

Efficiency and client choice in the delivery of free debt advice

The development of an integrated approach to the delivery of face-to-face and telephone debt advice among Citizens Advice Bureaux in the North East of England and Cumbria.

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Executive summary

The IDA project

Since 2010 the Integrated Debt Advice (IDA) project has brought together 17 Citizens Advice Bureaux (CAB) in the North East of England and Cumbria in order to develop a new collaborative approach to the delivery of debt advice. The IDA project continues until March 2014. This report covers the period from April 2010 to March 2012.

The IDA project offers client choice in the journey into debt advice. Clients can choose to meet a caseworker face-to-face in a local bureau or in any participating bureau in the region, or to speak with a Citizens Advice caseworker on a dedicated telephone debt advice line. In some bureaux, clients can speak to a debt caseworker through video conferencing.

Central to the IDA project is an inter-bureaux referral system designed to drive efficiencies, reduce waiting times and enhance the clients' experience of the CAB debt advice service

Widening client access and choice

In total, from April 2010 to March 2012, 8,834 clients received debt advice directly through the IDA project. 5,410 were seen face-to-face by a caseworker and 3,424 were served through the DAWN CAB telephone and video conferencing advice line. In the same period, over £88 million of client debt was dealt with through the IDA project.

Over the project period, waiting times in bureaux reduced by over 50 per cent.

Bureaux managers and caseworkers on the IDA project regarded the introduction of the offer of telephone debt advice as an important option for clients.

Client referrals

From April 2010 to March 2012, referrals to the telephone advice line from the 13 bureaux with IDA caseworkers increased significantly. If referrals from all bureaux in the region are included, referrals rose from 17 per month in the second quarter to 153 per month in the last two months of the project.

Over the two-year period, there were 1,918 referrals into DAWN CAB telephone debt advice service, 153 referrals to DAWN through the use of video conferencing facilities, 55 referrals from DAWN CAB to bureaux for face-to-face advice and 86 referrals between bureaux. The low number of inter-bureaux referrals reflects the decrease in waiting times over the period.

Debt advice delivery channels

The study confirmed that clients make rational choices about which debt advice channel to use. But these choices can be constrained by lack of opportunity, knowledge and experience of the options available and by lack of confidence in certain modes of delivery.

60 per cent of clients who accessed debt advice through the IDA project did so through the channel of a face-to-face interview with a debt caseworker, and 40 per cent via the telephone service or video-conferencing.

In the market research survey, of the people who phoned or called into a bureau, 65 per cent said that they had been offered an explicit choice between face-to-face and telephone advice. Of these, however, 88 per cent chose to see a caseworker face-to-face in a bureau.

A common assumption among some managers and caseworkers at the start of the IDA project was that telephone advice was only suited to particular groups of clients. This was not borne out by the evidence; there was very little statistical difference between people accessing face-to-face or telephone advice in most socio-economic categories.

The fact that clients knew that they were speaking to Citizens Advice on the phone was certainly a factor in building confidence in the telephone service.

In the market research survey sample, 25 per cent of the people who had accessed the face-to-face service indicated that they would be happy to use the telephone in the future.

The challenges of a collaborative and integrated approach

The challenges faced by bureaux in implementing a collaborative and integrated approach across the region can be encompassed primarily in six key areas:

- embedding collaboration and service integration – working in partnership was a significant challenge to the autonomous organisational culture of bureaux;
- understanding the nature of debt advice on the phone – it took time for some bureaux to recognise that telephone advice can be as personal and holistic as face-to-face advice. Style of delivery rather than the channel was the most important;
- building consistency and standardisation in service delivery – it is essential to have more systematic, consistent and standardised procedures within bureaux systems if collaborative and integrated activity is to be successful and ultimately sustainable;
- transferability of cases between bureaux – there was often a lack of a speedy, efficient and streamlined way of the sharing and transferring case work data and information from one bureau to another;
- the impact of funding streams – balancing client choice and inter-bureau collaboration with meeting funding stream targets was often demanding;
- marketing and promotion – participating bureaux recognised the importance of client choice but promoting that choice could be challenging. To promote real choice, much depends on the way in which that choice is presented and explained to the client.

Achievements and strategic significance of the IDA project

The IDA project surpassed both face-to-face and telephone debt case targets. A greater achievement of the project though was the way in which a focus on client choice and on the importance of enabling access to debt advice through multiple delivery channels gained hold in many participating bureaux.

However, it would be fair to say that, despite significant advances, many challenges still remain if a fuller and wider understanding of the value of telephone advice and of multi-channel delivery models is to be embedded throughout the Citizens Advice service.

Under funding constraints, and the necessity to respond to client choice, however, there is a growing national realisation of the need for a new strategic approach to the delivery of debt advice services. The IDA project illustrates the feasibility of a partnership approach to a channels delivery model, which focuses on achieving organisational efficiencies and savings, but also on maximising the quality of the client journey into debt advice.

1. Introduction

The Integrated Debt Advice (IDA) project, funded by The Northern Rock Foundation (NRF), has been delivered by 17 Citizens Advice Bureaux throughout the North East of England and Cumbria since April 2010. It has pioneered a systematic, integrated and collaborative approach to the delivery of debt advice in a way that responds to client need and choice. By being open to all in the region with a debt problem, the IDA project has enabled thousands more people to gain access to debt advice.

The IDA project was initially funded for a period of two years, from April 2010 to March 2012. Given the contribution the project made to the expansion of debt advice in the region and to developing a new dimension in service delivery, at the end of its initial two-year period, the project was renewed for a further two years until March 2014. This report relates to the initial two-year period.

The IDA project arose out of a concern that the high level of demand for debt advice in the North East of England and in Cumbria had resulted in the lengthening of waiting times to see a debt caseworker at Citizens Advice Bureaux. Despite the introduction of efficiencies within individual bureaux, and the increased capacity afforded by the Financial Inclusion Fund face-to-face debt advice programme (Jones 2009), demand for debt advice continued to outstrip supply. Waiting lists in early 2010, in most participating bureaux, were at least a week, in some it was several weeks and in one bureau a five week waiting period had become standard.

There was clearly a need for more specialist debt caseworkers if this growing demand for debt advice was to be met effectively. However, Citizens Advice recognised that just seeking to employ more caseworkers would not, on its own, solve the problem. Of equal or even greater importance, was the need to develop effective and efficient systems of assessment, administration and delivery to maximise the impact of the debt advice service. This was essential in order to operate under increasing financial constraints, but also to improve the quality of the clients' journey into debt advice and of their experience of the service.

It was for this reason that Citizens Advice and NRF agreed to explore a solution to the delivery of debt advice through the development of a new innovative regional project. The IDA project would involve individual bureaux improving systems to maximise efficiency and effectiveness. But more importantly, its methodology would be based on an understanding that by working together, bureaux could achieve much more than by working alone.

The IDA project pioneered, therefore, a new collaborative approach to delivery through which clients would be offered the choice of multiple ways (channels) of accessing debt advice. They would be able to meet face-to-face with a debt caseworker in their local bureau or in any participating bureau in the region with an available appointment, or on the phone with a debt caseworker specialising in telephone delivery. In some bureaux, there would also be the option of speaking to a caseworker through video conferencing. Through this multi-channel approach, the focus of the project would be on the efficiency and speed of response, on driving down waiting times, and, importantly, on enabling clients to choose the kind of debt advice most appropriate to their needs.

This report aims to capture the IDA project's legacy of organisational learning in inter-bureaux collaboration and in the integration of debt advice delivery channels in order to inform the strategic development of Citizens Advice debt advice services into the future.

Evaluation and action research

Two periods of evaluative research were conducted by the Research Unit for Financial Inclusion at LJMU to run alongside the delivery of the IDA project. These resulted in the two previously published project reports (Jones 2010, 2011).

A participative and action-oriented methodology underpinned the research studies. They engaged project managers, bureaux staff, volunteers and beneficiaries in a process of reflection and analysis aimed at assessing project progress, reviewing challenges and difficulties and exploring how project performance and impact could be enhanced.

Research interventions included:

- Consultations with the IDA project management team in Leeds, and at the national level, with the Citizens Advice Strategic Development Director; the Money Advice Policy and Development Manager; the Head of Public Direct; the Financial Capability Programme Manager; and the Financial Inclusion Programme Manager.
- In-depth interviews with managers in 10 participating bureaux, including DAWN CAB. These were chosen to represent bureaux that were performing at different levels on the IDA project, particularly in respect to referral rates and client waiting times.
- Two full-day research seminars engaging 23 bureaux managers and caseworkers, involving staff from all participating bureaux and the regional project management team.
- Analysis of the quarterly statistical project returns of participating bureaux collected by the central IDA project management team.
- Telephone interviews with 50 beneficiaries. Each participating bureau submitted a list of people who agreed to receive a follow-up survey call. From a list of 150 names, an independent market research agency made the calls, based on a template designed by LJMU. The 50 people were those first on the submitted list to answer the phone.
- A Citizens Advice survey of DAWN CAB telephone advice beneficiaries. Around 300 beneficiaries of telephone advice were surveyed and 52 completed and returned the questionnaire (circa 17 per cent return).
- A survey of 39 video conferencing users undertaken by the three bureaux offering the service. These were the first users of the service in the region.
- A survey of project beneficiaries organised by the IDA project management team and undertaken by participating Citizens Advice Bureaux. All clients who were offered the option of delivery channel were asked the reasons underpinning their choice.
- In-depth semi-structured, face-to face interviews with six beneficiaries. These took place in South Tyneside and Newcastle Citizens Advice Bureaux. The one interviewee who used DAWN was interviewed on the phone. Interviews were transcribed and excerpts are produced in the report.

This final project report aims to share organisational learning arising through the delivery of the IDA project during its initial two-year period with Citizens Advice Bureaux regionally and nationally, partners, stakeholders and funders, and to identify the strategic significance of a collaborative and integrated approach to the delivery of debt advice.

2. The Integrated Debt Advice (IDA) project

With the support of the Northern Rock Foundation, 12 full-time equivalent face-to-face debt caseworkers (10 FT, 2 PT and one job-share) were employed in 13 Citizens Advice Bureaux¹, an additional four² telephone debt caseworkers were employed in the specialist telephone debt advice agency, DAWN Citizens Advice Bureau³, and a video conferencing facility was installed in three additional bureaux⁴. This facility was operated through a link to DAWN CAB. 17 bureaux participated in the IDA project out of the 33 bureaux in the region.

The aim of the IDA project was not just to build the capacity of individual bureaux, which it certainly did through the employment of additional caseworkers and the installation of new IT and video conferencing equipment. More importantly, the IDA project aimed to develop a collaborative inter-bureaux delivery model based on the three channels of face-to-face advice, telephone advice and advice through video conferencing and on their coordination in the best interest of clients.

Central to this collaborative approach was an inter-bureaux referral system designed to drive efficiencies throughout the service, reduce waiting times and enhance the client journey, and ensure the regional debt advice capacity was utilised to the maximum. This system was not distinct from the systems of access to advice already operating in bureaux, but it aimed to build upon and expand those systems to facilitate client choice.

From interviews with bureau managers, caseworkers and beneficiaries, there is strong evidence to suggest that the IDA project influenced the development of systems in bureaux and enhanced the way in which clients accessed debt advice.

After the process of initial debt advice assessment, IDA project bureaux engaged to offer all clients the option of face-to-face advice with an IDA caseworker or of telephone advice with DAWN CAB. If the former was chosen, clients would be offered the possibility of an appointment in the local bureau or in another participating bureau if that would be speedier or more convenient. If the telephone option was chosen, client details would be sent to DAWN with a request for a call-back to the client, or, alternatively, clients would be given the advice line phone number in order to make direct contact with DAWN at their own convenience. Video conferencing would be offered in those bureaux with the facility.

At the focus group meetings, all bureaux managers and IDA caseworkers were clear that the option of face-to-face or telephone advice, or indeed video conferencing, was about access and choice. It was never designed to be a recommendation made to clients as a result of the initial bureau assessment process.

Throughout the time of the IDA project⁵, the multi-channel model of the delivery of debt advice was increasingly marketed and made known through local agencies and community organisations in the region. Posters and cards were produced and distributed with an identifiable DAWN CAB telephone number so that potential clients could make the choice to directly access telephone debt advice without the need to come into or contact a bureau.

1 The 13 participating bureaux with IDA face-to-face caseworkers are Barrow in Furness, Copeland, Darlington, East Durham, Gateshead, Middlesbrough, Newcastle City, North Tyneside, Redcar & Cleveland, Sedgefield, South Tyneside, Stockton and Wansbeck.

2 A three telephone caseworker allocation was increased to four from 1st April 2011.

3 For stylistic reasons, it is sometimes referred to as DAWN.

4 The three bureaux with video conferencing facilities are Carlisle, Alnwick and South Lakeland

5 NB. This report refers to the first two years of the IDA project only.

3. Widening client access and choice

The success of the IDA project turned on its ability to reach out and to enable people to access debt advice through whichever delivery channel was appropriate to their needs. The focus of the project was on the efficiency of the service, on the reduction of waiting times and on offering choice in the client journey into debt advice.

Increased capacity

Through employment of full-time debt caseworkers, enhancement of the DAWN telephone advice service and introduction of video conferencing facilities, the IDA project significantly widened access to debt advice throughout the region.

In total, from April 2010 to March 2012, 8,834 individual clients were assisted with debt advice directly through the IDA project. 5,410 of these were seen face-to-face, personally by a caseworker in a participating bureau and 3,424 were served through the telephone advice service, including 153 people through video conferencing.

Given that some clients returned with further additional debt problems, the number of debt cases opened was higher than the number of people seen. Overall, the IDA project dealt with 9,649 debt cases; 5,783 through face-to-face delivery and 3,866 via the telephone debt advice line, including 153 through video link. Project targets were linked to cases rather than people, and the IDA project exceeded its targets for cases opened face-to-face in bureaux and on the DAWN telephone advice line (see Table 1). Over £88 million of client debt was dealt with through the IDA project (see Table 2).

Table 1 – Access to debt advice through the IDA project

	Advice channel		
	Face-to-face	Telephone	Video conferencing
Target number of cases	4800	3852	n/a
Actual cases opened	5783	3866	153
Percentage of target achieved	126%	104%	n/a

Table 2 – Number and value of debts dealt with on the IDA project

	Advice channel		
	Face-to-face	Telephone	Video conferencing
Total number of debts dealt with	26,464	11,635	n/a
Total monetary value of debts dealt with	£61,711,143	£26,936,687	n/a

The IDA project was able to reach out to people who had never accessed debt advice previously and through its policy of open access, was able to serve all-comers without constraints of local geographical residency⁶ or economic status. In the independent market research telephone survey of 50 beneficiaries, 34 people (68 per cent) had never sought advice before. Ten (62 per cent) of the 16 people who had sought advice before had sought it from their local CAB, mostly returners to the CAB.

18 (36 per cent) came with a recurring debt problem, 16 (32 per cent) with a new debt problem, and 16 for what they described as general advice about money or other reason. However, all those surveyed were registered as debt cases by Citizens Advice. It may be that money difficulties were not always described as a debt problem by the beneficiary.

On the use of the service, about a quarter only needed one meeting (12 people, 24 per cent) 18 people (36 per cent) two or three meetings and 20 people (40 per cent) four meetings or more with a caseworker in the bureau or on the phone.

Reduced waiting times

Over the period of the project, as is illustrated in Table 3, waiting times for debt advice in face-to-face bureaux were reduced by over 50 per cent.

Table 3 – Impact on waiting times

Reporting period end date	Average waiting time in the 12 participating bureaux (weeks)
30-Apr-10 (project start)	2.27
31-Oct-10	0.93
30-Apr-11	0.85
31-Oct-11	0.70
31-Mar-12 (project end)	1.04

Clearly there are multiple external factors that impact on waiting times, including the time of the year, the debt advice capacity of the bureau (often through various funding streams), and the current economic situation. However, bureaux managers indicated that the increased capacity of the IDA project, through the employment of IDA workers and the introduction of the referral system, was an important factor in driving down waiting times. By the end of the project, no bureau manager interviewed reported any major difficulty in dealing with debt crisis situations. With the support of the IDA project, a caseworker could normally be found quickly in case of necessity.

In the market research telephone survey, of the 42 people who saw a caseworker face-to-face, 6 people (14 per cent) saw a caseworker immediately, 4 (10 per cent) later that same day, 13 (31 per cent) within two days, another 4 within the week (10 per cent), another 10 (24 per cent) within two weeks, and the remaining 4 people were seen just into the third week. In other words, around 65 per cent of the survey sample was seen within one week and 89 per cent within two weeks.

Most of the 50 people in the survey sample heard about the CAB service through social and community networks, mostly through friends and family. Many said that

⁶ IDA face-to-face and telephone caseworkers were able to serve people from any part of the region in any bureau or on the phone, without constraint of economic status.

they had used the service before or that they were just familiar with the CAB brand. Common responses included “*have always known about CAB*” and “*through word of mouth*”. Only about five or six people (around 10 per cent of respondents) said that they learnt of the CAB service from advertisements or newspapers.

Widening choice in the client’s journey into advice

Bureau managers and caseworkers on the IDA project stressed that they regarded the introduction of the offer of telephone advice as an important and valuable option for clients. Not only did it significantly expand access to debt advice provision, it gave clients choices at a time when many people facing overwhelming over-indebtedness often feel that choices in life are closing down. Giving the option of choosing between face-to-face and telephone advice was seen as giving control of the process back to the client.

In the market research telephone survey of 50 beneficiaries, 27 people (54 per cent) had walked into a bureau, 22 (44 per cent) telephoned the local bureau and one had telephoned the DAWN debt advice line directly.

Of the 49 people who phoned or called into a bureau, 32 (65 per cent) said that they had been offered a choice between face-to-face advice and telephone advice. 15 people (31 per cent) said that they had not, and two could not remember. The one person who had telephoned DAWN directly said that she had also been offered the choice of a face-to-face appointment by the caseworker

Of the 32 people who said that they had been offered a choice, 28 (88 per cent) chose to see a caseworker face-to-face in a bureau. Three people chose to call the DAWN advice line themselves and one person asked for a call back from the advice line. The person who had telephoned DAWN directly continued with telephone advice.

A genuine choice in advice channel?

It could be argued by some that most people coming into or phoning a Citizens Advice Bureau are primarily seeking a solution to a debt problem and, if they give any consideration at all to which delivery channel they should use, their “channel use is determined by the primary channel focus of the service provider first approached” (Ellison and Whyley 2011a). In other words, their choice is purely reactive to the kind of service on offer and to the way in which that service is perceived as delivered.

However, for the majority of the market research sample who remembered being presented with a choice, there is good reason to believe that they made a real choice and did so for reasons that related to their wishes, wants, preferences and judgements about the best medium of debt advice for them. In the market research survey, they could mostly articulate why they chose either face-to-face or telephone advice, as could the clients in research interviews. Even though she could not actually remember being given a choice in the bureau, Brenda⁷ was able to explain her reasons for seeking face-to-face debt advice.

⁷ The names used in case studies in the report are not the real names of beneficiaries. Their identity is protected to ensure confidentiality.

Brenda's story

Brenda was a young woman who described her three-hour consultation with one of the IDA caseworkers at her local CAB. Due to her vulnerable emotional state, and what she described as an addiction to retail therapy, she had run up high levels of consumer debt on credit cards and store cards. For her, it was essential to meet a debt caseworker in person in order not just to explain the nature of her multiple debts but also to express something of her emotional state, and how she had arrived in such a situation of over-indebtedness.

She did not remember being offered the option of telephone advice. Once Brenda had explained her situation to a CAB worker in the initial phone call, it was agreed that it would be beneficial to meet with a debt caseworker in the bureau. As she explained:

“I prefer doing things face to face because I know that the phone can be quite awkward, I've worked in shops, and in call centres, and I know the best advice you can give is face to face. Over the phone is all well and good and you can build a rapport with someone like that, but you can't see people's reactions, and see how they feel. I do believe that people need to know how you're feeling. I suffer from clinical depression, so I very much appreciated doing it face to face. I feel strained doing things over the phone.

“I think debt problems, specifically, should be face-to-face because, if you've got, like, quite a lot of paperwork, if you got things that you just don't feel you can explain over the phone, then I think being face-to-face is more beneficial”.

Waiting to see a caseworker was not a problem for her, especially as the nature of her debts did not demand immediate attention. She said

“I did have to wait a month to see someone but it wasn't going to be detrimental to getting it sorted out”.

Importantly, Brenda wanted to see somebody in person because she was looking not just for advice, but for hands-on support given the vulnerability of her emotional situation.

“I needed someone to take over. I feel like a child saying this, but I needed someone to do my job for me, to do what I should've sorted out myself. But because of the way I was and because of everything that's happened in the last few years, it's like my brain melted. I just couldn't cope anymore”.

The IDA caseworker did take charge of the situation, and negotiated and organised repayment plans with individual creditors on her behalf. At the time of the interview, she felt herself to be back on track financially, even though managing her money was still challenging. She stressed that the face-to-face debt advice that she received through the IDA project had a significant positive impact in her life, both financially and emotionally. She said,

“It's a massive weight taken off my shoulders, because instead of me panicking about where I was going to get the money from to pay these people, it didn't have to be like that. I know it's my own fault for getting into this situation, but I'm not blaming my depression. When I'm feeling sad I spend and then, afterwards, I feel more upset because I've spent money I don't have and technically, I could take these things back, but I don't. So I do know it's my fault”.

Reports from IDA caseworkers, and Citizens Advice survey, confirmed that people do make rational choices about which debt advice service to use (see Chapter 5). But clearly these choices can be constrained by lack of opportunity, by lack of knowledge and experience of options available and by lack of confidence in certain modes of delivery. Of course, it is also true that their choices can be, and even were, influenced by the recommendations, suggestions or presuppositions of the person they first spoke to at the bureau. As one manager noted, much is communicated in the tone of voice, telephone advice can be presented positively as an equal CAB service or hesitantly as an option if “you do not really want to wait to see someone”.

The fact that 65 per cent of the market survey sample recognised that they had been given a choice of access to debt advice was encouraging. However, the fact that 35 per cent were still unaware of the choices available indicates the fact that there are still challenges ahead in ensuring the widening of choice in the client’s journey into advice. Put differently the challenge is to ensure that clients’ choice is less reactive, and more reflective of their needs for an appropriate and effective service.

Freda’s story illustrates this point well; the bureau had gone out of its way to help, but the most appropriate course of action might have been to refer her to the telephone service.

Freda’s story

Freda was a 46 year old woman, living on her own, who found it difficult to get out of the house because of a disability. She had multiple debt problems and had been directed to the CAB by the local Council. She telephoned her local bureau and requested a home visit, which was agreed by the IDA caseworker. As she explained,

“I know there are all the cut backs, and that they shouldn’t have really done it, but because I’m housebound they had no choice because I can’t get down to their office”.

She explained what happened on the home visit and how the caseworker had advised and supported her to manage all the priority and non-priority debts that she had. She was very pleased that the caseworker had come to visit her, not just to help in sorting out her debts, but also for the emotional support that she was able to give her in her home.

“To tell you the truth, I know it’s going to sound funny but I live on my own and I get very lonely, so face to face is better for me. I know it sounds really stupid but it’s me being stuck on my own all the time. I get sick of talking to my cat. My neighbours are amazed; my cat understands everything I say to it because I talk to it so much”.

However, when asked if she had been offered the option of debt advice entirely on the telephone, she said that it had never been mentioned. She said that, even though the visit was important to her, she could have managed on the phone and really, if pushed, could not say that she could not manage debt advice by phone.

The home visit was important not so much for the quality of debt advice given, which would be equal on the phone, but for the emotional support it afforded her through a particularly difficult time. She said,

“[Giving me a phone number] would have saved them a visit, wouldn’t it? I think they could see I was upset so they made an exception to come out and see me, but they didn’t give me another number to phone. Nobody informed me that I could have done it over the phone”.

When asked if there was anything the CAB could do to improve its service, she mentioned the impact of the waiting time. She was pleased that someone came to visit her, but the fact that it took 2.5 weeks to do so was difficult. She explained,

“There’s only one thing [CAB could improve] and I know they’re dealing with different people, it was the length of time I had to wait for the appointment for them to come round. That was the only thing. I think it was 2.5 weeks. Then, within that time, you see, all I was doing was having sleepless nights. I would be laying in bed till about four o’clock in the morning watching telly because I had this thing on my mind, you know. I went 48 hours once without any sleep, that’s how worried I was”

Asked if she would have accepted to speak to a debt caseworker on the phone, if she had known it would take 2.5 weeks for a home visit, she replied,

“I would have grabbed it, said yes please, but I wasn’t offered it”.

Overall, she rated the service she received through the IDA project highly. Ironically, however, even though she so valued the home visit, she would have rather spoken to someone on the phone if she had known the length of time for the home visit to happen.

“It [the service] was all very good; the fact that they understood my predicament, the fact that they went through all the different ways to clear this debt and the fact that they were really understanding. I mean, as far as I’m concerned, apart from them not actually putting me on to a debt caseworker on the phone, they’ve been really helpful”.

4. Client referrals

Fundamental to the collaborative model and to the expedition of client choice, was the system of inter-bureaux referrals. These referrals could be from a face-to-face bureau to DAWN CAB, or vice versa. They could also be from one bureau to another either to reduce the client's waiting time or to maximise choice. The majority of referrals were those from face-to-face bureaux to DAWN CAB.

Telephone referrals

On the IDA project, regardless of the way in which they first accessed bureau services, clients were offered the option of telephone advice. Depending on the situation and the preference of the client, the bureau could refer the client to DAWN and request a call-back for the client, or they could give DAWN's telephone number to the client. In addition, the DAWN CAB telephone service was advertised and promoted by bureaux within local communities, and therefore clients could also contact the telephone service without contacting their local bureau.

DAWN endeavoured to capture as many instances of referrals from face-to-face bureaux as possible, whether these were cases where clients were referred directly or given the telephone number.

The development of an integrated referral system, particularly between bureaux and DAWN CAB, was not without its challenges and difficulties (see Chapter 6 where these are explored in detail), and the embedding of the offer of telephone advice or indeed of an appointment at another bureau, within standard bureau procedures took time. It was a major and important learning curve for bureau managers and caseworkers, as the effectiveness of the referral system depended entirely on how the opportunity to access debt advice through a different channel was presented and communicated to clients.

Number of referrals to the telephone service

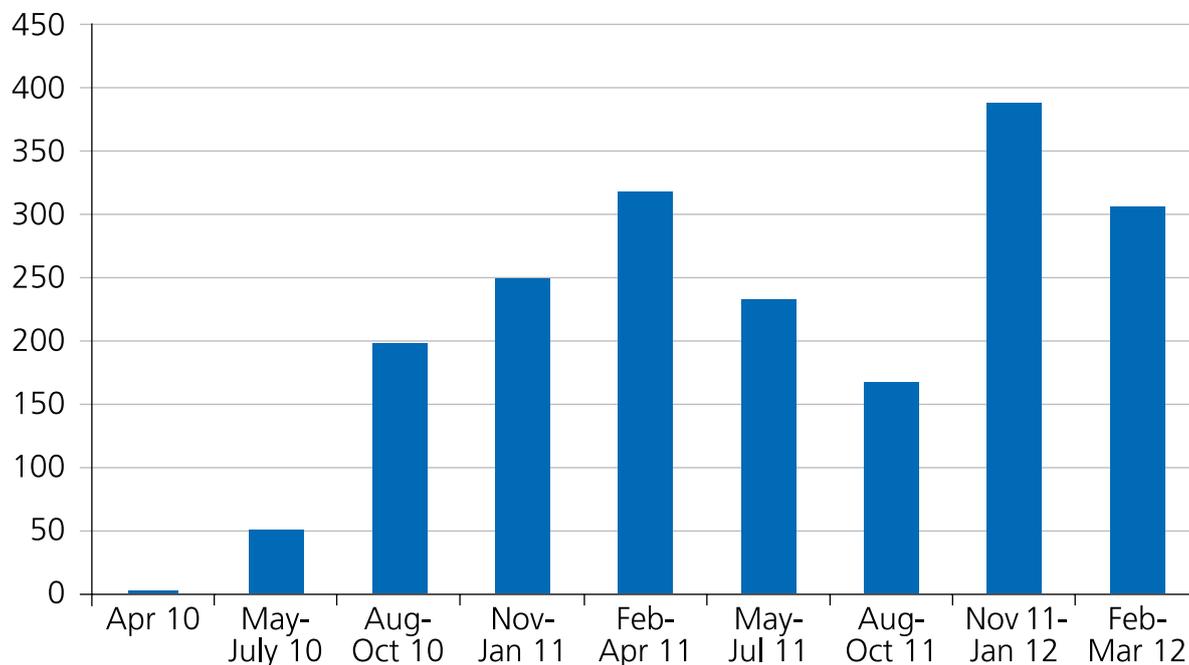
Up to the end of the first phase of the IDA project in March 2012, there were no set targets for referrals. There were targets for debt cases opened by the IDA caseworkers in the bureaux and by caseworkers on the telephone line. The inter-bureaux referral system, however, was a commitment of participating bureaux and its effectiveness was regarded as a key measure of the success of the project.

From a slow start at the beginning of the project, referrals to the telephone advice line from the 13 bureaux with face-to-face IDA caseworkers increased significantly, from just one referral per month in the first quarter of the project, to 17 referrals per month in the second full quarter of the project period (May – July 2010) to 69 referrals per month in the last two months of the project (March – April 2012). In the 17 non-participating bureaux (without IDA caseworkers), the rise was from zero referrals in the first and second quarters of the project, to 56 per month in the final two months. The number of referrals was higher in the 13 participating bureaux as they had a particular commitment under the project to promote referrals and had a stronger relationship with DAWN CAB.

If referrals from all bureaux in the region are taken into account, the rise was from 17 referrals per month in the second quarter of the project to 153 referrals per

month in the last two months of the project. This is a significant rise in referrals across the region. Chart 1 below records the rise in all referrals to DAWN CAB over the period of the project.

Chart 1 Total referrals to DAWN CAB per reporting quarter



Referrals for face-to-face advice

As noted in Table 4 below, a number of referrals were recorded from DAWN CAB to bureaux. These are discussed in the section on debt advice on the phone in Chapter 5. As shown in Table 4, the number of referrals between face-to-face bureaux was low. In all reporting quarters, bar one, these referrals were in single figures. With decreasing waiting times over the project period, the need for inter-bureaux referrals did decline. The large geographical distances between bureaux in some areas of the North East of England and Cumbria also impacted on such referrals. Referrals tended to be made in areas where inter-bureaux distances were not too great.

Table 4 Client referrals on the IDA project

	Referrals
Referrals into the DAWN CAB telephone service (from the 13 participating bureaux within the North East and Cumbria)	878
Referrals into the DAWN CAB telephone service (from the other 17 non-participating bureaux within the North East and Cumbria)	726
Referrals into DAWN CAB telephone service through the Northumberland Single Telephone Advice Line	278
Total referrals into DAWN CAB telephone debt advice service	1918
Referrals to DAWN through use of video conferencing facility	153
Referrals from DAWN CAB to face-to-face bureaux	55
Referrals between face-to-face bureaux	86

5. Debt advice delivery channels

Face-to-face debt advice

60 per cent of clients who accessed debt advice through the IDA project did so through the channel of a face-to-face interview with a debt caseworker, and 40 per cent via the telephone service or video-conferencing. Throughout the project the preference of many people for face-to-face advice was stressed by beneficiaries themselves, either in survey or in interview, and by IDA caseworkers. This is illustrated by Connie in her story of access to the debt advice service.

Connie's story

Connie was a pensioner who had received a letter from a debt collection agency demanding repayment of a £800 debt dated six or seven years previously. She said she had no knowledge of the debt and nobody had approached her about it over the years until then.

She had been to the CAB many years before, and had retained a good image of the CAB as a place she could always turn to for help. On this occasion she visited the bureau to make an appointment. She did not remember being asked if she would like to access debt advice on the phone, but it would not have been an option she would have chosen.

"I'm useless on the phone so I'd rather see people face to face. I haven't got [a phone]. Any telephoning I have to do, my daughter does it for me. I have a mobile phone but I can't get used to it, it's just on the mantelpiece, if my daughter wants to get in touch with me she just phones up, that's the only time I use it"

She explained further why she did not like to use the phone,

"On the phone you can't sometimes make out what they're on about, but you come in and you're face to face with a person, they ask you questions and you answer them, you know exactly what's going on, and they keep you informed all the way through".

In fact she only had to wait a few days for her appointment, but she maintained that she would have been happy to wait even three or four weeks to see someone. She felt that she could only be comfortable and able to communicate properly if she met the caseworker in person.

The IDA caseworker was able to solve the debt problem by arguing that the company had waited too many years before contacting the debtor. He was able to have the debt written off altogether.

Connie said she was very pleased with the service she received from the CAB. For her CAB remains a lifeline in times of financial difficulty. As she said,

"If you are in any trouble, the first place you make for is here. You get somebody sat talking to you and you can explain [the problem] to them better than what you can on the phone. I don't know what to say or anything [on the phone], but face to face I can explain what's going on, and like I said, I didn't have any proof that I didn't owe this company money".

She continued,

“You come in and they don’t look down at you, no matter whether old, weak, rich or poor, but they treat you just the same, and they listen to what you’re saying, and then if they can’t find somebody to deal with your case, they ask you if they can make you an appointment. So you know for a fact that you’re not wasting your time in coming here, and whatever appointments they make, you should always keep them.”

Of course, given that the project primarily involved bureaux and that the offer of choice about delivery channel was made in most cases when people had already crossed the threshold of a bureau to seek advice, it is not surprising that most clients chose to see someone in person to speak about their debt problem. Undoubtedly, the assumption of many bureaux volunteers and caseworkers that most people that they encountered in waiting rooms preferred face-to-face advice, would have influenced the way in which the choice about telephone advice was communicated and expressed. In many instances, it is safe to say that peoples’ “choice” about face-to-face advice could, or would have been shaped by the immediacy and availability of debt advice in a bureau, particularly if waiting times were not too long (Cf. Ellison and Whyley, 2011a).

However, the conclusion that people’s choices around accessing debt advice are always or even primarily shaped by supply-side, rather than demand-side, factors was not borne out in the IDA study. As was demonstrated by beneficiaries in interview, many people still expressed a real choice for face-to-face debt advice on the basis of valid and legitimate reasons related to their needs and situation. The fact that a choice may be shaped by circumstances does not entail that the choice is purely reactive.

In the independent market research telephone survey of 50 beneficiaries, 42 people had accessed face-to-face debt advice. Of the 32 (65 per cent) of the 50 people surveyed, who recalled having being offered a choice, 28 (88 per cent) chose to see a caseworker face-to-face in a bureau. This active choice of a significant number of people for face-to-face advice was also reflected in previous reports on the IDA project (Jones 2010, 2011) and in surveys undertaken by Citizens Advice itself during the period of the project (see Tables 5 & 6 below).

Table 5 Citizens Advice survey data on reasons for choice of face-to-face advice

Reason for choice of advice channel	Number of clients who chose face-to-face advice
Prefers personal contact of face-to-face advice	4121
Wants someone to look at the letters they’ve received in person	620
Had telephone advice in the past and it didn’t work for them	14
Had face-to-face advice before and it worked well for them	454
Convenience of bureau location	482
Client has health problems that mean telephone advice is not suitable	77
Flexibility of bureau opening hours preferable	115
Client has no telephone	12

Other	42
Bureau had same day appointment available	18
Attending with support worker	9
Irregular access to telephone	10
Language barrier	2
Emergency action	2
Total	5978

Trust, confidence and personal contact

In the independent market research telephone survey of 50 beneficiaries, people were asked an open question as to why they chose face-to-face advice. The most common responses concerned the need to build trust and confidence in a caseworker through personal contact and a desire to work through paperwork and letters whilst explaining their financial situation in person. This was well illustrated by David.

David's story

David was a man in his thirties who had lost his good job, and was forced to take part-time work on a much reduced wage. From £2,000 a month his wages had plummeted to just £590. This left him struggling to meet the financial needs of his family and unable to maintain repayments on a number of loans which together totalled £15,000.

After an initial assessment in bureau he was referred for a face-to-face appointment with the IDA caseworker. He had been offered the opportunity to consult a debt caseworker on the phone, but declined as there was a relatively short waiting time to see the caseworker and he preferred to go through his paperwork with someone in person. He said,

“I think they did offer a phone interview, but they needed like copies of bills and bank statements. So it was easier to come down and just show everything”

But it was not just the convenience of being able to bring his paperwork into the bureau that influenced his choice to see a caseworker in person. He felt that the quality of the relationship with the caseworker would be enhanced if they met in person, and that he would be able to open up more fully to someone with whom he felt able to trust. As he explained,

“I preferred face-to-face. I mean it's more personal. You get like a rapport with who is dealing with your case. You get to trust them. I don't think you can trust anybody talking over the phone, if you don't know them. It's nice to know who you're talking to, not just a voice”.

He was very positive about his meeting with the IDA caseworker and felt that he received all the advice and help that he needed to deal with his multiple debts and maximise his income through claiming tax credits and housing benefit. In fact, he took on the task himself of contacting his creditors and negotiating minimum payments, which seemed to work out successfully.

Interestingly, he noted that, once he had built up a level of trust and confidence in the caseworker, he would have been happy to follow up subsequent conversations on the phone if needs be. As he explained,

“I know the lady now, so I’d be quite happy just to phone. A follow-up on the phone is fine. You know who you’re talking to, or you’ve met them, and you’ve got a rapport with them”

However, for initial appointments, he preferred meeting a caseworker face-to-face. On the morning of the research interview, he had also arranged to see a caseworker about another debt problem. He had arranged this appointment only the day before. When waiting lists are at this level and clients can be seen relatively quickly, for people such as David, who prefer the human touch of a face-to-face meeting, there is little reason to consider choosing debt advice entirely on the phone.

Face-to-face contact gives some people, not of course all, the confidence they need to express themselves properly and to reveal the full extent of their financial situation. As noted below in the section on client profiles, this need and preference for face-to-face advice does not seem to be linked to income, status, age or gender. From whatever background, when it comes to advice, some people just prefer to see someone in person, rather than use the phone. Yet, from other research studies (Jones 2008), there does appear to be some evidence to suggest that a personal one-to-one service in financial affairs is often rated highly by low-income and financially-excluded groups, among which would be found many Citizens Advice clients.

Disability and language difficulties

The survey, and interviews with clients and caseworkers, did reveal, however, that face-to-face advice was particularly important for some groups, for example, the blind, the deaf, or those with learning disabilities. One of the beneficiaries, Alesha, whose first language was not English, highlighted the importance of face-to-face advice in situations where an interpreter had to be present.

Alesha’s story

Alesha had got into serious difficulty with her council tax. By the time she approached her local CAB for help she already had a CCJ taken out against her, was threatened with bailiffs and felt very worried and anxious. When she visited the bureau she was offered access to telephone advice, but declined as English was not her first language and she was not confident on the phone speaking about difficult and complex matters. As she said,

“If I talked to somebody on the phone, I can hear everything, but English is not my first language. I’m not trying to say I do not understand English, but I can get the wrong understanding and it can ruin everything. I need someone to talk to somebody face-to-face”.

Waiting times did not present her with any problem; for her any wait would have been worth it, as she felt it was important to sit down with someone and go through the paperwork in person. Without this one-to-one support, she felt that she just would not have been able to cope and to understand what she had to do to rectify her debt problem.

The IDA debt caseworker was able to negotiate a payment plan with the council and clarify her schedule of payments. She had high praise for the support she received from the IDA worker in resolving her problem. She said it gave her peace of mind and relief from all the stress she had undergone. In speaking of the bureau, she said,

“They were perfect because I was in a big problem and they helped me out. The people here are so friendly, and they’re so caring, listening. They make every effort for people. I want to tell anyone about this Bureau. It’s perfect”.

Caseworkers also noted the importance of face-to-face contact when clients needed additional practical support, for example, when they are accompanied to court.

Logistical reasons

Of course, sometimes the reasons given for a face-to-face appointment were purely logistical, “the bureau is close to where I live”, or relate to custom and familiarity. Clients chose face-to-face because they have used a bureau before, or their families and friends have used the service previously. It is this familiarity with the service that generates trust and confidence, and therefore the motivation to continue to use the face-to-face service.

Channel migration

Interestingly, in the market research telephone survey, 21 (50 per cent) of the 42 people who had accessed face-to-face advice said that follow-up conversations and advice with the caseworkers were on the phone. In fact, 16 (76 per cent) of this group of 21 said that, now that they had experienced telephone advice, they would be happy to receive all future debt advice on the phone. This evident possibility of channel migration was also confirmed by several clients in interview. They seemed to say that once a relationship with the caseworker or bureau had been established, and they felt confident about the service, they would be happy to transfer to telephone advice. In the telephone survey sample, 25 per cent (16 people) of the 42 people who had accessed the face-to-face service indicated that they would be happy to use the telephone in the future. This situation was well illustrated by, Eric, one of the beneficiaries.

Eric’s story

Eric was a 31 year old man who had gone through a difficult relationship break-up. Around the same time, he lost his well-paid job and had to take a lower grade position with a £10,000 loss of income. He had shared a house and a mortgage with his ex partner and estimated that his overall household income was down by around £30,000. This resulted in his struggling to pay the mortgage and to meet his repayment commitments on a number of loans.

He contacted the local CAB in his home town initially by telephone. However, he knew his ex-partner would also be contacting the same CAB, and so he asked if he could have an appointment in a bureau in another town. The IDA project allowed for and encouraged inter-bureaux transfers, both to increase efficiency and maximise client choice, and within 48 hours someone had rung him back and allocated him an appointment at a CAB about seven miles from where he lived.

For Eric, meeting the IDA caseworker in person was very important. He felt he needed to explain his financial situation and go through his paperwork face-to-face:

“Well, there was stuff I could have done over the telephone, but I’m the type of guy who prefers things face-to-face if possible, so getting myself over to meet somebody to give me the sort of advice I wanted [was important]. I didn’t want to discuss anything over the telephone really: I wanted to be face-to-face with someone. So yes, there was more information I potentially could have given over the phone, but I wanted to go face-to-face”.

The fact that he was able to see a caseworker relatively quickly reinforced his decision to wait for an appointment. He said he was seen within a week or two.

However, for all subsequent advice and support on his case, he was referred to the IDA telephone service and all further communication was now on the phone. As he explained, once his confidence in the CAB was assured, he had no problem in conducting all further communication on the phone, by SMS or by letter. He explained,

“Everything else after [the initial interview] was telephone conversations. Anything that needed to be updated was via the telephone. Only on my first ever time going and getting the advice, looking at all the different options, I wanted to be in a one-to-one situation with somebody. But going forward every other contact has been by telephone or via SMS”.

Even though it was important for him to have that initial contact with the CAB in person, he said that afterwards he was fully satisfied with the service he received from DAWN CAB on the phone. In fact he said he was surprised just how efficient the phone service was and its ability to deal with his complex debt problems. He said,

“But she [the DAWN CAB caseworker] was brilliant. I’ve got to say it was an excellent service, a fantastic service I received from that one individual. It was the regular contact I had from her via the telephone, often just as an update, or via a letter about the companies that had got back in touch and now gone through Citizens Advice instead of coming direct to me.

“Letters that were sent to DAWN had dates on, and I got the correspondence straightaway, like the following day or two, and could see the letters dated by the company that had sent them to her, so she was on the ball; she really was”.

DAWN CAB was able to successfully negotiate with his creditors and arrange a repayment plan that suited his circumstances. He explained,

“[DAWN] sorted out what I could afford to pay with my outgoings and from what was left over, and these companies all accepted it. So they never questioned my situation or what DAWN had put down. All the evidence that she asked me to give her to support all this, I gave, and she obviously did a case on it, sent this off to all these companies and they all accepted it”.

Eric was impressed with the speed and the efficiency of the service. He said,

“I thought things might have taken a little bit longer because I was going through the Citizens Advice. It’s obviously free, and they’re prepared to give you the support, and you do expect you would have to wait a little bit longer. But I didn’t. It was done, like, within a month. It was brilliant”.

This possibility of migration was also confirmed when the 21 people who had follow up conversations on the phone were asked if they now considered telephone or face-to-face advice to be a more preferable option. 14 people (67 per cent) still said that face-to-face was preferable. But two people were convinced that telephone advice was preferable, and five said that there was no difference between the two channels. A third (33 per cent) of those who had originally taken face-to-face advice therefore, seven people in total were now comfortable with telephone advice. This roughly equates to the findings of Ellison and Whyley (2011a) who stated that *“Some seven in ten face-to-face clients have a preference for face-to-face advice but three in ten have no particular affinity with face-to-face delivery”*.

Influence of the length of wait to see a caseworker face-to-face

The possibility of migration to telephone advice was confirmed when the 42 people who had accessed face-to-face advice were asked, if they really wanted face-to-face advice but had to wait a long time to see a caseworker, would they be prepared to speak to someone straightaway on the phone. 36 people (86 per cent) said that they would speak to someone on the phone and only five said they would not (12 per cent), one said that she did not know.

When asked what they considered to be a long wait for face-to-face advice, of the total 42, 15 people (36 per cent) said that they would wait less than a week, 16 (38 per cent) said up to a fortnight, six people (14 per cent) up to a month, and five people (12 per cent) said that they would wait for as long as it took.

Channel preference

From the survey and interviews, it is reasonable to conclude that at least two-thirds of people who access debt advice through Citizens Advice Bureaux have a strong preference for and good reasons for accessing a face-to-face service. This preference is not just based on supply side factors, but arises out of a real demand for a service that relates to their personal needs and to their own particular situation and circumstances.

However, on the other hand, evidence also emerged that around a third of all face-to-face clients, and more if waiting times were significant, would be happy to seek debt advice on the phone. There appeared to be a greater possibility of transition from one delivery channel to another than many bureau managers and caseworkers had traditionally assumed. The view that face-to-face debt advice is always the most desirable option for most of the people who seek advice from bureaux was not, therefore, fully borne out by the evidence.

Nevertheless, 88 per cent of people going to a bureau, according to the research survey, still stated that they preferred to see someone face-to-face. The IDA project confirmed that any debt advice service that is going to respond to the needs of a wide range of individuals will need to offer face-to-face advice as well as access through telephone and other channels.

Debt advice on the phone

Enabling clients to access debt advice on the telephone, through direct or indirect referral, was central to the purpose and operation of the IDA project. The success of an integrated approach to debt advice delivery turns on the appetite and demand of clients for the telephone service and on the willingness and enthusiasm of bureaux staff and volunteers to offer clients a real and effective choice and to implement speedy referral systems.

The challenges that bureaux faced in offering and implementing access to telephone advice were significant and are explored in detail in Chapter 6. They mainly concerned the organisational systems, culture, style, marketing and funding of bureaux and of the assumptions and ambivalences of bureau staff and volunteers. These challenges had a serious impact on the project during its initial months, when low referral rates resulted in DAWN CAB not meeting its target caseload despite regional high levels of demand for debt advice and waiting lists in bureaux counted in weeks rather than days.

However, over the period of the project, referrals to the DAWN telephone advice service increased significantly. As new systems became embedded in the practice of participating IDA bureaux, and bureau staff and volunteers grew in confidence in the quality and in the appropriateness of advice on the telephone for their clients, referrals and calls into the service increased sufficiently to be on target as per the original project plan.

Reasons for choosing telephone advice

In the independent market research survey of 50 clients, eight people had spoken to a DAWN caseworker. The reasons why they chose telephone advice varied from it being easier and more convenient, to it being quicker and immediately available. One survey interviewee said that she just used the phone as it was hard for her to get a baby sitter. Of the eight people, five seemed to have an explicit reason for using the phone, but three (37 per cent) said that really they had no preference one way or the other. They just used the phone because it was available and they had been recommended to do so by the bureau.

In the Citizens Advice survey of DAWN CAB telephone advice beneficiaries (52 responses), 80 per cent of respondent had first contacted a bureau either in person or on the phone and had been offered the option of telephone advice. The reasons they gave for choosing telephone advice were because wanted to speak to a caseworker quickly (48 per cent), that it was more convenient (25 per cent) and, as with some people in the market research survey, because the CAB advisor has suggested it and it was available at the time (27 per cent).

These reasons were similar to those revealed in the survey conducted by participating bureaux of client reasons for choosing telephone advice (447 responses), in which over 50 per cent of the sample chose telephone advice because they wanted to speak to someone as quickly as possible and 26 per cent said that it was more convenient (see Table 6 below). As with face-to-face advice clients, therefore people choose telephone advice for reasons that are important and relevant to them at the time.

Table 6 Citizens Advice survey data on reasons for choice of telephone advice

Reason for choice of telephone debt advice channel	Number of clients
Prefers anonymity of telephone advice	29
Wanted advice as quickly as possible, therefore chose telephone	243
Had telephone advice in the past and it did work for them	1
Convenience of being able to speak to phone caseworker wherever they are	111
Lifestyle issues eg Childcare make accessing a bureau difficult	50
Mobility problems make accessing a bureau difficult	11
Other	2
Total	447

In the market research survey, people mostly received the swift and speedy service they looked for. Four of the eight people rang the DAWN number themselves; two spoke to a caseworker that same day and another within two days. Only one person said that she had to wait about five days to speak to a caseworker. Three people arranged a call-back through their own bureau at a time that suited their schedule. This was confirmed in the Citizens Advice survey of telephone advice beneficiaries (52 responses). 54 per cent of respondents spoke immediately to a caseworker and 40 per cent later that same day.

Of the eight people in the market research survey who had chosen telephone advice, however, when asked to compare their current preference for face-to-face or telephone advice, five people (62 per cent) still said that face-to-face advice was preferable, and only three said there was no difference between the two channels. In explaining why she said this, one person said, "There was a lot of explaining to do and a lot to sort out, it was not straight forward". The response to this question was somewhat different in the Citizens Advice survey of telephone advice beneficiaries (52 responses), where only 26 per cent said they still preferred a face-to-face service. 33 per cent preferred the telephone and 41 per cent said that they had no preference.

However, when asked in the market research survey, given what they know now, would they be happy to receive all future debt advice on the phone, six people (75 per cent) said that they would and only two said that they would not. For some people, therefore, it seems safe to conclude that, even though they might prefer face-to-face, other circumstances may prevail which result in their choosing telephone advice. This was confirmed in the Citizens Advice survey of telephone beneficiaries, 74 per cent of the 52 respondents said that they would be happy to receive all future debt advice on the phone.

The fact that clients knew that they were speaking to Citizens Advice on the phone was certainly a factor in building confidence in the service. In the market research survey, of the eight people (63 per cent) who spoke to a caseworker on the phone, five (62 per cent) knew it was Citizens Advice that they were speaking to, but three (38 per cent) did not know or were not sure. In the Citizens Advice survey of telephone beneficiaries, the percentages were similar. 63 per cent of the 52 beneficiaries knew they were contacting a Citizens Advice service, but 37 per cent did not or were not sure.

One of the assumptions displayed by many bureau staff and volunteers at the outset of the IDA project was that telephone advice could not deal with the same number or level of complexity of debt cases as could be handled in a face-to-face situation. This turned out, however, to be unfounded. Over the period of the project, there was an increasing recognition that DAWN CAB was able to provide a full range of debt advice services over the telephone, including facilitating arrangements and referrals for Individual Voluntary Arrangements and bankruptcy. In Charts 2 and 3 below, however, there does appear to be some evidence that face-to-face caseworkers were handling marginally larger numbers of priority and non-priority debts per caseload.

Of course there were some cases that the telephone advice service found inappropriate to handle and there were a number of referrals from DAWN CAB to the participating bureaux. These referrals were often on the grounds of literacy, language and communication issues, and were the result of the telephone caseworker suggesting the person might be better off seeing someone face-to-face. Other typical referrals from DAWN CAB would be in cases where a client was referred to the telephone service for an emergency intervention, but when that intervention was concluded the person was sent back to the bureau, where a client needs to be represented in court and in instances where a bureau is already dealing with a client's case. Other referrals back to a bureau could be the result of client choice, as all callers to DAWN are asked at the outset if they wish to speak to a caseworker on the phone or face-to-face. In the market research survey, two of the eight people who contacted DAWN were referred back to the bureau for face-to-face advice. In the Citizens Advice survey of telephone debt advice beneficiaries, ten of the 52 beneficiaries were also referred back to the bureau for face-to-face advice.

**Chart 2 Caseload of non-priority debts by delivery channel
(based on project accumulated data)**

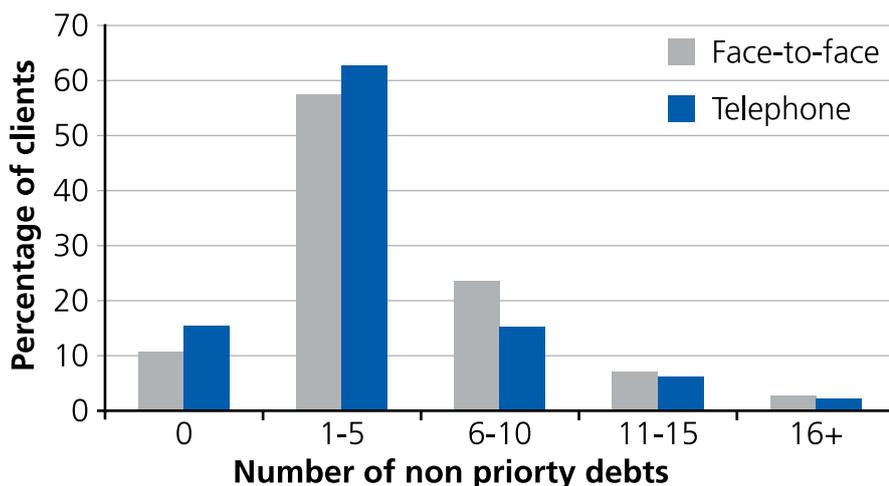
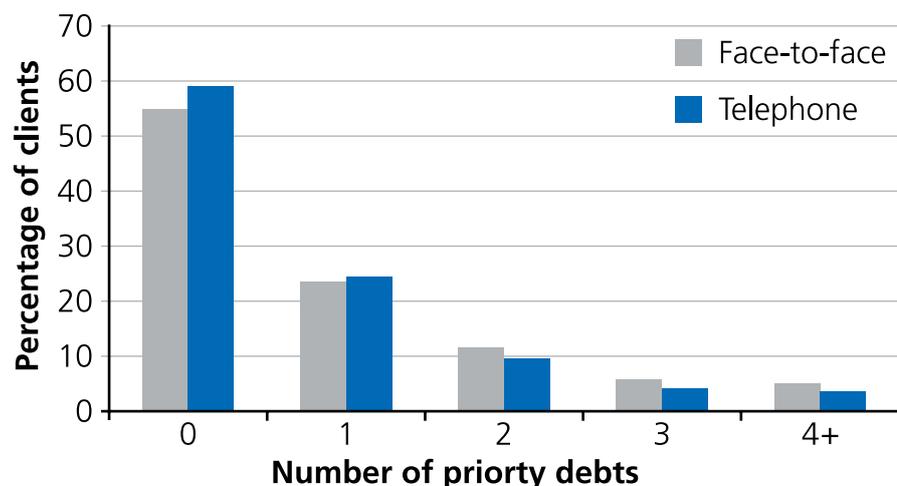


Chart 3 Caseload of priority debts by delivery channel
(based on project accumulated data Debt advice via video link)



Debt advice via video link

The use of video conferencing has been an important innovation within the IDA project. While numbers using the facility have been fairly modest, managers stressed in the three bureaux with video facilities that its introduction has been well received by the clients. 153 individual clients used video conferencing through the period of the project.

DAWN CAB hosts the base unit and receives referrals from participating bureaux. The video conference system enables the transfer of documents between the client and the caseworker through a scanner linked to the system. However, managers reported that the main attraction of the system to clients is not so much the sending of documents, but the ability of the client and the caseworker to communicate visually. This builds confidence and trust and was recognised as being particularly supportive to clients in a number of cases.

The video conferencing units are currently primarily located in rural areas. However, it was noted (Jones 2010) that younger people were often more comfortable using the technology, as were people who had the capability to use self-help information and documentation. Some managers argued that it may be worth investing in additional video conferencing units in urban areas in order to provide an additional resource for bureaux with high levels of demand and limited resources.

Managers using the system were convinced that this new medium needs further roll-out and testing, as it could prove to be a useful additional channel for the delivery of debt advice.

It is worth noting that in a survey of 39 video conference users that took place shortly before the production of the 2011 IDA report, 97 per cent found the overall experience of receiving advice via video link to be excellent or good. 97 per cent said that they would ask for advice by video link again and 89 per cent found the equipment easy or very easy to use.

Client profiles relative to delivery channels

A common assumption among some managers and caseworkers at the start of the project was that telephone advice is only suited to the more articulate, more asset-rich, capable middle class people, who are able to self-help and who have relatively straightforward debt problems. For those on lower incomes, financially excluded and with multiple, complex debt problems, the assumption was that face-to-face advice is always the better solution.

This assumption was not borne out by the statistics or by evidence furnished by DAWN CAB. As Table 7 below reveals, there is very little statistical difference between people accessing face-to-face or telephone advice in most categories. There are slightly more disabled people who prefer to use the bureau (possibly including people who are deaf or blind) and slightly more people with long term health conditions using the telephone (possibly people who are unable to leave the house). Slightly more retired people used face-to-face services and certainly more younger people used the telephone. Interestingly, and contrary to expectations, a slightly higher proportion of telephone clients were on the lowest incomes.

This assumption about the suitability of telephone advice for particular groups or for particular sorts of debts was strongly contested by DAWN CAB managers and telephone caseworkers. They were clear that the suitability of telephone advice for individuals was much wider than bureaux caseworkers often imagined. They were adamant that it was not just suitable for articulate and more capable middle class clients. Neither did it deal just with more straightforward debts; telephone advice about complex, multiple debts was common.

To try and categorise the people best suited to either face-to-face or telephone advice in socio-economic or status terms is therefore difficult. In Table 7 below, it is remarkable how similar the groups are, even though some differences are detectable. People seem to choose face-to-face or telephone advice not just because they belong to a certain category, but because the delivery model responds to their individual and personal needs and is a model in which they have confidence, trust and familiarity.

Table 7 – Client profile in relation to chosen delivery channel

(eg percentages relate to the total number of people in each category. In a few instances, due to incomplete category data, percentages are based on the data available and extrapolated statistically to reflect the percentages of all clients served).

		Bureaux clients	Telephone clients
	Total number of clients served	5,410	3,424
Gender	Male	43.7%	41.8%
	Female	56.3%	58.2%
Disabled	Disabled	15.2%	10.9%
Health problems	Long term health condition	3.2%	5.0%
Income stream	Salary	55.0%	53.0%
	Benefits	72.0%	73.0%
	Pensions	13.0%	11.0%
Employment	Employed less than 30 hours per week	16.9%	16.1%
	Employed more than 30 hours per week	28.7%	29.8%
	Unemployed	34.1%	36.9%
	Retired	6.4%	5.0%
Housing tenure	Buying home	28.2%	29.8%
	Council / ALMO tenant	21.7%	20.3%
	Private tenant	23.0%	25.1%
Household type	Couple	15.6%	14.9%
	Couple with dependent children	19.0%	22.2%
	Couple with non-dependent children	2.3%	2.2%
	Other with dependent children	0.3%	0.04%
	Single person	37.2%	37.3%
	Single person with dependent children	15.6%	14.9%
Income profile	Less than £400 pcm	21.0%	23.0%
	£400–£599 pcm	13.2%	15.7%
	More than £2000 pcm	7.0%	7.0%
Age range	17–24	9.7%	12.4%
	25–34	23.7%	27.7%
	35–49	38.1%	35.8%
	50–64	23.3%	20.1%
	65+	5.2%	4%

6. The challenges of a collaborative and integrated approach

The IDA project was designed to assist bureaux in working together in order to widen access to debt advice services, to drive down waiting times and to offer a level of client choice that many people in bureaux waiting rooms had not experienced before. Its success depended on participating bureaux developing a new collaborative approach to debt advice delivery.

It was recognised from the outset by many bureau managers that a project based on collaboration would be a significant challenge. Citizens Advice Bureaux are constituted as autonomous, independent organisations and set a high priority on being a local, accessible, friendly service. They are an established part of community networks and attract volunteers who primarily wish to make a contribution within their own locality. Prioritising working with bureaux in other areas could entail a considerable change in organisational operations.

Of course, bureaux have often collaborated on funding bids or regional initiatives, but the service they have offered has remained embedded within local communities. Clients often identify strongly with their local bureau, and it is through this connectivity that trust in the Citizens Advice brand has been established over the generations. Indeed it is worth noting that funding regimes often reinforce this strong local focus; local authority funding for example often requires that services are offered exclusively to local people.

The IDA project was to challenge many of the established assumptions about the nature of the local delivery of debt advice. With debt caseworkers not tied to serving people from a particular locality, bureaux would be able to arrange appointments for people in bureaux in neighbouring towns rather than asking them to wait to see a caseworker locally. They would also be able to refer people away from the local face-to-face service in the bureau and to a telephone debt advice line or video conferencing facility. Of course, debt caseworkers have always been able to offer people the option of telephone advice through National Debtline or the StepChange Debt Charity⁸, when and if appropriate. But now the offer of telephone advice was to be integral to standard practice.

It is perhaps unsurprising, therefore, given the challenge of a new collaborative and integrated approach that some of its elements were slow to take hold within some bureaux and to achieve their designated project targets. This was particularly true initially in regard to the number of referrals and calls to the DAWN telephone advice line.

The challenges faced by bureaux in implementing a collaborative and integrated approach concerned primarily the six following key areas:

⁸ Formerly Consumer Credit Counselling Service.

Embedding collaboration and service integration

The IDA project was designed to embed collaborative working among 17 participating bureaux through the development of inter-bureaux systems of cross-referral and follow-up on client cases. It was also envisaged that the benefits of a collaborative approach would be shared widely among all bureaux across the region⁹ through participation in the shared appointment system and through their use of the DAWN telephone advice service.

For bureau managers and debt caseworkers, the IDA project went further than previous experience of partnership working, for it required bureaux to cooperate at a much deeper operational level. It demanded a close working relationship with DAWN CAB and a commitment that every client would be offered the telephone option. This was a challenge for many staff and volunteers who would normally assume that it would be the responsibility of a bureau to respond directly to the needs of people who come to it for help. Suggesting, as part of the standard assessment process, that they may choose to go elsewhere did not sit easily with everyone.

It was this same challenge that affected to some extent the incidence of inter-bureaux referral for face-to-face debt advice, which did not occur to the extent originally envisaged when the project was developed. However, this was also due to the large geographical distance between some bureaux and to the fact that the additional face-to-face advice resources provided by the IDA project achieved a reduction in waiting times, this reducing the need to refer clients to another bureau.

In research interviews, most managers and caseworkers welcomed the challenge of the IDA project to foster the promotion of collaborative working among bureaux. One manager explained, for example, that for him the IDA project had promoted a change in the organisational culture of bureaux so that now people increasingly thought in terms of partnership working. He said,

“What we have gained most from IDA is that it got us out of our silo. We are now more open to other bureaux and partners. It allowed us to come into contact with other bureaux and to build bridges”.

He further argued that he thought that the focus on collaboration had come about in part through the funding requirements of the project that encouraged managers and caseworkers to be reflective about the development of practice. The IDA project challenged bureau managers and caseworkers to think clearly about how service delivery could be improved in the interests of clients. He said,

“This funding is encouraging people to be reflective – most funding is about jumping through hoops”.

This was supported by caseworkers and managers in the research seminars who identified the positive nature of the IDA debt caseworker meetings which provided opportunities for greater inter-bureaux collaboration. As one caseworker in a research seminar in Penrith argued, the IDA project had demonstrated that “... despite initial concerns, people see that advantages outweigh disadvantages of working together”.

⁹ There are 29 Citizens Advice Bureau in the North East of England and Cumbria, 17 of which participated in the IDA project.

Understanding the nature of debt advice on the phone

A significant challenge faced by managers, caseworkers and volunteers on the IDA project concerned referrals to the telephone debt advice service. For this did not just entail new procedures as part of an assessment and delivery process, but rather depended upon a cultural shift in the way that the value and appropriateness of telephone and face-to-face advice for debt clients were evaluated and understood.

For managers and caseworkers, but particularly for volunteers in bureaux, the assumption has always been that a face-to-face service is the most appropriate way of delivering debt advice to most of the clients in debt who come for help. Many people with problem debts, managers and caseworkers sometimes argued in research interviews, were on low-incomes, often vulnerable and emotionally fragile, and were not used to handling complex conversations on the phone. The assumption was that they mostly require the personal and supportive service that only a face-to-face interview can provide. In fact, for many managers and caseworkers telephone debt advice would be seen as a less desirable option for most clients in comparison with a face-to-face service.

The strength of this way of thinking among bureau staff resulted in a low number of referrals to and take-up of telephone advice within the first few months of the project. For the IDA project, this was highly problematic, for offering the option of telephone advice to clients in a way that gave them confidence to consider that option was central to the success of the project and a key indicator of collaborative working in practice.

All new ways of working take time to embed within organisations, particularly organisations that work with large numbers of volunteers. However, it was recognised that there were more basic issues underpinning the assumptions about the appropriateness of debt advice on the phone. There often seemed to be an underlying belief that telephone advice could not replicate the person-centred approach of a face-to-face service, or that it was not able to handle complex and multiple debt cases, which often require sight of documentation and letters.

Assumptions and understandings of the nature of debt advice on the phone were increasingly challenged on the project primarily through a series of familiarisation visits by bureau staff to DAWN CAB. Direct contact between face-to-face and telephone debt caseworkers built trust and confidence between partner organisations and was able to allay misunderstandings about the nature of telephone advice. It increased the willingness of participating bureaux to make referrals to the telephone service.

The key factor in building the confidence of bureau staff in the telephone advice service was the realisation that bureaux and DAWN CAB shared the same Citizens Advice values and philosophy, and the same person-centred approach to clients. Through sharing information on case work practice, bureau staff members were also able to see for themselves the ability of telephone caseworkers to handle complex, difficult and multiple debt cases.

As one bureau manager noted, "People are recognising that telephone advice could be personal, holistic and similar to a face-to-face service." It was not so much the channel that mattered, but rather what mattered more was the values-based model of delivery that underpinned the channel.

It was the recognition, therefore, that DAWN CAB was “Citizens Advice on the phone” that ensured that the IDA project successfully met its telephone debt advice case targets. In itself, a telephone is just a mechanism or channel of delivery; what mattered more to bureau staff was the style and the values that underpinned the delivery of debt advice through the mechanism of a phone. It was the model or style of delivery, rather than the channel that was the most important thing.

Building consistency and standardisation in service delivery

Among the 13 bureaux with IDA project face-to-face debt caseworkers there was often wide variation in the number of referrals to DAWN CAB and also in appointments made in neighbouring bureaux. There were multiple reasons for such inter-bureaux variations, including the level of demand from clients and the organisational capacity and resources of a bureau to deliver. Arranging an appointment for a client in another bureau may not be necessary if the waiting time to see a caseworker is relatively short.

However, an important factor was identified as impacting on the variation of referral activity between bureaux. Individual bureau often had their own operational systems and procedures, which led to variations in approach to the roll-out and delivery of the IDA project. It was this that often contributed to variations in outputs achieved.

It can be argued by some managers that such individuality in approach is inevitable and is a product of the resources available, different funder streams, and of type and number of clients served. For some, such an individualised approach was a strength of the system as it highlighted how bureaux can respond flexibly to the needs of the community within which they are based.

Nevertheless, such variations in systems and procedures can present difficulties when attempting to embed a contracted, collaborative and integrated service across a wide number of bureaux. It can raise concerns for funders who may have an expectation of similar outcomes being achieved in similar ways in return for the same resources provided. While minor variations in approach may be acceptable, wide variations can cause difficulties and need to be examined.

This is a challenging area for bureaux, but learning arising from the delivery of the IDA project indicated that it was important to have more systematic, consistent and standardised procedures within bureaux systems if collaborative and integrated activity is to be successful and ultimately sustainable.

The introduction of a Gateway Assessment approach with embedded scripts is one example of a systematic and consistent approach to delivering services within bureaux. Learning from the IDA project supports the view that increased consistency and standardisation of working practices in the delivery of debt advice would have a significant positive effect on the quality of the client journey through the debt advice service and on the choices made available to the client within that journey.

Transferability of cases between bureaux

One major area of operational procedure to impact significantly on the efficiency and effectiveness of the IDA project was the lack of a speedy, efficient and streamlined way of sharing and transferring case work data and information from one bureau to another. In a project that is designed to enhance inter-bureau integration, the importance of shared information technology systems is paramount.

In order to support inter-bureau collaboration, the IDA project introduced a shared Appointment Plus system. This was designed to enable all bureaux in the North East of England and Cumbria to refer and to make appointments on behalf of debt advice clients in their nearest participating bureaux, or with DAWN CAB for video appointments. However, this system did have its limitations as it was not integrated with any case management system. This led some caseworkers to say it was often easier to pick up the phone to arrange an appointment than to use Appointment Plus.

However, the introduction of Appointment Plus did highlight the importance for inter-bureau collaboration of the development of a shared information technology platform which would create a single pool of data that could be accessed by all caseworkers, and in which an individual client would have one record regardless of how many times and places they accessed the service.

There existed on the project a sense that ICT had not previously been used as effectively as it could have been throughout the Citizens Advice Service. This is now being addressed through the development of a new national Microsoft Dynamics Customer Relationship Management system known as Petra which is being rolled out to replace the previous CASE management system. IDA project managers and staff regularly raised expectations about the Petra system which is designed to bring together case management, client appointment and bureau booking systems in one flexible and streamlined information technology platform. Petra will hold a single pool of records for individual cases which will be accessible by caseworkers in any bureau, which will enable bureaux to collaborate more effectively.

In regard to ICT developments, IDA staff also stressed the desirability of a shared "portal" for securely communicating with creditors. They felt that this would also be attractive to creditors as it would help them to improve the efficiency of their contact with debt advice agencies.

The impact of funding streams

A significant challenge for all bureaux on the IDA project was balancing the need to prioritise client choice and inter-bureau collaboration with the equal, and perhaps more demanding, need to meet the pre-existing targets of funding streams. Each bureau's concern to meet its own target outputs continually had the potential to undermine collaborative working with DAWN CAB and other local bureaux

Bureaux are dependent on external funding to enable the provision of specialist services such as debt advice. At the time of the IDA project, specialist debt advice services were also funded by the Legal Services Commission, the Face-to-face

(F2F) Debt Advice Programme (formerly known as the Financial Inclusion Fund) and in some cases by local authorities or other agencies. Income into the bureaux depended on meeting targets or outputs for these funding streams, which could clash with the need to offer clients the option of referral to telephone advice or to another participating bureau.

The existence of multiple competing funding streams helps to explain why some bureaux could be unwilling to make referrals without first having guaranteed a sufficient supply of potential clients (and hence income) for other funding streams. In fact, even within the IDA project itself, there was a need to meet the targets set for the face-to-face IDA debt caseworkers, which, in times of relatively short waiting periods, could take precedence over suggesting a client takes up the telephone option or goes to another bureau if that is more convenient for them.

The need to meet competing targets often created a tension for participating IDA bureaux. It created a difficult balancing act between meeting prior contractual targets in order to preserve current and future services for client, and offering the choice of multiple delivery channels, which may be in the best interests of the client, but not in the interests of the bureau endeavouring to maximise performance. As one manager noted in one of the research seminars,

“Funding has an impact as revenue is dependent upon results. You are going to ensure that you have met your revenue targets first before you start giving away clients and potential revenue to another organisation.”

The tensions caused by the competing contractual requirements of funding streams is an issue that needs to be explored widely within Citizens Advice and discussed with potential future funding agencies, for such tensions can potentially undermine further strategic developments that prioritise inter-agency collaboration and client choice. Within collaborative projects, such tensions directly impact on partner agencies and on clients. It was difficult, for example, for DAWN CAB to fulfil its own contractual requirement under the IDA project without referrals from bureaux to the telephone advice line.

Marketing and promotion

By the end of the IDA project, participating bureaux recognised the importance of choice within the client journey into debt advice and also of the potential of a telephone advice service to maximise that choice in response to client need.

The challenge, however, was for bureaux to advertise that choice widely within the local community. All bureaux circulated the dedicated telephone debt advice line number on posters and leaflets and distributed them through local organisations and agencies. This enabled people to directly contact DAWN CAB, without ever coming into a bureau. Indeed, many of these people would not normally visit a bureau.

More challenging was to promote client choice to people who had already come into the bureau. Of course if waiting lists were long, it was easier to offer the choice of a telephone service or a visit to another bureau. In such cases, the IDA project contributed directly to driving down waiting times. However, as the project progressed, waiting lists in bureaux decreased (see Chapter 3, Table 3).

In such cases, with the influence of residual assessor assumptions about the suitability of face-to-face advice for most comers and with the need to meet face-to-face targets, there was some concern about the extent of active positive selling within bureaux of telephone advice as a suitable option for clients.

It is a fair assumption that people seeking debt advice who are already within a bureau setting are likely to choose face-to-face advice even if asked by a Gateway assessor if they would like a referral to the telephone service. People normally choose the kind of service with which they are familiar and comfortable. To promote real choice, much depends on the way in which that choice is presented and explained to the client. If waiting lists are not long, Gateway assessors may be tempted to present the option of telephone advice in a way that results in its immediate rejection by the client.

In order to meet the challenge of ensuring that clients had real choice, the IDA project recommended that all Gateway assessors be fully trained in the operation and capability of the telephone debt advice service and in how it could offer a more appropriate option to some clients than face-to-face advice in a bureau.

However, embedding the offer of real choice within service delivery does remain a challenge. It was eventually agreed by Citizens Advice and the Northern Rock Foundation that the renewal of the IDA project would include a contractual target for a reasonable percentage of referrals from bureaux to be made to DAWN CAB. In the first phase of the delivery of the project, there was no such target. There was a target for the number of debt cases opened by DAWN, but not for the number of referrals from bureaux. To incentivise bureaux to market and promote choice within the client journey and to make referrals, it was felt that referral targets with a clearly defined minimum expectation needed to be included as an element of the new contract.

7. The achievements of the IDA project

In its first two years of operation, April 2010 – March 2012, the IDA project made a significant impact on the delivery of debt advice to people in financial difficulty throughout the North East of England and Cumbria. Its major achievement was to overcome significant challenges and to serve 8,987 individual clients representing 9,802 cases with over 38,000 debts to a total value of over £88.5 million. This achievement exceeded expectations and the IDA project surpassed both face-to-face and telephone debt case targets.

In the market research survey of 50 beneficiaries, 41 people (82 per cent) said they thought the service they had received was very satisfactory and seven people (14 per cent) said that it was quite satisfactory. Only one person said it was unsatisfactory and one other felt that it was neutral. A combined rate of satisfaction of 96 per cent is a considerable achievement. Of these 50 people, 27 (54 per cent) said that their problem was now fully solved and another 12 people (24 per cent) said that a caseworker was still working with them on the issue. 11 people (22 per cent) considered that the problem had not yet been solved.

In the Citizens Advice survey of telephone beneficiaries, 46 (88 per cent) of the 52 respondents thought that the service they had received from DAWN CAB was satisfactory and 32 (61 per cent) thought it very satisfactory. It was clear from the written responses of people in the survey that the telephone service was valued because it was quick, efficient, friendly and professional. These are four typical comments taken from the telephone survey returns:

“I couldn’t believe how quickly my problem was dealt with. I don’t know what I would have done if it wasn’t for your service”.

“This service is absolutely brilliant, total peace of mind for people like me. A big thank you”.

“The CAB direct [telephone] line treated me with respect and I didn’t feel as though they were disgusted with my debts. They were caring and very helpful”.

“They listened to my problems and don’t judge you, they helped me and explained everything for me”.

However, the IDA project’s achievements were also organisational. It facilitated an important change in thinking in bureaux about the importance of collaborative and integrated working and of the development of new approaches to improving the quality of the client journey into and through debt advice. The change in thinking about the importance of telephone advice, as reported by many bureau managers and caseworkers in interview, was noticeable. In 2010 (Jones 2010), many research conversations about the move to a telephone advice model were characterised by hesitancy and doubt. Now many of those interviewed would be much more positive about the role of telephone advice within an integrated delivery system. Some typical comments towards the end of the project were as follows:

“This IDA project has demystified telephone advice, which can now be seen as quality advice, for many it has removed ideas of face-to-face being superior”

“IDA has changed the mindset of key workers about telephone advice – the Northern Rock Foundation can be commended for assisting this change in mindset”

Among IDA project achievements, it can be noted that:

- A focus on client choice is gaining hold in many participating bureaux and there is a greater recognition of the importance of enabling access to debt advice through multiple channels of delivery. Bureaux have been very concerned about the content and quality of advice, but were often less concerned about the client journey into the advice system. There is evidence that this is changing in IDA bureaux.
- The importance of telephone access to debt advice is becoming culturally embedded in the working practices of many bureaux. Alongside telephone referrals to DAWN CAB, an increasing number of bureaux are engaged, or planning to be engaged in Adviceline or operating their own telephone Gateway advice lines.
- The learning that there is a need to focus on the model and style of delivery of debt advice and not just the channel. The reason that an increasing number of managers and caseworkers became more favourable to telephone debt advice through the IDA project was that they recognised in DAWN CAB the same values and philosophy that underpin the delivery of face-to-face advice in bureaux. They recognised DAWN CAB Advice as values-driven and person-centred advice on the phone which is quite distinct from the models operated by other advice lines external to the CAB service.
- Collaborative and partnership working is on the increase among many bureaux and in several areas consortia of bureaux are being established.
- A desire for the greater modernisation of services is apparent among increasing numbers of bureaux staff. This includes the introduction of ICT that would contribute to an enhanced quality service for clients (this also includes ICT that would streamline contact with creditors).
- The IDA project was a contributory factor, among others, to reducing waiting times for appointments over the period of the project. Waiting times in bureaux were significantly lower at the end of the project than at the outset.

However, it would be fair to say that, despite significant advances in the sector through the IDA project, many challenges still remain. Among some bureaux managers and caseworkers, for example, particularly those who were not involved directly in the IDA project, there would still be hesitations and tensions around the importance of telephone debt advice and its relevance to the client base. Undoubtedly, there are still challenges ahead in order to embed a fuller and wider understanding of the value of telephone advice and of multi-channel delivery models throughout the service as a whole.

In recognition of the achievements of the IDA project, and of the need to further embed a collaborative and integrated approach to debt service delivery, in April 2012, the IDA project was extended for a further two years. However, key changes in the delivery contract included increased debt case targets and, for the first time, the addition of referral targets for bureaux to the telephone advice service. The aim of these contractual changes was to foster and promote efficiency in service delivery and to further embed telephone advice within a CAB integrated debt advice offer.

8. The strategic significance of the IDA model

During the period of the project there was considerable regional and national interest in the IDA model and how learning from its implementation could inform the national agenda of the development of debt advice services. Under new funding and political constraints, and the necessity to embed quality in service delivery, there is a growing realisation of the need for a new strategic approach to the delivery of debt advice services.

This strategic approach, as already highlighted by Citizens Advice in its report, *Money Advice Strategy, 2012–2015*, will need to be based on the standardisation of the money advice offer across bureaux and on the greater integration of telephone and face-to-face services.

Learning from the IDA project illustrates the extent of the challenge of developing an integrated approach among independent and autonomous bureaux. Bringing about a new way of working is not an easy or straightforward undertaking. The IDA project highlighted that the most difficult aspect of any change process is changing the way people think.

On the IDA project, changing the way people thought depended on skilled negotiation and argument, on opportunities for training and reflection, but most importantly on the forging of new relationships of trust and confidence among bureaux operating differing approaches to debt advice delivery. It cannot be overestimated how the change in thinking about the importance of telephone advice, as reported by many bureau managers and caseworkers in interview, was a remarkable organisational advance among bureaux that at the start of the project would have mostly thought very differently.

A key learning outcome of the IDA project is that the development of a new strategic approach to the delivery of debt advice depends on several interdependent and interrelated elements of change happening simultaneously. There needs to be a vision and a strategy for change, a focus on highlighting shared values and principles, a change in the culture and style of the organisation, a re-evaluation of systems, procedures and technology, and the development of the skills and the understandings of staff and volunteers. All of these elements are necessary to bring about fundamental change in service approach and delivery.

Perhaps the greatest contribution that the IDA project can make to the national debate on the future of debt advice delivery is as an example of successful change within the sector. It is not a perfect example of change, and in many ways is still very much work in progress, but its successes in service delivery and organisational change and understanding highlight the possibility of more fundamental change within Citizens Advice both regionally and nationally.

The IDA project illustrates the possibility and the feasibility of a partnership and integrated channels model for delivery of debt advice, which focuses on achieving organisational efficiencies and savings, and also on maximising the quality of the client journey into advice. It demonstrates the potential of greater partnership working among bureaux but it can also point to the greater integration of Citizens Advice with other debt advice providers nationally in order to relieve some of the pressure on the face-to-face service.

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