. Few feel that the situation is actually worse (4%). **There is no difference between those receiving a one-off or casework approach.**

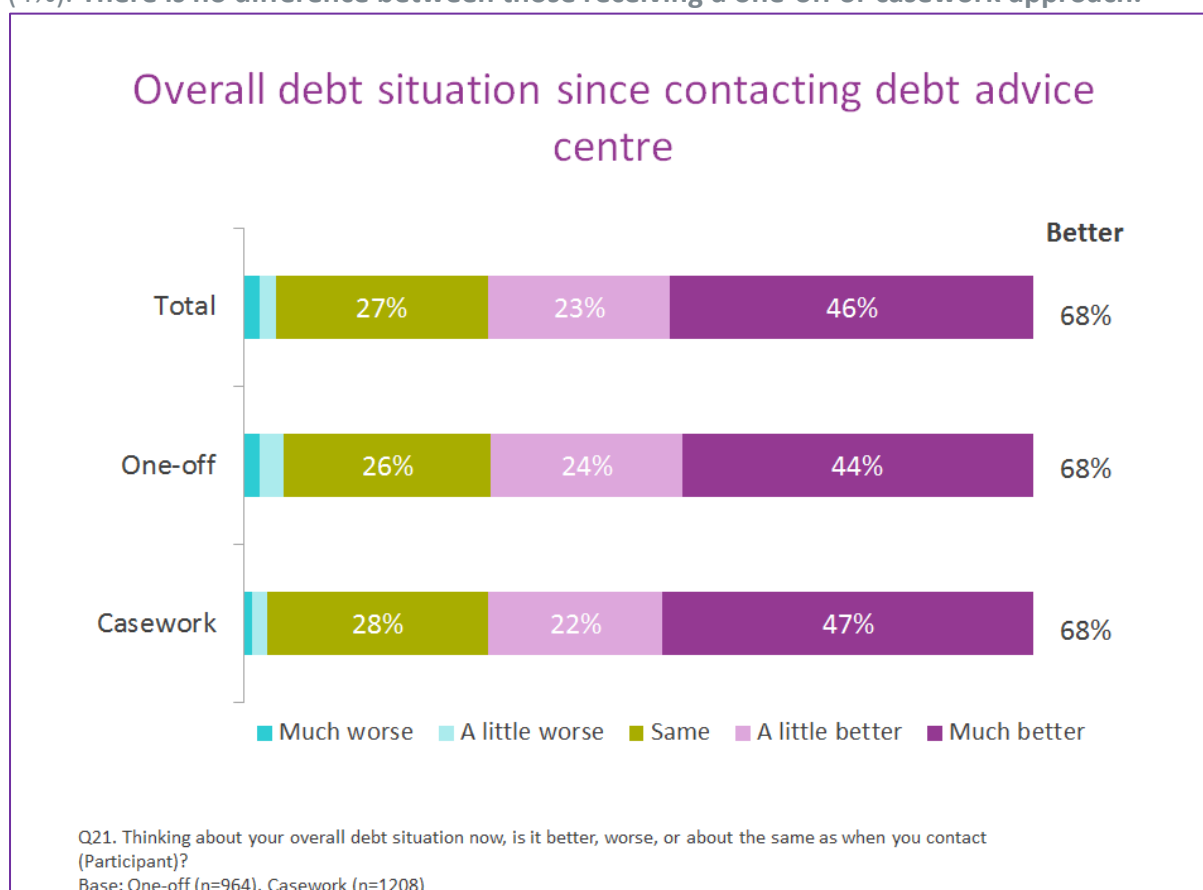


Fig. 23. Chart of overall debt situation since contacting the advice service

There also are no significant differences in the overall improvement by type of debt, number of debt issues, or stage in the escalation process. Outcome appears to be more influenced

Andy

Andy called his creditors and his offers were all accepted. He felt empowered by the advice and the fact that he now knows his rights – something he feels was also obvious to the creditors. Andy attended the follow-up appointment with the adviser but it was very brief. Following the advice sessions, Andy got a job. When he was recently made redundant a second time, he contacted creditors himself. All his requests were accepted. Andy feels that the advice he received at the CAB empowered him to deal with his creditors and he does not expect to be going back.

One-off, no intervention

by the number of contacts with the adviser (70% report the situation is better among those with multiple contacts vs. 64% having a single contact) and whether the client received any direct intervention (73% vs. 51% with no intervention).

Those saying their situation is worse, although a small proportion, are more likely to be male (66% vs. 46% of those saying it has improved) and to have a disability (48% vs. 32%).

2.6.2 Impact on specific elements of debt situation

For each of the specific metrics regarding the impact of the debt advice on clients' lives, at least 7 in 10 agree that their situation has improved and almost 8 in 10 report that they have started to reduce their debt.



Fig. 24. Chart of agreement with specific outcomes since contacting advice service

There are high levels of strong agreement for softer measures such as being more likely to open their post, feeling in control, answering the phone/ door, feeling less stressed, and sleeping better.

Specific outcomes by one-off and casework

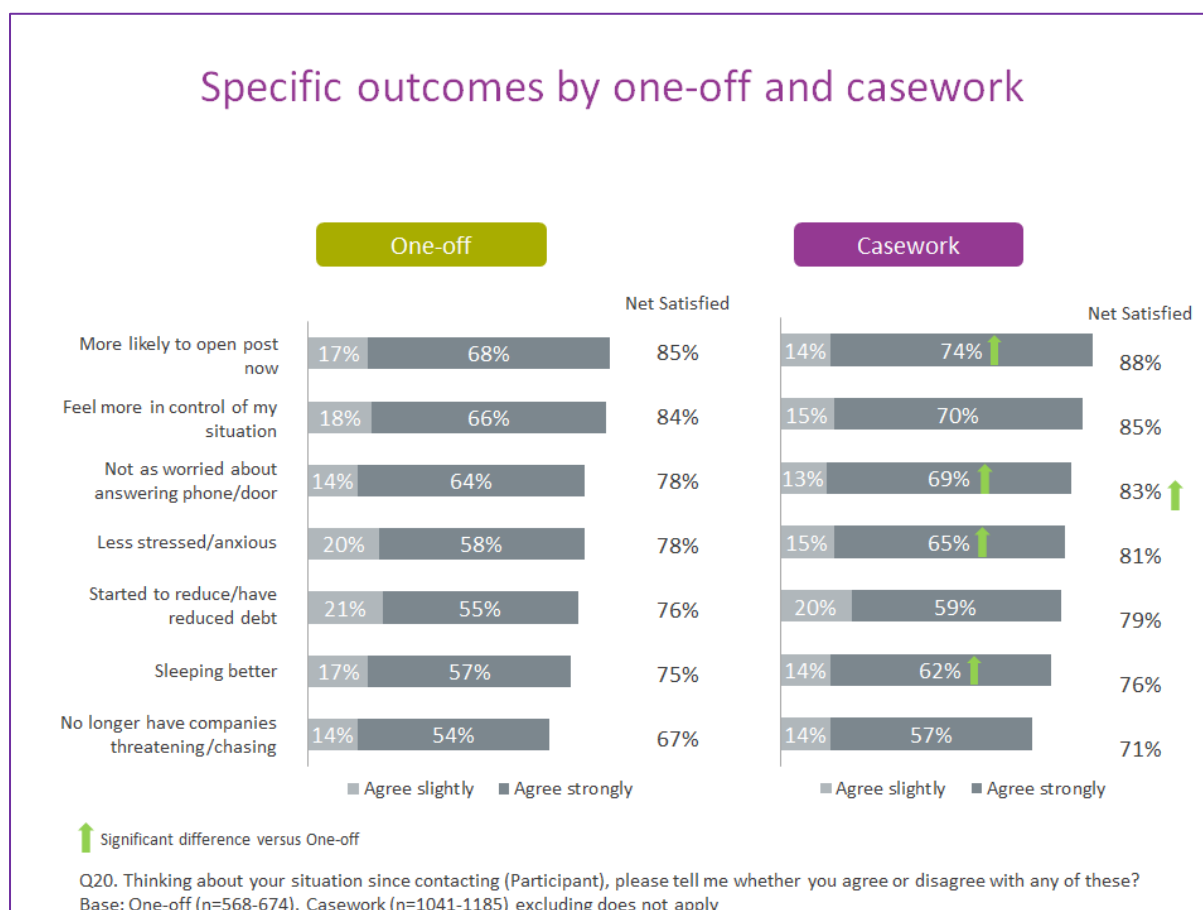


Fig. 25. Chart of agreement with specific outcomes by one-off and casework

Overall, there are few significant differences between those agreeing with the statements between one-off and casework clients. However, those receiving casework are significantly more likely to *strongly* agree with levels of improvement on statements regarding their feelings of anxiety such as opening post (74% vs. 68%), answering the door/ phone (69% vs. 64%), feeling stressed (65% vs. 58%) and sleeping better (62% vs. 57%).

Divia

Divia's creditors all accepted the plea for a payment break, and she has received few phone calls or letters from them since. Payment plans have been set up for her water and rent, and her gas and electricity are being paid – she is not sure exactly how but believes the adviser has made an agreement with the company on her behalf. Divia feels much more confident about dealing with her finances and does not think she will need to contact the adviser again. Now employed part-time, she is currently in the process of setting up payment plans with her other creditors.

One-off, two contacts with intervention

Despite this, in terms of more concrete measures such as reducing debt, and ceasing to have companies chasing them, there is no significant difference between the two approaches. The significant difference in top box agreement with the 'softer' measures may reflect the fact that casework clients tend to be under greater pressure from creditors (more likely to have escalated debt issues) at the start of the debt advice process.

Intervention is, again, a significant predictor of improved outcomes on all measures, with those not receiving adviser intervention providing lower scores for outcomes overall.

	Intervention		Client took action	
	Yes (1286-1454)	No (277-351)	Yes (1139-1298)	No (108-133)
Base (excluding does not apply) n=				
In control	88%	74%	90%	70%
Less stressed	83%	66%	85%	67%
Opening post	90%	75%	91%	74%
Reducing debts	81%	65%	86%	52%
Answering door/ phone	84%	66%	86%	65%
Sleeping better	79%	61%	82%	61%
Creditors no longer chasing	73%	56%	77%	49%

Fig. 26. Table showing agreement with specific outcomes by adviser intervention and client action

Even on the harder measures such as reducing debts and having creditors no longer chasing them, those without intervention are less likely to agree (see fig.25), and more likely to disagree (27% disagree that they are reducing debt vs. 13% of those with intervention; 35% disagree that creditors are no longer chasing them vs. 19% of those with intervention).

On occasions where advisers do not give clear recommendations but mainly outline general facts about a number of options, some clients feel disheartened rather than empowered after their session.

“I came away feeling I hadn’t achieved a great deal, the problem was still there”
One-off, EMMA

In these cases, clients often feel disappointed with the service and are not contemplating on going back; instead, they struggle on and hope for the best.

“She reeled off a lot of stuff I didn’t really understand - there wasn’t a lot of help”
One-off, South West

Those who agree to a repayment plan show significantly higher scores on reduction of debt than those who choose not to (88% vs. 73%). Those carrying any out their agreed actions are, unsurprisingly, more likely to report positive outcomes on all measures than those who do not carry out any actions. In terms of their specific debt situation, taking action results in a far greater proportion of clients reporting that they are reducing their debts (79% vs. 46% of those not taking action) and that creditors are no longer chasing them (70% vs. 43% of those not taking action).

The agreed actions with the biggest impact are bankruptcy, pursuit of debt write-off and a debt relief order. 29% of those who agreed bankruptcy with their adviser did not then act on it, and just 30% of this group said their debt had gone down, compared with 84% of

those who had completed bankruptcy proceedings. Similar scores were seen for the measures 'I have started to reduce/have reduced my debts' (49% vs. 83%) and that clients 'no longer have companies chasing' them (55% vs. 82%).

Where base sizes were robust enough for significance testing, the differences between the stated financial situation of those who had enacted agreed upon advice vs. those who had not were significant, and even in those cases where base sizes were too low for analysis, there were directional trends suggesting that acting on agreed advice improves debt situation.

Often, proposed actions for clients to carry out will involve dealings with one or more of their creditors. Ultimately, the outcome of carrying out these actions will therefore often be determined by the creditors' response, that is, if the creditors accept offers of for example reduced payments or payment breaks, this will have a positive impact on the client's situation. Conversely, when creditors do not accept or do not respond to clients' requests, the outcome for the client will be less positive, and often these clients will return for further advice.

Fatos

Fatos' dealings with her bank are now sorted and she has heard no more from them. She feels tremendously relieved and is very grateful to the adviser whom she feels has helped her a lot – and a lot more than she would have expected. She still owes money which is being managed through a debt management agency; however she feels that she is now more confident about her finances. She is now asking her key worker to keep an eye on her bank statements to ensure they discover any unexpected charges before they develop into large amounts which she cannot afford to pay back.

One-off, multiple contacts with intervention

In a number of cases there is a clear sense amongst clients that the advice has helped them deal with their creditors; they feel that the advice prepared them for negotiating with creditors in a confident and knowledgeable manner and that this is a key reason why the creditors accepted their request.

"Now I know where I stand I could speak to the creditors, and they listened"

One-off, CFS

Agreeing a deal with their creditors is a vast relief for clients because this often means that they will no longer be receiving threatening letters or phone calls.

In the cases where clients successfully negotiate a deal with their creditors, the advice is often felt to have empowered clients to deal with their creditors and, through this, reach a solution to the debt problem they went to seek advice about. This is also the case for a number of clients who have received advice on how to apply for bankruptcy and who, based upon the advice and information received, successfully went on to apply for bankruptcy.

In general, clients talk about how the advice has helped them feel more in control of their situation, how it has calmed them down and made them more able to focus on dealing with their finances. Often, this is felt to be the first requirement for the clients to be able to take any action.

"She made me feel calm, made me focus; I know what I've got to do now"

Casework, CFS

While some clients appreciate the choice of options provided and the fact that they are not being ‘pushed’ down a route they do not wish to take, clear recommendations from the adviser are often appreciated by clients; a clear recommendation gives them a sense of direction and reassures them that they are on the right track to sorting out their problems.

“I’m less stressed knowing this route is the right route”

One-off, South West

Sally

Sally and her husband managed to agree payment plans with all their creditors. Sally felt that going to the adviser helped relieve the stress they felt about their finances, and helped them feel more confident they will be able to manage on a reduced income. In addition to this, things are now looking even better because Sally’s husband has now found a part-time job.

Casework, with intervention

The vast majority of clients do appear to feel empowered by the advice they have received, and most highlight how the advice has helped them feel more confident, less worried, less depressed, and much more able to cope with their situation.

“I was on the verge of suicide – it was like a weight being lifted off my shoulders. It put my mind at rest, put my wife’s mind at rest”

One-off, GMMAP

3. APPENDIX

APPENDIX [V] – Quantitative Questionnaire

Good morning/afternoon/evening. My name is _____ and I am calling from Optimisa Research, an independent market research company.

Q. Confirmation of respondent name

DO NOT READ OUT UNLESS COMPLETELY SURE YOU ARE SPEAKING TO THE RIGHT PERSON:

We are conducting research into people's experience of using [TEXT SUB PARTICIPANT]. We understand that you have used [TEXT SUB PARTICIPANT] and might be willing to take part? The survey will take about 10 minutes.

Optimisa work to the Market Research Society Code of Conduct, which means we cannot identify you or show anybody outside of Optimisa your questionnaire, not ever. Your answers will only be shared anonymously and will be mixed in with other people's answers. I'd like to emphasise we are not selling anything, this is purely research and you will not receive any follow-ups from this research.

Your call maybe monitored or recorded for quality control purposes but this will not be used for any other reason than this research.

INTERVIEWER ONLY READ OUT IF RESPONDENT SHOWS CONCERN.

If you wish to check the validity of this research please ring the Market Research Society on 0500 39 69 99.

Q1. Can you confirm that you have used [TEXT SUB PARTICIPANT] in the last 6 months?

SINGLE CODE

- Yes
- No

IF NO – THANK & CLOSE

Q1a. And were you using [TEXT SUB PARTICIPANT] for yourself or on behalf of someone else?

- For myself
- On behalf of somebody else

IF RESPONDENT MADE CONTACT ON BEHALF OF SOMEONE ELSE, ASK THEM TO ANSWER THE SURVEY BEARING THAT PERSON IN MIND

Q2. How did you hear about [TEXT SUB PARTICIPANT]?

DO NOT READ OUT

SINGLE CODE

- Online search
- Through another money advice service (Please specify)
- Through a local/ community service
- Through a debt/ money advice website
- Through a company/organisation I owed money to
- Through my local council/ local authority
- From a friend or family member
- From an advert

- Have used them before
- Just know about them in the community
- It's where everyone goes – you just know
- Other (Please specify)
- Don't know/ can't remember (DO NOT READ OUT)

-
- **Q3. Were there any particular bills, loans or other financial agreements you were concerned about or having difficulty paying when you contacted [TEXT SUB PARTICIPANT]?**

-
- *IF MADE CONTACT ON BEHALF OF SOMEONE ELSE, MAKE SURE RESPONDENT ANSWERS AS THOUGH THEY ARE ANSWERING ON THEIR BEHALF*

-
- *DO NOT READ OUT, BUT PROBE FULLY*

-
- MULTI CODE

- **Secured Personal loan (a secured loan excludes your mortgage and is usually one where your house is used as backing for the loan and you could lose your house if you fail to keep up with the loan payments)**
- **Mortgages – secured on home**
- **Rent payment**
- **Council tax payment**
- **Gas bills or electricity bills**
- **Telephone/broadband bills**
- **TV licence bills**
- **Income tax**
- **National Insurance**
- **VAT**
- **Magistrate's Court fine**
- **Child support/maintenance**
- **DSS/Social Fund loan**
- Water bills
- Credit Card
- Authorised overdraft
- Store card
- Unsecured personal loan
- Loan from friends and family
- Car Finance loan
- Credit union loan
- Home Collected credit loan (e.g. from Provident or Shopacheck)
- Loan from a pawnbroker/cash converter

- Payday loan
- Student loan
- Insurance payment plan/instalments
- Mail Order Catalogue
- Hire Purchase agreement
- Other (Please specify)
- None of these

Q4. And, which of the following, if any, did you experience that prompted you to contact [TEXT SUB PARTICIPANT]?

IF RESPONDENT IS CONCERNED: This will help us to assess the service [TEXT SUB PARTICIPANT] provides to people in different situations. We will not share your individual answers with any other organisation.

- *IF MADE CONTACT ON BEHALF OF SOMEONE ELSE, MAKE SURE RESPONDENT ANSWERS AS THOUGH THEY ARE ANSWERING ON THEIR BEHALF*

MULTI CODE

- Not paying bills occasionally
- Not paying bills regularly
- Receiving creditor letters or phone calls
- Receiving a court summons from a creditor
- Being approached by bailiffs
- Being threatened with eviction
- Being threatened with termination of electricity, gas, telephone supply
- Other (Please specify)
- Prefer not to say (DO NOT READ OUT)

Q4a. Before you contacted [TEXT SUB PARTICIPANT] had you used any other sources of information or advice about the same issue?

DO NOT READ OUT

MULTI CODE

- National Debt line
- Citizen's Advice Bureau/ website
- Government website
- Another advice centre
- Consumer Credit Counselling service (CCCS)
- Payplan
- Debt Management Company that charged a fee
- Online discussion forum
- Other phone line (Please specify)
- Other website (Please specify)
- A company I owed money to (e.g. a bank, utilities provider)
- Friends/ family
- Solicitor/ legal services

- Other (Please specify)
- None
- Don't know/ prefer not to say

-

Q5. Thinking about when you first contacted [TEXT SUB PARTICIPANT], which of these best describes your experience?

- SINGLE CODE

-

- I saw a debt adviser that day
- I spoke to someone in person about my debt problems and was given an appointment with an adviser for another day
- I did not speak to anyone in detail about my debt problems but was given an appointment with an adviser for another day
- I spoke briefly to someone in person about my debt problems and was advised to contact another debt advice provider (e.g. national telephone or online provider)
- I spoke with someone on the phone who gave me the advice I needed
- I spoke with someone on the phone and made an appointment to meet with an adviser
- I spoke with someone on the phone and made an appointment to speak with an adviser on the phone
- Other (Please specify)

ROUTING INSTRUCTIONS: ASK ONLY THOSE WHO MADE AN APPOINTMENT (select code 2, 3 OR 6 OR 7 at Q5)

Q6. And how long was it between when you first contacted [TEXT SUB PARTICIPANT] and your appointment with a debt adviser?

- Within a week
- Within 2 weeks
- Within a month
- Longer than a month
- Don't know/ can't remember (DO NOT READ OUT)

ROUTING INSTRUCTIONS: ASK ALL

Q7. How many times have you seen or spoken to a debt adviser in person or on the phone at [TEXT SUB PARTICIPANT] in the past 6 months about the same issue(s)?

- DO NOT READ OUT

-

- SINGLE CODE

-

- 1
- 2
- 3
- 4 or more

Q8. Thinking about all the debt advice you have received at [TEXT SUB PARTICIPANT]. How satisfied were you with the service you received overall?

- SINGLE CODE
- - Extremely satisfied
 - Very satisfied
 - Quite satisfied
 - Neither satisfied nor unsatisfied
 - Quite unsatisfied
 - Very unsatisfied
 - Extremely unsatisfied

Q9. HAS MOVED TO AFTER Q18.

Q10. Before your first visit to/conversation with [TEXT SUB PARTICIPANT] were you expecting the debt adviser to take action on your behalf regarding your debt situation, or were you expecting to take action yourself?

SINGLE CODE

- I expected the adviser to take action on my behalf
- A mixture of both
- I expected to take action myself
- Don't know (DO NOT READ OUT)

Q11. Thinking about the actions you and the debt adviser agreed on, would you say that they were...

INTERVIEWER NOTE: If respondent unclear, give example of putting together a budget or repayment plan

SINGLE CODE

- Mostly for the debt adviser to do
- Mostly for you to do
- You both had about the same amount to do
- You did not agree with the actions suggested
- There were no actions
- Don't know (DO NOT READ OUT)

Q12. How did you feel about the amount of input you had into the actions that came out of your meeting?

SINGLE CODE

- I would have preferred more involvement
- It was about right
- I would have liked my adviser to do more on my behalf

Q13. And, which of the following possible actions, if any, did your adviser provide for your consideration? READ OUT

MULTICODE

- Bankruptcy
- Individual Voluntary Arrangement (IVA) debt solution
- Debt management plan
- Debt relief order
- Consolidation of debts
- Pursue debt write off
- A repayment plan
- Agree with creditors space of time in which no payments are made
- Help to set up a household budget
- Access to benefits or credit options not previously aware of
- Help to set up a plan how to save money
- Other (Please specify)
- None of the above
- Don't know (DO NOT READ OUT)

Q14. And, which of these did you choose to proceed with?

SHOW ONLY THOSE SELECTED AT Q13

MULTICODE

- Bankruptcy
- Set up an Individual Voluntary Arrangement (IVA)
- Set up a debt management plan
- Set up a debt relief order
- Consolidated all of my debts
- Pursue debt write off
- Set up a repayment plan
- Agreed with creditors a space of time in which no payments are made
- Set up a household budget
- Obtained access to benefits or credit options not previously aware of
- Set up a plan how to save money
- Other (Please specify)
- None of the above
- Don't know (DO NOT READ OUT)

Q15. And what, if anything, has the debt adviser done on your behalf?

- *IF MADE CONTACT ON BEHALF OF SOMEONE ELSE, MAKE SURE RESPONDENT ANSWERS AS THOUGH THEY ARE ANSWERING ON THEIR BEHALF DO NOT READ OUT, BUT PROBE FULLY*

MULTI CODE

- Called someone I owed money to (e.g. bank, local authority, utility supplier,...)

- Wrote a letter (s) to someone I owed money to...
- Agreed a re-payment plan with a company I owed money to
- Contacted a ~~legal adviser~~ lawyer/solicitor on my behalf
- Referred me to another debt adviser
- Referred me to another service, e.g. a solicitor (Please specify)
- Represented me at court
- Helped me with insolvency options such as DRO and bankruptcy
- Helped me make a budget
- Other (Please specify)
- None/ took no actions
- Don't know (DO NOT READ OUT)

Q16. Thinking about the actions you agreed to take on yourself, how well did you feel you understood what you needed to do?

SINGLE CODE

- I completely understood
- I mostly understood
- I was a bit confused
- I was extremely confused

ROUTING INSTRUCTIONS: ASK ONLY THOSE WHO CODE ANY AT Q14

Q17. And which of these actions have you done so far?

SHOW ONLY THOSE SELECTED AT Q14

MULTI CODE

- None
- Don't know/ can't remember (DO NOT READ OUT)

ROUTING INSTRUCTIONS: ASK ONLY THOSE WHO HAVE NOT DONE ANY ACTIONS AT Q17

Q18. What is the main reason why you haven't been able to carry out those actions?

DO NOT READ OUT, BUT PROBE FULLY

MULTI CODE

- Not had enough time but still plan to do so
- Not had enough time – but don't see the point
- I didn't understand what I was supposed to do
- I tried but I found it too difficult
- I did not feel confident enough to do it
- I'm waiting for some further information from (Please specify)
- It turned out to be more complicated than I expected
- My circumstances changed which meant I've been unable to deal with it yet
- My circumstances changed which meant I had more money than I expected
- Other (Please specify)
- Don't know/ prefer not to say

ROUTING INSTRUCTIONS: ASK ALL

Q19. REMOVED

Q9. And using the same scale as before, how satisfied were you with the following elements of the service you received?

RANDOMISE

- a. How well the adviser(s) understood your situation
- b. How well the adviser(s) explained the advice they were giving you
- c. The usefulness of the advice the adviser(s) gave you
- d. The level of support the adviser(s) gave you

SINGLE CODE

- Extremely satisfied
- Very satisfied
- Quite satisfied
- Neither satisfied nor unsatisfied
- Quite unsatisfied
- Very unsatisfied
- Extremely unsatisfied

Q20. I'm now going to read some statements. Thinking about your situation since contacting [TEXT SUB PARTICIPANT], please tell me whether you agree or disagree with any of these?

- **IF MADE CONTACT ON BEHALF OF SOMEONE ELSE, MAKE SURE RESPONDENT ANSWERS AS THOUGH THEY ARE ANSWERING ON THEIR BEHALF**

•

• **RANDOMISE**

•

- a. I am now sleeping better
- b. I am not as worried about answering the phone or the front door
- c. I no longer have companies threatening or chasing me
- d. I am less stressed or anxious about my debt situation
- e. I have started to reduce/ have reduced my debts
- f. I feel more in control of my situation
- g. I am more likely to open my post now

SINGLE CODE

- Agree strongly
- Agree slightly
- Neither agree nor disagree
- Disagree slightly
- Disagree strongly
- Does not apply
- Don't know (DO NOT READ OUT)

Q21. Thinking about your overall debt situation now, is it better, worse, or about the same as when you contacted [TEXT SUB PARTICIPANT]?

- **IF MADE CONTACT ON BEHALF OF SOMEONE ELSE, MAKE SURE RESPONDENT ANSWERS AS THOUGH THEY ARE ANSWERING ON THEIR BEHALF**

SINGLE CODE

- Much better
- A little better
- About the same
- A little worse
- Much worse

DEMOGRAPHICS

We would like to know a little bit more about you to help us ensure we are speaking to a broad range of people, and providing a fair service to everyone. Your answers are only used when mixed in with the answers from other people.

D1. Gender [DO NOT ASK]

SINGLE CODE

- Male
- Female

D2. How old are you?

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65+
- Prefer not to say (DO NOT READ OUT)

D3. What is the occupation of the main income earner within your household?

INTERVIEWER NOTE:

If share a house with others but have separate finances, do not include them at this question. Only consider those who have shared incomes / outgoings

If the chief income earner is retired and has an occupational pension, please answer for their most recent occupation

If the chief income earner is not currently in paid employment but has been out of work for less than 6 months, please answer for their most recent profession

SINGLE CODE

- 1 Housewife / house husband / looking after family (code as E)
- 2 Retired and only receiving state pension, not company pension (code as E)
- 3 Student (code as C1)
- 4 Casual worker without regular income, or unemployed for six months or longer (code as E)
- 5 Manual worker (e.g. Lorry driver, Holiday camp worker, Hotel Porter) (code as D)

- 6 Skilled manual worker (e.g. Silversmith, Plumber, Electrician) (code as C2)
- 7 Junior management or professional, or administrative (e.g. Most office workers, Accounts clerk, Secretary, Police Sergeant) (code as C1)
- 8 Intermediate management in large organisation, owner of small business, principal officer in civil service / local government (code as B)
- 9 Very senior management, top-level civil servant or professional (e.g. Surgeon, Partner in a law firm, Regional bank manager, Board Director of medium/large firm' (code as A)
- 10 Unemployed for 6 months or longer (code as E)
- 11 Don't know/ prefer not to say (DO NOT READ OUT)

CODING INSTRUCTIONS:

SOCIAL GRADE

- A = CODE 9
- B = CODE 8
- C1 = CODE 3 OR 7
- C2 = CODE 6
- D = CODE 5
- E = CODE 1, 2, 4 OR 10

D4. What is your annual household income?

SINGLE CODE

- Less than £10,000
- £10,000 - £19,999
- £20,000 - £29,999
- £30,000 - £39,999
- £40,000 - £49,999
- £50,000 - £74,999
- £75,000 - £99,999
- £100,000 +
- Prefer not to say (DO NOT READ OUT)
- Don't know (DO NOT READ OUT)

D5. Are you currently in employment?

SINGLE CODE

- Yes, full time
- Yes, part time
- Student
- Retired
- Unemployed/ not working
- Don't know/ prefer not to say (DO NOT READ OUT)

D6. Are you..?

- Married or in a civil partnership

- Cohabiting / living with partner
- In a relationship but not living together
- Single
- Divorced
- Separated
- Widowed
- Prefer not to answer (DO NOT READ OUT)

D7. Which of the following best describes where you are currently living?

MULTI CODE

- In a home you own outright
- In a home you own through a mortgage or loan
- In a home you rent through a private landlord
- In a home you rent through a local authority or council
- With a friend or family member rent free
- Other (Please specify)
- Don't know/ prefer not to say (DO NOT READ OUT)

D8. What other adults do you currently live with?

MULTI CODE

- None, I live by myself
- My husband/ wife/ partner
- Family members (parents/ grown-up children etc.)
- Other people (housemates/ lodger/ landlord)
- Don't know/ prefer not to say (DO NOT READ OUT)

D9. Are you responsible for any children under 16 at your home, either some or all of the time?

SINGLE CODE

- Yes, all of the time
- Yes, some of the time
- No
- Don't know/ prefer not to say (DO NOT READ OUT)

D10. Are you responsible for the care of any adults needing additional assistance at your home?

SINGLE CODE

- Yes, all of the time
- Yes, some of the time
- No
- Don't know/ prefer not to say (DO NOT READ OUT)

D11. What is your ethnic group?

SINGLE CODE

- White
- Mixed / multiple ethnic groups
- Asian / Asian British
- Black/ African/ Caribbean/ Black British
- Chinese
- Arab
- Other ethnic group
- Prefer not to say (DO NOT READ OUT)

•
D12. Do you have a physical or mental impairment or long-term illness that significantly impacts on your ability to carry out normal day-to-day activities?

SINGLE CODE

- Yes
- No

•
R1. Are you willing to be re-contacted for future research on this topic?

SINGLE CODE

- Yes
- No

ROUTING INSTRUCTIONS: ASK ONLY THOSE WILLING TO BE RE-CONTACTED (CODE 'YES' AT R1)

R2. We would like to speak to some people in more detail about their experiences with [TEXT SUB PARTICIPANT]. Those taking part in the next stage will be offered a small sum of money in recognition of their time. Are you willing for us to contact you about the next stage of research?

• SINGLE CODE

- - Yes
- No

ROUTING INSTRUCTIONS: ASK ONLY THOSE WILLING TO TAKE PART (CODE 'YES' AT R2)

R3. What is the best telephone number on which to contact you?

.....

R4. Please can you tell me your postcode?

.....

 CLOSING SCRIPT

APPENDIX [W] – Client discussion guide

4. DISCUSSION PLAN

Project: *Debt Advice*

JOB NUMBER: 12080035

Discussion Plan Overview		
Introduction/ warm up	Purpose of section: <i>Put respondent at ease, introduce the research, find out some background details, relax them, get them talking</i>	5 minutes
Background	Purpose of section: <i>Get some background on respondent's lifestyle, attitudes to money, history of financial problems / how recent problems arose, extent of problems, trigger for seeking advice</i>	10 Minutes
Initial contact	Purpose of section: <i>Establish how they found the service they used, what other organisations/agencies involved, channel used to make contact, how quickly an appointment was made, and what client's expectations were pre-advice</i>	5 minutes
Advice received	Purpose of section: <i>Find out what happened – how many sessions / all F2F or telephone follow up? What discussed/suggested? Feelings about quality and quantity of advice. What options/solutions presented? How practical/useful were the suggestions? Explore role of adviser vs. role of client in taking further action</i>	10 - 15 minutes
Actions since	Purpose of section: <i>Find out what actions were agreed with the adviser, and what has been done since receiving the advice. Explore barriers to taking action/delaying activity as appropriate. How has the client's financial situation changed as a result of the advice?</i>	10 - 15 minutes
Feelings about the service	Purpose of section: <i>Explore client perceptions of the service provided / impact on finances/wellbeing, likelihood to recommend</i>	4 - 5 minutes
Suggested improvements	Purpose of section: <i>Understand how the service could (if at all) have been improved in terms of availability, channel, duration, clarity, support, follow up</i>	4 - 5 minutes
Summary/Close	Purpose of this section: <i>Summarise key points of discussion, capture summary vox pop if respondent willing (F2F only!)</i>	4 - 5 minutes

Introduction/ warm up	Purpose of section: <i>Put respondent at ease, introduce the research, find out some background details, relax them, get them talking</i>	5 minutes
	<ul style="list-style-type: none"> • Thank respondent for taking part • Introduce self and Optimisa Research – independent market research company 	

	<ul style="list-style-type: none"> • Broad outline/structure of the session – talking to people who recently used a debt advice service, getting their views • Not right or wrong answers, no trick questions, not there to judge • Reassure about privacy/anonymity/confidentiality • Recording for research purposes only • Ask for any questions and concerns before starting • A little bit about themselves <ul style="list-style-type: none"> ○ Family/household composition ○ Circumstances – work, unemployed etc. ○ Interests/hobbies 	
Background	Purpose of section: <i>Get some background on respondent's lifestyle, attitudes to money, history of financial problems / how recent problems arose, extent of problems, trigger for seeking advice</i>	5 - 10 Minutes
	<ul style="list-style-type: none"> • How would you describe your attitude to money/ financial matters – careful, carefree, anxious, spendthrift etc.? <ul style="list-style-type: none"> ○ What outgoings do you have? (Mortgage, rent, running a car, children etc.) ○ What do you see as the challenges in managing your money? (probe fully) • Tell me a bit about how your recent financial situation/worries come about (encourage respondent briefly tell his/her story) • What happened? (job losses, illness, other factors) • Is this the first time you've had debt issues...if not what did you do about it last time? • What were the biggest problems?(probe around scale of issues/pressure from creditors) • Type of creditors – banks/credit cards/household bills/other loans • Type of pressure – e.g. late payment demands/bailiffs/court appearance? • How did you prioritise/decide what bills to pay first? • How long were you having these issues? • How did you try to sort out your money problems? • Were there ways of getting information/support to sort out things yourself? • What happened to make you decide to seek advice/get some help? (probe fully) 	
Initial contact	Purpose of section: <i>Establish how they found the service they used, what other organisations/agencies involved, channel used to make contact, how quickly an appointment was made, and what client's expectations were pre-advice</i>	5 minutes

	<ul style="list-style-type: none"> • What happened once you'd decided to get some help – how did you go about finding it? (probe for all sources – who spoke to, what help offered, what perceived options, did someone suggest it) • How many organisations/people did you approach? Why more than one? How did you end up going to [participant organisation] instead of any of the others? (or was it as well as others, and if so, why?) • What role did friends/family play in encouraging you to seek advice? • If approached a particular organisation directly – why them? How did you hear about them/did you know them already? • How did you get in touch? (In person, telephone, internet etc.) • What happened when you made contact? (any initial assessment/triage etc.) • How easy was it to get an appointment? • How quickly did you get an appointment? Is that how long you thought it would take? (Quicker, slower, about right?) • What did you hope would come of seeking help? (probe to understand desire for empowerment vs. handing over problems, expectation of one vs many visits) 	
Advice received	Purpose of section: <i>Find out what happened – how many sessions / all F2F or telephone follow up? What discussed/suggested? Feelings about quality and quantity of advice. What options/solutions presented? How practical/useful were the suggestions? Explore role of adviser vs. role of client in taking further action</i>	10 - 15 minutes
	<ul style="list-style-type: none"> • What happened next? (spontaneous description first, then probe as needed) • How many visits to the centre and telephone calls to date (have you finished with these or are they still going on?)? • What happened during the first session? What else? • What did you discuss with the adviser? • What did you agree would happen next? • What options did you discuss/were explained to you? • How did you know what would be the right option for you and your circumstances? • If more than 1 visit – what happened after the first visit? Continued F2F/followed up by phone etc. • What sorts of things happened in the follow up visits? • Could everything have been done in the one visit, or was it important to have a follow up? Why is that? • How did you feel about the advice you were given? Why do you say that? How easy was it to understand/to decide what you should do? Was it relevant advice? 	

	<ul style="list-style-type: none"> • Did you feel you had the right number of visits/contacts – would it have been better to have more/fewer visits (or phone calls) • Did you feel you were given enough time/advice? Why / why not? • To what extent did the adviser help you understand/decide what you needed to do to sort out your problems, and to what extent did they sort things out for you? How did you feel about that? • What did you think of the adviser? Probe fully for friendliness, helpfulness, clarity of information provided, perceived knowledge etc. • How important was the way you received the advice (i.e. in person/on the telephone)? Why is that? What would be your preferred way of receiving advice like this? Why is that? (On the phone, in person, on the internet?) • For alternative ways of receiving advice: What difference would it have made if you had been given advice a different way i.e. in person/over the phone or on the internet? Why is that? • How useful would you say the advice was? Why / why not? • What was particularly good about the advice you received? (Including the content, and the format/style of delivery) • What could have been done better? What aspects did you find difficult/frustrating/unhelpful? 	
Actions since	Purpose of section: <i>Find out what actions were agreed with the adviser, and what has been done since receiving the advice. Explore barriers to taking action/delaying activity as appropriate. How has the client's financial situation changed as a result of the advice?</i>	10 - 15 minutes
	<ul style="list-style-type: none"> • What did you and the adviser agree needed to happen next? • Did you have an action plan? What needed to happen and when? • What has actually happened since you spoke to [participant organisation]? Probe specific actions, what has customer done themselves (and what has adviser done for them?): <ul style="list-style-type: none"> ○ See Action checklist on final page. Record which actions taken by self/adviser? ○ Anything else? • Did you do what you planned to do? Why / why not? (probe fully for any barriers – too difficult, frightened, couldn't face it, confused about what to do – in what way specifically?) • IF ONE OFF ADVICE RECEIVED: If you were confused, what would have helped? Could the advice have been different in some way? Ideas about what would have helped? More clarity on actions for you 	

	<p>to take?</p> <ul style="list-style-type: none"> • Are there some things that have been easier to do? Why is that? • If not acted yet but planning to – why not? What are you waiting for/ what needs to happen / what would help/encourage you to act? Do they have enough info etc/confused about what to do? • If steps already taken – how did it go? What difference has it made? • What has changed as a result of taking the advice you received? Why do you say that? • Probe: do you feel that your stress/anxiety levels have changed – if so what effect has this had – sleeping better, less scared to answer phone, improved self-esteem etc • How would you describe your financial situation now compared to before? Manageable/unmanageable? • Do you feel your issues have been resolved or are they still ongoing – if ongoing how able to cope? • And thinking about managing your money generally, what do you expect will happen in the future? (feels more confident/more in control now, might get into difficulty again, not sure) 	
Feelings about the service	Purpose of section: <i>Explore client perceptions of the service provided / impact on finances/wellbeing, likelihood to recommend</i>	4 - 5 minutes
	<ul style="list-style-type: none"> • How would you describe the service you received from [participating organisation]? • Was there anything missing/anything you hoped might happen but didn't? • What effect has it had on you/on your life/your family? On your finances? On your wellbeing? (i.e. Worrying less, more confident, more organised etc.) • Could anything have been done differently? Why do you say that? • If somebody you knew had debt worries and wanted some advice, what would you say to them? How likely would you be to recommend the service you used? Why / why not? • What, if anything, do you feel you learnt from the experience? • Would the experience you have had help you cope better if debt issues arose again? <p>IF RELEVANT: Was it helpful that you were encouraged to be involved with deal with the issues yourself?</p>	
Suggested improvements	Purpose of section: <i>Understand how the service could (if at all) have been improved in terms of availability, channel, duration, clarity, support, follow up</i>	4 - 5 minutes
	<ul style="list-style-type: none"> • Are there any ways in which the service you had could be improved? In what respect? Probe fully on all aspects: <ul style="list-style-type: none"> ○ Availability /first appointment wait time/ 	

	<p>ease of access / awareness</p> <ul style="list-style-type: none"> ○ Ways of getting advice – F2F / telephone / online ○ Duration of session(s) / end to end process length ○ Clarity of information and advice provided by the adviser ○ Helpfulness/knowledge of the adviser ○ Support provided before during and after getting advice ○ Follow up following the advice session(s) 	
Summary/ Close	Purpose of this section: <i>Summarise key points of discussion, capture summary vox pop if respondent willing (F2F only!)</i>	4 - 5 minutes
	<ul style="list-style-type: none"> ● <ul style="list-style-type: none"> ● Can you please sum up for me your experience using [participating organisation] for money advice? ● Best aspects / any less positive aspects ● Any suggestions for improving the service ● Any further feedback you would like to give? <p>Thanks and close</p>	

ACTION CHECKLIST

- Follow up advice session
- Referred to a specialist adviser/ another adviser
- Contacting the companies I owe money to
- Apply for increased/ different benefits/ welfare support
- Agree a re-payment plan with a company I owe money to
- Tell my family/ partner about my debt problems
- Start budgeting/ made a weekly or monthly budget plan
- Stick to the budget I already have
- Contacted a legal adviser
- Apply for bankruptcy
- Other - specify

APPENDIX [X] – Delivery agent discussion guide

5. DISCUSSION PLAN

Project: *Debt Advice Review – Delivery Agents/Advisers*

JOB NUMBER: 12080035

Discussion Plan Overview		
Introduction/ warm up	Purpose of section: Put respondent at ease, introduce the research, find out some background details of respondents, relax them, get the respondent talking	5
Impact on the organisation generally	Purpose of section: Identify how/where the changes implemented by MAS have impacted on their organisation as a whole and its ability to help clients	5 - 10
Impact on staff (and volunteers)	Purpose of section: Identify attitudes towards changes, and how/where these have affected ability to deliver effective debt advice	5 - 10
Impact on clients	Purpose of this section: Explore where client journeys work well/less well. What are key factors, what are desired outcomes, how have MAS changes impacted on these?	10
Case study example	Purpose of this section: focus on one or two instances where one off advice has worked effectively. Details of client, problem, outcomes. What were the factors that made the approach work well?	5 (if time)
Impact of specific initiatives	Purpose of section: Check attitudes towards and impact of various specific changes (NB not all will be able to answer everything)	5 - 10
Overall evaluation	Purpose of section: Sum up key strengths of changes, what has/has not worked, reasons. Main impact on quality of client experience. Where/how has one off advice helped?	5 - 10

Introduction/ warm up	Purpose of section: Put respondent at ease, introduce the research, find out some background details of respondents, relax them, get the respondent talking	5
	<ul style="list-style-type: none"> • Thank respondent for taking part • Introduce self and Optimisa Research • Broad outline/structure of the session • Privacy/anonymity • Adherence to MRS guidelines • Ask permission for recording – for research purposes only • Check willingness to have remarks attributed to them/their organisation. Explain that any comments they wish to make in confidence will not be attributed • Ask for any questions and concerns before starting • A little about themselves <ul style="list-style-type: none"> ○ Size/location/type of advice organisation ○ How long with their debt advice organisation ○ What motivates them to be a debt advisor/involved in debt ○ Role and responsibilities ○ How many new debt advice clients do you see in a typical week? ○ If none, what level of interaction do you have with debt advice staff? 	
Impact on the organisation generally	Purpose of section: Identify how/where the changes implemented by MAS have impacted on their organisation as a whole and its ability to help clients	5 - 10 (NB more emphasis for project leaders/bureau managers)
	<ul style="list-style-type: none"> • What , if any changes have been implemented in the last 6 months? • Why have these been introduced? Probe; role of MAS? • What has been the main impact of the MAS changes? • How have they affected the organisations ability to deliver debt advice effectively? • Impact of the new funding structure? • Impact on staff – numbers/types/management issues? • What have been the main change/ management challenges? • Has there been a cultural change? 	

	<ul style="list-style-type: none"> • Communication issues – which aspects of changes have motivated staff, which elements have been a barrier to change? • Impact on Client outcomes? • Impact on size of waiting lists and length of wait to first appointment • 	
Impact on staff (and volunteers)	Purpose of section: Identify attitudes towards changes, and how/where these have affected ability to deliver effective debt advice	5 - 10
	<ul style="list-style-type: none"> • Explore understanding of changes and what practical differences have been seen • Explore how they implement them – what criteria they use (if at all) to select for ‘one-off’ • Debt advice givers: How have the MAS changes affected you/the way you do your job? • What extra/additional training have you needed/been given (if any) • Which types of staff affected most? • Workloads – size/complexity of case load – how has this changed since April when the new way of working came in? (Clarify what % of their clients are MAS funded, explain we need to focus on the MAS clients) <ul style="list-style-type: none"> ○ Typically how many appointments a week before/after? ○ How has it affected the length of appointment? ○ How has it affected the amount of follow up work? ○ How has it affected the amount of admin you do? ○ Any diary management issues? • Job satisfaction (for different roles) – more/less nowadays? Why? 	
Impact on clients	Purpose of this section: Explore where client journeys work well/less well. What are key factors, what are desired outcomes, how have MAS changes impacted on these?	10
	<ul style="list-style-type: none"> • In general, how have clients been affected by the MAS changes – emotionally, behaviourally, in practical terms? • In particular, how has the shift towards trying to deal with more clients in one meeting (rather than on a casework basis) affected 	

	<p>your clients?</p> <ul style="list-style-type: none"> • Has it affected particular types of clients more/less? • How has quality/quantity of advice been affected? • How far have client actions taken as a result of advice been affected? – How confident that clients will act on advice given? • How often do ‘one off’ clients return as casework clients? • Is effectiveness of advice evaluated – how can you tell if the advice has ‘worked’? • What are the main indicators of success? • How far does empowering clients to take control of their own problems work? <ul style="list-style-type: none"> ○ What are the benefits and drawbacks – how do clients feel about this? ○ Which kinds of client/problem does it work for, where does it not work?) • What is the pattern of client preference for face to face or telephone advice? • Are there examples of where face to face advice you gave could have been given as effectively on the telephone? Explore who/what/why. Any examples of clients who would prefer telephone to F2F? • Examples where one-off advice has worked well? – which types of client, which types of problem, which kinds of consultation/approach? • Examples where one off advice has failed? What were the reasons for this? What are the indicators of failure? • Examples where casework support was provided but wasn’t actually necessary? 	
Case study example	Purpose of this section: focus on one or two instances where one off advice or casework has worked effectively.	5 (if time – more emphasis for individual advice givers)
	<ul style="list-style-type: none"> • Details of client, problem, outcomes. • What were the factors that made the approach work well? • Explore details of how/when approach made (telephone, drop in, length of wait for appointment?) • Client abilities/attitudes/needs • Specifics of the case • Anything specific that you (other advisers) could learn from this to help you/them use 	

	the one off (or casework) approach successfully and apply it appropriately?	
Impact of specific initiatives –	Purpose of section: Check attitudes towards and impact of various specific MAS initiatives (NB not all will be able to answer everything – tailor to role/knowledge of respondent – mostly for managers/project leads)	5 - 10
	<ul style="list-style-type: none"> • If not already mentioned, explore impact of <ul style="list-style-type: none"> ○ Drop-in sessions ○ Impact of best practice workshops? • For managers: <ul style="list-style-type: none"> ○ Use of telephone contact for up to 20% of cases (within Face to face funding) ○ Ability to refer clients to other organisations (i.e. telephone channel) in suitable circumstances ○ Impact of flat rate funding • For Project Leads only: <ul style="list-style-type: none"> ○ Impact of 90% monthly funding up front ○ Impact of weekly reporting of number of people helped PROJECT LEADS ONLY) ○ Impact of other contractual elements – 3 month termination clause and remedial plan if shortfall? 	
Overall evaluation	Purpose of section: Sum up key strengths of changes, what has/has not worked, reasons. Main impact on quality of client experience. Where/how has one off advice helped?	5 - 10
	<ul style="list-style-type: none"> • Positives and negatives of changes • Key challenges for you/your project in delivering debt advice • How/where has one off advice had most impact, and delivered a benefit to clients? • Key concerns - Suggested improvements 	

APPENDIX [Y] – Breakdown of recency of contact in sample by project

	Total	BDAC	Cap London	CFS	EMMA	GMMAP	Disability	East
<i>Base</i>	1902	37*	200	70*	199	130	34*	69*
Within the last month	1%	-	6%	-	-	-	-	-
1-2 months	3%	-	25%	-	1%	-	-	-
2-3 months	17%	-	24%	-	14%	13%	26%	14%
3-4 months	25%	-	16%	-	28%	30%	35%	32%
4-5 months	21%	-	17%	-	26%	24%	26%	29%
5-6 months	21%	-	9%	-	24%	21%	12%	17%
6-7 months	7%	-	4%	-	9%	12%	-	7%
NA - no date of first contact	6%	100%	-	100%	-	-	-	-

	Total	North West	Prison & Probation	Rural	South East	South West	Wales	West Midlands	Yorkshire and Humber
<i>Base</i>	1902	217	28**	136	44*	49*	154	138	202
Within the last month	1%	-	-	-	-	-	-	-	-
1-2 months	3%	-	-	-	-	2%	-	-	-
2-3 months	17%	16%	29%	21%	20%	24%	14%	15%	18%
3-4 months	25%	29%	25%	24%	18%	37%	26%	26%	29%
4-5 months	21%	23%	29%	21%	27%	16%	22%	21%	21%
5-6 months	21%	24%	18%	29%	25%	18%	28%	30%	23%
6-7 months	7%	7%	-	7%	9%	2%	10%	8%	9%
NA - no date of first contact	6%	-	-	-	-	-	-	-	-

APPENDIX [Z] – Demographic profile of clients surveyed in the quantitative stage

	Population	Total sample	BDA	Cap London	Comm Fin	EMMA	GIMWAP	Disability	East	North East	North West	P&P	Rural	South East	South West	Wales	West Midlands	York and Humber
Base	1902	37*	200	70	199	130	34*	69	195	217	28*	136	44*	49*	154	138	202	
Gender																		
Male	49%*	41%	39%	43%	48%	48%	29%	59%	50%	53%	79%	44%	48%	55%	46%	57%	50%	
Female	51%*	59%	62%	57%	52%	52%	71%	41%	50%	47%	21%	56%	52%	45%	54%	43%	50%	
Age																		
18-34	28%*	11%	16%	30%	12%	20%	12%	20%	25%	24%	39%	24%	23%	35%	22%	17%	25%	
35-54	36%*	62%	52%	50%	57%	58%	53%	54%	49%	53%	50%	49%	61%	61%	57%	60%	54%	
55+	36%*	24%	29%	16%	26%	21%	26%	25%	21%	21%	11%	26%	14%	12%	20%	22%	19%	
Social Grade																		
AB	21%~	5%	4%	6%	3%	12%	9%	6%	3%	5%	4%	5%	2%	10%	5%	4%	6%	
C1C2	44%~	28%	28%	34%	22%	32%	6%	25%	30%	24%	29%	33%	48%	27%	28%	28%	25%	
DE	36%~	63%	59%	64%	56%	55%	76%	67%	61%	64%	64%	60%	48%	57%	65%	65%	64%	
Annual Household Income																		
Less than £10,000	-	40%	30%	41%	50%	47%	37%	50%	42%	40%	43%	29%	30%	33%	30%	46%	44%	
£10,000 - £19,999	-	20%	19%	16%	17%	18%	18%	15%	28%	18%	11%	32%	18%	18%	22%	23%	23%	
£20,000 +	-	11%	16%	12%	11%	7%	15%	6%	14%	13%	11%	7%	23%	10%	10%	13%	11%	
Disability																		
Yes	17%*	33%	32%	31%	31%	26%	56%	36%	31%	32%	36%	22%	25%	37%	38%	30%	34%	
No	83%*	67%	68%	70%	69%	57%	44%	64%	69%	68%	64%	78%	75%	63%	62%	70%	66%	
Ethnicity																		
White	88%*	76%	35%	70%	86%	92%	65%	71%	91%	83%	68%	94%	84%	90%	92%	80%	84%	
Other	12%*	20%	61%	25%	11%	8%	27%	27%	7%	15%	29%	3%	11%	6%	6%	18%	13%	
Working status																		
Working	71%†	43%	49%	49%	32%	52%	15%	43%	43%	45%	36%	57%	55%	45%	44%	41%	47%	
Not working	29%†	54%	49%	50%	64%	47%	79%	55%	54%	53%	64%	42%	43%	53%	54%	57%	52%	
Relationship status																		
Single	52%~	36%	41%	28%	27%	40%	35%	43%	40%	35%	18%	43%	50%	20%	35%	38%	37%	
In a relationship	48%~	62%	57%	69%	71%	56%	64%	55%	56%	63%	82%	56%	45%	78%	63%	62%	62%	
Household composition																		
Live alone	5%†	43%	43%	51%	49%	45%	42%	38%	39%	44%	54%	39%	27%	51%	44%	40%	43%	
Live with other adults	-	54%	54%	47%	50%	51%	58%	53%	59%	54%	43%	60%	66%	47%	54%	59%	55%	
Children under 16																		
Yes	-	37%	30%	39%	41%	34%	38%	32%	32%	34%	32%	41%	43%	45%	33%	35%	40%	
No	-	61%	65%	58%	57%	62%	61%	59%	68%	64%	64%	59%	52%	53%	64%	64%	59%	
Living situation																		
Own home	73%†	23%	24%	20%	17%	25%	35%	12%	30%	27%	21%	11%	20%	20%	12%	21%	25%	26%
Renting	9%†	66%	65%	71%	70%	66%	52%	76%	62%	59%	68%	68%	71%	59%	80%	69%	68%	64%
Other	18%†	8%	3%	6%	10%	5%	11%	3%	7%	10%	8%	15%	8%	13%	6%	7%	6%	8%
Caring for adults																		
Yes	-	7%	3%	11%	9%	9%	9%	12%	12%	6%	8%	7%	6%	7%	2%	6%	7%	4%
No	-	90%	92%	86%	90%	87%	90%	79%	88%	91%	90%	89%	94%	89%	94%	92%	93%	95%

Key to Population source: * Great Britain / ~ England and Wales / + UK % in Green = significantly higher than the Total % in Red = significantly lower than the Total