

# Understanding user needs from face-to-face debt advice services: A co-design approach

London and the North West of England

Prepared by 2CV for the Money Advice Service

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the Money  
Advice Service

# A note from MAS

At MAS we believe it is important to design the best and most effective advice services for people who come forward for debt advice and the many more who despite struggling with their debts do not present for advice.

We want debt advice services to be shaped around the needs and perspectives of over-indebted people and to help achieve this, MAS commissioned a participatory co-design project centred around the voices of the past clients, potential clients, and advisers.

This report sets out the findings and outlines what clients need at different stages of their debt advice journey and it makes recommendations for changes which would enable the sector to better meet these needs.

The research has identified many examples of good practice across different debt advice organisations, and we hope that these examples can be spread more broadly across the sector.

The findings and recommendations from this research have already fed into the commissioning specifications for debt advice services in London and North West, and will be built on in future co-design projects.

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Head of Debt Advice

## Acknowledgements and authors

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# Executive Summary

## Background and Objectives

The debt advice service landscape is incredibly diverse in terms of channel provision, geographic coverage and funding model. The clients that present to debt advice vary hugely in their needs, capabilities and willingness to engage. This variability on both ends of the spectrum inevitably means that the quality of debt advice delivered can vary widely. While good practice within the debt advice sector certainly exists, it is often delivered inconsistently and can fail to address the complex needs of debt advice clients holistically.

To address this inconsistency and uncover what best practice should look like within the debt advice sector, 2CV and MAS embarked on a client-focused co-design process that includes the voices of debt advice clients, potential clients and advisers. We explored not only what is needed to deliver better debt advice but also how to get there.

By centring this research process and its recommendations on the voices of over-indebted people, it is our hope that the recommendations outlined in the pages to follow will help enable change in the sector and support advisers to better meet client needs. To this end, the recommendations of this work are designed to input directly into MAS' commissioning specification.

This co-design process aimed to:

- Understand what best practice looks like - identifying the pinch points and highlights across the debt advice journey from both a client and adviser perspective
- Identify what services could do better, or differently, to better meet the huge variety of client needs
- Prioritise changes that would increase client satisfaction/outcomes and, in many cases, also improve service efficiencies or adviser experiences
- Translate these insights from the 'what' to the 'how to' in order to help inform new specifications for debt advice services to be commissioned in London and the North West

## Method and Sample

This work was ambitious in scope, spanning a range of creative service design and traditional social research methodologies. It incorporates the perspectives of a range of debt advice stakeholders including clients, advisers, managers and MAS representatives. All methods were qualitative in nature, combining a mix of exploratory depth interviews, observations, group workshops and co-design sessions with MAS stakeholders and clients/advisers across three phases of research.

### In total:



100+

Voices of current, past and potential clients of debt advice represented



30+

Debt advisers



15+

Debt advice staff (including admin staff and management) from visiting four service providers



3

Experts working across housing, mental health and domestic violence

This research focused on the cross-cutting groups from the MAS commissioning strategy, which are intended to be the focus of MAS services in the future. These are over-indebted people with dependent children, with low-income households and those who experience mental ill health. While these were the focus of the research, the findings and recommendations presented here apply across services' varying client audiences. What would work to make services better for one client in London, for example, tended to be helpful or at least neutral for other client types in the North West as well. We have thus avoided extensive audience-specific or location-specific notations, although in some cases we have referenced client-specific needs or service requirements.

Please note that in the spirit of simplicity, we refer to both clients and potential clients of debt advice services as 'clients' throughout this report.

## Key findings and Recommendations

### Improving awareness of services through communications is key to getting clients to the right place sooner.

Service communications can work harder to increase visibility and clarity of what's on offer. Due to low service visibility (via advertising or promotion), most clients have low awareness of debt advice or channel options. This means that many clients know very little about the service before making first contact, may present through the 'wrong' channel (e.g. they present through a face-to-face channel but would be better served via telephone) and may have unrealistic expectations or anxiety about what is on offer. *Services need a more visually engaging digital (e.g. website) and physical (e.g. leaflets) presence. All communications should clearly state what the service offers and who it is for.*

**Myth busting common misconceptions about advice can help reassure and engage clients.** There are common debt advice 'myths' (see page 18 for a comprehensive list) that can make clients feel hesitant about seeking advice. For example, fear that 'free' services equate to lower quality; worry that advice will negatively impact credit scores and concerns around privacy or confidentiality breaches from advisers. *There is an opportunity for services to better communicate what the service will offer clients (myth busting) and set expectations from the start. This would help ease clients' anxiety and reassure them that help is available.*

### Regional planning and partnership working is key to meeting client needs holistically and encouraging increased sharing and innovation across services.

To meet variable and complex client needs, more regional partnership working and collaboration is needed. Debt advisers can often feel they are 'going it alone' and aren't always best placed to meet the varying needs clients present with. They told us they were often uncertain of the best resources in a given area that they could signpost clients to, or how their services 'fit' in the regional advice landscape. *There is a need for more regional planning and partnership working so that advisers can more easily signpost and refer clients into services that will meet their needs, and debt advice services need more support to be 'plugged in' to the wider support network (e.g. mental health professionals).*

Sharing of best-practice materials and processes would be widely welcomed by advisers and clients. Currently, many advisers are uncertain about what best practice materials might be available to use. The quality, format and content of materials (consent forms, financial assessment, support leaflets,

confirmation of advice letters etc.) varies widely from service to service. This is because materials are often home-created, meaning there is a high level of duplication of effort from service to service. Some are over-delivering on some elements, such as client confirmation letters, which could be shorter, simpler and less time consuming. *Advisers value the chance for open and frank discussion with peers and the chance to learn from others about what works. Examples of regulation compliant 'best practice' materials should be more widely shared so advisers have them at their disposal whenever needed.*

### The end-to-end client journey: Every moment matters.

First and last moments with the service can leave a big impression.

**Making contact.** As clients tend to be in a highly emotional state when making first contact, the first moment with a debt advice service can leave a powerful first impression. Service framing (i.e. how the service is positioned or talks about itself) can shape the level of control and responsibility clients take for supporting their own path out of debt. *Services could do more to establish roles (what the service will do vs. what the client should do) and reassure clients that they made the right decision seeking help. Where clients present to the 'wrong' service or could be better served elsewhere, services should be able to support clients to get the help they need efficiently and empathetically.*

**Waiting rooms.** The physical environment of debt advice services can send strong signals to clients about how 'welcome' they are and how suited the service is for them. Waiting rooms that feel crowded, stuffy or 'old' can exacerbate anxieties or cause drop-out. *Investing in the look and feel of waiting rooms, making them welcoming, light and warm places would help signal to clients that help and professional advice is available.*

**Session close.** The way advisers close a session with clients has a big impact on client motivation and satisfaction with the overall service. Overall, clients want to feel clear about 'next steps' and want to be told when/if any follow-up contact will occur. They also want to be given more control in how they engage with advice (e.g. whether follow-up contact is through e-mail, telephone etc.). *Clients need more clarity on next steps and key future contact points before session close. Where possible, clients should be given 'easy wins' that they can action immediately in order to increase motivation and make clients feel in control of the rest of their journey.*

There is an opportunity to better support advisers to focus on what really matters to them and clients: providing support and advice.

**Preparing for advice.** Face-to-face advisers spend a large amount of time on tasks that are unrelated to giving advice. This includes tasks like financial information 'chasing' (for financial assessments), case note documentation, provision of confirmation of advice letters and so on. Services that are running more efficiently often formally split out 'expert' tasks (e.g. options exploration and advice provision) from more 'support' tasks that help advisers prepare for advice (e.g. confidentiality agreements, obtaining consent). *There is an opportunity for some more time-intensive processes to be supported by advice support staff to aid efficiency and allow advisers to spend more time supporting and giving advice to clients. We discuss this in more detail in the 'preparing for advice' moment on page 25.*

**Options discussion.** When done well, this is a moment in which advisers excel and clients feel relieved and empowered. However, decision making can be incredibly hard for clients and many appreciate and sometimes demand impartial advice. Many clients become frustrated when it feels that decision making is left to them or the adviser doesn't have enough time to tailor advice to their unique situation. *Advisers can do more to make clear recommendations based on clients' unique circumstances. Tailoring advice and delivering it in a simple and jargon-free manner is key. Relieving advisers of some of the administrative burden mentioned above may support them to do this more effectively.*

**Clients want more proactive follow-up from services after receiving advice – helping services integrate digital contact points and automation is key to this.**

**Follow-up support and contact.** Clients appreciate and want more follow-up information/contact from advisers. Even simple automated follow-ups such as text messages or e-mails can make a huge difference. Many face-to-face providers are doing tasks manually (e.g. sending appointment text reminders, drafting confirmation of advice letters) that could easily be digitised or automated. This is largely due to lack of digital confidence, cost concerns or 'fear of the unknown' (Would automatic texts be managed on mobile phones? Landlines? By computers?). However, services that have integrated this kind of working find it to be cost effective, time effective and convenient (e.g. buying text bundles that provide thousands of texts for £30-100 or using computer-based systems that allow automated follow-ups, etc.). *More can be done to make clients feel supported and cared for through follow-up contact. Simple things like 'check in' texts,*

*short and streamlined confirmation of advice letters and broader behaviour change support materials can make a big difference. Support is needed to help services set up simple digital systems and automation that works, particularly to aid the follow-up process.*

**Advisers are aligned with client needs but want to feel better supported to deliver.**

**Services and advisers are eager for KPIs and targets that 1) align with the best practice delivery principles set out above and 2) recognise the variation in client needs and service provision.** Advisers feel that volume-based targets alone may not be enough to help structure and evaluate the client reach and impact that services are having. For example, supporting a client with complex interwoven needs around benefits, mental health issues and housing insecurity might take more time, energy and expertise than supporting a relatively less vulnerable social spender, but each would potentially count as one 'case' in targets monitoring. Likewise, services noted that sometimes the important role they can play in signposting or more minimal support may not 'count' in targets if no formal assessment is undertaken. Concerns were also widely raised that in some cases targets are 'too high'. *Advisers called for smarter targets and KPIs that are less volume focused.*

**Advisers would appreciate more feedback and reassurance they are doing a good job.** Advisers told us that they often only hear about the clients for whom advice doesn't work (e.g. they come back); successes are harder to see. Where testimonials are more commonly gathered and communicated back to staff, advisers told us this was hugely motivating. We also heard that service feedback data, where it is captured, isn't always communicated back to staff. *Ideally, client feedback would be shared transparently with all staff so they can 'see' their impact and any change in performance over time.*

# Introduction

## Co-designing the future of debt advice

A wealth of previous MAS research<sup>1</sup> has identified that although good practice within the debt advice sector exists, it is delivered inconsistently and, despite best intentions, can sometimes fail to address the complex needs of debt advice clients in a holistic way. Based on this insight, MAS identified six commissioning intentions to enable it to commission debt advice services in a strategic, user-centred way over the next five years:<sup>2</sup>

1. Align service design towards the needs of target groups within the over-indebted population
2. Deliver debt advice and money guidance services in a blended fashion, in line with need
3. Develop a clear view of the client from access through to outcome
4. Enhance the quality of debt advice provision across MAS' funded services
5. Embed crisis debt advice within a network of holistic support
6. Develop services that make the best possible use of existing and emerging technologies

To support the roll-out of this new strategy, MAS has embraced the opportunity to take a more client-focused approach to debt advice commissioning. In doing so, MAS aims to not only evidence the voice of debt advice stakeholders such as clients and advisers but also make them active agents in shaping what services look like and how they operate.

This means going a step further than most traditional evidence programmes; going beyond the 'what' of the insight into the 'how to' of design, delivery and implementation of services and solutions to achieve better client outcomes. MAS partnered with research and design agency 2CV to design a collaborative and inclusive approach that would allow debt advice clients and advisers' perspectives to directly shape debt advice service design and ultimately, delivery.

2CV will support MAS' commitment to co-design over the next three years, with further projects planned to explore different locations and channels across the country. This first exercise focused on:

- **London and the North West of England** (as these are the first to be re-commissioned, starting July 2019)
- **Primarily face-to-face provision** (but with an open brief to learn from and incorporate multi-channel service elements)
- **MAS' cross-cutting client groups<sup>3</sup>** (over-indebted people with dependent children, low-income households and those who experience ill mental health)

The outputs of this project will be used to inform and develop a detailed specification for what debt advice provision should look like for services to be commissioned in London and the North West of England.

## Why take a co-design approach?

Across both the commercial and public spheres, there is a growing recognition that services work best when they are designed with the user at heart, with a clear vision of what the organisation is trying to achieve and via iterative methods that allow questions, methods and insights to evolve over time. Whilst retaining many of the elements of traditional research techniques, co-design processes are uniquely:

**Collaborative and Inclusive**



The voices and perspectives of MAS stakeholders, service providers and clients were blended throughout the process. Debt advice clients helped identify the 'what', while advisers and MAS stakeholders supported translation into practical and feasible 'how to's'. These ideas for service improvement were then client-tested and validated.

**Iterative and Adaptive**



We continually evolved our approach, thinking and insights, learning as we went and adapting to fit the needs of our audience at each step. Insights from Phase One made their way into Phase Two in the form of seed ideas. Insights from Phase Two were translated into draft service blueprints and propositions to be tested and validated in Phase Three.

**Creative and Engaging**



We put care and time into developing a range of stimulus materials that were easy for our audiences to interpret and use. Visuals like simple journey maps and comic-style explanations ensured the co-design process was fun and engaging for clients and not burdensome or intimidating.

<sup>1</sup> <https://www.moneyadvice.service.org.uk/en/corporate/research>

<sup>2</sup> <https://www.moneyadvice.service.org.uk/en/corporate/new-five-year-strategy-to-greater-target-those-most-in-need-of-debt-advice/preview>

<sup>3</sup> Albeit with recognition that services typically deliver for these groups as well as other vulnerabilities.

## Our research process

MAS stakeholders attended and actively participated in over 80% of the fieldwork. They listened to and engaged with clients and advisers first-hand, reducing the need for post-fieldwork debriefs and ensuring everyone was included on the journey as insights evolved.

### Phase 1. Understand and Empathise.

This phase focused on understanding the debt advice needs of over-indebted people in order to develop starting points for seed ideas around how services can be adapted to meet client needs. Through a range of journey mapping exercises, we 1) explored pain points and highlights in current service experiences (in debt advice and beyond) and 2) identified key needs and opportunity areas.

### Phase 2. Creation and Prioritisation.

This phase took the client needs and seed ideas that had emerged from Phase One and clustered them around the 'accessing' and 'receiving' advice stages. We focused on these elements of the journey for two reasons: they emerged as the most important and emotive from a client perspective and they were both areas that previous research had identified as potentially challenging. We also included the perspectives of debt advisers and experts. This allowed us to hone in on key 'hinge-moments' in the debt advice journey that were then translated into draft service propositions to take forward as stimulus in Phase Three.

### Phase 3. Fine-tuning and Validation.

This phase focused on testing, refining and validating the service propositions with clients and advisers. It also gave us the opportunity to collect and refine existing 'best practice' within the debt advice sector.

## How to read this report

Client experiences are shaped by multi-layered needs and delivery factors and the way this report is structured reflects these. Before delving into the 'moment-by-moment' debt advice experience of clients, we first set out some overarching 'beyond the service' client needs and current service inefficiencies that have a big impact on client experiences.

### Beyond the service moments: pages 9 to 13

- We outline the variable client needs and expectations clients present with and what this means for the overall shape and ethos of service provision, particularly in relation to more holistic regional partnership working
- We then go on to explore current service inefficiencies and what can be done at a service level to create better client experiences and, ultimately, outcomes

### The end-to-end debt advice experience: pages 14 to 34

- We outline 'best practice' client-centred delivery principles and what these mean for the way services operate, outlining principles that should apply across services, across the client journey
- Finally, we take the reader through the client advice journey from beginning to end, highlighting all the moments that matter most from a client perspective, and make firm recommendations for how these can be improved

### Recommendations: page 35

- Finally, we summarise the key recommendations that emerged from this co-design process

# 1. Beyond the service moments

# 1.1 Beyond the service moments:

## Client needs and implications for ways of working on a regional level

While there are consistent factors that define client experiences (see moment-by-moment mapping in Section 2), client needs are extraordinarily variable. Clients present to debt advice with different expectations, capabilities and priorities that need to be managed. They may have a range of other issues that will impact their financial welfare and wellbeing more widely but that debt advisers are not always best placed to help with. In fact, advisers told us clients are increasingly presenting with more challenging, interlinking vulnerabilities that make their jobs more complex. Below, we discuss the wide array of client needs and the implications of these on the overall shape of service provision, particularly partnership working with other service providers.

### Client needs: channels, venues and accessibility

Across the co-design process, clients varied widely in terms of needs and preferences around the below service characteristics:



- **Channel:** Respective clients have equally strong preferences for different advice formats; digital and telephone were rejected by many clients but others (e.g. clients with social anxiety, mobility issues, time constraints, or in controlling relationships, etc.) preferred the privacy and convenience of digital or telephone options<sup>4</sup>



- **Venue and location:** Some strongly prefer 'easy access' locations (e.g. high street) whilst others want more discreet locations (e.g. 'tucked away' or co-located services that are not explicitly 'debt' focused)



- **Provision type and support provided:** 'Wraparound' services (that house multiple services in one building, such as support for housing, debt advice, parenting advice etc.) strongly appeal to some. Others prefer 'specialist' debt services because this feels more private, and/or signals 'quality'<sup>5</sup>



- **Opening hours:** Many want daytime appointments, others want out-of-hours and weekend services (e.g. employed clients)



- **Travel time:** Many clients are happy and willing to travel further for a great service whilst for others short travel times are a critical priority (e.g. due to mobility issues, financial constraints, parenting demands, etc.)



- **Waiting time:** Some clients are willing to wait up to two hours in the waiting room, others only 15 minutes. Appointment waiting time tolerance also varies, with some willing to wait up to two weeks and others expecting same day/next day appointments



- **Speed:** Once they had taken the first step to ask for help, many were eager for swift action and case progress. However, others told us that being asked to move faster would have scared them away; they needed the security of going at their own speed<sup>6</sup>

### Implications: A mix of services and a strategic 'landscape' approach to service provision are needed to meet varying client needs

As no single service will be able to cater to the wide array of client needs outlined above, a mix of services are needed in any given region. These services will need better and more efficient ways of working together to serve clients.

For example, when clients present through the 'wrong' channel (e.g. they would prefer and/or be very capable of self-serving via digital or telephone versus a more resource intensive face-to-face appointment) or for the 'wrong' service (i.e. they need to be transferred to a DRO unit), services need to be able to quickly recognise this and refer the client to the appropriate place in an efficient

and empathetic way. Likewise, where clients have urgent needs or low tolerance for appointment waiting times, they need an easy route into a service alternative that will get them seen quicker (i.e. 'you can either wait two weeks for a face-to-face appointment with us, or you can make a phone appointment for tomorrow with XYZ').

In the moment-by-moment mapping to follow in Section 2, our recommendations are rooted in the belief that a more regional approach to debt advice delivery is needed to improve client experiences around a number of key service moments.

<sup>4</sup>Channel preferences were not predictable by client 'category'. For example we spoke to some clients with mental health issues who strongly preferred the rapport and human interaction enabled by a face-to-face session, while others felt that face-to-face would have been too intimidating.

<sup>5</sup>Again, preferences were not predictable based on client 'category' alone. For example, some parents would have welcomed wrap-around services coupled with parenting support; others found this idea intrusive.

<sup>6</sup>Note that the domestic violence experts consulted during this process noted that 'going at your own pace' might be particularly important for people in abusive or controlling relationships. They might for example need time to gather materials without their partners knowing.

## What clients say they need:

"My partner and kids have absolutely no idea about the state my finances are in. I wouldn't feel comfortable speaking to anyone on the phone in case someone walks in."

Client, London

"I absolutely need to see someone face to face. I couldn't handle it over the phone, it was just too overwhelming. I needed to look someone in the eye before I could decide whether or not I trusted them."

Client, London

"I get really anxious and I was afraid of being judged. I think face to face would be too intense for me."

Client, North West

"I felt like a naughty school kid going to this dodgy venue that was tucked behind a little alley. It made me feel really bad about the situation I was in...like I needed to be ashamed and what I was doing was somehow forbidden."

Client, London

"I hate that the place I went to was so visible on the high street, I'd want to go to a more private venue!"

Client, London

"I don't have time to go during the week as I work 9-5 so I really need a service that stays open late so I can pop round after work."

Client, London

"I have no idea how to deal with the benefits people and sort my Universal Credit out. Even the adviser had trouble. Ideally I'd love my benefits support and debt advice in the same place. It's so complex."

Client, North West

## What advisers say about regional signposting and partnership working:

"We're not really sure who else to go to when they have other questions. There's obvious ones like Shelter or the Domestic Violence helpline. But if they want a different kind of support like telephone we just have to say, 'sorry, that's not really how we work here.'"

Adviser, North West

"Sometimes there's people you can go to because you've developed relationships with them. But some of that's by chance. It's very relational – if you don't have the relationship with that person, you don't have a place to signpost people to."

Adviser, London

"It's so great to hear from other advisers and people in the industry. Sometimes you feel like you're on a little island, just doing this by yourself. There are great resources out there, we just don't know about them."

Adviser, North West

"What was great about being part of this process was I got to meet other people and get ideas. I'd love to do more of this."

Adviser, London

# 1.2 Beyond the service moments:

## Service efficiencies and resourcing

In any service there are inevitably elements that don't work as smoothly as they should, causing frustration both for services and clients. Debt advice is no exception. Both clients and advisers offered examples across the client journey where advisers lack the time and space to focus on what matters most: offering empathetic advice and support to clients in need. This has huge implications for client satisfaction and outcomes and for adviser and staff morale. However, we also found that for every efficiency 'sticking point', someone had the solution. Best practice exists across the debt sector, it is just unequally distributed.

Below we outline the most common sources of inefficiency and/or frustration in debt advice services noted during the co-design process. We have focused this process on exploring moments which had clear impact on client satisfaction or outcomes. Overall, these tended to be process or service moments in which services were automating elements best left to adviser expertise and/or taking up expert adviser time with tasks that could be automated or resourced more strategically.

### Opportunity for more efficient processes

Advisers told us that some elements of the service that require human empathy or expertise (e.g. the triage process and identifying potential advice options) are sometimes being 'automated' or digitised by tools and technology which aren't always fit for purpose. Many advisers talked about mandated digital tools that cause more inefficiencies than they solve. They offered examples of a digital triage tool that flagged clients as needing 'urgent face-to-face advice', whereas advisers felt some of these clients were actually capable and able to benefit from a standard face-to-face or telephone session.

In some cases the problem was not with the process or tools themselves but with how they were being used. For example, some advisers spoke of duplicating tasks by copying and pasting content into multiple formats and tools (at worst, with the same client details being taken/copied/pasted at three to four different times by advisers into two to four different formats). Some advisers resented being told to follow scripted questions verbatim and not being able to follow the natural flow of conversation.

That said, the co-design process also revealed plentiful examples of service efficiency with obvious benefits to client satisfaction and outcome. In particular, telephone and digital services have often managed to automate or digitise many of the more time-consuming administrative tasks that are taking up face-to-face advisers' time. For example, we saw automatically generated confirmation of advice letters and appointment reminder texts that are digitally scheduled and automatically delivered.

### Opportunity for more efficient service resourcing

Advisers also noted examples of administrative tasks and service processes that take up more of their time than they would like and steal away time for direct client interaction. Many advisers are spending a lot of time on tasks unrelated to advice-giving (e.g. scanning documents, typing confirmation of advice letters, chasing clients and creditor paperwork etc.). This was a consistent pain point for face-to-face advice providers across research locations.

Often, the most frustrating elements for advisers also have no obvious benefits to clients, for example:

- 20-page confirmation of advice letters that clients find confusing or ignore (taking up to one hour of adviser time each)
- Use of lengthy multi-modal digital data capture tools that sometimes take 30 minutes to complete, with no clear benefits to clients or services
- Adviser time being spent on (at times) simple elements of financial assessments or 'paperwork chasing' that does not match their skill and expertise level

Where services were running more efficiently, service managers had often strategically re-structured their staffing arrangements, providing dedicated resources in the form of non-adviser staff who could 'lift away' some of the administrative burden from advisers. This resourcing plan involves more formalised support roles than volunteer support (and thus requires financial investment) but advisers who are using this model feel that investment has paid off in terms of service efficiency, client benefit and overall adviser morale and job satisfaction.

In the moment-by-moment mapping in Section 2, we have recommended the use of adviser support staff at several key moments, both client facing and 'back room.' When tested with advisers, this idea was largely positively received so long as quality and standards could be maintained.

## The adviser point of view:

"The thing I find most frustrating about my job is the paperwork. We have to give evidence and keep track of every move we make. I spend a big portion of my time filing paperwork, scanning documents, and chasing people for the right documents."

Adviser, London

"We recently reviewed a case and we spent seven hours on it. Of that seven hours, we spent three hours with the client and four hours doing admin. That's hours of time we could have spent helping other clients."

Adviser, North West

"Sometimes clients come back to us after already having received advice. We will ask them to bring the relevant paperwork with them and they show up with a big box of letters. When you start sorting through them, you'll often find the 'confirmation of advice' letter you sent them a few months ago, clearly unopened! Moments like that are really demoralising."

Adviser, North West

"I text and call every single one of my clients (manually) to remind them of their appointment."

Adviser, North West

"I type up my notes by hand, then I type them into word, then I type them onto our personal case recording system and then I type them into our centralised case recording system."

Adviser, North West

## What it means for clients:

"She (referring to the debt adviser) didn't even give me time to talk about what my issues are. I felt like I was a number and like she just wanted to get me out of the door as fast as possible."

Client, London

"They sent me a letter but it was so confusing, it left me worse off than when I'd talked to her at first. I had to call them up and talk through it because I got muddled by trying to read it."

Client, North West

## Best practice bright spots to learn from and scale up:

"Our system automatically generates confirmation of advice letters once I input information into our system. All I have to do is quickly check all the necessary information is captured and press 'send.'"

Adviser (telephone), North West

"We have an advice assistant who does all the initial intake work with the client and ensures I don't have to deal with any of the fuffy paperwork like scanning documents and typing up notes. It's a massive help!"

Adviser, London

## **2. Client-centred delivery principles and the end-to-end client journey**

# 2.1 Client-centred service delivery principles

## Designing for complex needs

Previous MAS work has identified a set of best practice delivery principles that all services should strive toward (for more details see: [Better Debt Advice: from a moment of crisis to a lifetime of resilience](#)). These principles are applicable to any client, in any given region, for any given advice provider. This work expands on those principles to reflect new findings and nuances uncovered in this work (see original principles in black, new builds in green).

Where we heard frustrations from clients about current services, it was typically because they had a poor experience across one or more of the below. Where we heard dissatisfaction from advisers, it was often because they felt unable to deliver against these principles.

The below should thus form the core of how funders and evaluators assess debt advice providers and a critical part of how services evaluate their own work and planning. If a process, way of working, initiative or service element does not help a service achieve one or more of the below, there is a high likelihood that it may be taking time away from service elements that would have more impact on client satisfaction, client outcomes or service efficiency.

### Accessible:

- Ensure that services are easy to find and access
- Present information as clearly and simply as possible in all service communications and materials
- In any given region, provide a mix of channels, venues and opening hours to meet varying needs
- Work collaboratively with other support services to help signpost clients in need to debt advice (earlier!)

### Empowering:

- Promote a 'can do' attitude framing advice as a process where clients regain control
- Ensure clients are given the opportunity to develop skills and capabilities
- Give clients clarity about what's on offer, contact points and next steps
- Pay attention to physical touchpoints which send strong signals to clients and shape experiences

### Thorough and personal

- Be investigative when assessing client's needs, recognising that enabling clients to become 'debt-free' relies on uncovering the root causes
- Use a tailored and personal approach; every client's situation and capabilities are different

### Positive and proactive:

- Make the service appealing – frame advice-seeking as a positive action
- Ensure service benefits are clear at all contact points to build motivation
- Deliver each moment with empathy and reassurance

### Efficient:

- Help as many clients as possible by ensuring processes are efficient, ensuring expert resources are allocated to the touchpoints where they are most needed
- Allocate resources according to the need of each client
- Make use of best practice support materials, forms and tools whenever possible

### Future focused:

- Ensure clients are encouraged to change their perspective from 'dealing with the crisis' to making long-term change
- Ensure clients are helped to make decisions and changes that will benefit their situation in the long-term
- Ensure advice helps clients across a wider journey towards financial resilience

In the moment-by-moment client journey mapping to follow, our recommendations for how each moment should be delivered are firmly rooted in these principles.

## 2.2 The end-to-end client journey

The primary focus of this work was to understand what 'best practice' looks like from the client perspective and to provide practical guidance on how to achieve it. Throughout, we focused on the moments within the journey that mattered most to clients, and triangulated data from across client, adviser and funder (MAS) perspectives to ideate things that might work. We continuously tested these ideas with clients and advisers and refined them based on their feedback.

Our criteria for deciding which data made it through the filter were that 1) it had to make a clear, tangible difference to client experience, 2) it had to make a difference to service efficiency and 3) most advisers we spoke to felt it was achievable and useful.



For each of these key service moments we outline the current state of play in the debt advice sector and we specify what is expected from a debt advice service to meet the 'essential', 'good' and 'better' requirements.

These requirements were developed in consultation with MAS and are defined as follows:

### Essential

The basics a service must provide to meet core client needs

### Good

The extra value a service can give by going beyond the essential

### Better

The improvements which can significantly enhance the client experience

Please note that these service requirements are cumulative. For example, a service could not claim to be achieving a 'better' level of service without also providing 'essential' and 'good' service requirements.

# Service communications - promotion and access

## Why is this important?

Engaging with service communications (e.g. leaflets, websites, etc.) prior to first contact is not a consistent service touchpoint for all clients. As highlighted by previous MAS research<sup>7</sup> often clients do not see any communications or may not recall seeing them due to low awareness of debt advice options and low service visibility (e.g. via advertising or promotion). This means that many debt advice clients know very little about what the service offers before making first contact.

However, debt advice clients who had engaged with communications about the service and what it offered beforehand told us this was an extremely important part of their journey. Service communications:

- Set the tone for subsequent service engagement
- Can provide a clear sense of what the service offers and the benefits of advice
- Can alleviate fears about debt advice, minimising dropout and maximising engagement

Advisers told us they felt service communications could make a big impact on third party partners too. There was a sense that reputation travels and that communications whose look and feel did not indicate 'quality' could impact how willing potential partners (e.g. GP surgeries) would be to advertise the service or signpost customers/clients into them. Service communications can make a big impact and it is worth investing a minimum amount of time and cost into getting this right.

## Current state of play

There are missed opportunities for positive framing of debt advice services.

- **Clients wish they had known about the options available to them sooner.** Delayed presentation at the service means clients are often in a crisis state before they seek advice and may require more time and energy to serve
- **Very few professionals engaging with people in debt (e.g. doctors, creditors, lawyers) are currently signposting them into debt advice.** Even where clients had engaged with these services because of debt related issues, very few services told clients where they could go for help
- **Clients are unsure what they are getting into and can often hold false beliefs about what debt advice offers.** These myths about debt advice can often make clients question whether it is worth getting help. Limited clarity of what is on offer can perpetuate myths and lead to low motivation to engage with the service, contributing to high no-show rates and wasted time. When clients do engage, they may only share 'part' of their story out of fear of judgment or negative consequences, leading to low morale among advisers and wasted time
- **Clients feel vulnerable, confused and stressed when thinking about confronting their debts.** They are looking for reassurance and empathy and are extremely sensitive to tone, clarity and ease of navigation of any communications (whether print or digital)
- **Tied to low visibility and awareness of debt advice, clients do not always present through the channel or service that best matches their needs.** Clients are often ending up in face-to-face advice when they could be better served through other channels. Services need to be able to easily transfer clients elsewhere when it is in the client's (and service's) best interest to do so. Currently, many face-to-face advisers are reluctant to refer clients to other channels due to the belief (rightly or wrongly) that their clients are best served through face-to-face channels. We also heard stories of clients ending up in fee paying services as these tend to come up first on internet searches. Some clients assume that these services are more likely to be 'professional' and 'reliable' than free services (see common myths and questions on the following page for more detail)

<sup>7</sup> Six sources including "Moving forward together" (MAS/RR, 2017), "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017).



### Common myths and questions:

Clients told us that before seeking advice many questions and 'myths' about debt advice served as barriers to seeking help.

They told us they were:

#### Unsure about 'free' debt advice:

- Are there hidden 'catches' and fees?
- Does 'free' mean lower quality?

#### Unsure about impact on debt situation and credit – will getting debt advice:

- Impact my credit score?
- 'Activate' dormant debt somehow?
- Impact relationships with councils/benefits/DWP?

#### Worried about maintaining control and agency:

- Who do advisers work for – me or my creditors?
- Will they take action without my permission?
- Will I have to go faster than I am comfortable with?
- Is this the end of 'fun'? Will I have to give up everything?
- Can I still choose what kind of spending is most important to me?
- Can I spend at all? What about on things that are important to me, like my children?

#### Concerned about privacy:

- Will advisers contact people without me knowing?
- Will my secret 'get out' and somehow taint my local reputation?
- Will my neighbours/friends/family spot me going into one of these services?

#### Unsure if I deserve and will get help:

- Is my debt too big/too small/too hard for advisers to support?
- Am I taking up time that they could use to help people in 'worse shape'?
- Will they judge me for getting in such bad shape – or am I too far gone to help?

What clients and advisers told us:

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"They should advertise this more, I had no idea that services like this exist."

Client, London

"I'm not ready to go yet, I'd have to be at crisis point. I'm afraid they'll look at my manicured fingernails and judge me. They'll say – 'you're still spending money on your nails? How dare you?' I'm afraid they'll judge me and tell me things I don't want to hear."

Client, London

"I had no idea face-to-face was available. My friend told me about a number I could call. I would have preferred face-to-face advice actually. It's always better to see the person you're talking to."

Client, North West

"I was so stressed, I went to my doctor and told him I was at breaking point. If I'm honest, I wasn't even really sure I wanted to live anymore – I told him the money was all too stressful. He recommended anti-depressants – he didn't recommend debt advice. I wish he had. All those months of extra stress..."

Client, North West

"I get at least one client a week telling me 'ahh I wish I had known where to find you sooner!' It's a shame because a lot of people let it get pretty bad before they come to us."

Adviser, London

## WHAT IS NEEDED TO DELIVER THIS MOMENT

### VISIBILITY AND PROMOTION OF THE SERVICE IN 'LIKELY TO SEE' LOCATIONS

#### ESSENTIAL

Digital presence: Services have a digital presence (i.e. a website) that includes up to date key characteristics (opening times, service locations, contact details). The service is easy to find for people who are looking into debt advice options in their area (i.e. search engine optimisation; sign-posting/locator tools such as the 'Debt Advice Locator' tool)

Physical: Services have leaflets/comms in locations that have high 'potential client' footfall (e.g. job centres, GP surgeries). These include clear ways to get in touch with the service

#### GOOD

Services have arrangements with other community actors and outreach centres that agree to recommend or signpost as appropriate (e.g. midwives, GPs, mental health providers, local job centres)

For any communications targeting parents, services provide clarity that parents can bring children (if feasible)

#### BETTER

There is a holistic partnership plan in place that involves multiple services actively signposting to each other, including warm referrals where possible

This partnership includes health professionals who often see the symptoms of debt stress and related issues

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### A STATEMENT OF PURPOSE

#### ESSENTIAL

Communications include a comprehensive and jargon-free description of the service

Key things to communicate include:

- Why the service is free (i.e. our service is funded by Government, but free to you)
- What the service offers (e.g. channel, remit, expertise)
- The benefits of the service (immediate and longer term)
- The limitations of the service (i.e. what debt advisers will not do)

#### GOOD

The statement of purpose does a clear 'myth busting' job and is visually attractive to engage and reach more visual learners

#### BETTER

Communications clearly state what can be achieved through each advice channel, allowing clients to self-triage and potentially alleviate any concerns about digital and telephone channels

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### APPROACHABLE, PROFESSIONAL PUBLIC FACING LOOK AND FEEL

#### ESSENTIAL

The tone of any public-facing communications is professional but approachable, non-judgmental and encouraging

#### GOOD

Services have visually engaging branding that clearly conveys the professionalism of the service but is also attractive and eye-catching



MAKING CONTACT

WAITING ROOMS

PREPARING FOR ADVICE

OPTIONS DISCUSSION

SESSION CLOSE

FOLLOW-UP



# Making Contact

## Why is this important?

Clients' first contact with debt advice services is often preceded by a long and emotional battle with denial and/or fear of taking action. For many clients, this first contact may also be the first time they are learning or hearing anything about what the service offers, this moment thus has many of the same 'jobs to do' (e.g. framing the service, busting common myths, setting expectations) as outlined in the Service Communications moment above.

As clients tend to be in a highly anxious state when they first make contact, what happens in this moment can leave a strong and lasting impression, shaping how resilient they will be to any problems or hiccups further down the line. In this moment, clients tend to be highly sensitive to tone and language, looking for clues that will tell them whether they made the right decision to seek help. Service framing (i.e. how the service is positioned or talked about) can also shape the level of control and responsibility clients take for supporting their own journey out of debt. Setting clear expectations and establishing the client's role within the process is key.

Although there are consistent 'jobs to be done' at this contact point, it is also critical that advice staff can apply their natural empathy and client expertise to provide information in a tone, level of detail and format that most fits client needs.

## Current state of play

Most clients feel that services do a great job of establishing rapport but there is room to improve the process of getting in touch and/or setting appointments, getting key service information and supporting client empowerment from day one.

- **Clients are often unsure how to contact advice services.** Reports about how clients first got in touch varied widely but clients consistently told us they struggled to find a straightforward way to contact the service, often being patched through to multiple people or automated systems before landing in the right place. As referenced above, this also means clients don't always present through the channel or to the service that best suits their needs
- **Clients want to feel rewarded for contacting the service and want to be reassured they made the right decision.** Client satisfaction dropped when they felt treated 'like a number' or when conversations felt scripted
- **Clients want clarity about what the service offers, what to expect and what their role is. They don't always get this.** All of the same informational needs outlined previously still hold in this moment and can be met through first conversations with staff or via follow-up materials
- **Clients want to have more agency in the time, space, channel and speed with which they engage with advice.** Inflexible service opening times and low awareness of their channel options can pose real barriers to accessibility, clients' sense of whether the service is 'for them' and a sense of motivation and control. Clients need to know they can get help in the way that suits them
- **Anxiety and competing demands contribute to missed appointments and last-minute cancellations.** Many clients feel that appointment confirmations were not in the most helpful format (e.g. a time stated over the phone with no email follow-up, or a slip of easily lost paper with appointment times). Clients told us that text reminders or phone calls before the appointment would have a big impact on their likelihood to turn up
- **Some clients present in genuinely urgent circumstances where their financial situations may seriously worsen without immediate advice (e.g. clients potentially facing eviction).** Clients told us that where services had been able to accommodate urgent cases on the same-day it had been 'life saving' for these genuinely urgent needs

What clients told us:

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"I was told to come back another time because the service was too busy. I didn't come back because I thought if they are so busy they probably won't be able to help me."  
- Client, London

"I tried to ring to make an appointment but I couldn't get through so I gave up."  
- Client, London

"I walked into a crowded space with lots of sad-looking people and I felt like staff were annoyed that I was there."  
- Client, North West

## WHAT IS NEEDED TO DELIVER THIS MOMENT

### FIRST CONTACT FEELS EASY AND REASSURING

#### ESSENTIAL

Clients who want to are able to speak to a human as quickly as possible when making first contact (whether through face-to-face, phone or web-chat)

#### GOOD

Services maintain a reassuring tone throughout all communications (including digital/telephone) – and navigation of all digital channels is straightforward

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### CLIENTS ARE HELPED TO REACH THE SERVICE THAT'S RIGHT FOR THEM-INCLUDING VIA COLLABORATION BETWEEN ADVICE PROVIDERS

#### ESSENTIAL

Staff are trained to make a considered judgment about whether their service is best suited to meet client needs (e.g. in terms of channel, solution, timespan, 'vulnerability')

If another service would be better suited in terms of the help or response time needed, staff signpost or refer out - explaining to the client why this recommendation is being made (e.g. if you can only do weekends you might want to consider our partner xyz; you mentioned housing issues, our partner xyz can help with that)

#### GOOD

Services are able to make warm referrals to the right channel/provider via consortium arrangements, partnerships or warm relationships with other providers

#### BETTER

Services have a central management system that supports efficient transfers between providers (e.g. providing the client with a consistent case number and case notes)

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### APPOINTMENT/ DROP IN SYSTEMS

#### ESSENTIAL

In any given week, services can provide the option of both drop-in times and appointment slots for clients

A number of weekly appointment slots are reserved for urgent cases - to be filled according to staff judgment or released on the day for other clients

#### GOOD

When services are at capacity (e.g. can't offer an appointment within the next two weeks) they are able to make warm referrals to other services that may be able to serve clients faster

#### BETTER

Clients are able to book telephone appointments when face-to-face is unavailable to them

When services are at capacity (e.g. can't offer appointment within next two weeks) they can book appointments for clients at other providers via a centralised system

What clients told us:

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"The lady on the phone was just so lovely and reassuring and I felt she really understood me and didn't judge me. It made me feel like, 'Yes, this is something I need to do and it's something I can do.'"

– Client, North West

"I wasn't really sure what I was getting into until the adviser explained it to me when we were in the room. I found it all quite overwhelming and I wish I'd done a bit more research or preparation before the appointment but I didn't really know how or where."

– Client, North West

"I was really nervous but the lady at the desk was so friendly, she made me feel at ease straight away."

– Client, London

## WHAT IS NEEDED TO DELIVER THIS MOMENT

### APPOINTMENT REMINDERS

#### ESSENTIAL

Services send appointment texts and e-mail reminders to all clients. This includes a reminder of essential documents to bring and a confirmation/cancellation function ('text YES to confirm')

#### GOOD

Text or e-mail reminders are generated automatically and include a behavioural nudge (e.g. "90% of our clients show up to their appointments, please be one of them")

#### BETTER

When appointments are cancelled, they are reallocated to those who are still waiting – i.e. appointment waitlists

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### INITIAL TRIAGE

#### ESSENTIAL

The first point of contact is trained to make initial triage decisions (is this an urgent case?), supported by advice staff as necessary

#### GOOD

The first point of contact refers clients to wider self help tools and support available

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### SETTING EXPECTATIONS

#### ESSENTIAL

The first point of contact establishes/reiterates roles (e.g. the service will do this for you, but you will be expected to do xyz; we find that when clients commit to the process, they get good results)



# Waiting rooms

## Why is this important?

Although not currently part of MAS' formal commissioning requirements, the waiting room emerged as critical to clients' experience of the advice process. Clients are soaking up environmental cues (who is here, how modern are the facilities, how many staff are here, how are they acting, does this service feel 'overwhelmed' etc.) to assess whether they belong and what is on offer. Particularly at first contact, clients are also sensitive to the other people in the waiting room; visible mental health issues or extreme distress can be unsettling for many.

Clients told us they wanted waiting rooms to feel welcoming and to signal to them that they made the right decision coming in. Little tweaks can have a big impact on creating a feeling of reassurance and warmth. For example, clients talked about things like plants and magazines making a big difference to tolerance for waiting times.

## Current state of play

Client experience is hugely mixed. In all cases waiting room experiences impact overall client perceptions of service quality.

● **At present, waiting rooms are often a low point in the service experience, feeling outdated or unwelcoming or, at worst, actively reducing engagement and contributing to drop-out.** Some clients walked in and out of waiting rooms before their first 'approach,' unsure whether it was 'worth it' to get the help they needed. Others told us that the welcoming environment that had been created had actively reassured them and helped calm their nerves.

As an extreme example of an off-putting environment, one client described feeling that the waiting room of their face-to-face advice centre had been 'like a field hospital'. This reduced faith in the quality of advice on offer and whether it was worth engaging.

## What clients told us:

"If I'm honest, the waiting room I went to was like being in a field hospital. People racing around back and forth; people in the waiting room crying and shouting; everything in chaos. I sat next to a man who was bleeding – and who was clearly having some very bad mental health issues. The staff just felt overwhelmed."  
– Client, North West

"The waiting room looked a bit grubby, it was really hot in there and I just felt a bit sorry for myself that I'd reached a point in my life where I needed to come to a place like this."  
– Client, London

"It sounds so silly but I sat in the waiting room, and I had my autistic son with me, and I was looking at these dead plants and broken computers. And I was thinking – if you can't even look after a plant, how are you going to look after me?"  
– Client, North West

"The place I went to was in a library. It was quite a relaxing atmosphere, considering the circumstances."  
– Client, London

"I guess it's like anything else. You don't want it clinical like a hospital, no one has good memories of a hospital! Just clean – warm – a place you don't mind spending a little time."  
– Client, North West

"I'd want a room a bit like the one we're in now. Bits of colour, someone friendly saying hello when you walk in, a comfortable place to sit when you wait, something to read. I spent ten minutes in the waiting room reading a magazine and I felt comfortable – that made it fine to wait a minute."  
– Client, London

## WHAT IS NEEDED TO DELIVER THIS MOMENT

### THE SPACE FEELS PROFESSIONAL BUT NOT CLINICAL - AND PROVIDES SOMETHING 'TO DO'

#### ESSENTIAL

The space is clean, at a comfortable temperature, well-ventilated and well maintained (e.g. reasonably fresh paint, functioning furniture, reasonably up-to-date technology)

Materials that make it easy to complete intake-related forms (e.g. clipboards, pens) are provided

The environment is non-sterile: there are small touches like pops of colour, magazines, plants, cushions, lamps, posters/other materials to engage with, music to calm nerves and aid privacy

The space has notice boards that display signposting materials to other support services (e.g. parenting, health, housing, etc.)

Toilets are accessible upon request

#### GOOD

'Self-help' debt advice materials are available for those that are willing and able to use them

There is a private space for disclosure, check-in and any other needs (e.g. social anxiety, breast feeding, etc.)

Functional and sanitary toys/games are available for children and young adults

Hygienic toilet facilities are accessible to the general public

#### BETTER

The space provides client entertainment materials (e.g. television, books, magazines)

The space provides natural light

Broader 'behaviour change' materials (e.g. motivational stickers to put on wallets/mirrors, budgeting diaries and planning materials, recommended apps, etc.) are available

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### SERVICE COMMUNICATIONS ARE CLEARLY VISIBLE

#### ESSENTIAL

The space provides materials/leaflets that contain a clear statement of purpose

#### GOOD

Clear myth-busting materials are visible in the waiting room (e.g. 'did you know?' posters, FAQs)

#### BETTER

The space has staff pictures with brief biographies or client testimonials to help increase trust and provide a 'human face' to the service

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### A FRIENDLY GREETING AND 'CHECK IN' PROCESS AS SOON AS A CLIENT WALKS THROUGH THE DOOR

#### ESSENTIAL

A member of staff greets clients as they come in, takes their name and any details and directs them where to sit, gives them any materials to complete and an indication of expected waiting time to see an advice assistant/ adviser

Water is available upon request

#### GOOD

Clients are offered/can help themselves to water

#### BETTER

Any notes about the client taken by the check-in staff/ receptionist inform the rest of the journey ('here with children; seems anxious and will need reassurance', etc.)



# Preparing for advice

## Why is this important?

This moment refers to the administrative work and 'information gathering' that precedes (or is part of) an advice session. Advisers told us that the more 'advice ready' clients are when they come to receive advice, the easier it is for them to provide it efficiently and accurately. However, at present this moment quite often occurs within advice sessions, as clients may lack the skills or confidence to prepare beforehand.

As mentioned in Section 1.2, getting clients to an 'advice ready' state can feel like a significant time burden for advisers and can result in frustrating and time-intensive multiple sessions/phone calls prior to any real 'advice' provision. Although clients appreciate and need this support, it does not require the level of expertise of a trained adviser.

## Current state of play

Financial assessments and related paperwork are a major contributor to 'admin overwhelm'. Changes are needed for more efficient working, adviser focus and client satisfaction.

- **Clients told us that they often began engagement with an adviser with very little sense of what was on offer, the balance of responsibilities between themselves and their adviser and what to expect.** As clients may not have seen any information about the service prior to arrival (e.g. if it was a drop-in appointment or if previous service communications were ignored) it is critical that prior to engaging with 'advice', services set expectations and prepare clients for advice sessions (e.g. statement of purpose reiteration/communication, consent forms, etc.)
- **Many clients do not know how to prepare for an advice session.** Many are scared to dissect spending habits out of fear of confronting 'how bad it really is' or out fear of judgment or privacy breaches from advisers (see common myths and questions on page 18 for more detail). On top of this, many clients are unsure of the state of their debt or find critical details like benefits and council tax statements particularly difficult to navigate. This can make filling in financial assessment forms a long, tedious and potentially overwhelming task
- **Obtaining correct details and financial information may take up a significant portion of advisers' time.** Particularly for low-income clients with complex council tax debt and/or benefits support, requests for correct information can require 'chasing', diligent paper trail management and even just 'knowing the right person in the benefits office'. This means that advice staff need to be more involved, sometimes holding multiple appointments simply to gather information
- **Where clients are able to take action in completing elements of paperwork and information gathering for financial assessments, this is hugely beneficial.** Clients told us that simple instructions like being told to throw away everything except the last correspondence from each creditor, or prioritise letters from certain creditors over others were hugely empowering; it made them feel in charge and on the road to change. These 'small steps' can be an important way to set up shared responsibilities for helping the client out of debt; the adviser is there to support but the client also needs to be involved in creating change
- **Where credit checks were used as part of the financial assessment process, advisers told us it made things much easier and clients noted highly positive experiences.** Positive impact stretched beyond advice provision into longer-term behaviour change. Clients typically weren't aware that credit checks could be obtained for free and that they could see their credit information without any negative impact on their score or their debt. They told us that seeing their debts 'on paper' was a big moment for them – sometimes debts weren't as bad as they expected, in other cases they 'found' forgotten debts that might otherwise have caused real problems if left to continue to accumulate. Many clients, particularly men, told us that having a 'number' to 'play' against was a real motivator in tackling debt in the long term – they loved seeing little movements in their credit score as their debt began to go down and they began to sort their finances out
- **Clients and advisers both report positive experiences with non-adviser staff supporting financial assessment and wider pre and post advice support.** This made clients feel more confident and prepared going into the advice session and reduced demands on adviser time

## Spotlight on the 'adviser support staff' role:

Ideally, at this stage in the client journey, adviser support staff could help clients to get 'advice ready', engaging adviser time only when needing support to continue progress and/or once clients were ready for advice. The advisers we spoke to who were already using this model felt it worked well to reduce stress and free up their time for advice provision. Advice support staff felt they were getting valuable experience (some were sitting in on advice sessions, observing and learning) and for some, it was a helpful stepping stone to eventually becoming an adviser themselves.

Some advisers who weren't familiar with this type of support were concerned this role would duplicate work and some worried they did not have the right managerial skills or time to upskill support staff, preferring instead to maintain individual control over the process.

Overall, most advisers and all clients we spoke to were open to the idea of greater support staff assistance. Advisers may, however, need some support on coaching and management skills to make best use of a support staff role.

### Some examples of adviser support staff tasks

- Initial intake forms
- Initial triage
- Consent to contact third parties on client's behalf
- Confidentiality agreements
- 'My role, your role' client-adviser agreements
- Financial assessment (making a start)

We presented this comic-style scenario to clients in Phase Three of the co-design process.

Clients were overwhelmingly positive about this type of role and support.

**1 ARRIVES FOR APPOINTMENT**

“ Hello! My name is [name]. Would you like to follow me to the private appointment room? ”

ADVICE ASSISTANT

**2**

Explains the service and their role as advice assistant

Explains confidentiality and explains that signing the consent form will give the adviser permission to contact creditors for the client.

Advice assistant asks if the client brought everything they were asked to bring. If anything on the essential list is missing there is a plan for how to gather those things (i.e. making phone calls)

Explains that before they can proceed with the right debt solution for the client, it is important that together they build up an accurate picture of their finances.

To do this, the advice assistant and adviser will need to ask the client some questions about their finances and they will need to answer as honestly as they can.

Depending on the complexity of their case, they may then hand the client over to a specialist debt adviser who will give them advice on what their options are.

“ Does that sound okay? ”

“ Okay ”

**3** Together they sort through letters, statements etc. and prioritises

**4** Advice assistant gets an understanding of their finances and decides if there is anything critical

**5** Together they start to populate financial assessment form where possible

**6 Adviser ENTERS SESSION**

Knock Knock

ADVISER

Adviser INTRODUCES THEMSELVES

**7** Adviser joins the advice assistant and client and together they discuss where they have got up to. The advice assistant runs through the client's profile and hands over to the adviser.

ADVICE ASSISTANT LEAVES

What advisers and support staff told us:

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"I would love more support... even just someone who could help me scan documents and type up case notes would be hugely helpful."  
- Adviser, North West

"My main worry would be that even if I did get help from someone, I would still need to do it over again myself because I need to know exactly what is going on and I need to make sure all the information in the financial assessment is correct."  
- Adviser, London

"I have a lady who helps me out two days a week and I find it has made a huge difference. She does all of the initial intake with the client and gets all of the paperwork sorted. She then sits in on the advice session with me so she can learn. We will then often discuss the case together. It helps to have someone to share these things with and I think it benefits both of us."  
- Adviser, London

"I am the person who meets clients first and gets a feel for who they are. I help them with all their paperwork and make it clear that I am not the adviser, I am just there to help them prepare for their session with the adviser. I then sit in on the advice session, which is great learning experience for me."  
- Adviser Support Staff, London

## WHAT IS NEEDED TO DELIVER THIS MOMENT

### CLIENTS ARE REMINDED WHAT THEY WILL NEED TO PROVIDE/BRING BEFORE GETTING ADVICE

#### ESSENTIAL

Services reach out to clients before the appointment (on the client's preferred channel) and remind them what to bring to the appointment, in the form of a simple 'pre-appointment checklist'. It suggests that if they are unable to bring the minimum information (e.g. information about debts) they should reschedule

#### GOOD

These reminders are tied to appointment reminders so there is one simple pre-session contact for clients

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### THE FINANCIAL ASSESSMENT FORM IS SENT TO CLIENTS AHEAD OF THE SESSION (WHERE APPOINTMENTS HAVE BEEN SET)

#### ESSENTIAL

Clients are sent a copy of the financial assessment before the appointment (through their preferred channel). It comes with:

- Helpful hints and tips about with 'basic information' to fill in and how (e.g. It helps to start with monthly bills; estimate where possible)
- Reassurance that if they cannot complete it on their own, they will get support, but that any start they can make would be very helpful

Client-facing financial assessment forms are maximum two pages and come with simple, jargon-free instructions

#### GOOD

Where the client is capable, they have the option to fill the assessment in online and send back to the service ahead of the session

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### EASY TO LOCATE SELF HELP TOOLS ARE AVAILABLE

#### ESSENTIAL

Services provide clients with easy to find self-help tools for dealing with debt both online to support self-service and 'something to do' before sessions

#### GOOD

Self-help tools are tailored to client ability, reading age and language

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### SUPPORT GETTING CLIENTS 'ADVICE READY'

#### ESSENTIAL

Trained support staff are clients' first 'liaison point', helping with a range of tasks (e.g. getting consent, filling in the financial assessment form, etc.)

Trained support staff give basic advice on the client's most urgent needs and accurately signpost them to the right places if needed

#### GOOD

Support staff have a pathway to progression within the advice service to an advice assistant or other roles

Clients are supported to obtain a credit check to make the financial assessment process more efficient and aid client empowerment

#### BETTER

Services provide telephones, scanners and computers/laptops for clients to use while in the waiting room to progress their case



# Options discussion

## Why is this important?

This is the moment advisers first present and discuss a client's options for dealing with debt. Getting options provision right is crucial from both a client and service perspective. Clients want to fully understand the options available to them and have sufficient time to make a decision. Services want to ensure clients leave feeling empowered and equipped to complete any next steps.

Clients told us this moment felt so 'huge', it often stood out in their memory as being one of the defining moments of their journey. However, given the emotional state clients are in, they can struggle to focus on the information at hand, with some clients reporting they "left the room and couldn't remember a thing that just happened!".

## Current state of play

When done well, this is a moment in which advisers excel and clients feel relieved and empowered. However, clients told us options provision requires more tailoring and simplicity.

- **A core element of adviser expertise involves identifying clients' priorities and tailoring advice accordingly.** Clients often focus on the debt that is most emotionally difficult for them (e.g. the debts that incur most 'harassment' from creditors) and may want to handle this first. Advisers may be more concerned about debts with longer-term or more serious financial consequences. If advisers recommend solutions that feel out of line with client priorities, they must clearly explain why this is the case or risk incurring client disengagement and dissatisfaction with the service overall
- **Decision-making is very hard for clients – simplicity and pacing is key.** Some clients felt options were not presented in a simple and jargon-free manner and some felt 'rushed' into making what felt like a critical life decision. Conversely, when advisers took the time to break down options and answer questions in a clear and simple way, clients tended to walk away feeling more positive and empowered. Creating time and space for this kind of guidance should be a priority for debt advice providers, it cannot be rushed
- **Clients appreciate and sometimes demand impartial advice, not just options 'explanation.'** They may feel frustrated if the decision-making feels 'left to them'. Advisers sometimes worried about regulatory constraints around how 'firmly' they could recommend a given option to their clients. Advisers raised concerns about making recommendations too strongly and overstepping their 'adviser remit'. However, most clients didn't understand where this hesitancy was coming from and wanted more expert guidance on 'what to do' and what each option would mean for them

## Tips from advisers on what works in this moment:

Acknowledge, play back and then 'park' client priorities to ensure they feel 'heard' before options discussion begins ("You've mentioned that your credit score is really important to you. I hear that and there are options that won't impact your credit score. I also want to talk through some other options with you that might affect your credit but have other benefits. We can think through together.")

Minimise jargon and speak as simply as possible

Use tangible, relatable examples/scenarios when explaining options to clients (what would it mean for their life two weeks, two months, one year from now?)

Include regular pause-points in conversation to allow discussion/room for questions

Ask the client to repeat information to ensure they've understood

Use visuals/drawings to aid explanations

Make clear recommendations but frame these as 'if, then' scenarios (e.g. if you choose xyz, it will mean...)

Reiterate roles (e.g. if you choose this option, I will do this, then you will need to do this)

Don't discuss options that you don't think are right for the client in exhaustive depth – it will 'drown out' the information that you've presented about options that are more likely to be right for them. Instead present key facts simply and to the point

What clients and advisers told us:

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"It happens all the time. I have clients come to me freaking out about their credit card debt because they got a scary letter. Then I find out that they also have a court order they've ignored and I know I need to deal with that first. But clients don't understand that and they can get angry when they feel I don't understand what they need!"

– Adviser, London

"I didn't feel listened to at all. I didn't feel the lady cared about me. She rushed me through the whole process and kept looking at her watch when I was speaking. I left and never returned again."

– Client, London

"I am so bad with my finances. I really struggle to know what's best for me and I would expect an adviser to use their expertise and tell me the option that is best for me. I don't want to be making that decision by myself."

– Client, London

"My adviser explained the options to me really clearly. I am not very financially savvy but they really took the time to explain my options to me slowly and clearly."

- Client, North West

## WHAT IS NEEDED TO DELIVER THIS MOMENT

### ADVICE PROVIDED BY AN EXPERT ADVISER BUT AIDED BY SUPPORT STAFF'S PREPARATORY WORK

#### ESSENTIAL

Regardless of who has been involved in 'advice preparation', the client is handed over to an expert adviser when the client requires it - and the adviser judges the client to be 'advice ready'

#### GOOD

Support staff do a thorough hand over to the adviser with the client present

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### ACKNOWLEDGE CLIENT PRIORITIES

#### ESSENTIAL

Advisers play back their understanding of clients' priorities (e.g. "I hear that maintaining your credit score is important to you") and then clearly explain to clients which debt options or solutions they would prioritise as a debt expert and why

#### GOOD

Client priorities are captured in case notes – and then transferred to follow-up confirmation of advice letters, so clients are reassured they have 'been heard'

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### SIMPLICITY AND CLARITY

#### ESSENTIAL

The options provided are factually and legally accurate but also presented in a succinct and easy-to-understand way

Advisers include regular pause-points in conversation to check the client is still following and repeat/clarify where necessary

#### GOOD

Options are available in different languages and large-print format. Where needed, explanations are aided by simple visuals that aid comprehension

Options are presented in an easy-to-understand way (one page per option), using best practice materials/templates (recommended by MAS)

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### ESTABLISH ROLES

#### ESSENTIAL

Clients understand their role (i.e. to take any necessary actions; to begin to shift behaviour; to help prevent debt re-occurring, etc.) versus the adviser role

#### GOOD

Clients are provided with a clear checklist of actions they will have to take off the back of getting advice; this will later be reiterated in the confirmation of advice letter

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### EXPERT GUIDANCE

#### ESSENTIAL

Advisers clearly recommend options to clients whilst still meeting regulatory requirements, i.e. framing this as "for people like you, in X situation, where Y is important to you, this option often makes a lot of sense. People tend to choose option Z if..."



# Session close

## Why is this important?

Time wise, this is a short moment within the advice process, often taking no longer than a few minutes. However, clients told us (and this is supported by the behavioural science literature) that the way a service experience ended had a disproportionate impact on the overall memory of the experience.

If a client's service experience ended badly (e.g. the client felt rushed out the door), the memory in its entirety was likely to be tainted. However, if interactions ended on a high note, they were much more likely to feel positively about the experience overall and thus more motivated to take action.

It is therefore crucial to pay attention to this moment, ensuring clients leave any advice session feeling empowered, reassured, motivated and clear on any next steps.

### The 'peak end' rule and why it matters for debt advice:

Contrary to what we may expect, our memory of past experiences does not correspond to an average of positive and negative moments across the whole experience. Instead, we put undue emphasis on the end of experiences. This means that when a relatively positive experience ends badly (e.g. rude check-out staff at a fancy hotel) we are likely to remember the entire experience less positively. Conversely, positive endings to service experiences can make a big impact on how fondly we remember them (e.g. free chocolates with the bill). Any service should therefore pay attention to endings, taking care to do everything possible to make this experience a positive one for clients.

Kahneman, D., & Tversky, A. (1999). Evaluation by moments: Past and future. In D. Kahneman & A. Tversky (Eds.), *Choices, values and frames* (pp. 2-23). New York: Cambridge University Press.

## Current state of play

Clients need more clarity on next steps before session close and those that are 'ready' would also benefit from wider motivation, skills and confidence building.

- **Clients are sensitive to 'last moments' in a session, which makes the session close a great opportunity to motivate and inspire commitment.** Feelings of relief can be short lived when clients have to face the prospect of handling things 'on their own' again. The contact and support an adviser promises at the end of a session can therefore have a big impact on how motivated clients feel to take action and make changes. Things like setting clear intermediate goals, follow-up contact points and encouragement before the end of the session can make a big difference

- **Many clients feel they would benefit from signposting, motivational tools and financial skills support beyond 'debt advice'.** Many expressed needing support with 'non-debt' but related issues (e.g. housing, parenting and family money management, mental health issues etc.). Whilst not all clients are ready or able to take on additional information in this moment, they would appreciate advisers asking if they want signposting or other support

- **Clients want to feel clearer about 'next steps' at the end of the session.** When this goes well, clients leave the session knowing exactly what happens next, what is expected of them, and what their adviser will do

## What clients told us:

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“Right before I left, my adviser reassured me I did the right thing phoning them and that things would get better from this moment on. It felt really great to hear her say that and I believed it too.”

– Client, London

“She gave me a list of key action points I needed to carry out by next week and on that list she wrote down the time she would call me to check in on me. If she hadn’t done that, I’m not sure I would have bothered to be honest.”

– Client, North West

“I felt reassured at the time, but when I left I thought ‘okay what now?’”

– Client, North West

## WHAT IS NEEDED TO DELIVER THIS MOMENT

Many of the requirements below apply across every session a client may have (e.g. clarity on next steps). Some are more applicable for the ‘final’ session at the end of a client’s advice process.

### WIDER SUPPORT MATERIALS/SIGNPOSTING

*N.B. A WEALTH OF BEST PRACTICE MATERIALS EXIST\**

#### ESSENTIAL

Clients are asked if they would like wider support materials to take with them and if so, they are given additional self-help materials they can refer back to

#### GOOD

Warm referrals to other formal or informal partners are offered to help meet any other needs presenting during the session (e.g. around housing, parenting, relationship support, etc.)

#### BETTER

Clients are signposted to wider support through a centralised case management system where needed

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### ESTABLISH CLEAR FOLLOW-UP AND FUTURE CONTACT POINTS

#### ESSENTIAL

Clients leave the session knowing if/when the adviser will be in touch again (i.e. “it will take me approximately a week to chase xyz but will be in touch after that”)

They also know how, when and why to get back in touch with the service in the future

#### GOOD

Clients are told exactly when the service will get back in touch and the key actions that will have been completed by then by both the adviser and the client

#### BETTER

The plan for how clients can get back in touch is multi-channel

Clients are updated on progress even if ‘nothing to report’ (especially needed for particularly anxious/vulnerable clients)

\*These are available on the Institute for Money Advisers (IMA) website-‘Networking and Information Sharing’.

## What advisers told us:

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**"I try to make sure my clients leave the session with a smile and a glimmer of hope. Even if they broke down during the session, even if they cried and cursed, if I can get them leaving with a smile, I know I've done my job."**

– Adviser, North West

**"I always give my clients some leaflets at the end of a session so that they can educate themselves a little bit. I don't know whether they read them or not but it feels good being able to give them something when they walk out of the room!"**

– Adviser, London

## WHAT IS NEEDED TO DELIVER THIS MOMENT

### LEAVE CLIENTS WITH AN EASY WIN AND INTERMEDIATE MILESTONES

#### ESSENTIAL

Clients are given a list of easy action points and are encouraged to tick these off as they go. The first action is as simple and achievable as possible to build confidence and motivation (i.e. calling their bank; writing their goals on a calendar)

Clients are asked to sign or confirm in writing that they have understood the key action points required of them and when these should be completed

#### GOOD

Clients are provided with key milestones to hit (e.g. calling and negotiating with three creditors) to make their long term goals feel less daunting

Clients are given advice about how to keep their goals top of mind (e.g. progress apps, 'stick it on the fridge', etc.)

#### BETTER

The 'next steps' plan is visually appealing to be more motivational (e.g. a roadmap)

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### LEAVE THE INTERACTION ON A HIGH NOTE

#### ESSENTIAL

Clients are reassured that they made the right decision seeking advice

Advisers acknowledge that taking the first step is often the hardest part and reaffirms that for most clients, 'it gets better from here'

#### GOOD

Clients are asked to 'opt in' to additional follow-up materials long term (i.e. seasonal reminders)

#### BETTER

Clients are asked to list potential risk/temptations that could get them into debt again in the future (e.g. Christmas; family demands; home expenses), and work with advisers to build strategies for how to deal with them before exiting the advice process



# Follow-up

## Why is this important?

Clients told us that leaving the advice process was a challenging time for them (regardless of whether this was after the first appointment or after a debt resolution had been agreed/put in place and they were officially 'post-advice'). Being 'on their own' was often a scary step. It was easy to default to bad habits or inaction. Changing behaviour is hard! Clients welcomed any clear and succinct follow-up materials/contact that would:

- Remind them of any key points discussed at the advice session(s) and actions agreed
- Check in on them and how they are feeling/doing
- Support them long term with wider behaviour change goals

Clients welcome these materials because they serve as a clear expression of care but also as a way to feel 'held accountable' and challenged to continue positive progress. Lack of contact in some cases meant that clients who needed a little bit of follow-up support had less positive outcomes, potentially meaning wasted debt advice investment.

## Current state of play

Although there are examples of debt advice services with efficient, empathetic follow-up, overall follow-up is a missed opportunity in the debt advice process.

● **Clients want concise and clear 'confirmation of advice' letters but current practice varies widely.** Clients want to be able to refer back to key points agreed in a format that suits them. Where letters felt too long or complex, most clients did not bother reading them. This 'wastage' in the system is important to tackle, particularly where letters are taking a lot of adviser time to produce

● **'Confirmation of advice' letters can be a major source of inefficiency and wasted time for debt advice providers.** Practice varied widely with some advisers spending hours writing them, while others used largely automated forms/templates and spent as little as ten minutes per letter. This seems due in part to how regulations are interpreted and fear of getting marked down on quality audits

● **Clients told us they sometimes feel abruptly 'cut off' from the service post-advice.** Some clients reported there was no follow-up at all, whereas others felt the adviser made a proactive effort to check in on them. Lack of any follow-up or 'check in' points can leave clients feeling demotivated and like they are back to square one

● **Advisers feel they have little visibility or control over their clients fate after giving advice, which damages morale.** Advisers rarely hear 'what happens next' except when things go wrong (that is, when clients re-present to services). This leaves them only seeing the 'negatives' of client journeys in many cases, not the success points. They would like more reassurance that they are doing a 'good job' and can sometimes find the lack of certainty around client outcomes frustrating

● **Clients welcome follow-up contact.** They are open to advice 'refreshers' or provision of other information, support and advice materials that they were not in an emotional and cognitive state to take on during the initial debt advice provision. For example, some clients told us that they would have welcomed wider financial literacy support once their urgent debt problems had been handled but that they had ignored and thrown away leaflets provided during the initial session. This follow-up need not be labour intensive, even automated and 'generic' contact (e.g. automatically generated emails or text) are widely welcomed

What clients and advisers told us:

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**"I had the loveliest adviser, I really cannot fault him! He was so sweet and reassuring and he gave me a call a few days after our session to see how I was getting on. It made a world of difference."**

– Client, North West

**"I didn't hear back from the service at all. I felt it was a bit of a waste of time to be honest. My situation is still getting worse."**

– Client, London

**"I suppose we can only ever be sure of when advice hasn't worked and changes haven't been made because that client will be back again after a few weeks or months!"**

– Adviser, London

## WHAT IS NEEDED TO DELIVER THIS MOMENT

### CONFIRMATION OF ADVICE IN A FORMAT THAT SUITS THE CLIENT

#### ESSENTIAL

Services offer clients a choice in the way they receive confirmation of advice (letter or e-mail)

This should not exceed five sides of A4, legible font size and clearly outline:

- An overview of what was discussed
- What the options would mean for the client
- What the service will do next
- What the client will do next
- How to get in touch
- A separate document/attachment that outlines all options available to the client (this can be generic)

Note: these can be sent from a 'no reply' address as long as it details ways for the client to make contact again if necessary

#### GOOD

Digital (e-mail) confirmation of advice is provided as a default, with post letters additionally provided for clients who want them

For any postal letters, services put a clear service or adviser mark on them (i.e. a stamp, written note, sticker, initials) that highlights to the client what the envelope contains, to ensure clients pay attention

#### BETTER

Significant portions of confirmation of advice letters are automatically generated, leaving the adviser to fill in only minor details

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### CLIENT FOLLOW-UP AND LONGER-TERM BEHAVIOUR CHANGE SUPPORT

#### ESSENTIAL

Services send a generic, automated update message after initial contact (e.g. circa two weeks) by e-mail and/or text (e.g. re-send confirmation of advice, reiterate how to get in touch if needed)

#### GOOD

Services send automated follow-up emails for clients with materials/leaflets that also address other skills and needs – e.g. outlining tips for income maximisation and broader financial capability, links to apps that help track spending, etc.

Services send further automated follow-up contacts at regular intervals/'risky' times such as Christmas, summer holidays, etc.

#### BETTER

Client follow-ups are tailored to meet client needs: e.g. directly addressing the issues or skills that the client identified as of interest in the session themselves; automatically timed to be pushed to clients during difficult periods (e.g. the end of a DRO year)

# Recommendations

This co-design process suggests the need for change across the following areas:

## Resource sharing and partnership working

- **Better sharing of best-practice materials and processes.** Currently, the quality, format and content of materials (consent forms; financial assessments; support leaflets; confirmation of advice letters; etc.) varies widely from service to service. This is in large part because materials are often home-created, meaning there also is a high level of duplication of effort from service to service. As noted previously, some services are over-delivering on some elements, such as client confirmation letters, which could be shorter, simpler and less time consuming. MAS and others have invested in creating a wealth of support materials that advisers themselves are not always aware of. Examples of these regulation compliant 'best practice' materials should be more widely shared so advisers have them at their disposal whenever needed.
- **Support for regional partnership working and collaboration.** Achieving a cohesive, regional approach to debt advice provision would require more collaborative approaches to planning and delivering debt advice. Services need a firm sense of where they sit in the debt advice landscape. This involves awareness of what other players bring to the table, as well as knowing what their local, regional and national options are for client signposting to other providers. Moreover, services should know how to connect clients with high-quality support including, but also beyond, debt and finance advice.
- **Helping services integrate digital contact points and automation.** At several points in the client journey, we have recommended the inclusion of digital communications and automation to help reduce the administrative burden on advisers and staff and/or improve the client experience. In co-design sessions, advisers from face-to-face services often initially expressed concern about this kind of multi-channel approach, largely based around cost concerns, but sometimes around digital confidence. There were also a range of practical questions (Would this be managed on cell phones? Landlines? By computer?). However, those services that had integrated this kind of working found it to be cost effective, time effective and convenient. Support is needed to help services set up simple digital systems and automation that works.

## Aligning service expectations, KPIs and targets

- **Services are eager for KPIs and targets that 1) align with the best practice delivery principles set out above, and 2) recognise the variation in client needs and service provision.** Advisers felt that volume-based targets alone may not be enough to help structure and evaluate the client reach and impact that services are having. For example, supporting a client with complex interwoven needs around benefits, mental health issues and housing insecurity might take more time, energy and expertise than supporting a relatively less vulnerable social spender, but each would potentially count as one 'case' in targets monitoring. Likewise, services noted that sometimes the important role they can play in signposting or more minimal support may not 'count' in targets if no formal assessment is undertaken. Concerns were also widely raised that in some cases targets are 'too high'. Advisers called for smarter targets and KPIs that were less volume focused.

## Iterative piloting and feedback culture

- **A culture of feedback should be encouraged.** Advisers told us that they often only hear about the clients for whom advice doesn't work (e.g. they come back); successes are harder to see. Where testimonials are more commonly gathered and communicated back to staff, advisers told us this was hugely motivating. We also heard that service feedback data, where it is captured, isn't always communicated back to staff. Ideally, client feedback would be shared transparently with all staff, so they can 'see' their impact and any change in performance over time.
- **Innovative solutions and efficient approaches should be given the chance to shine and be shared.** For every problem that debt advice services are tackling, someone somewhere has a great idea or process, or has even trialled it and made it work. But for the most part, services are figuring out 'what works' on their own via trial and error and innovation. Advisers in this process valued the chance for open and frank discussion with peers and the chance to learn from others about what works. They were eager for more; for the chance to share their own ideas and to avoid re-inventing the wheel.
- **Continued iteration is crucial.** The recommendation set out in this document are the result of an extended, structured process of iteration. However, further evolution is inevitable. Services putting these recommendations into practice will evolve their own ways to tweak them, streamline them, and improve them. Where there are sticking points, these should be identified and adapted over time, particularly where services are finding that any requirements are making it harder to deliver on the overall core service principles of best practice as laid out in Section 2.1. Where there are great ideas that make things work more smoothly, these should be shared to support others.

# Appendix

# Appendix A:

## Detailed methodology

### **Phase One. Understand and Empathise**

What? This phase focused on understanding the needs of over-indebted people in terms of resolving debt problems and to develop starting points for seed ideas around how services can be adapted to better meet client needs. Through a range of journey mapping exercises, we explored pain points and highlights in current services and identified needs and opportunity areas. This phase was the most exploratory of the three phases and served as a landscape mapping exercise that allowed us to focus on emerging key moments in subsequent phases.

How? We held 10 co-creative workshops in inner and outer London, Manchester, Oldham and Merseyside.

### **Phase Two. Creation and Prioritisation**

What? This phase took the client needs and seed ideas that had emerged from phase one and clustered them around the stages in the debt journey that feel most important and emotive from a client perspective: the 'accessing' and 'experiencing' advice stages. Refined seed ideas from this phase were then translated into service propositions and blueprints to test with clients and advisers in Phase Three.

How? We conducted seven paired interviews/depths across three days in inner and outer London and Chorley and held three workshops with advisers in London (drawing from inner and outer London advice providers) and Chorley. We also spoke to three experts working across housing, domestic violence and mental health, to better understand referrals and signposting into and out of debt advice and to identify any special needs these clients may have.

### **Phase Three. Fine tuning and Validation**

What? This phase focused on testing, refining and validating the service propositions with clients and advisers. It also gave us the opportunity to collect and refine existing 'best practice' already used by advisers within key service hinge moments. For this phase, we used depths instead of workshops with clients to allow us to explore individual experiences and get into the nitty-gritty of what 'good' looks like within the key hinge moments.

How? We conducted face-to-face depths in London and Chester and tele-depths drawing from outer London and North West locations (mix of rural/suburban/urban). For the North-West tele-depths, we recruited from lists provided by Citizens Advice. We also held workshops with advisers in London, Chester and Darwen. Finally, we held 'service safaris', where we visited face-to-face advice providers in one London location and three North West locations, and conducted interviews and observations with staff and clients.

## Detailed Sample

All participants were over-indebted. MAS defines over-indebtedness as people who say they either find keeping up with their bills and payments a 'heavy burden', or that they have missed payments for credit commitments or domestic bills in three or more months out of a six month period.

In each phase, we included a spread of demographics such as: age, gender, working status, income, household status, housing tenure, ethnicity, mental and physical health status, having due regard to the inclusion of people with protected characteristics as set out in the equality act<sup>8</sup>. We also ensured a spread of 'debt situation' (i.e., type of debt, longevity) and geography (to ensure a spread of urban and rural locations).

Finally, we focused on the cross-cutting groups from the MAS commissioning strategy, which are intended to be the focus of MAS services in the future. These are over-indebted people with dependent children, low household incomes and who experience mental ill health. Further details can be found in Appendix 4 of MAS' commissioning strategy<sup>9</sup>.

### Phase One

10 x 2 hour workshops. 42 participants total.

Workshop	Debt-advice experience	Location	Affluence	Gender	Age	Ethnicity
1	Had advice	Inner London	Lower	Mix of males and females; roughly 50/50	18-24 (MIN 1 per location)	A representative mix per location
2	No advice	Inner London	Higher		25-34 (MIN 2 per location)	
3	Had advice	Outer London	Higher		35-44 (MIN 2 per location)	
4	No advice				35-44 (MIN 2 per location)	
5	Had advice	Central Manchester	Mixed		45-54 (MIN 1 per location)	
6	No advice				45-54 (MIN 1 per location)	
7	Had advice	Outer Manchester (Oldham)	Lower		55-64 (MIN 1 per location)	
8	No advice				55-64 (MIN 1 per location)	
9	Had advice	Merseyside	Lower		65+ (MIN 1 per location)	
10	No advice				65+ (MIN 1 per location)	

<sup>8</sup><https://www.legislation.gov.uk/ukpga/2010/15/contents>

<sup>9</sup>[https://masassets.blob.core.windows.net/cms/files/000/000/877/original/MAS0128\\_Debt\\_Commissioning\\_December\\_2017\\_v4.pdf](https://masassets.blob.core.windows.net/cms/files/000/000/877/original/MAS0128_Debt_Commissioning_December_2017_v4.pdf)

## Phase Two

3 x workshop days (7 paired sessions/depths in each). 40 participants total.

Workshop	Pair	Debt advice experience	Location	Affluence	Gender	Age	Ethnicity
1	1	Had advice	Inner London	More affluent	Mix of males and females; roughly 50/50	18-24 (MIN 2 per location) 25-34 (MIN 3 per location) 35-44 (MIN 2 per location) 45-54 (MIN 1 per location) 55-64 (MIN 1 per location) 65+ (MIN 1 per location)	A representative mix per location
	2	No advice	Inner London	More affluent			
	3	Had advice	Inner London	Less affluent			
	4	No advice	Inner London	Less affluent			
	5	Had advice	Inner London	More affluent			
	6	Had advice	Inner London	More affluent			
	7	Had advice	Inner London	Less affluent			
2	8	No advice	Outer London	Less affluent	Mix of males and females; roughly 50/50	18-24 (MIN 1 per location) 25-34 (MIN 3 per location) 35-44 (MIN 3 per location) 45-54 (MIN 1 per location) 55-64 (MIN 1 per location) 65+ (MIN 1 per location)	A representative mix per location
	9	Had advice	Outer London	More affluent			
	10	Had advice	Outer London	More affluent			
	11	Had advice	Outer London	Less affluent			
	12	No advice	Outer London	Less affluent			
	13	Had advice	Outer London	More affluent			
	14	Had advice	Outer London	More affluent			
3	15	No advice	Chorley	Less affluent	Mix of males and females; roughly 50/50	18-24 (MIN 1 per location) 25-34 (MIN 2 per location) 35-44 (MIN 2 per location) 45-54 (MIN 1 per location) 55-64 (MIN 1 per location) 65+ (MIN 1 per location)	A representative mix per location
	16	Had advice	Chorley	More affluent			
	17	No advice	Chorley	Less affluent			
	18	Had advice	Chorley	More affluent			
	19	No advice	Chorley	Less affluent			
	20	Had advice	Chorley	More affluent			
	21	Had advice	Chorley	Less affluent			

## Adviser Workshops

3 x 2 hour workshops. 15 advisers total.

Note that we have not provided service names in order to protect adviser confidentiality and anonymity. It was important that advisers involved in the process felt that they could speak freely with us.

Workshop Location	Advisers
Chorley	5 advice services represented, both MAS funded and non-MAS, mix of face-to-face telephone and digital channels – from a spread of North West advice providers.
London	<b>5</b> advice services represented, both MAS funded and non-MAS, mix of face-to-face telephone and digital channels – from a <b>spread of London advice providers.</b>
London	5 advice services represented, both MAS funded and non-MAS, mix of face-to-face telephone and digital channels – from a spread of London advice providers.

## 3 x expert interviews

Expert	Area of expertise
1	Housing
2	Mental health
3	Domestic violence

## Phase Three

Mix of face-to-face and tele-depths. 19 participants total.

Face-to-face depths			
	Advice experience	Location	Affluence
1	Had advice	Inner London	More affluent
2	Had advice	Inner London	Less affluent
3	Had advice	Inner London	More affluent
4	No advice	Inner London	Less affluent
5	No advice	Chester	More affluent
6	Had advice	Chester	Less affluent
7	Had advice	Chester	More affluent
8	Had advice	Chester	Less affluent
Telephone Depths			
9	Had advice	Outer London	Mix of affluence levels
10	No advice		
11	Had advice		
12	Had advice		
13	Had advice		
14	Had advice	Mix of North West locations	Mix of affluence levels and rurality
15	No advice		
16	Had advice		
17	No advice		
18	Had advice		
19	No advice		

## Adviser Workshops.

3 x 2 hour workshops. 17 advisers total

LOCATION	ADVISERS
Darwen	6 advice services represented, both MAS funded and non-MAS, mix of face-to-face telephone and digital channels – from a spread of North West advice providers.
London	5 advice services represented, both MAS funded and non-MAS, mix of face-to-face telephone and digital channels – from a spread of London advice providers.
Chester	6 advice services represented, both MAS funded and non-MAS, mix of face-to-face telephone and digital channels – from a spread of North West advice providers.