

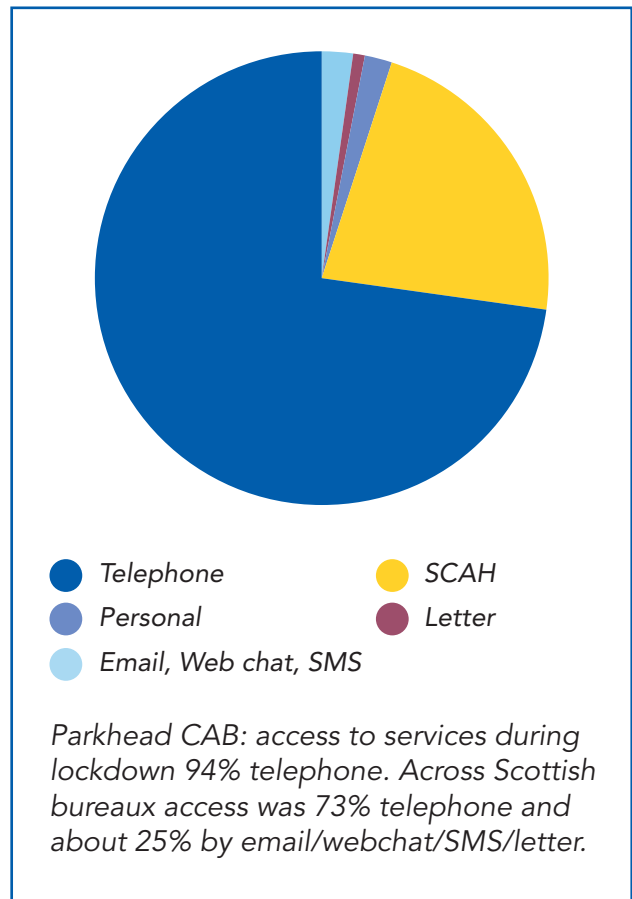


Locked Down Not Locked Out

At the start of lockdown in March 2020 all Citizens Advice Bureaux in Scotland shut their offices and turned to offering advice and information using the telephone, email, webchat and SMS.

There were two elements to this transformation. CABx created direct telephone and online routes into their advisers and worked with Citizens Advice Scotland (CAS), their umbrella organisation, to launch the Scottish Citizens Advice Helpline staffed by advisers from local bureaux. But what was the experience of clients having to 'channel shift' to 'remote' advice? How did people who normally speak to advisers face-to-face fare during lockdown?

Parkhead CAB has conducted a small piece of qualitative research to investigate clients' experiences of lockdown services and provide an evidence base for longer term thinking about the balance to be struck between remote and face-to-face provision in the design of future services. Forty four interviews were conducted with different groups of clients; some from all over Scotland who had only used the telephone; Parkhead clients who had experienced face-to-face services prior to the pandemic; and a number of vulnerable clients, with a disability or long term mental or physical health problem or for whom English is not their first language who might be expected to have difficulties in accessing services remotely. The research team also interviewed 10 advisers and managers from different bureaux in rural and urban Scotland and made use of statistics gathered by Parkhead CAB and those submitted to CAS by Scottish bureaux.



KEY FINDINGS

New clients but vulnerable clients may have lost out

The figures show that during the pandemic there was a change in the characteristics of people accessing CAB services. The new clients were younger, more likely to be employed and more frequently seeking advice about employment issues. There were fewer clients seeking help with debt and immigration. These findings were consistent with the impact of the introduction of the Government's furlough scheme, rent/mortgage and debt repayment holidays and the mothballing of immigration work.

Parkhead's figures also showed that new clients were less likely to be disabled or have a long term health condition. This may have been partly due to a reduction in activity in the benefits system, with the suspension of face-to-face assessments and appeals, but evidence from the interviews with vulnerable clients suggests that some vulnerable clients may have been put off seeking help because they could not get a face-to-face appointment. Staff felt that access for vulnerable clients had been deterred/ inhibited by a lack of digital skills and equipment and/or phone credit and the suspension of outreach services.

New clients - using the telephone was not a barrier

Clients spoke very highly of the telephone service they had received, mentioning the quality of the staff they engaged with, the full response to their enquiries and often contrasting this with their experience with other organisations. Waiting times for calls to be answered or for a call back varied but the most important factor for clients was that the CAB honoured its promise to 'call back'.

"Even if you miss their call back – they call again."

"I spoke to a fantastic young lady who was friendly and very knowledgeable."

"The adviser immediately reassured me: 'you're not the only one', I immediately felt he was on my side."

Staff presented a more mixed picture. Although they generally felt that they had managed to establish a rapport with clients, advisers worried about not being able to read clients' body language and getting the right tone in conversation.

A holistic service on the telephone - is that possible?

CABx adopt a holistic approach, identifying all the issues of the client and offering information, support and casework at the level needed. Staff were concerned about the challenges of diagnosing clients' needs remotely, especially when dealing with vulnerable clients mentioning: not being able to use visual clues about clients' situation and state of mind; not being able to use silence as effectively to give clients the opportunity to talk, and the care needed to establish an appropriate tone and probe about the issues facing clients in a non intrusive fashion.

Interviewees reported that they had had a positive experience of accessing holistic support and this was true of telephone and face-to-face clients. While some clients needed help with a single issue others faced complex issues which had been dealt with effectively by advisers treating them as individuals not numbers.

"I didn't feel like a number... he helped me in my situation... the help was individualized for me... I was known for me."

Many clients who had a preference for initial contact to be face-to-face, were happy for follow up to be conducted over the telephone because the initial contact had established a relationship with the bureau.

"Using the phone is easier once you know who you are dealing with ... then you know who you are talking to".

Overall, despite the concerns of staff, the evidence showed that advisers offering advice by telephone had adopted a holistic approach as they would with face-to-face clients and that this was much appreciated.

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“I got more information than I asked for – but not in a pushy kind of way.”

“He (the adviser) was good at reading people and understanding how to give them information – his way of explaining things was brilliant.”

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Case work and remote access: the obstacles

Staff reported challenges in delivering case work support remotely, in particular form filling work, often for disability benefits. Clients also reported difficulties in completing PIP forms even when an adviser was talking them through the process on the phone; most only managed with additional support from a friend or family member. Specific problems identified by staff and clients included: dyslexia and literacy issues, stamina and personal embarrassment about discussing intimate matters over the phone.

Other problems in progressing case work included: getting forms and mandates signed, not being with the client when representing the client to another organisation and not having access to paperwork, for example, in debt cases. Both clients and advisers had been creative in overcoming these difficulties and client interviews did not give a sense that these delivery challenges had been too detrimental to their experience.

Client disengagement was not widely identified as a problem by advisers. This might reflect the fact that those more at risk of disengagement had not engaged in the first place, but it also fits with more positive interpretations. Advisers continued to be concerned about the challenges of keeping clients with mental health problems engaged when telephone contact made it more difficult to establish a relationship.

Positive outcomes for telephone and face-to-face services

There was no evidence that ‘channel shift’ impacted negatively on either client satisfaction or client outcomes. Satisfaction amongst interviewees in all groups was at notably high levels and clear, positive outcomes were reported by clients. Frequently clients mentioned the financial benefits of receiving advice and information but equally important, they spoke about the impact on their health and wellbeing.

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“I am not the same worried person when I walk out...it’s a weight off my shoulders and I’m more happy”.

“I sleep fine ... I don’t worry... I am a lot happier knowing they are there to help – if I’ve got a problem I know I can sort it”.

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While some clients said that the assistance received had empowered them to ‘cope better in the future’, others expressed the need for CAB help with future problems. All clients interviewed said they would recommend the CAB service to others. Vulnerable clients said they particularly valued the advocacy function of CABx, that is advisers contacting and speaking for clients with other institutions.

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“A great service – really there to help people.”

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What kind of service do clients prefer?

The evidence is mixed. Some clients liked using the telephone, mentioning: ease of access because of time constraints, caring or work responsibilities or living in a rural area, not needing to queue, anonymity and, in relation to other remote channels, having poor IT skills or no wi fi.

By contrast, others, in particular vulnerable clients, preferred at least an initial face-to-face contact, citing: finding it easier to speak to a real person, the value of eye contact, feeling on edge on the phone, forgetting things and not being able to talk about intimate issues, sharing paperwork more easily, and not speaking English very well meaning they needed to use their hands to express themselves. Staff also pointed out the preventative work of CABx; 'drop-in' at offices provides access to clients in crisis that have no money, no food and no phone or credit.

Lessons from lockdown - the future of CAB services

The period of lockdown has provided a genuine opportunity to learn lessons for the future. Remote and face-to-face services are both useful and appreciated by clients; channel preferences depend on the client, their circumstances, and also on the type of issue for which advice is sought. The recommendations below relate to the balance to be struck between different channels, the conditions necessary for their effective integration and lessons for effective remote delivery.

RECOMMENDATIONS

1. The main channel for delivery of advice should be a face-to-face service.

Face-to-face access, including outreach, remains the most appropriate channel for some core advice issues and tasks and the preferred option for many clients, particularly the most vulnerable.

2. Remote services should be an integral part of the CAB service

Remote services, particularly telephone advice, can reach new clients and have advantages for particular groups of clients; people who are working, have caring responsibilities or mobility issues. Telephone users are happy to continue to receive a service by telephone.

3. Expansion of remote advice should be fully funded and not at the expense of face-to-face provision.

Demand for advice and information is likely to rise rapidly due to the economic fallout from Covid. CABx will need additional resources to accommodate new remote clients, to continue to support clients in face-to-face interviews, and to integrate these service channels appropriately. It is important that remote services do not 'crowd out' face-to-face provision. A computerized booking system will be needed to ensure that SCAH clients who need face-to-face access can be

accommodated locally. Planning should take into account that clients are likely to experience a mix of remote and face-to-face service.

4. Telephone advice requires specific training

Highly experienced advisers that worked during lockdown were successful in adapting their skills and techniques to offer telephone advice, establishing a rapport with clients and continuing to deliver a holistic approach. CAB adviser training should include training on telephone technique to enable them to deliver using a variety of channels. Delivery planning should recognise that advisers will generally not wish to be confined to one service delivery channel.

5. Advisers need the support of colleagues in an office setting

Some advisers liked the flexibility offered by remote working and elements of this could be continued in the future. However, advisers say that the formal professional support, the sharing of knowledge, on the job training, case discussion, and the collegiality provided in CABx suggest that remote services will be best delivered from advisers working in an office.

A full copy of the report can be obtained from Parkhead CAB info@parkheadcab.org.uk