

Welsh Language Scheme

Annual Monitoring
Report to the
Welsh Language
Commissioner

August 2018



the Money
Advice Service

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Introduction

The purpose of this monitoring report is to outline the progress made by the Money Advice Service during the period 1 April 2017 to 31 March 2018 in delivering public services in accordance with our Welsh Language Scheme and to identify areas of improvement.

Although the Financial Services Act 2010 makes no distinction between how we fulfil our functions across the UK, we recognise that there are divergent needs and increasing legislative and policy differences between Wales, Northern Ireland, Scotland and England. This influences our policy, design, and delivery functions in all of the countries of the UK.

Previously, under our Equality, Diversity and Inclusion action plan, all MAS processes were subject to regular review for potential impacts on equality and diversity. This included our commitment to the Welsh Language Act. Building on this, MAS will ensure our commitment to the Welsh Language Act continues and we will meet this commitment through our compliance with the Public Sector Equality Duty.

In October 2016 the Government announced that it plans to replace the three current guidance organisations – The Pensions Advisory Service (TPAS), Pension Wise and the Money Advice Service (MAS), with a single public body, offering debt advice, money and pensions guidance. During 2018/19, the single financial guidance body (SFGB) will come into existence as set out in the Financial Guidance and Claims Act. MAS will continue to deliver against this Welsh Language Scheme until the new body has agreed a new scheme with the Welsh Language Commissioner.

The Money Advice Service offers a universal service to people from across the United Kingdom. In the year April 2017 to March 2018 we received over 28.9 million customer contacts via the website, webchat, phone and face-to-face of which over 853,000 we estimate were from Wales and of these over 8,670 were through the medium of Welsh.

The Money Advice Service's Welsh Language Scheme

The Welsh Language Act 1993 places a statutory duty on every public body providing services to the public in Wales to produce a Welsh Language Scheme.

The Money Advice Service's Welsh Language Scheme (the Scheme) describes how it will give effect, so far as is appropriate in the circumstances and reasonably practicable, to the principle established by the Act that Welsh and English should be treated on a basis of equality.

The Money Advice Service's Welsh Language Scheme was adopted in 2012. This is the fifth monitoring report by the Money Advice Service.

The Chief Executive of the Money Advice Service has overall responsibility for the operation of this Scheme. The delivery and monitoring of this scheme is the responsibility of our Wales Manager.

Within the governance section of our intranet we have a section for all staff explaining our expectations on delivering the Welsh Language. This can be seen in Appendix 1 on page 8. Between April 2017 and March 2018, the Money Advice Service continued to deliver a comprehensive multi-channel service with a product set which included the content, tools and calculators on our website, a telephone advice line and face to face debt advice. Our website articles, tools and calculators are continuously updated and all continue to be available in Welsh in line with our Scheme.

Correspondence

During the reporting period there was no requirement for Welsh language responses to formal correspondence from members of the public. Correspondence services are consistent with the Scheme and appropriate processes are in place to ensure the provision of Welsh responses to correspondence when required.

Telephone calls

The Money Advice Service does not have a Wales office although for the period of this report, there was one staff member based in Wales. Non-Welsh-speaking staff based in Wales answer telephone calls with a greeting and the name of the organisation bilingually. If the caller speaks Welsh, then staff explain that they cannot speak Welsh themselves. As there are currently no Welsh-speaking staff in the Money Advice Service, the caller will be offered the option of either continuing the call in English, or to call the contact centre's Welsh language line, or to write to the organisation in Welsh.

At the contact centre that takes calls from the public, we have a Welsh language specific telephone number 0800 138 0555 staffed by two Welsh speakers.

Measures for Dealing with the Public in Wales

Between April 2017 to March 2018, we received 70 telephone calls to our Welsh language line. There were 110,002 calls from across the UK to our English language line, of which 3,008 calls we can say originated in a Wales based on postcode. As we monitor calls to our English language telephone number based on the customer's postcode, the total number of calls can only be considered as an indicator as some customers may not provide their postcode. With that in mind, we estimate that the total percentage of calls from Wales in Welsh was 2.8%

Public meetings

The Money Advice Service held two public meetings in Wales during the reporting period, both in November to celebrate Financial Capability Week. One was in the Principality Stadium and the other was in the Senedd. Both events provided simultaneous Welsh translation. Logos for the week were bilingual and were also provided to our partners to use.

Personal attendances

Most of our business is conducted online, over the telephone and in Wales by Citizens Advice Cymru, face-to-face debt advice. Our face-to-face clients in Wales are covered by the Citizens Advice Cymru Welsh Language Scheme.

With regards to other interactions with the public, we continue to make available internal guidance for all our employees explaining what they need to do to comply with the measures of this Scheme in their dealings with the general public in Wales (See Appendix 1).

Corporate identity

We have a Welsh language version of our logo. All staff designated to deal with regular work for people in Wales use bilingual stationery when dealing with people in Wales.

Signs in Wales

We have not installed any permanent or temporary signs which give information to the public.

Publications

We have previously made bilingual tilt and turn booklets available to consumers and organisations. There was very little demand for these booklets and we had to destroy a significant amount. Having tried to provide bilingual tilt and turn documents, our experience suggested that the additional processes and costs were unreasonable for the very small demand. When new booklets were created, the decision was made to produce separate copies of our booklets in Welsh to ensure we were able to continue to provide printed materials to the public in Wales.

Our current printed guides are all available to order or print in Welsh. These are

Losing your job

- The redundancy handbook

Mortgages

- Equity release schemes
- Endowment mortgage complaints
- Problems paying your mortgage
- Dealing with your endowment mortgage shortfall
- Sale-and-rent back schemes
- Making a mortgage endowment complaint
- Endowment mortgage compensation
- You can afford a mortgage now, but what if...?
- Take action with your interest-only mortgage now

Pensions and Retirement

- Stakeholder pensions and decision trees
- Your pension: it's time to choose

Credit Unions

Managing your money and paying your rent

Fee free basic bank accounts

Money management

Bereavement

Our Scheme does not cover technical documents, contracts, technical guidance, invitations to tender and similar publications (for example consultation responses) where circulation is limited to the technical community e.g. consumer organisations, financial institutions and advice providers, and their representative bodies.

Research conducted and published by external agencies on behalf of the Money Advice Service were provided to us in English only and therefore are not available on our website in Welsh.

Forms and explanatory material

Welsh online order forms are available.

Non-Welsh speakers are able to order booklets for their Welsh speaking customers. People are able to go onto the English order form and order either Welsh and/or English booklets.

Website

Our website contains a 'Cymraeg' button on the top of each web page. This will take the user to our Welsh content. That content directly mirrors the English on all web content covered by our Welsh Language Scheme.

To improve our users' experience on mobile devices we developed a responsive web design which helps to provide an optimal viewing experience for users regardless of their device. For desktop and tablet users, we placed the link to Welsh content in the top right hand area of the site. We completed tests in 2016 to understand the best options for users and the use of available space on mobile devices. Following on from these tests, a decision was made to ensure the 'Cymraeg' link will be available in the top right of the header for all devices, except for smartphones, where it appears at the bottom of the page.

We have aimed to ensure that all static articles on our website are available in both English and Welsh.

Tools and calculators that are produced by the Money Advice Service on our website are available in both English and Welsh. Comparison sites that we link into but are not produced by the Money Advice Service are occasionally not available in Welsh. These are constantly being updated by an external provider and as such we class these as instant communication and therefore exempt from our scheme.

Videos produced by the Money Advice Service that are available on our website, are generally not available in Welsh as they are exempt from our scheme. There is an English and Welsh transcript available to download.

In response to news items and issues during each working day, we produce 'news' articles and a blog on our site. We have listed these articles under 'instant media' and as such are exempt from our Scheme.

Any infographic that is used as content for a campaign or article that is aimed at the public in Wales is made available in Welsh.

In total, as far as we are able to monitor, from April 2017 to March 2018 there have been over **28.7 million** visits to our website from across the UK of which nearly **3%** came from Wales.

The number of unique page views on our Welsh pages was around **41,571**. That is **39%** increase from the previous year

Press notices, advertising and publicity

We have issued bilingual press notices to the press and broadcasting media in Wales where the subject matter is of particular interest to the public in Wales. We have also placed Welsh copies of any press notice that we have issued in Welsh on the Money Advice Service website to reach a wider audience of Welsh speakers.

We do not have any Welsh speakers, directly employed by the Money Advice Service, who are able to give media interviews.

Services delivered on behalf of the Money Advice Service by other parties

Citizens Advice Cymru deliver our face-to-face debt advice in Wales. They are working within their own Welsh Language Scheme.

From April 2017 to March 2018 MAS funded 35,206 debt advice sessions for people in Wales (of which 14,385 were face to face). Across Wales, Citizens Advice and Shelter Cymru have 30.1 FTE advisors between them, providing our face to face debt advice service and this is covered by their own Welsh Language Schemes.

For our telephony providers please see page 3.

We continued to work with Big Lottery Wales to fund a parenting pilot across Wales. We worked with partners such as Flying Start and Families First with delivery from organisations such as Action for Children and Barnardos. All training packs and teaching resources were produced in both English and Welsh and the booklet taken home by parents were bilingual tilt and turn.

Partnership working

We are ensuring that we are offering our Welsh language provision to any organisation with or without a Welsh Language Scheme that wishes to embed our resources into their own website. We provide an option for the embedding codes for both our English and Welsh content. Our Welsh language content has previously been embedded by many local authorities in Wales, however following UK Government consultations on replacing the Money Advice Service with a new Single Financial Guidance Body, many organisations now choose to link to our site rather than embed content.

Our money manager tool developed for use by people claiming Universal Credit was co designed with the Department of Work and Pensions. The DWP Welsh Language team worked closely with us to ensure this tool was appropriate for both organisations' customers in Wales. This ensured that this partnership working was compliant with both organisation's Welsh Language Schemes.

Recruitment and staffing strategy

We currently directly employ one person in Wales. Our staff member in Wales has been encouraged to learn Welsh.

There were no recruitment advertisements for staff in Wales.

Process and Procedures

When developing new policies and procedures, or considering the impact of Government policies and initiatives, we have full regard to the needs of users of the Welsh language. Our policies and initiatives are consistent with the measures in our Scheme.

We have a formal process to ensure that the principles of the Welsh language scheme are considered at the implementation stage of our projects. At the inception of any new programme of work, our project management team review all projects within the programme to review any Welsh language scheme considerations. Once this review has been completed the project management team will complete a Programme Definition Document which captures this information, this document is then signed off by our country managers which includes our Wales manager with responsibility for delivering our Welsh Language Scheme.

During this reporting period, we had an editorial team that were responsible for uploading all content to our website. They were responsible for ensuring all digital content met the requirements of our scheme and had the authority to delay content if it did not adhere to the scheme.

What we didn't do so well

Campaigns:

We run many proactive campaigns throughout the year. Most of these campaigns include significant content including art work, press releases and links to various tools and calculators. We work hard to ensure the content is bilingual and updated simultaneously. Due to last minute amendments and changes to artwork the Welsh upload was delayed on a very small percentage. Mainly the delay is around 24 hours rather than days. These campaigns are linked to press events and so it was not possible to delay the English content.

Webpage Errors

Following errors on our web pages in the financial year 2015/16, we commissioned an entire audit of the MAS website content and tools and corrected all errors found. In 2016, we changed the process for updating our website, to contract with an external translator who could access our website and translate directly to our webpage. This went live in 2016, however, we were not able to meet the translation deadlines set out in our scheme and therefore we have returned and still continue to update the Welsh language pages internally.

Conclusion:

In summary, we have worked hard to ensure people in Wales are able to access our service through our multi-channel delivery through a choice of English or Welsh languages. Our online content contains over 500 articles, tools and calculators and many campaigns and updates, most of which were delivered in line with our Welsh Language Scheme.

Appendix 1

The Money Advice Service Welsh Language Policy

The Money Advice Service is committed to treating the Welsh and English languages equally in our provision of services to the public in Wales. This is in line with our Equality, Diversity and Inclusion Strategy, and the Welsh Language Act 1993.

21% of the population of Wales is Welsh speaking: in the 5-15 age group the figure is as high as 40 per cent. While Welsh is spoken by more than half the population in only four of the Welsh counties – Anglesey, Gwynedd, Ceredigion and Carmarthenshire – Welsh speakers are widely distributed geographically, as well as through almost one third of the households in Wales.

The aim of the policy is to enable members of the public in Wales who receive a service from the Money Advice Service, or communicate with it, to do so through the medium of English or Welsh, according to their personal choice.

To fulfil our policy we need to:

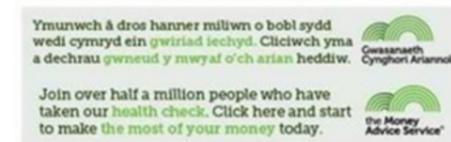
- Think Welsh. Bilingualism means much more than translating documents. When developing policy or research, funding others, organising or reorganising services, drafting guidance, procuring or reviewing services, ask: "Is there a Welsh language issue to address or reflect?"
- Plan for two languages, or more from the start of any concept paper, event, campaign or publication.
- Consider the Welsh speakers' perspective when providing services. The public has a right to use Welsh in their dealings with us.
- Written and electronic material – we need to assess at the outset whether it needs to be bilingual. Plan translation time into production schedules! A bilingual item is not complete or ready until it is in both languages.
- Meetings, conferences, task groups, seminars in Wales – we need to assess the need for simultaneous translation by asking those attending, in advance, which language they prefer to use. Ensure that any associated material such as flyers, invitations, registration forms, badges or agendas are bilingual.
- Publicity – ensure English and Welsh speakers have equal access to materials. This usually means providing documents bilingually.

For Staff in Wales:

- Telephones – staff must answer the telephone with a bilingual greeting. If a caller responds or speaks in Welsh and you cannot continue in that language, offer the caller the option of writing in Welsh, or continuing the call in English.
- Auto signatures & disclaimers – ensure that these are bilingual and try to do likewise for out-of-office replies.

Example:

Lee Phillips
Rheolwr Cymru / Wales Manager
Gwasanaeth Cyngori Ariannol / Money Advice Service
S/M 07766 990 647
Gwefan / Website: moneyadvice.org.uk



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For more information about this resource please contact

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