



**Understanding Citizens Advice Bureau client experiences of advice provision during the COVID-19 pandemic**

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- 16% had sought advice, help or support from other organisations before contacting CAB (*with the exception of charities, most clients reported to be dissatisfied with the advice, help or support they got from these other organisations - health, community and voluntary, government and local government organisations*) (in most cases (58%) these organisations referred clients to CAB).
- Before contacting CAB, 73% of clients were confident that CAB would be able to help them (*younger and clients who had presented for the first time since the pandemic were less likely to be confident that CAB would be able to help them*).
- 95% of all clients had spoken with an advice worker with 29% communicating with CAB via email / online.
- On average each client had an average of 2.9 contacts with CAB to resolve their issue.

#### COVID-19 and Seeking Advice, Help or Support form CAB

- 38% clients were seeking advice on issues relating to or caused by COVID-19 or the impact of COVID-19 on them or someone else (*93% of most recent contacts were for clients themselves with 7% for someone else*).
- Without COVID-19, 72% of those presenting with issues relating to COVID-19 said it would be unlikely that they would have needed the CAB service had there not have been a pandemic.
- 45% of those in employment at the time of the pandemic have since lost their job, albeit 8% had since found a new job or become self-employed (*15% are still in employment but have furloughed*).
- Younger people in employment were more likely to say their employment circumstances had changed due to COVID-19.

#### Impact of the CAB Service

- Clients reported a range of positive impacts of the CAB service:
  - ✓ helped clients realise they were not on their own and help and support was available (94%)
  - ✓ gave clients confidence (91%)
  - ✓ helped clients to find a solution to their issue (88%)
  - ✓ helped clients cope better (84%)
  - ✓ improved clients mental health and wellbeing (70%)
- 40% of clients said they should have contacted the service sooner (*56% believed they contacted the service at the right time*).
- 21% had been signposted by CAB to other organisations, with most (83%) of these clients contacting the organisation signposted to (*80% of clients were satisfied with the advice, help and support they got from these organisations*).
- 14% of those not signposted to another organisation believed they may have benefited from an onward referral.
- Just 16% of clients were confident that they would have got the help they needed from an alternative source in the absence of CAB (*most, 72% were not confident*).

#### CAB Service Supporting Clients in the Future

- Face to face (53%) and telephone (40%) contact are the preferred ways for clients to get advice from CAB in the future.
- 69% prefer to get telephone advice from their local CAB rather than the National Helpline (1%), with 30% saying it doesn't matter where they get advice from.

- Facebook (29%) and online / websites (15%) were the most commonly suggested ways for CAB to promote and advertise its services.
- 51% of clients said they might need benefits advice in the future, 21% said employment advice, 18% housing advice, 18% advice on health and community care and 17% cited advice on debt.
- 64% of repeat clients found no difference in the quality of the service provide by CAB in the pre-COVID-19 period compared to the period since COVID-19 (7% said the service was better before the pandemic and 10% said the service has been of better quality since the start of the pandemic).
- Although 24% of clients said the current service is fine and CAB should keep up the good work, 17% of customers suggested that the service should focus on increasing capacity (e.g. more staff, volunteers, longer opening times etc.).
- The most common benefits of the CAB service were: getting the issue resolved (27%), the professionalism of the service (17%) and being able to get free advice (15%).

### Key Findings from the Depth Interviews and Case Studies with Clients

- Knowledge of CAB services was low even amongst those who were repeat clients, most of whom just knew about the areas of advice that they had already received.
- Just under half of interviewees preferred face to face contact where possible because, for them, that was more relaxed. Some interviewees, however, said that telephone contact was less stressful for them.
- Most clients had reached a crisis point when they came to CAB, having met obstacles with other agencies or having had a sudden change of circumstances.
- Around one third of the interviewees said that their issues were related to COVID-19 mostly because they had become unemployed.
- Many interviewees felt embarrassed, anxious, depressed, or confused when they got in touch with CAB. Interviewees said the CAB advisers listened without judging them and were calm and friendly. This approach made clients feel at ease.
- Some went to CAB for advice on single issues, but most had more complex advice needs.
- Interviewees praised CAB staff for listening patiently and helping them to unpack their issues. Most interviewees said that the adviser understood their issues very quickly and that the adviser was knowledgeable.
- All interviewees said that they received advice that was relevant to their issues. Most had got their issues resolved since getting advice from CAB either by themselves or with the help and active involvement of CAB staff.
- In all cases, client expectations were met or exceeded. Interviewees commented on CAB “going the extra mile, and “going out of their way to follow up.”
- Interviewees commented that the help they received from CAB lowered stress and contributed positively to mental health, either through putting their minds at ease or by getting their problem resolved.
- If CAB had not been there, most said that their issues would still be unresolved. Some said that they would have given up and accepted what they believed to be wrong decisions by DWP. Some referred to the possibility that they might have harmed themselves if CAB had not been able to help them to move their issues forward.
- All interviewees had a positive overall impression of CAB commenting on how professional, supportive, knowledgeable and friendly their advisers were.

## Conclusions

The findings on overall satisfaction with CAB are very positive; 95% of CAB clients in the research said they were satisfied with the service provided by CAB. To put this high level of satisfaction in context, just 77% were satisfied with advice received from charitable organisations and 40% with those in the community and voluntary sector. Furthermore, 91% said that CAB met or exceeded their expectations and CAB advisers were complimented for their knowledge and professionalism.

The positive impacts on clients were also evident in the research with around 9 out of 10 reporting that CAB helped them find a solution, gave them the confidence to deal with their issues and helped them realise that they were not on their own. Seven out of ten said that CAB advice helped with their mental health and wellbeing. Clearly, it is not just the CAB advice that makes for positive changes with clients but also the impact on how it makes clients feel about themselves.

Indeed, clients often come to CAB when they are at a crisis point and experiencing emotional upset. CAB advisers, therefore, have to deal not just with factual or legal matters but with the emotional state of the client and they need to have skills in dealing with vulnerable people as well as the legal and knowledge skill set to give the right advice. The evidence is that CAB advisers currently deal with this very well and are seen as calm and supportive at a time of stress for the client. Support and training for CAB advisers on dealing with vulnerable people is very important.

Different client groups have different preferences for face to face and telephone contact. Overall there is a preference for getting advice face to face, but younger people have a preference for advice by telephone. Furthermore, some clients find it less stressful meeting face to face, but other clients find a telephone conversation to be less stressful. The key takeaway is clearly that both telephone and face to face advice services should be available in the future once the pandemic is under control.

Awareness of CAB services differs across different demographics with young people being less aware than older age groups of CABs existence or the range of services that it offers. Very few people currently see information about CAB on social media. Going forward, younger people could be more effectively targeted with information via their media platforms of choice.

This is a very positive set of findings for CAB. Clients report high levels of positive impact on their issues and on their mental health and the overall level of satisfaction is also high. There are some small areas for development, but these are on the margins and, in overall terms, this is clearly a service that is delivering at a very high level.

## 1. Introduction

In September 2020, Citizens Advice Scotland (CAS) commissioned Social Market Research (SMR) to undertake research to build a profile of Citizens Advice Bureaux (CAB) client experiences of advice provision during the COVID-19 pandemic and to consider how this picture can inform advice provision in the future.

### Background and Context

Citizens Advice Scotland ('CAS'), its 59-member Citizen Advice Bureaux ('CAB') and the Extra Help Unit, form Scotland's largest independent advice network. The aims of the Service are:

- ✓ To ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the services available; or through an inability to express their needs;
- ✓ To exercise a responsible influence on the development of social policies and services, both locally and nationally.

The lockdown under COVID-19 and the impacts of the pandemic upon people have led to changes in the work of Citizens Advice. In terms of service delivery one change has been the cessation of face to face work with clients, with advice during the pandemic being given by phone and by email. CAS has also developed advice specific to client needs under COVID-19.

There have been changes in client demographics since COVID-19 with a higher proportion of new clients coming from areas of low deprivation, suggesting that a new, more affluent group of people now have need of advice. The type of advice sought has also changed, with a rise in the numbers seeking advice on employment issues, especially redundancy. Some areas related to housing, for example access to/provision of accommodation, have also increased.

Citizens Advice Network has also seen other changes in the profile of those seeking help and support, particularly differences between new clients (those whose first contact has been since COVID-19) and repeat clients who had first registered before COVID-19. New clients are more likely to seek advice on employment, tax and housing. Repeat clients are more likely to seek advice in relation to benefits, debt, or finance/charitable support.

### Research Need

To better understand client experience, Citizens Advice Scotland commissioned Social Market Research (SMR) to undertake an in-depth exploration of the CAB client group, both clients who had first contact pre COVID and those who have made first contact since. The overall aim of the research was to:

“To develop a picture of CAB client experiences of advice provision during the COVID-19 pandemic and consider how this picture can inform advice provision in the future.”

Within this overall research aim the research sought to explore a range of themes including:

- ✓ Sources of awareness of CAB
- ✓ Contact with CAB
- ✓ Support from other organisations prior to contacting CAB
- ✓ Confidence in CAB being able to provide support
- ✓ Contact as a result of the impact of COVID-19
- ✓ Help and support in resolving client issues (incl. satisfaction with CAB staff)
- ✓ Impact of the service on client health and wellbeing
- ✓ Signposting to other organisations
- ✓ Overall satisfaction with the CAB service
- ✓ Future advice needs including preferred format for receiving advice and promotion of the service
- ✓ Benefits of the CAB service

## 1.1 Research Methodology

The research methodology, conducted in accordance with ISO20252, was based on three complementary elements:

- A survey among a representative sample of 1002 CAB clients
- 30 depth interviews with clients
- 10 case studies with clients

### 1.1.1 Survey of CAB Clients (n=1002)

The survey is based on a representative sample of 1002 CAB clients. Table 1.1 presents a profile of the achieved sample, with 902 interviews conducted by telephone and 100 interviews conducted online via a survey link sent to those clients who consented to be contacted by email.

The profile of the achieved client sample is consistent with the client population profile in terms of key factors such as age, gender and client type (i.e. new [new client since COVID-19] or repeat [client pre-COVID-19]).

Fieldwork on the telephone survey ran from 10<sup>th</sup> to 30<sup>th</sup> of October 2020 with fieldwork on the online survey running between the 14<sup>th</sup> and 30<sup>th</sup> October 2020. A copy of the survey questionnaire is included in the Appendices.

		Population	Sample	Achieved Sample
		%	%	n
<b>Gender<sup>1</sup></b>	Male	45	47	370
	Female	55	53	411
<b>Age<sup>2</sup></b>	16-34	28	27	243
	35-59	50	51	464
	60+	22	23	208
<b>Client Status<sup>3</sup></b>	New	66	63	620
	Repeat	34	37	368
<b>Survey Method</b>	Telephone		90	902
	Online		10	100

### 1.1.2 Notes on Reporting on the Survey

Please note that due to rounding, row and column totals in tables and figures may not sum to 100. Also, please note that any differences between client subgroups (e.g. age, gender etc.) alluded to in the report commentary are statistically significant to at least the 95% confidence level. The use of [-] within tables denotes less than 1%.

<sup>1</sup> Based on gender data for only 781 clients (matched against CAB client database)

<sup>2</sup> Based on age data for 915 clients (matched against CAB client database)

<sup>3</sup> Based on customer status for 988 clients (matched against CAB client database)

## 1.2 Depth Interviews and Case Studies

For the qualitative element of the research, 30 in-depth interviews were undertaken. Ten of these interviews have been written up as case studies and the remaining 20 combined into a single report. Table 1.2 shows the characteristics of the interviewees and the spread across locations. A copy of the topic guide used is included in the Appendices.

		n
<b>Gender<sup>4</sup></b>	Male	14
	Female	16
<b>Age<sup>5</sup></b>	16-34	11
	35-59	15
	60+	4
<b>Client Status<sup>6</sup></b>	New	16
	Repeat	14
<b>Location</b>	Aberdeen	5
	Dundee	1
	East Ayrshire	3
	East Dunbartonshire	1
	Edinburgh	3
	Fife	3
	Glasgow	4
	Hamilton	2
	Inverness	2
	Fort William	2
	Moray	1
	Peebles	1
	Perth	1

<sup>4</sup> Based on gender data for only 781 clients (matched against CAB client database)

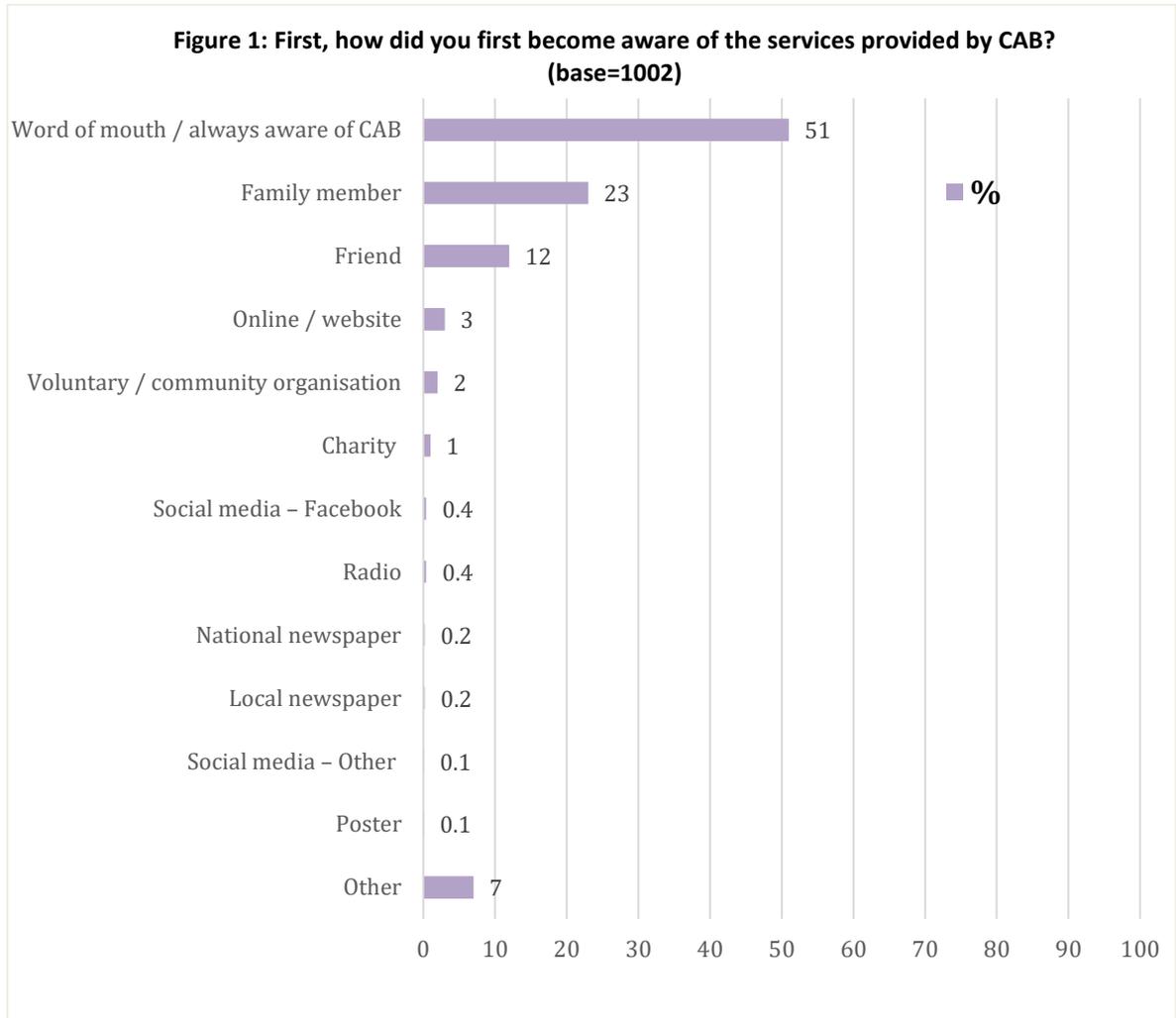
<sup>5</sup> Based on age data for 915 clients (matched against CAB client database)

<sup>6</sup> Based on customer status for 988 clients (matched against CAB client database)

2. Survey Findings

2.1 Sources of Awareness of CAB

Figure 1 shows that just over half (51%) of clients heard about the services provided by CAB through word of mouth or were always aware of CAB, with family members (23%) and friends (12%) cited by relatively fewer clients. Online and social media were a source of awareness for less than 5% of clients.



**Differences between Clients**

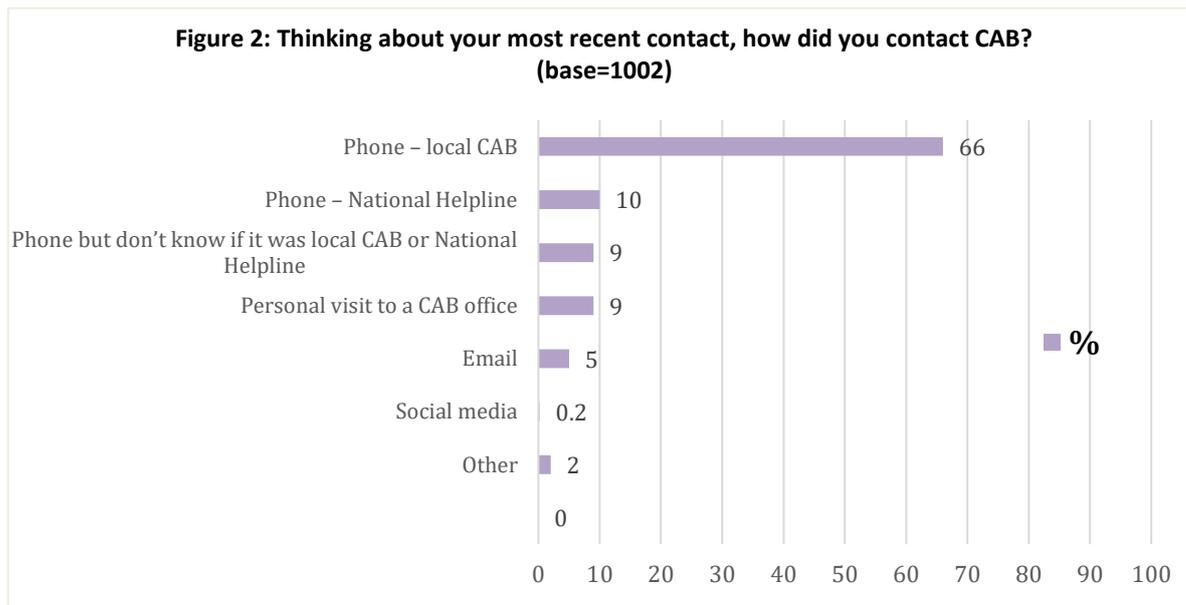
There were a number of statistically significant differences between client groups:

- Younger clients were less likely to have first heard of CAB via word of mouth / always been aware (16-34, 30%: 30-49, 56%: 50-64, 33%: 65+, 63%)
- Clients describing their ethnicity as ‘white’ were more likely to have first heard of CAB via word of mouth / always been aware (‘white’, 54%: ‘non-white’, 17%)
- Owner occupiers were more likely to have first heard of CAB via word of mouth / always been aware (owner occupiers, 60%: council or social, 49%: private rented, 43%: other, 40%)

## 2.2 Most Recent Contact with CAB

Two out of three (66%) clients said that their most recent contact with CAB had been by phone, with 10% contacting CAB via the National Helpline. Nine percent of clients had made contact by phone, with the same number unsure if their most recent contact had been by phone to their local CAB or National Helpline.

Personal visits to a CAB office accounted for 9% of recent contacts, with relatively few clients saying their most recent contact had been via email (5%) or via social media (0.2%). Two percent of clients cited other sources (incl. home visit, n=3; contacted by CAB by phone, n=4; someone contacted CAB on my behalf, n=5; online or via website, n=5; and, library / local community centre, n=2).

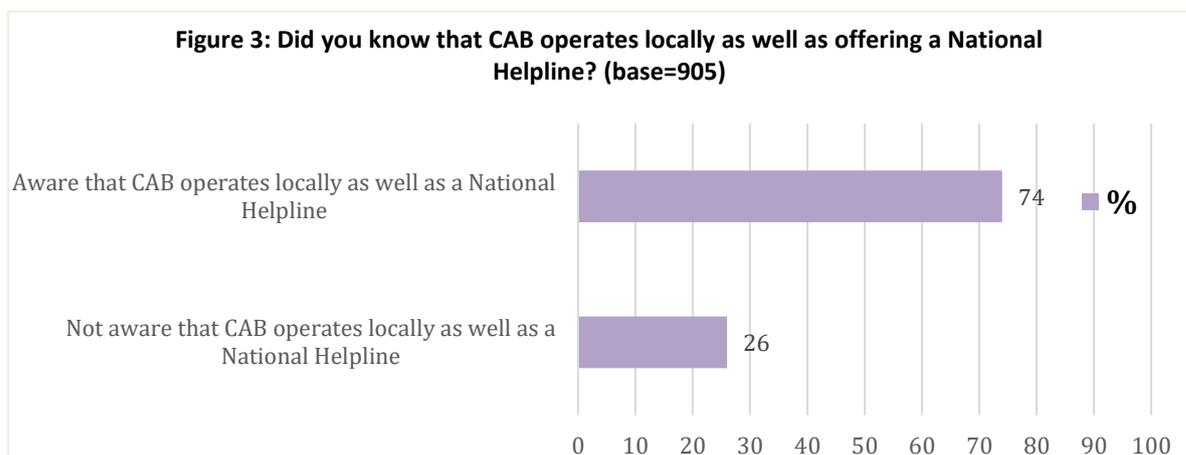


### Differences between Clients

- Older clients were more likely to say their most recent contact was to their local CAB office (16-34, 62%; 30-49, 62%; 50-64, 62%; 65+, 72%)
- Economically inactive clients were more likely to say their most recent contact was to their local CAB office (active, 60%; inactive, 67%)

## 2.3 Awareness that CAB Operates Locally as Well as Offering a National Helpline

Figure 3 shows that approximately three out of four (74%) clients who's recent contact had not been via the National Helpline said that they were aware of the National Helpline.



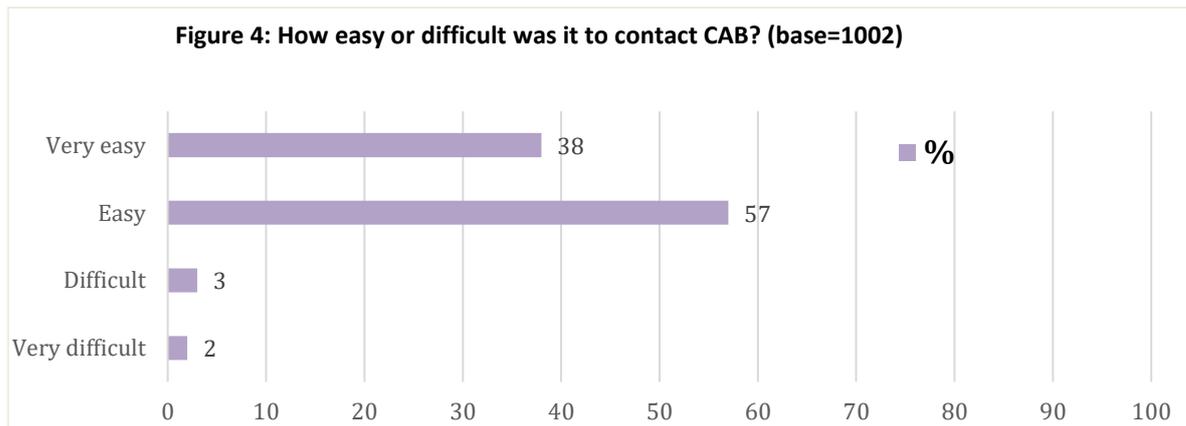
**Differences between Clients**

- Clients describing their ethnicity as ‘white’ (and who had *not* contacted CAB via the National Helpline) were more likely to be aware of the National Helpline (‘white’, 54%; ‘non-white’, 17%)

**2.4 Ease of Contacting CAB**

More than nine out of ten (95%) of clients said they found it either ‘very easy’ (38%) or ‘easy’ (57%) to contact CAB, with 5% finding it difficult (‘very difficult’, 3%; ‘difficult’, 2%).

There were no statistically significant differences in response between the different client groups.

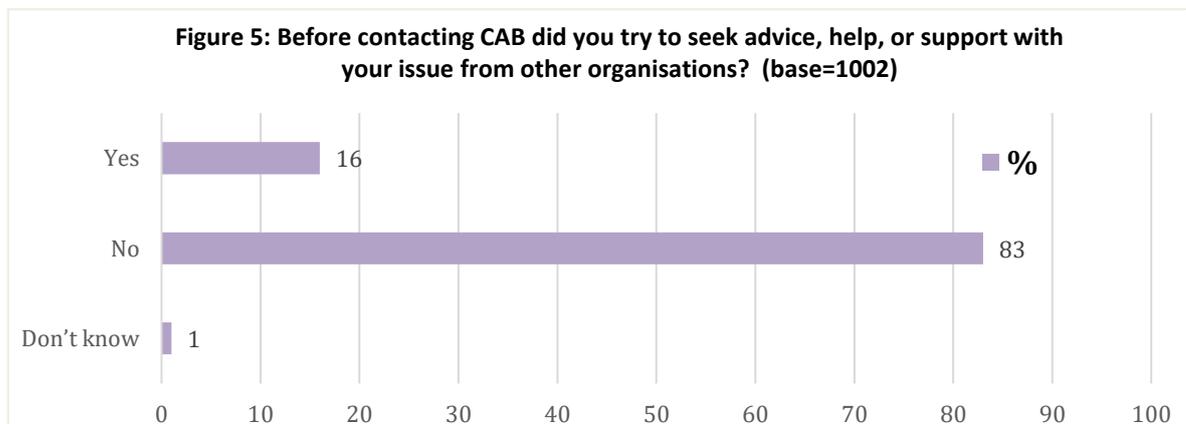


Among clients (n=38) who had found it difficult to contact CAB, 45% (n=17) said it was challenging to get through on the phone or their call went unanswered (16%, n=6). Other reasons why clients found it difficult to contact CAB included: COVID-19 making it very difficult and challenging (16%, n=6); CAB needing to be clear on how to enter their premises (n=1); and, the branch not being private (n=1).

**2.5 Seeking Help and Support from Other Organisations before Contacting CAB**

Before contacting CAB, approximately one in six (16%) clients had tried to seek advice, help, or support with their issue from other organisations.

There were no statistically significant differences in response by any of the main client subgroups (e.g. age, gender etc.), or in relation to the different issues clients were presenting with.

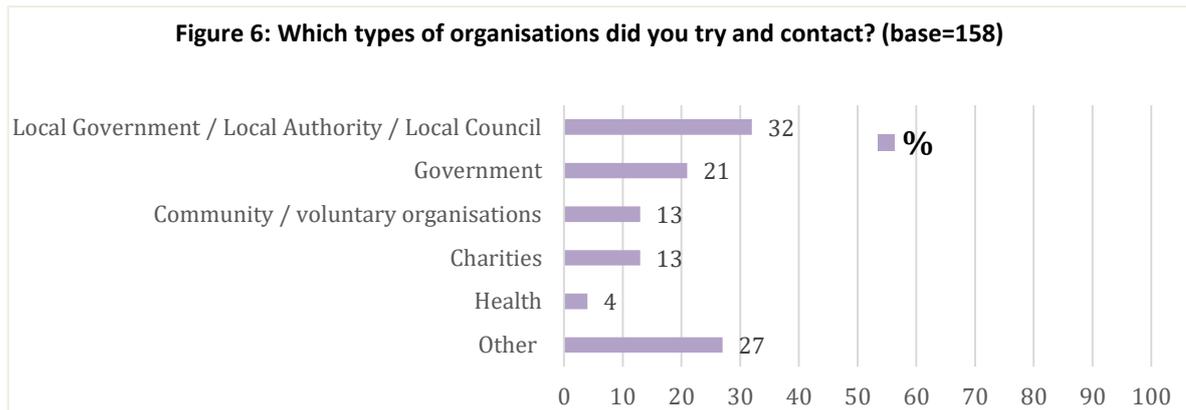


### 2.5.1 Types of Organisations Clients Sought Help from before Contacting CAB

Clients (n=158) contacting other organisations for help before contacting CAB most commonly said they contacted local government (32%) and central government organisations (21%).

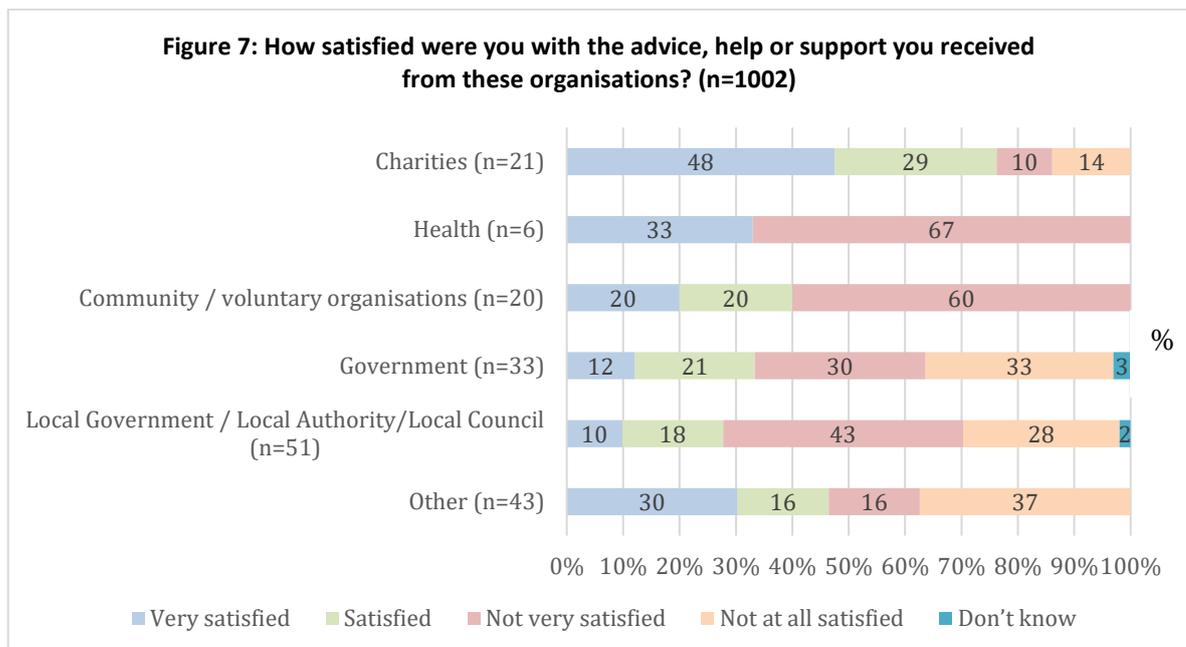
Similar numbers had contacted community / voluntary organisations (13%) and charities (13%), with 4% saying they contacted health organisations. Twenty-seven percent of these clients reported contacting other organisations.<sup>7</sup>

There were no statistically significant differences in response by any of the main client subgroups (e.g. age, gender etc.), or in terms of the different issues clients were presenting with.



### 2.5.2 Satisfaction with Organisations Clients Sought Help from before Contacting CAB

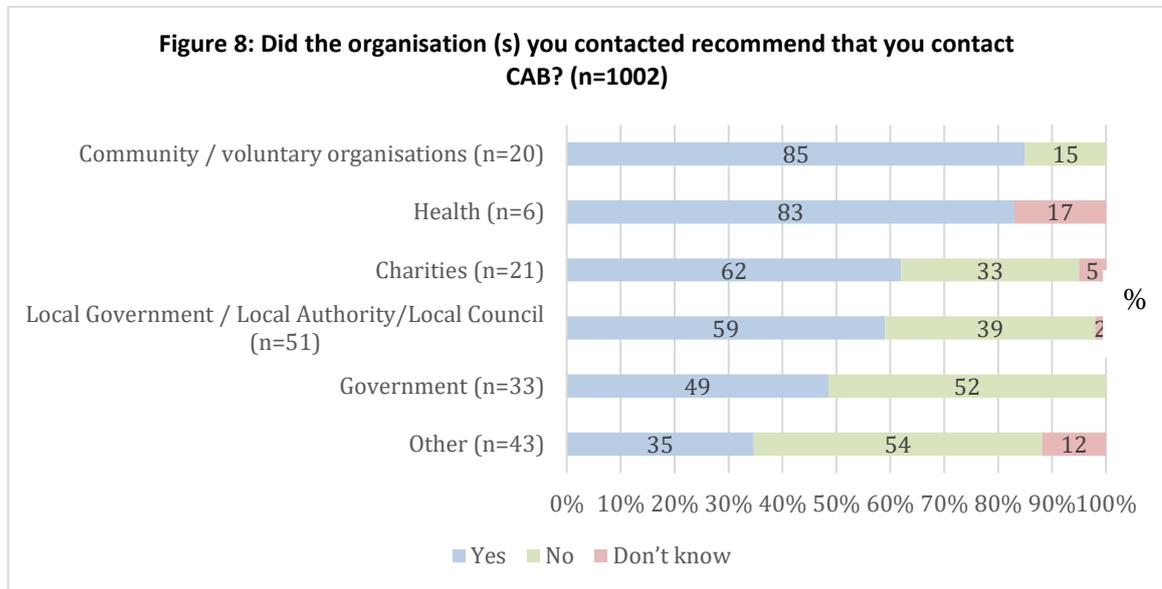
Clients were asked how satisfied they were with the advice, help or support they received from the organisations they contacted. Overall, 77% either 'very satisfied' or 'satisfied' with charities, 40% were satisfied with the support they got from community / voluntary organisations, 33% were satisfied with the support received from government organisations, and 33% were satisfied with health organisations. Twenty-eight percent were satisfied with the support they received from local government organisations.



<sup>7</sup> Included: banks / building societies (n=4); money advice (n=3); ACAS / Trades Union (n=4); companies dealing with bankruptcy (n=1); credit union (n=1); utilities (n=2); friend (n=1); GHA (n=1); housing / homelessness (n=2); industry regulator (n=1); internet / online searches (n=2); legal aid (n=1); solicitor (n=4); property company (n=1); RH (n=1); Scottish Debt (n=1); trading standards (n=1); travel company / insurance (n=4); work (n=1).

### 2.5.3 Organisations Contacted Recommend CAB

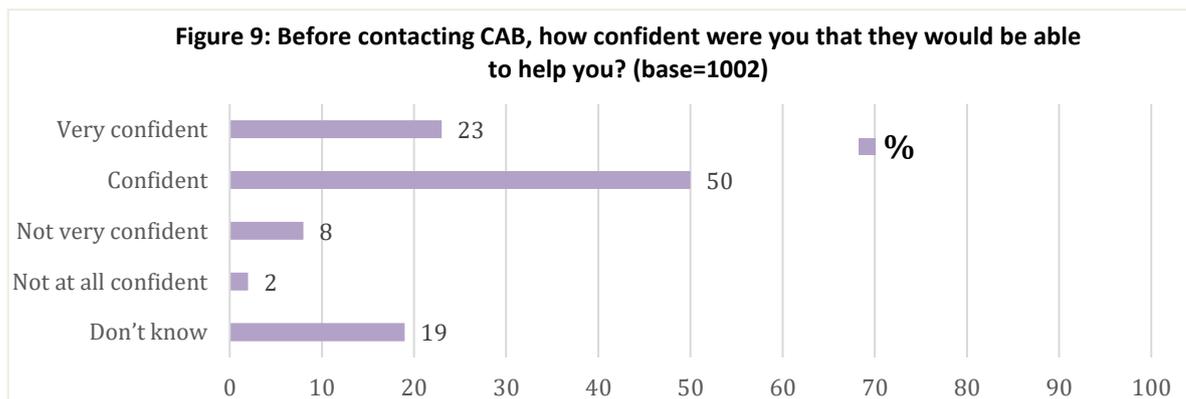
Among the different organisations that clients had contacted prior to contacting CAB, community / voluntary organisations (85%) and health organisations (83%) were most likely to recommend that they contact CAB. In 62% of cases, clients contacting charities said it had been recommended that they contact CAB, with the same true for 59% of those contacting local government organisations and 49% contacting government organisations.



### 2.6 Confidence in CAB being able to Help

Clients were asked before contacting CAB how confident they were that CAB would be able to help them.

More than seven out of ten (73%) clients said they were either ‘very confident’ (23%) or ‘confident’ (50%) that CAB would be able to help, with one in ten (10%) either ‘not very confident’ (8%) or ‘not at all confident’ (2%). Approximately one in five (19%) were unsure.



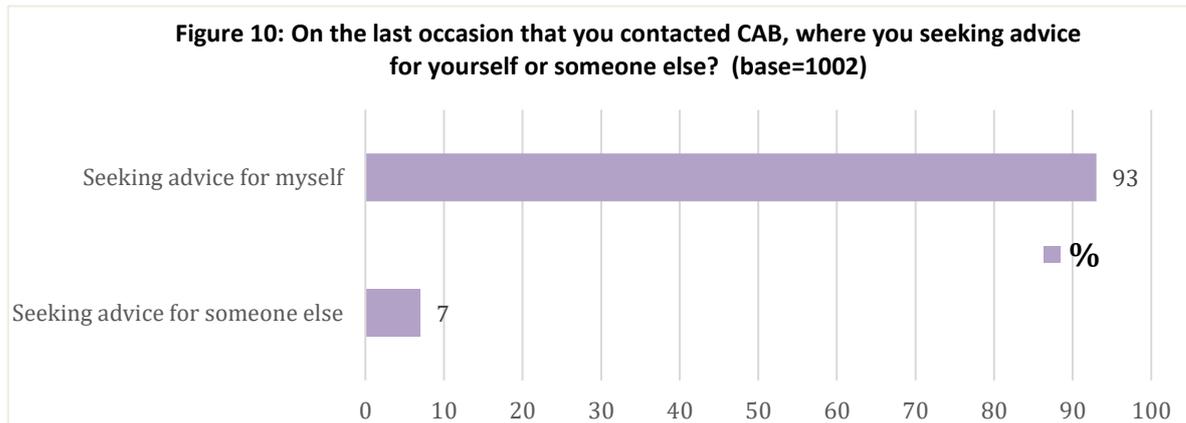
#### Differences between Clients

- Younger clients were less confident that CAB would be able to help them (16-34, 61%: 30-49, 75%: 50-64, 33%: 65+, 81%)
- Clients describing their ethnicity as ‘white’ were more confident that CAB would be able to help them (‘white’, 76%: ‘non-white’, 57%)
- Repeat clients were more confident that CAB would be able to help them (new client, 70%: repeat client, 76%);

- Clients presenting with issues relating to legal proceedings, compared with other clients, were more confident that CAB would be able to help them (84% vs. 71%);
- Clients presenting with COVID-19 related issues, compared with other clients, were less confident that CAB would be able to help them (67% vs. 75%)

### 2.7 Seeking Advice for Self or Someone Else (Last Contact)

On the last occasion that clients had contact with CAB, 93% were seeking advice for themselves with 7% seeking advice for someone else.

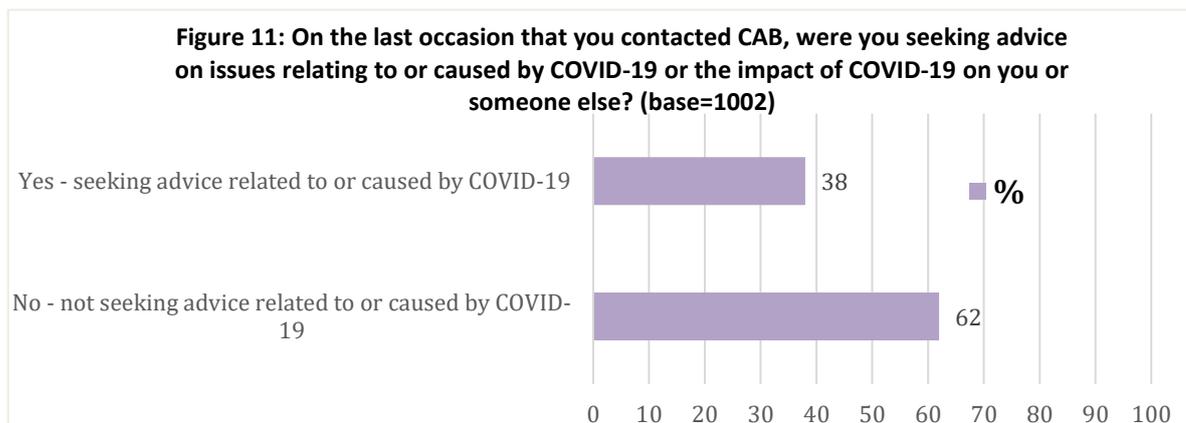


#### Differences between Clients

- Those presenting with benefits related issues were more likely to say they were seeking advice for someone else (8% vs. 4%)
- Those presenting with utilities and communications related issues were more likely to say they were seeking advice for someone else (14% vs. 6%)

### 2.8 Seeking Advice Related to or Caused by COVID-19

More than one third (38%) of clients said that in their most recent contact with CAB they were seeking advice on issues relating to or caused by COVID-19 or the impact of COVID-19 on them or someone else.



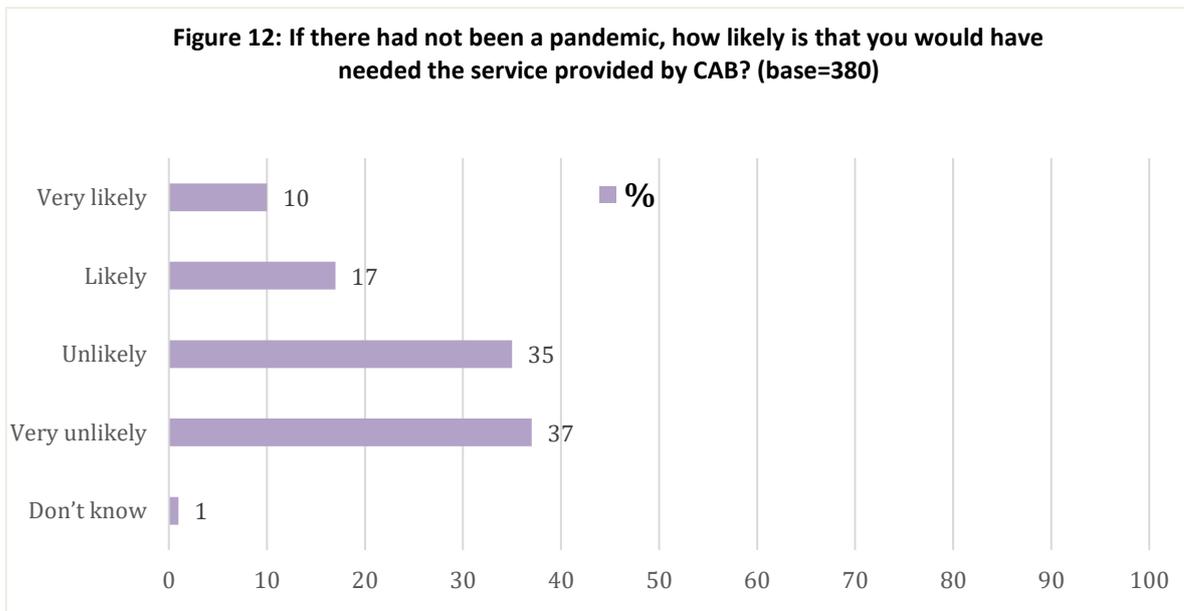
#### Differences between Clients

- Younger clients were more likely to say their most recent contact was COVID-19 related (16-34, 51%; 30-49, 37%; 50-64, 33%; 65+, 25%)

- Economically active clients were more likely to say their most recent contact was COVID-19 related (economically active, 40%: economically inactive, 33%);
- Non-disabled clients were more likely to say their most recent contact was COVID-19 related (health condition or disability, 33%: no health condition or disability, 41%)
- Clients living in private rented accommodation were more likely to say their most recent contact was COVID-19 related (owner occupier, 35%: council / social, 34%; private rented, 52%: other, 38%)
- New clients were more likely to say their most recent contact was COVID-19 related (new client, 42%: repeat client, 29%);
- Those presenting with employment issues were more likely to say their most recent contact was COVID-19 related (55% vs. 34%)

### 2.8.1 Likelihood Of Needing CAB Service If There Had Not Been A Pandemic

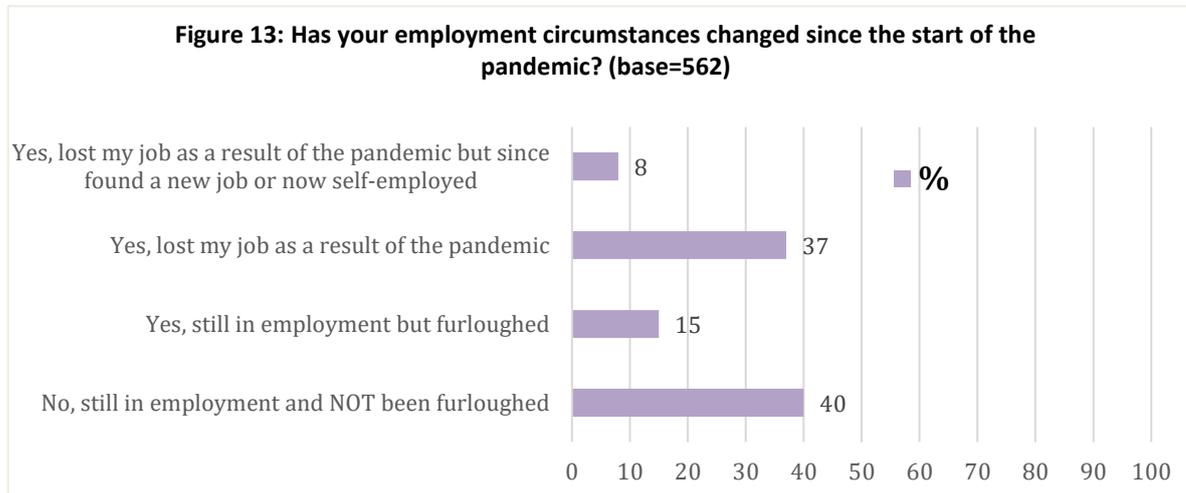
Clients who presented to CAB with COVID-19 related issues were asked if they would have needed the service provided by CAB had there not been a pandemic, with 27% saying it was either ‘very likely’ (10%) or ‘likely’ (17%) that they would have needed the service. Seventy-two percent of these clients said it was either ‘unlikely’ (35%) or ‘very unlikely’ (37%) that they would have needed the services of CAB.



## 2.9 Change in Employment Circumstances since beginning of the Pandemic

Among clients in employment (n=562), most (60%) said that their employment circumstances had changed since the start of the pandemic.

Figure 13 shows that among those in employment, 45% had lost their job as a result of the pandemic although 8% had since found a new job or were now self-employed. Fifteen-percent were still in employment but had been furloughed.

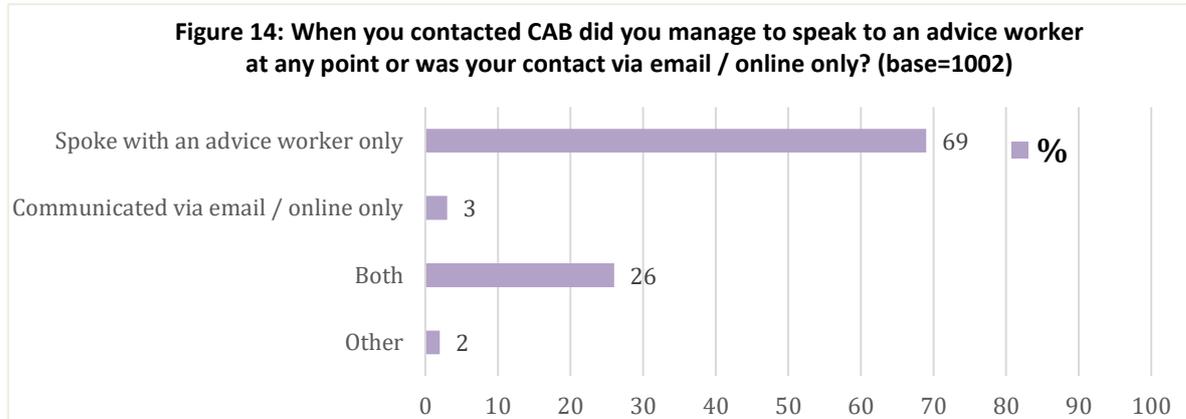


### Differences between Clients

- Younger clients in employment were more likely to say their employment circumstances had changed as a result of the pandemic (16-34, 67%; 30-49, 59%; 50-64, 33%; 65+, 38%)
- Clients who described their ethnicity as 'non-white' were more likely to say their employment circumstances had changed as a result of the pandemic ('white', 56%; 'non-white', 74%)
- Clients presenting with consumer related issues were less likely to say their employment circumstances had changed as a result of the pandemic (34% vs. 62%)
- Clients presenting with employment related issues were more likely to say their employment circumstances had changed as a result of the pandemic (73% vs. 57%)

### 2.10 Speaking with a CAB Advice Worker

When contacting CAB, 69% of clients said they spoke with an advice worker only, 3% communicated with CAB via email only and 26% spoke with an advice worker and communicated with CAB via email / online (note that 95% of all clients said they spoke with an advice worker with 29% communicating with CAB via email / online) [2%<sup>8</sup> of clients cited other forms of contact].



#### Differences between Clients

##### Spoke with a CAB Adviser

- Clients with a health condition or disability were significantly less likely to say they spoke with an advice worker (health condition or disability, 94%: other, 97%)

##### Communicated with CAB via email / online

- Clients aged 35-59 were more likely to say they communicated with CAB via email / online (16-34, 26%: 50-64, 32%: 60+, 23%)

### 2.11 Number of Contacts with CAB to get Help Issue (last contact)

On average, clients said they had 2.9 contacts with CAB to get help with their issue. Clients with a health condition or disability (3.3) compared with others (2.8), and repeat clients (3.4) compared with new clients (2.7) reported a significantly higher mean number of contacts.

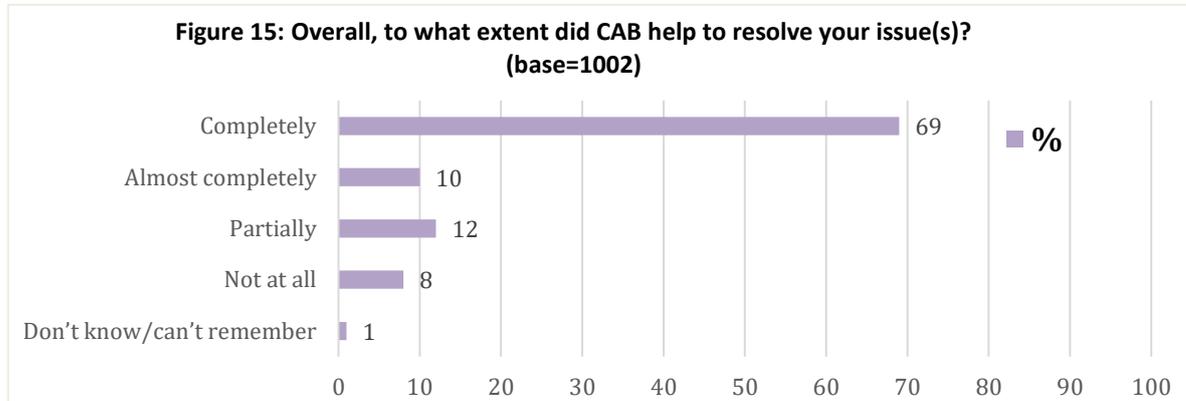
In relation to the reason for contacting CAB, those presenting for debt related issues reported a significantly higher number of contacts (3.6 vs. 2.9), with the same true for those seeking finance and charitable support (3.6 vs. 2.9).

<sup>8</sup> Included: face to face (n=13); via an advocate organisation (n=2); letter (2); webchat (n=1); text (n=1); unsure (n=2)

2.12 CAB Resolving Client Issues

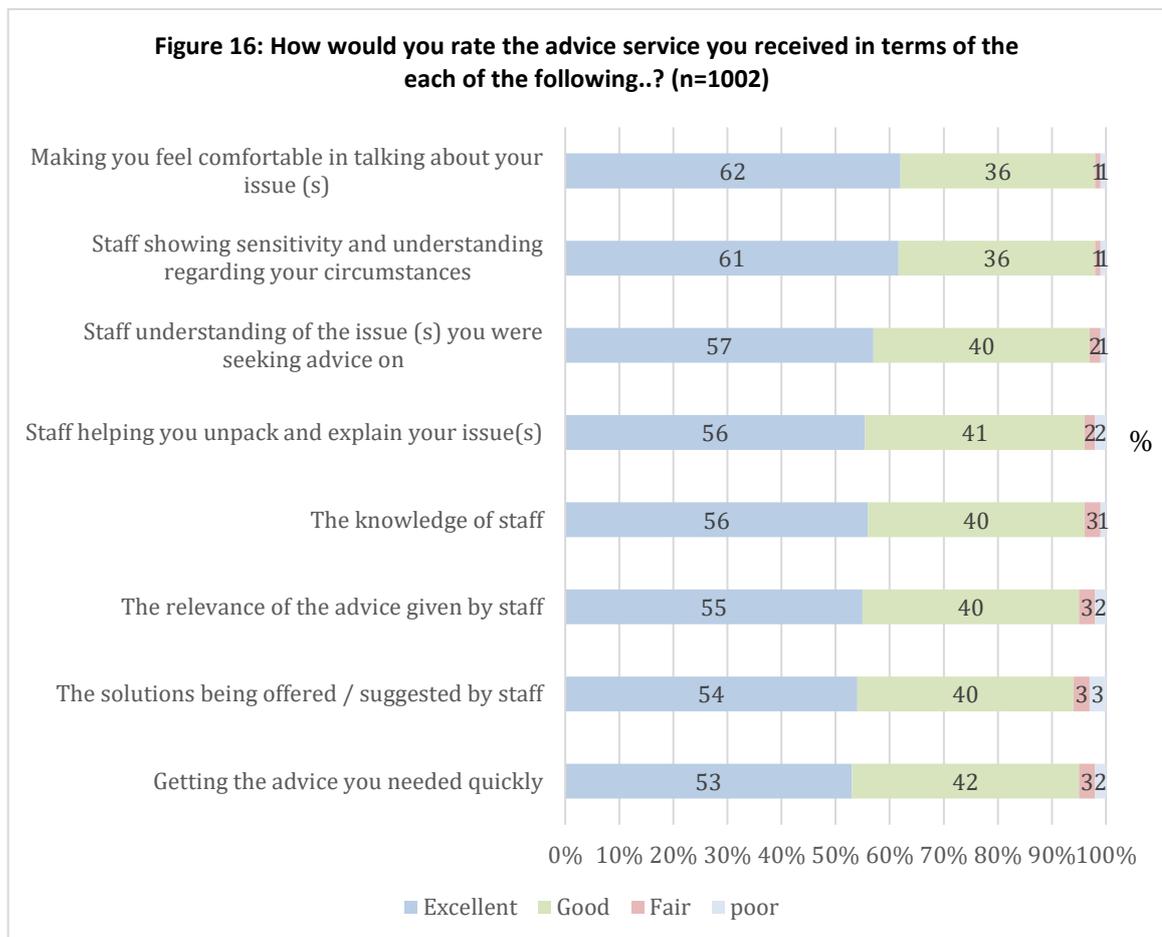
In almost seven out of ten (69%) cases clients said that CAB had resolved their issues ‘completely’, 10% ‘almost completely’, 12% ‘partially’ and 8% ‘not at all’.

There were no statistically significant differences in terms of likelihood of resolving client issues and different client characteristics (e.g. age, gender etc.) or in terms of reason for contacting CAB (e.g. debt, housing etc.).



2.13 Performance of CAB Staff

Clients scored CAB staff highly on all of the performance indicators listed in Figure 16 (i.e. at least 94% scored staff either ‘excellent’ or ‘good’ one each indicator).

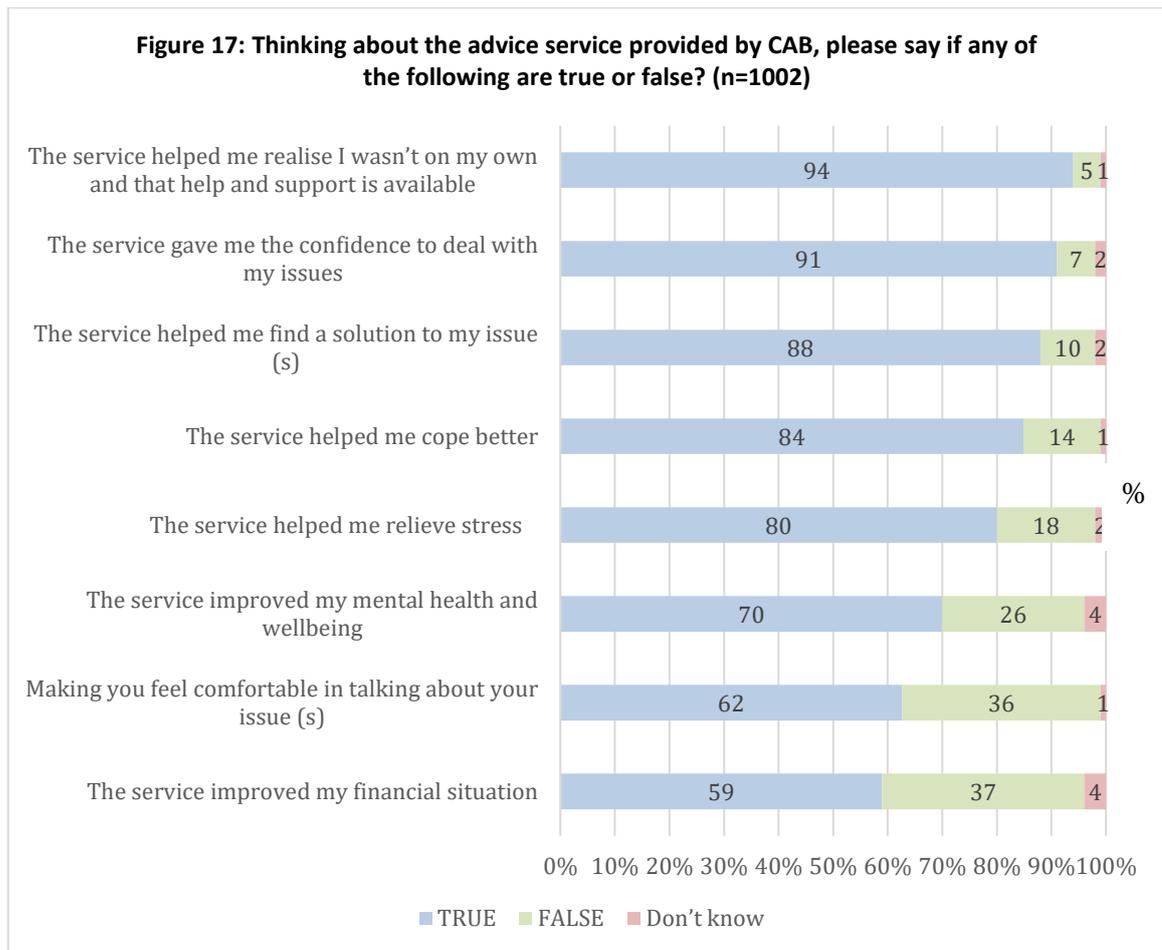


2.14 Impact of CAB Service on Clients

The survey provided an opportunity to assess the impact of the CAB service on clients, with clients presented with a range of statements and asked if each was true or false.

Figure 17 shows that 94% of clients said that the service helped them realise they weren't on their own and that help and support was available, with similarly high numbers of clients reporting that the service gave them confidence (91%), helped them find a solution to their issue (88%) and that the service helped them cope better (84%).

Although still a majority, relatively fewer clients reported that the service improved their financial situation (59%), made them feel comfortable talking about their issues (62%) and that the service improved their mental health and wellbeing (70%).



Differences between Clients

The service helped me relieve stress

- Clients presenting with benefits related issues were more likely to say that the CAB service had helped relieve stress (83% vs. 76%)
- Clients presenting with tax related issues were more likely to say that the CAB service had helped relieve stress (90% vs. 79%)

The service helped me find a solution to my issue (s)

- Clients presenting with benefits related issues were more likely to say that the CAB service had helped them find a solution to their issue (90% vs. 85%)

- Clients presenting with health and community care related issues were less likely to say that the CAB had helped them find a solution to their issue (73% vs. 89%)

**The service helped me realise I wasn't on my own and that help and support is available**

- Clients presenting with benefits related issues were more likely to say that the CAB service had helped them realise there weren't on their own and that help and support is available (96% vs. 91%)
- Clients presenting with consumer related issues were less likely to say that the CAB service had helped them realise there weren't on their own and that help and support is available (82% vs. 95%)

**The service helped me cope better**

- Clients presenting with benefits related issues were more likely to say that the CAB service had helped them cope better (87% vs. 81%)

**The service improved my mental health and wellbeing**

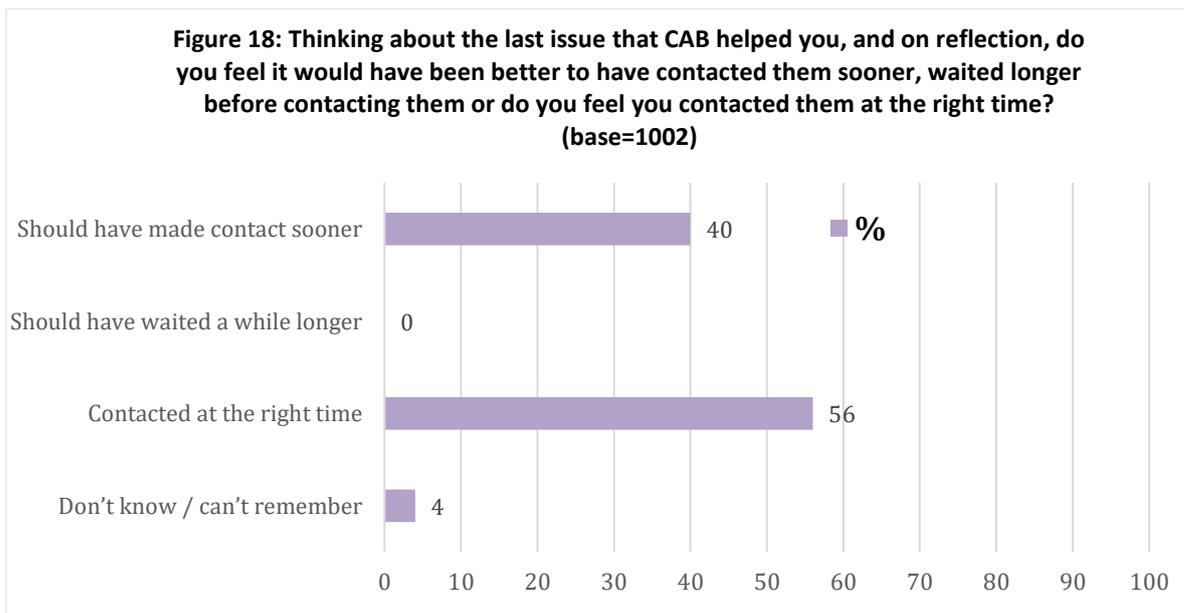
- Clients presenting with benefits related issues were more likely to say that the CAB service had improved their mental health and wellbeing (72% vs. 67%)
- Clients presenting with transport, travel or holiday related issues were more likely to say that the CAB service had improved their mental health and wellbeing (82% vs. 70%)

**The service improved my financial situation**

- Clients who are homeless / temporary accommodation or staying with friends / relatives were more likely to say that the CAB service had improved their financial situation (owner occupiers, 53%: council / social, 65%: private rented, 58%: other, 73%)
- Clients presenting with benefits related issues were more likely to say that the CAB service had improved their financial situation (64% vs. 52%)

**2.15 Timing of Contacting CAB**

Most (56%) clients believed that they had contacted CAB at the right time, with 40% saying they should have contacted CAB sooner and 4% unable to remember.

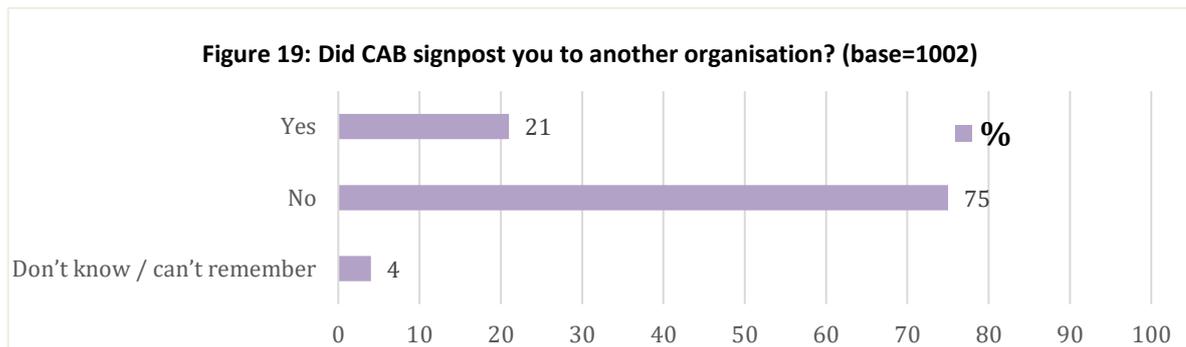


**Differences between Clients**

- Male clients were more likely to say they should have contacted CAB sooner (male, 45%: female, 37%)
- Clients describing their ethnicity as ‘non-white’ were more likely to say they should have contacted CAB sooner (‘white’, 39%: ‘non-white’, 66%)
- Clients presenting with issues relating to debt, compared with other clients, were more likely to say they should have contacted CAB sooner (51% vs. 40%);

**2.16 CAB Signposting Clients to other Organisations**

Approximately one in five clients (21%) reported that CAB signposted them to another organisation.

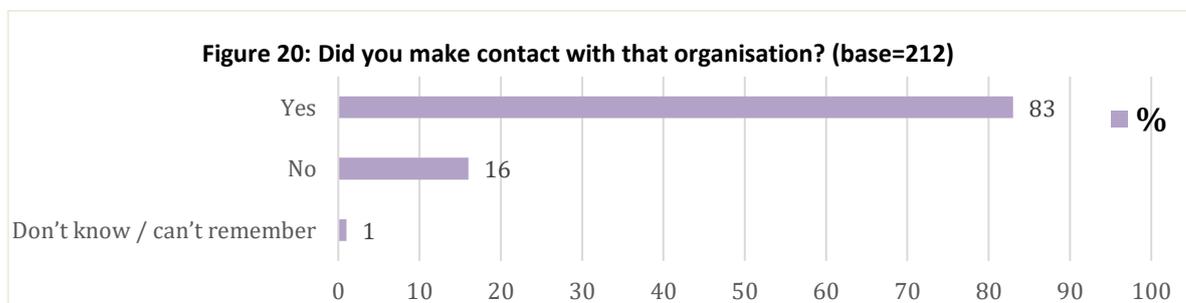


**Differences between Clients**

- Economically active clients were more likely to say they had been signposted to another organisation (active, 25%: inactive, 16%)
- Clients presenting with consumer related issues were more likely to say they had been signposted to another organisation (33% vs. 21%);
- Clients presenting with employment related issues were more likely to say they had been signposted to another organisation (30% vs. 19%);

**2.16.1 Clients Making Contact with Organisations Signposted To**

More than eight out of ten (83%) clients who CAB signposted to another organisation made contact with that organisation, 16% did not and 1% couldn't recall if they did or not.

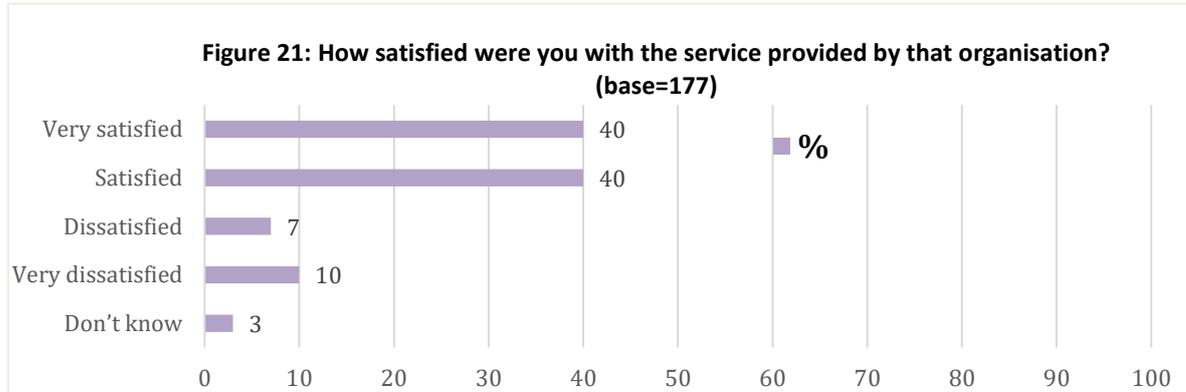


**Differences between Clients**

- Clients presenting with issues related to health and community care were less likely to contact organisations they had been signposted (78% vs. 84%)

**2.16.2 Overall Satisfaction with Service Provided by Organisation Signposted To**

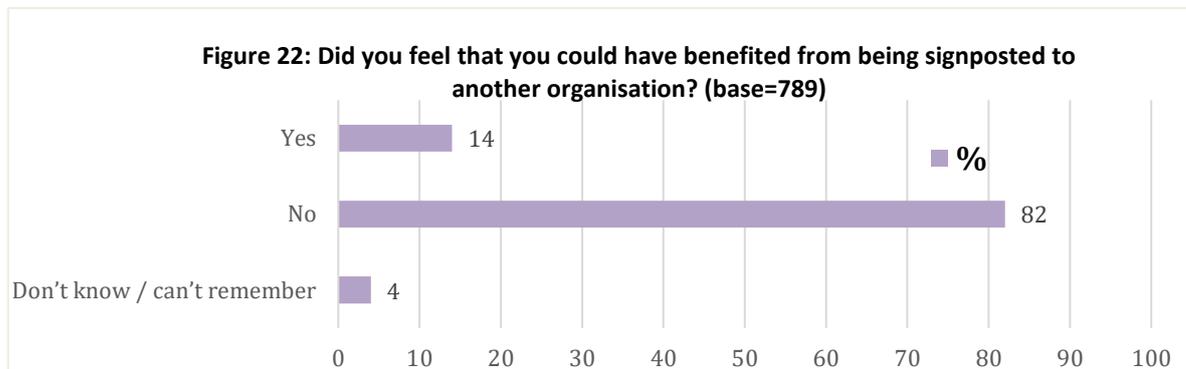
Eight out of ten (80%) clients signposted to other organisations by CAB were either ‘very satisfied’ or ‘satisfied’ with the service provided by these other organisations, with 17% dissatisfied (‘dissatisfied’, 7%: ‘very dissatisfied’, 10%). Three percent of these clients answered, ‘don’t know’.



**2.16.3 Clients Not Signposted to Other Organisations**

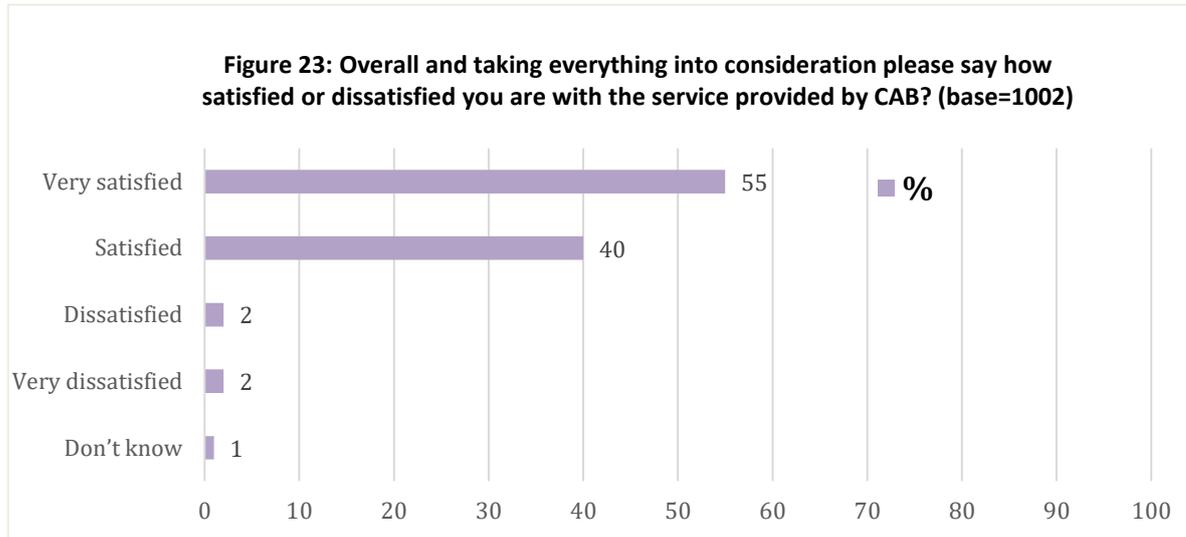
Clients not signposted to organisations by CAB were asked if they felt they would have benefited from being signposted to another organisation.

Figure 22 shows that 14% of clients felt that they would have benefited from being signposted to another organisation, 82% said they would not have, and 4% were unsure. Note that there were no significant differences in response between different client groups.



**2.17 Overall Satisfaction with Service Provided by CAB**

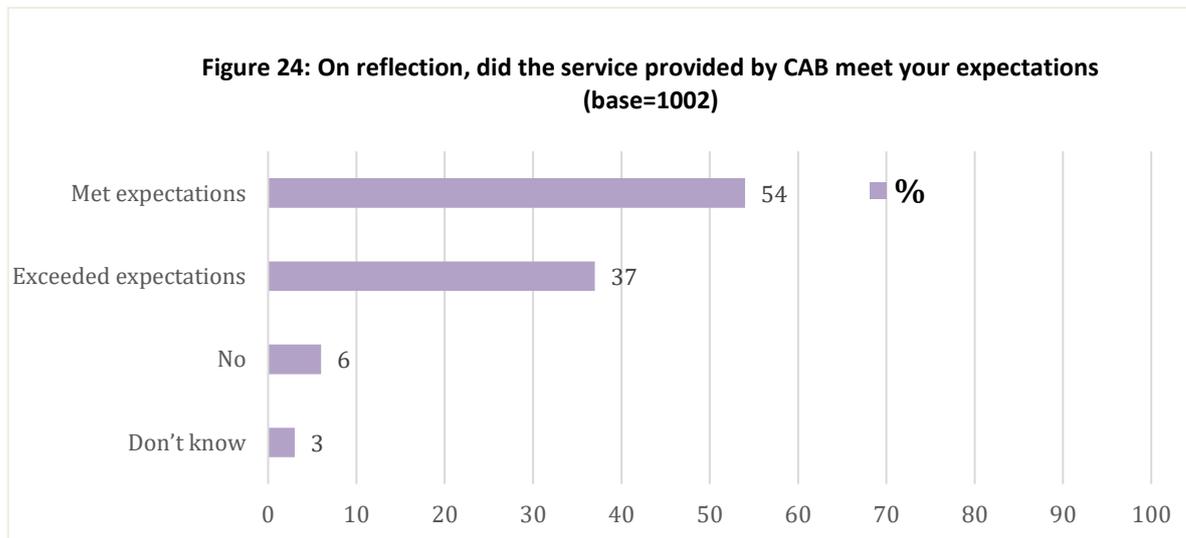
Overall, 95% of clients said they were satisfied with the service provided by CAB ('very satisfied', 55%; 'satisfied', 40%), with 4% dissatisfied ('dissatisfied', 2%; 'very dissatisfied', 2%). One percent answered, 'don't know'. Note that there were no significant differences in response between different client groups.



The reasons for dissatisfaction with the service included: not getting back to clients (n=11); not being able to provide the help needed / resolve issue / couldn't offer any helpful advice (n=12); poor communication (n=2); went somewhere else (n=2); no face to face contact (n=1); staff rude and unhelpful (n=1); struggled to understand issues / staff knowledge (n=4); and, staff judgemental and lacked empathy (n=1).

**2.18 Service Provided by CAB Meeting Client Expectations**

Overall, 91% of clients said the service provided by CAB either 'met' (54%) or 'exceeded' (37%) their expectations, with 6% saying the service did not meet their expectations and 3% unsure.

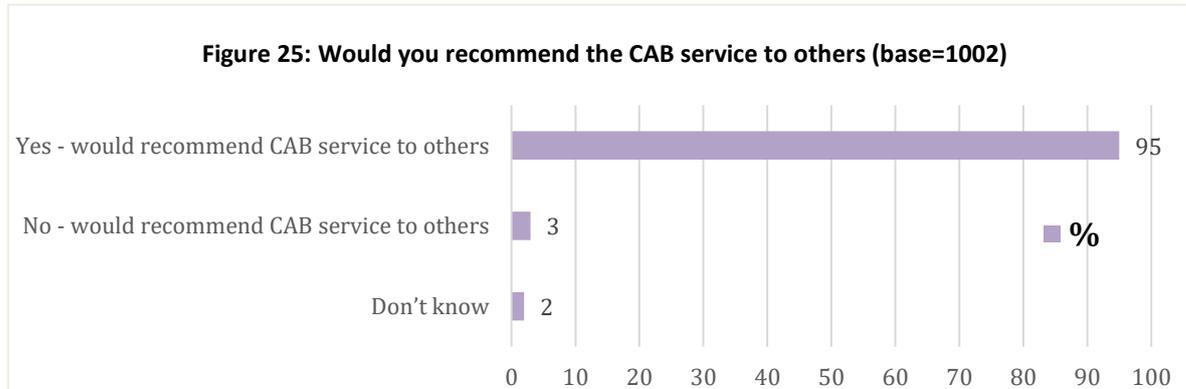


**Differences between Clients**

- Economically active clients were more likely to say that the service provided by CAB either met or exceeded their expectations (95% vs. 90%)

### 2.19 Recommending the CAB Service to Others

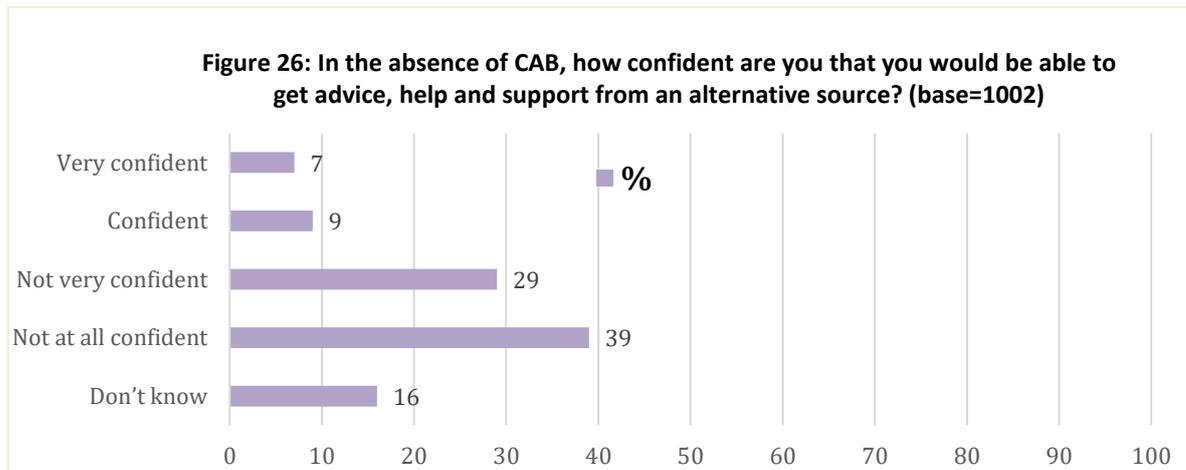
Overall, 95% of clients said they would recommend the CAB service to others, 3% said they would not and 2% answered, 'don't know'. Note that there were no significant differences in response between different client groups.



### 2.20 Confident in Getting Advice, Help and Support from Alternative Source in Absence of CAB

In the absence of CAB, clients were asked how confident they were that they would have been able to get the advice, help and support they needed.

Figure 26 shows that only a minority (16%) of clients said they would be confident ('very confident', 7%: 'confident', 9%) they would get the help they needed from an alternative source, with a most (68%) saying they would not be confident ('not very confident', 29%: 'not at all confident', 39%). Sixteen percent answered, 'don't know'.



#### Differences between Clients

- Clients describing their ethnicity as 'white' were more likely to say they would be confident in getting help, advice and support from an alternative source ('white', 18%: 'non-white', 13%)
- New clients were more likely to answer, 'don't know' (19% vs. 11%) when asked if they would be confident in getting help, advice and support from an alternative source
- Clients presenting with benefit related issues were more likely to say they would not be confident in getting help, advice and support from an alternative source (71% vs. 64%)
- Clients presenting with employment related issues were more likely to say they would not be confident in getting help, advice and support from an alternative source (73% vs. 67%)

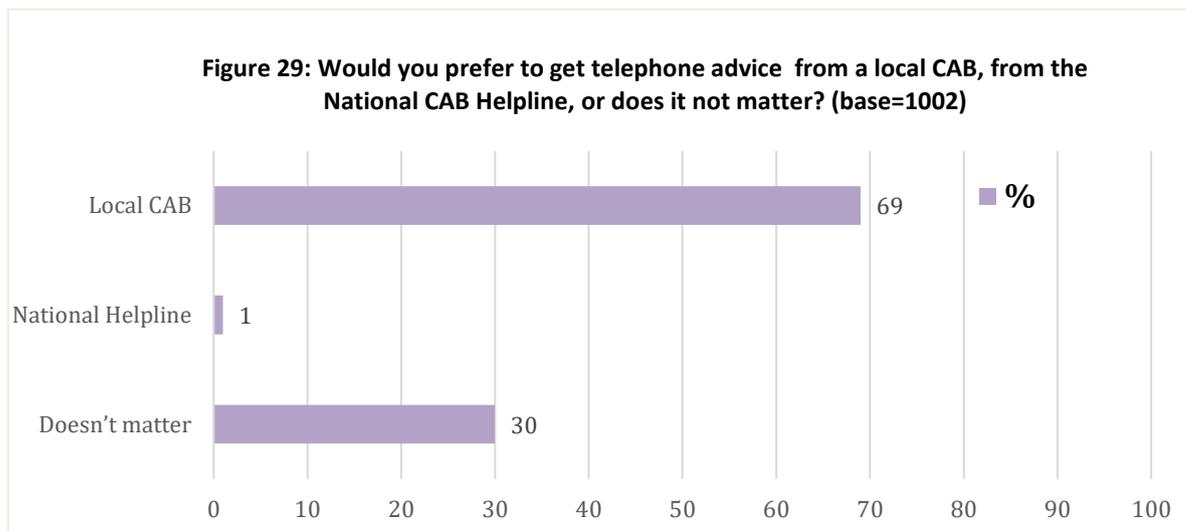


**Differences between Clients**

- Younger clients were more likely to prefer phone for getting advice in the future (16-34, 48%: 30-59, 37%:65+, 40%), with this group less likely to prefer face to face (16-34, 45%: 30-49, 55%: 50-65+, 57%)
- Clients with a health condition or disability were more likely to prefer face to face contact (57% vs. 44%), and less likely to prefer phone contact (38% vs. 48%)
- Repeat clients were more likely to prefer face to face contact (63% vs. 46%) whereas proportionately more new clients preferred phone contact (46% vs. 32%)
- Clients presenting with employment related issues were proportionately more likely to prefer phone contact (49% vs. 39%)
- Clients presenting with issues relating to immigration, asylum and Nationality were proportionately less likely to prefer phone contact (26% vs. 41%) and proportionately more likely to prefer other forms of contact such as online and / or social media (18% vs. 6%)

**2.23 Prefer to Get Telephone Advice from Local CAB or National Helpline**

Almost seven out of ten (69%) clients indicated a preference for getting telephone advice from a local CAB, with 1% preferring the National Helpline and 30% saying it doesn't matter.

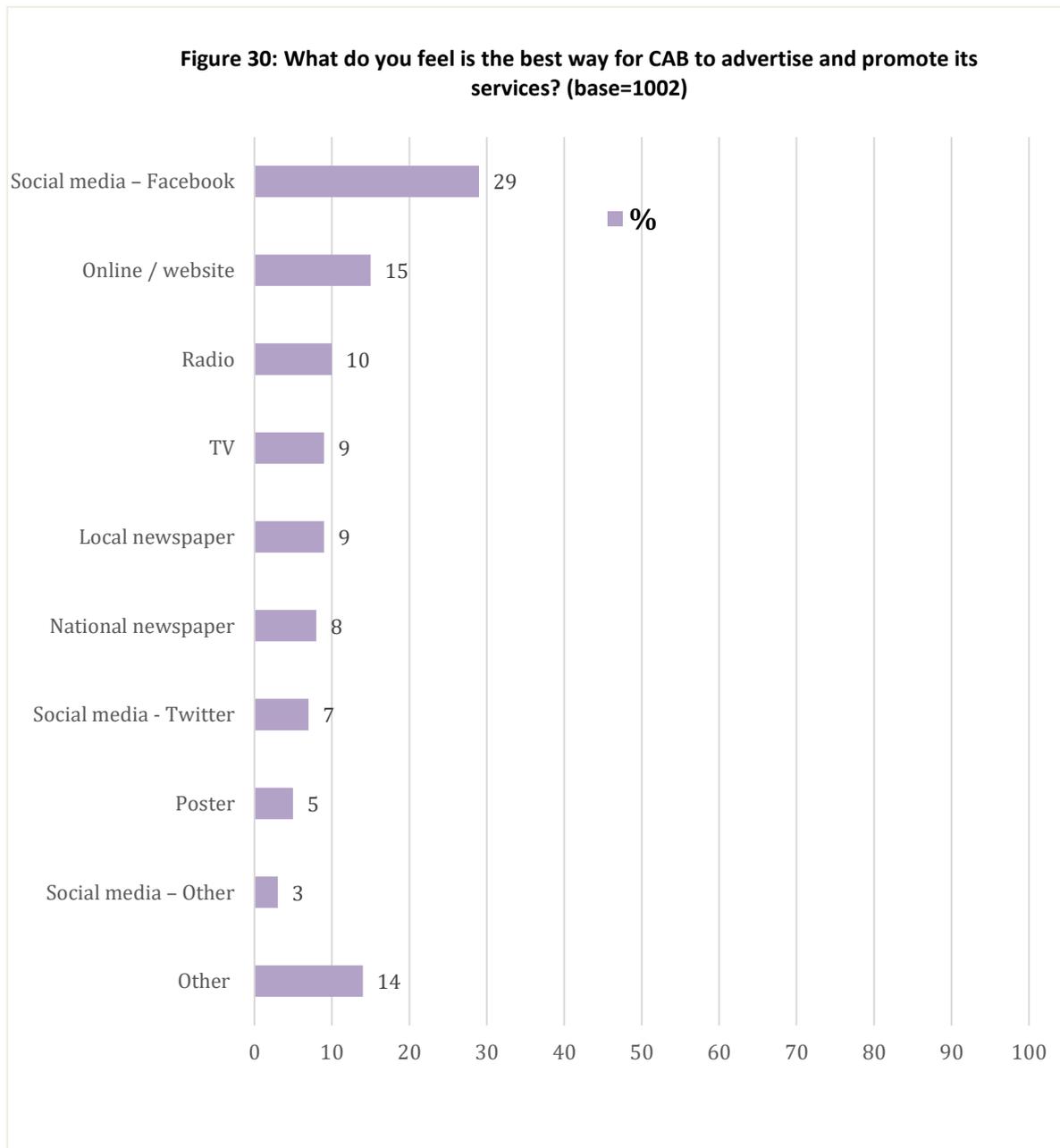


**Differences between Clients**

- Older clients were more likely to express a preference for getting telephone advice from their local CAB (16-34, 59%: 30-59, 69%:65+, 79%) whereas younger clients were more likely to say it doesn't matter where they get telephone advice (16-34, 40%: 30-59, 30%:65+, 19%)
- Economically inactive clients were more likely to express a preference for getting telephone advice from their local CAB (74% vs. 62%) whereas economically active clients were more likely to say it doesn't matter where they get telephone advice (37% vs. 26%)
- Clients with a health condition or disability were more likely to express a preference for getting telephone advice from their local CAB (71% vs. 63%) whereas other clients were proportionately more likely to say it doesn't matter where they get telephone advice (35% vs. 28%)
- Clients presenting with issues relating to immigration, asylum and Nationality were proportionately more likely to prefer the National Helpline for getting advice in the future (8% vs. 1%)

2.24 Best Way for CAB to Advertise and Promote its Services

Approximately one in three (29%) clients believed that Facebook is the best way for CAB to advertise and promote its services, with 15% suggesting online / website, 10% radio, 9% local newspapers, 9% TV and 9% national newspapers. Seven percent suggested Twitter was the best to advertise and promote the service, with posters cited by 5% of clients, and other social media by 3%. Fourteen percent of clients suggested other<sup>10</sup> ways to advertise and promote the CAB service.

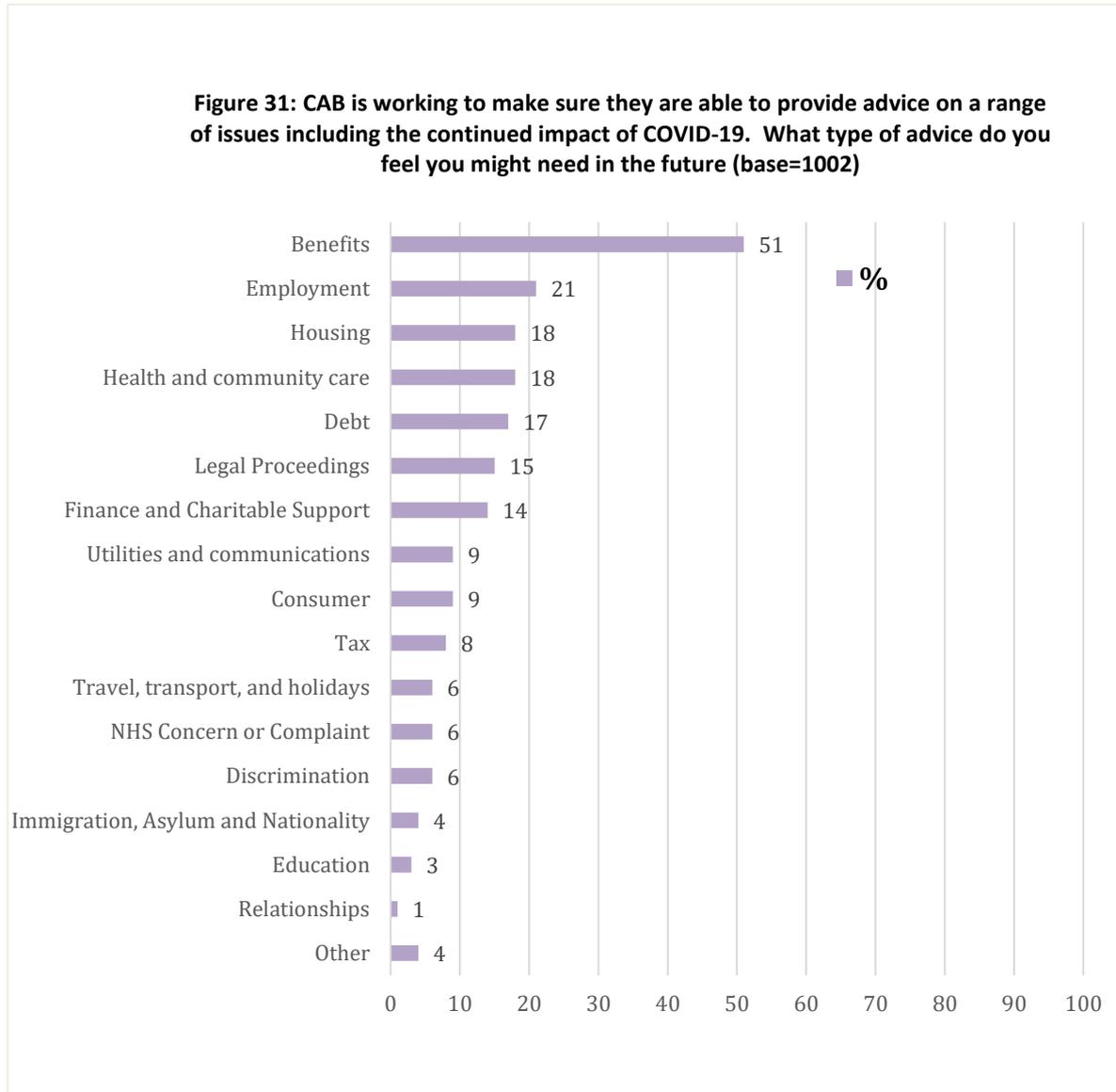


<sup>10</sup> Included: a bit of everything (n=4); adequate at the moment (n=2); radio (n=4); bus stops (n=2); on trains (n=1); on buses (n=2); communities (n=1); don't know (n=13); do what they say they will do (n=1); foodbanks (n=1); get out on street and talk to people (n=1); Scottish Government website (n=1); via Google (n=1); health centres / GPs (n=1); schools (n=1); supermarkets (n=2); town centres (n=1); word of mouth (n=4); leaflets (n=1); local dairy (n=1); Lochaber Life (n=1); Martin Lewis website (n=1); on high street (n=2); online (n=4); posters (n=2).

2.25 Type of Advice Clients May Need in the Future

Clients were asked what type of advice they may need in the future.

Figure 31 shows that 51% of clients suggested they may need advice on benefits in the future, with 21% suggesting advice on employment, 18% housing, 18% health and community care, and 17% suggesting advice on debt.



Differences between Clients

Needing Advice on Benefits in the Future

- Men were more likely to say they may need benefits advice in the future (male, 57%: female, 50%)
- Clients in the North region were more likely to say they may need benefits advice in the future (North, 61%: South, 45%: East, 55%: West, 49%)
- Clients with a health condition or disability were more likely to say they may need benefits advice in the future (57% vs. 49%)

- Those presenting with benefit related issues were more likely to say they may need benefits advice in the future (56% vs. 45%)
- Those presenting with education related issues were more likely to say they may need benefits advice in the future (83% vs. 51%)
- Those presenting with health and community care related issues were more likely to say they may need benefits advice in the future (70% vs. 51%)
- Those presenting with housing related issues were less likely to say they may need benefits advice in the future (35% vs. 53%)
- Those presenting with legal proceedings related issues were more likely to say they may need benefits advice in the future (61% vs. 50%)

#### Needing Advice on Consumer Issues in the Future

- Those presenting with consumer related issues were less likely to say they may need consumer related advice in the future (24% vs. 8%)

#### Needing Advice on Debt in the Future

- Older clients were less likely to say they may need advice on debt related issues in the future (16-34, 17%; 30-59, 20%; 65+, 10%)

#### Needing Advice on Discrimination in the Future

- Clients presenting with immigration, asylum and nationality related issues were more likely to say they may need advice on discrimination related issues in the future (16% vs. 5%)

#### Needing Advice on Education in the Future

- Clients presenting with employment related issues were more likely to say they may need advice on education related issues in the future (6% vs. 2%)
- Clients in the North region were more likely to say they may need education related advice in the future (North, 6%; South, 1%; East, 2%; West, 4%)

#### Needing Advice on Employment in the Future

- Younger clients were more likely to say they may need advice on employment related issues in the future (16-34, 25%; 30-59, 21%; 65+, 14%)
- Clients presenting with employment related issues were more likely to say they may need employment advice in the future (28% vs. 19%)
- Clients in the North region were more likely to say they may need employment advice in the future (North, 29%; South, 23%; East, 23%; West, 16%)

#### Needing Advice on Finance and Charitable Support in the Future

- Clients presenting with debt related issues were more likely to say they may need advice on finance and charitable support in the future (20% vs. 13%)

#### Needing Advice on Health and Community Care in the Future

- Clients with a health condition or disability were more likely to say they may need advice on health and community care related issues in the future (22% vs. 14%)

- Those presenting with benefits related issues were more likely to say they may need advice on health and community care related issues in the future (20% vs. 14%)
- Clients presenting with employment related issues were less likely to say they may need advice on health and community care related issues in the future (12% vs. 19%)
- Clients presenting with health and community care related issues were more likely to say they may need advice on health and community care related issues in the future (30% vs. 17%)
- Clients presenting with immigration, asylum and nationality related issues were less likely to say they may need advice on health and community care related issues in the future (5% vs. 18%)

#### Needing Advice on Housing in the Future

- Younger clients were more likely to say they may need advice on housing related issues in the future (16-34, 24%; 30-59, 18%; 65+, 15%)
- Clients describing their ethnicity as 'non-white' were more likely to say they may need advice on housing related issues in the future ('non-white', 32%; 'white', 18%)

#### Needing Advice on Immigration, Asylum or Nationality in the Future

- Clients with a health condition or disability were more likely to say they may need advice on immigration, asylum or Nationality related issues in the future (5% vs. 2%)
- Clients describing their ethnicity as 'non-white' were more likely to say they may need advice on immigration, asylum or Nationality issues in the future ('non-white', 9%; 'white', 3%)
- Clients presenting with immigration, asylum and nationality related issues were more likely to say they may need advice on immigration, asylum or Nationality related issues in the future (18% vs. 3%)
- Clients presenting with legal proceedings related issues were more likely to say they may need advice on immigration, asylum or Nationality related issues in the future (8% vs. 3%)

#### Needing Advice on Legal Proceedings in the Future

- Clients presenting with employment related issues were more likely to say they may need advice on legal proceedings related issues in the future (20% vs. 13%)
- Clients presenting with health and community care related issues were more likely to say they may need advice on legal proceedings related issues in the future (33% vs. 14%)

#### Needing Advice on an NHS Complaint or Concern in the Future

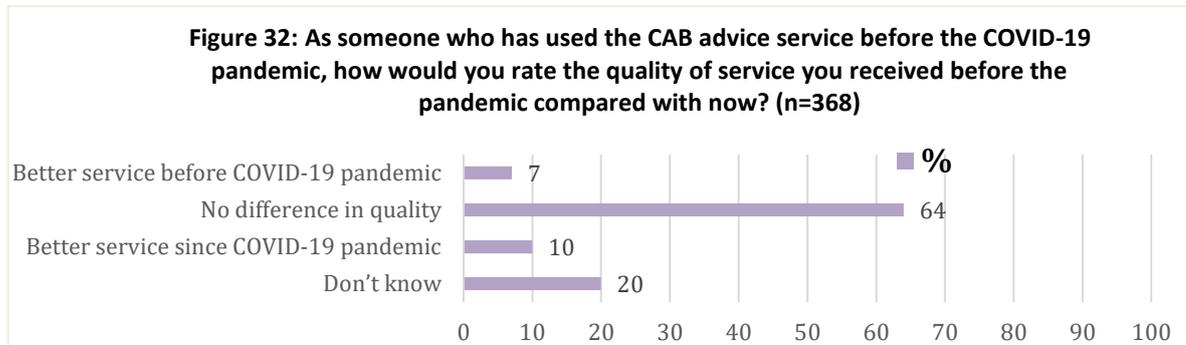
- Economically inactive clients were more likely to say they may need advice on an NHS complaint or concern in the future (8% vs. 4%)

#### Needing Advice on a Tax in the Future

- Clients presenting with a housing related issue were more likely to say they may need advice on tax related issues in the future (15% vs. 7%)
- Clients presenting with legal proceedings related issues were more likely to say they may need advice on tax related issues in the future (15% vs. 7%)

2.26 Perception of Quality of Service Before Pandemic and Now

Clients who had used the services of CAB before and during the pandemic were asked to compare the quality of the service between the two periods. Figure 32 shows that most (64%) of these clients reported no difference in the quality of the service, 7% said the service was better before COVID-19, 10% believed that the service is better since the pandemic, and 20% answered, 'don't know'.



**Figure 33: Reasons why clients believe service better before COVID-19 Pandemic**

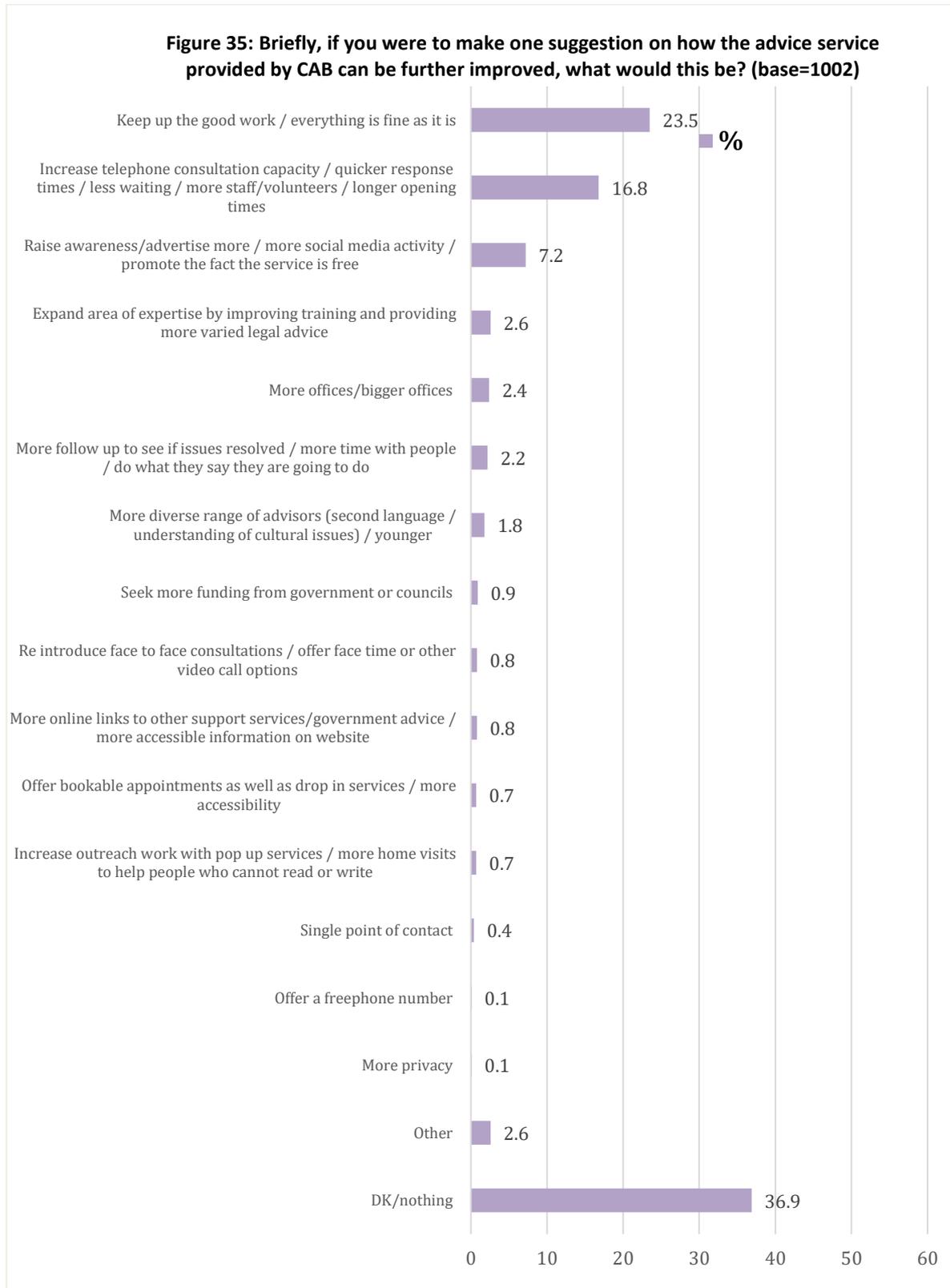
- Because client didn't get anything/anywhere this time.
- Because they are working from home it slows things down.
- Because you had contact with people.
- Before you could actually go to the office.
- Better before as you could do face to face but the phone call was excellent, nonetheless.
- Changing what they say regularly .
- During COVID everything is shut. You can't expect them to be open. More difficult to get through.
- Easy before as the access to office got harder.
- Face to face.
- Harder for anyone to do anything and provide the same service.
- I like face to face.
- I think they were closed during COVID-19 / the offices.
- I tried to contact them on the phone and haven't been able to.
- I'm not a phone person I prefer face to face.
- It just felt like it was better this time around as it was so good.
- Nobody has got back to me yet.
- Not much they can do about the pandemic.
- Not tried to use them again
- Preferred not having to go into the office and do it all on the phone quickly.
- The problem client has needs face to face contact not over the phone or internet in order to help with forms etc.
- There was the option to visit the local offices
- Went from face to face to phone calls and emails, which isn't as personal.
- You could go in and talk to someone face to face but obviously that isn't CAB's fault.

**Figure 34: Reasons why clients believe service better since COVID-19 Pandemic**

- Had used the one in England and the Scottish experience was far, far better.
- I feel that I was treated a bit better.
- I feel the staff were more sympathetic and understanding.
  
- I feel they are more concerned about people just now because of COVID-19 although they have always been excellent to me in the past.
  
- I think they're trying a little harder because of COVID-19.
- It has improved
- It's on telephone now it's convenient for me
- The CAB is more understanding now.
- The last time was in the middle of COVID-19 I had a review and they were helpful to me
- You have a woman allocated to your issue that you can contact her at any time via mobile or email.

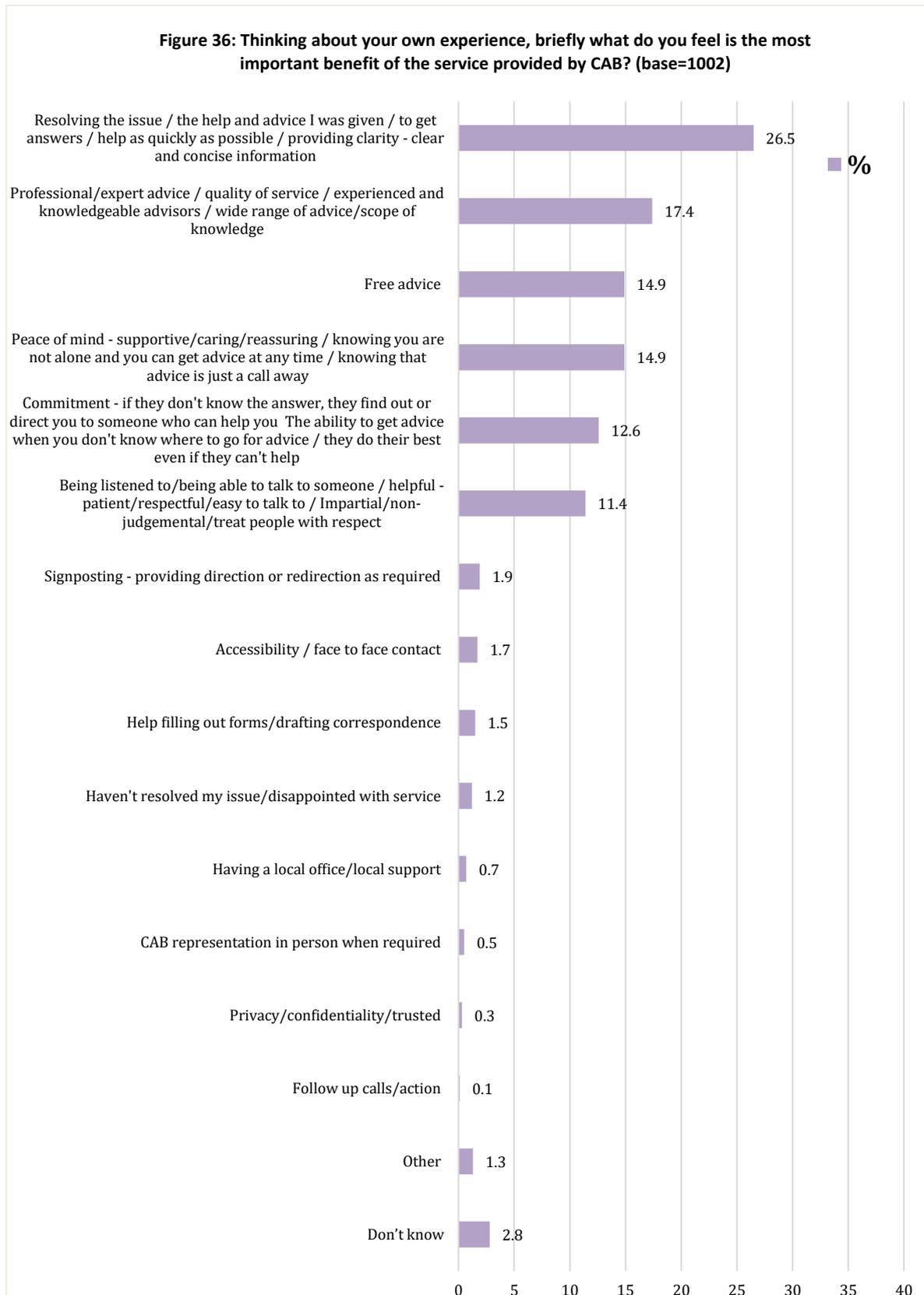
2.27 Suggestions on How Advice Service Provided by CAB can be Further Improved

All clients were invited to make one suggestion on how the service provided by CAB can be further improved. Thirteen percent of clients said that the service is fine as it is, with 24% saying that CAB should keep up the good work. Other suggestions included calls to increase capacity (e.g. more staff, volunteers, longer opening times etc.) and raise awareness of the service (7%).



2.28 Most Important Benefit of the Service Provided by CAB

Clients were asked to say, from their own experience, what they believe to be the most important benefit of the CAB service. The most common perceived benefits were: getting the issue resolved (27%), the professionalism of the service (17%) and being able to get free advice (15%).



### 3. Depth Interviews and Case Studies with Clients

#### 3.1 Results for Combined 20 Interviews

##### 3.1.1 Making the first contact with CAB

New clients to CAB knew very little about what advice services CAB offered. Repeat clients had some experience of CAB services from previous contacts, but this was mostly limited to the type of advice they had previously received with the majority being unaware of the wider range of CAB services.

*"I knew that they help people with debt, because they helped me in that way before, but I didn't really know what else they do."*

*"I knew absolutely nothing about them. I only went because a friend recommended them."*

Although knowledge of the services was fairly low amongst the interviewees, many had general perceptions that CAB was impartial and helped people to assert their rights.

*"I knew they existed and had a reputation for being impartial, but that was all."*

*"I just knew that they help you to get your rights."*

*"I knew they were champions for the elderly and the vulnerable."*

There were two main drivers for interviewees getting in touch with CAB. One was simply to get advice on where the person stood on an issue.

*"I just needed to know if I was right or the other party was right. It didn't help in the end (because the other party was in the right) but it cleared things up for me."*

Others had clearly reached a crisis point or found themselves unable to progress their issues without help. CAB was the only place that these interviewees felt they could go. Often it was a family member or a friend who recommended CAB.

*"I was ill, which led to a sudden change of circumstances because I had to leave my job. I had never been to CAB before, but I had nowhere else to turn to."*

*"I was getting nowhere with DWP, I had to get help from somewhere else."*

*"The stress I was under, I had to leave my job, I got into debt, I had nowhere else to go for help."*

*"I was getting so confused about things, I needed help with the tribunal and I had no idea how to go about it, I have no confidence with things like that."*

##### 3.1.2 Presenting the issues

Whilst some people knew exactly what they wanted from CAB, others had more complex issues and described their need for help in overall terms. Amongst the more straightforward presentation of issues was one interviewee who had his mobility car taken away and another who was applying for citizenship. The former needed help to reapply, whilst the latter needed to be guided through the appropriate forms.

*"I knew what I needed; I went for help in applying for citizenship."*

*"I had employment issues. I had got information and just wanted to check that I was on the right track"*

*"I wasn't really worried, I just needed to know where I stood."*

Amongst the more complex cases was one man who had lost his job, got into debt and, as he put it, could not feed his family. The adviser determined that he needed help with employment rights, benefits and food vouchers. Others simply did not know what options were open to them.

*"I was at a loss to know how I could survive financially; I had no idea how to go about things."*

*"I just knew that I needed money, but I was running out of options. The DWP were going out of their way to cut me back and I had tried everything I knew."*

*"I was absolutely lost. How was I going to work out what I could claim and how would I even start to go about it,"*

*"I was so worried when my benefit stopped, I didn't know where to turn until I found CAB."*

### 3.1.3 State of mind on first presentation to CAB

Some felt overwhelmed by their situation and some felt embarrassed and distressed about going to CAB.

*"I was just overwhelmed by everything, so stressed, it was all getting to me. I was so embarrassed at having to go into CAB about my problems."*

*"The stress was the biggest thing on my mind and I had depression. I was very upset and very down. I wasn't sure how I could explain my situation to the people at the CAB."*

*"I was frightened about how I was going to cope and very anxious. I have been a strong man all my life and I felt very vulnerable and alone."*

*"I was worried, anxious and confused about what was going to happen."*

*"I was so worried and confused I couldn't sleep at all."*

### 3.1.4 COVID-19

Around one third of the interviewees said that their issues were related to COVID-19. Most of these people had lost their jobs or their businesses had failed because of COVID-19. One found that citizenship procedures had changed and needed help to navigate the new arrangements. Another was having financial difficulties having her children at home and having to provide lunches.

### 3.1.5 Unpacking the issues

Around a third prepared fully for their engagement with CAB, getting files, correspondence and other information together to make their issues clear. One client, for example, had problems with his energy company over meter readings. He made first contact with CAB just before the lockdown, so he was able to take documentation along with him for a face to face meeting:

*"I had everything with me, every bit of paper, every email. I was able to give the adviser all the information she needed right there on the spot."*

Another client said:

*"I had all the letters with me and explained what happened. He asked me a few questions, he seemed very knowledgeable as if he knew exactly what details to check with me."*

The majority relied on explaining their issues in more general terms, meaning that the CAB adviser had to probe until all the elements were identified. Advisers clearly helped clients to relax and helped to build their confidence to talk fully. Those whose meeting with CAB followed along these lines were complimentary about the advisers' knowledge, how they helped them to explain and how they made them feel at ease.

*“I just explained what had happened about being put on furlough. I’ve worked all my life and never claimed anything before. I didn’t know what I was entitled to. I just explained as best I could and he (the CAB adviser) advised me to apply for Universal Credit and Job Seekers Allowance. He laid out all the options.”*

*“I just explained the gist about my neighbour problem and that I’d been to the Council. I didn’t know what else they would need, but he (CAB adviser) asked me a lot of questions trying to get to the bottom of it and he looked a lot of things up.”*

*“The adviser asked lots of questions, he made me feel very comfortable, which took the stress out of it.”*

Although some clients initially had difficulty expressing their issues, most said they felt comfortable and confident after a while. CAB advisers were said to be patient and supportive.

*“I never had financial struggles before, so it was hard to talk about it. But she (CAB adviser) was lovely and encouraged me to talk and explain things fully.”*

*“I was a bit overwhelmed by all the debt letters coming through the door, but she (CAB adviser) was very friendly and understanding.”*

*“I was a nightmare, sticking my head in the sand about the money I owed and feeling so embarrassed about it. They were very understanding and I was relieved big time.”*

### 3.1.6 Relating the issues to appropriate advice

Interviewees were offered advice in the following categories (note that some interviewees received advice in more than one category).

	n
Benefits	8
Employment	6
Housing	4
Debt	3
Citizenship	2
Disability	2
Neighbour issues	1
Financial issues other than debt	1

Most interviewees said that the adviser understood their issues very quickly and that the adviser was knowledgeable and knew all the angles. Others commented positively on the professionalism and patience of CAB advisers.

*“Yes, absolutely, she (CAB adviser) got all the information she needed very quickly. She went through all the points that had been awarded on my claim, she was very knowledgeable and thorough.”*

*“Completely, they knew all the angles. Sometimes it seems as if the Home Office information is designed to make it difficult, but the CAB were great they knew straightaway what to do.”*

All interviewees said that the advice that they got from CAB was relevant to their issues.

*“I got all the information that I needed. They told me that if I needed anything more just to call back.”*

*“Yes, it gave me things to try with my neighbour problem I would have been out of pocket trying to chase all that up without CAB pointing me in the right direction.”*

*“Completely relevant to my issues. I had my head in the sand before, but he laid it all out for me and I have most of my debts settled now, some written off and some I have been paying in small amounts.”*

Whilst most interviewees took the relevant advice and followed up on their issues themselves, there were instances where the CAB took things over partly or completely and got the issue resolved on the client’s behalf.

*“They gave me all the relevant information and I went away and cracked on with it.”*

*“They phoned the debt company for me to speak to them, I wouldn’t have had the courage to do that myself. I got my payments reduced.”*

*“They took my case on and got in touch with the gas company themselves. Everything is resolved now; they were very helpful.”*

One interviewee said that CAB helped them access benefits staff that were more helpful than the ones they had spoken to previously. Another said that the local Benefits Office had advised them to go to CAB with their issues.

*“He (CAB adviser) gave me a telephone number that the public couldn’t get online. When I phoned that number the girl there was on to things very quickly for me and I got my benefit sorted out very fast.”*

*“She (CAB adviser) was so knowledgeable. In fact, at the Job Centre they had advised me to go to CAB and to ask for this particular adviser.”*

*“I had very bad experience with DWP, they just keep refusing and refusing until you go to appeal. Thank goodness that CAB is there to help people though it.”*

### 3.1.7 Efficacy of advice

In most cases, interviewees had got their issues resolved or were in the process of doing so. One interviewee said that he knew that he probably did not have a case and the advice that he received from CAB confirmed that. Whilst he was disappointed to find that he had no case, he was grateful for the CAB advice which allowed him to put the issue behind him and move on.

A number of the interviewees’ issues were about Personal Independence Payments (PIP). All of these were resolved quickly after the advice given by CAB.

*“Yes, I got my PIP in the end even though I had been turned down before I got advice from CAB.”*

*“Yes, they helped me fill in the forms properly and I got my PIP. I don’t know what I would have done without them.”*

*“I got my PIP appeal completely resolved. If it came to stars, out of 10 I would give CAB 20.”*

Two interviewees got help from CAB regarding citizenship applications and both got their cases resolved with advice and help from CAB.

*“I am so happy. I now have pre-settled status. The process is so difficult without help from CAB.”*

*“I was awarded full citizenship, it’s a big weight off my shoulders.”*

Employment issues were also resolved for a number of interviewees.

*“I decided to stay in my job after all, but CAB talked me through my contract of employment, and I realised that I could ask for a raise. CAB helped me negotiate an increase and my employer is also now paying for extra training.”*

*“I work in retail and the place just closed down because of COVID-19. CAB helped me with Job Seekers Allowance and now I have a new job which pays better.”*

*“My employer had put me on unpaid leave because I felt anxious working in the place because I didn’t think the arrangements under COVID-19 would keep me safe. But CAB helped me get the issue resolved and stopped me from running out of money.”*

### 3.1.8 Signposting to other services.

In some instances, interviewees were signposted to online sites where they could make a claim and were supported by CAB on how to complete the claim. Only two were signposted to other agencies for advice and help, one being ACAS and the other the local council. The ACAS signposting had not been followed up. The interviewee who had been referred to the local Council found them unhelpful.

*“CAB were very good at helping me understand my options and I really felt that they helped me forward. At the Council, they just have their procedures and that’s that.”*

### 3.1.9 Meeting expectations

Some interviewees did not have any expectations of what CAB could do whilst others, especially repeat clients, had high expectations. In all cases, expectations were met or exceeded. Interviewees commented on CAB “going the extra mile”, and “going out of their way to follow up.”

*“I didn’t think they would be able to help or be as helpful. They wanted everything to be resolved to my satisfaction and they followed up to make sure.”*

*“I was expecting some help, but I didn’t know they would be so knowledgeable and have such a caring attitude.”*

*“They knew all the rules as I thought they would. They took the pressure off and were very supportive.”*

*“I didn’t really have any expectations; I was just hoping for the best. But they got my PIP resolved and that definitely exceeded what I hoped for.”*

### 3.1.10 Atmosphere

When the interviewees went to CAB they were often in a state of anxiety. Whilst they were primarily looking for advice, they were also in need of support and compassion. Interviewees used a number of different words to describe their emotional state when they went to CAB:



For these interviewees, the atmosphere of the contact with CAB and the personal approach of the adviser were important.

*“They were very friendly and understanding and I felt a lot better once I knew that things were going to be dealt with.”*

*“At one point I got really upset. I was very nervous about putting things across, but she (CAB adviser) was very friendly and calming. She asked me if I wanted to stop and she would call me back, but I got it together, she was so calm and nice.”*

*“When the adviser said she could definitely help, I started to cry. But she was so comforting and patient and I was able to go on. She has phoned me since to see if I am alright.”*

*“I thought I might get upset and at one point I did a bit, but he (CAB adviser) was very calm and patient with me.”*

### 3.1.11 Health and wellbeing after CAB contact.

For most, the advice and help received from CAB lowered stress and contributed positively to mental health.

*“I do feel a lot better since, less stressed. She (CAB adviser) made me realise that I didn’t need to have a lot of the stuff that I was paying for every month.”*

*“Yes, I am a lot less stressed which makes for a happy house and a mum that’s not so crabbit.”*

*“They stopped me from being so anxious all the time. I am much more relaxed and relieved and I’m not worrying all the time.”*

*“I’ve been worried all year about PIP. Just to know that they are there and dealing with it makes me feel less worried, things are getting done.”*

### 3.1.12 If CAB had not been there

All interviewees said that, if CAB had not been there to help, their issues would remain unresolved. Some said that they might have looked for help from friends or another organisation but would have found this far more stressful and would likely have given up. Others said that they would still be questioning their own decisions without having them confirmed by CAB or would be in a bad financial state or poor mental health.

*“If CAB hadn’t been there for me? I wouldn’t have any food on the table or any money for anything. I would be so stressed.”*

*“I’d still be chasing my tail contacting every man and his dog and getting nowhere except more and more stressed out.”*

*“I would still be very stressed about things if CAB hadn’t helped. I’d be worried and losing sleep and be a nightmare to my family.”*

*“I would have been in a lot of trouble money wise, in trouble with the people I owed it to, which would have been a nightmare.”*

### 3.1.13 Preferences for different modes of contact

The 9 repeat clients had experience of seeing a CAB adviser face to face as well as getting advice by phone. Three of the new clients had made face to face contact with CAB just prior to lockdown with further contact continuing after lockdown by phone and email. The main preference was for face to face contact, with 8 out of the 20 favouring this. A further 7 had no preference between phone or face to face and 5 said they preferred phone or email only.

Those who preferred face to face contact said that the atmosphere was more relaxed and more personal when talking face to face. Some emphasised the importance of being able to see the adviser's reactions.

*"I'm more relaxed talking to someone face to face, you can see their body language and how they react to what you are saying."*

Some who preferred phone only contact gave similar reasons for their preference, stating that they experience anxiety when they are face to face with someone or that they found the comparative anonymity of the phone call easier to deal with.

*"Talking face to face with someone can be daunting and things get lost in translation."*

*"I suffer from a lot of anxiety and sitting down face to face with someone makes it worse."*

Those who had no preference between face to face contact and phone calls usually thought it was a matter of whatever was convenient at the time.

*"Both ways make me feel reassured when people know what they are talking about."*

*"Talking on the phone is quicker sometimes, but face to face is more personal and I prefer that if I have time to do it."*

Half of the interviewees said that they would prefer to consult CAB face to face after the pandemic and half would prefer phone or email.

Clients who had experienced both phone and email contact had mixed views on which one they preferred, but all said that there no difference in the quality of the advice they received.

*"Face to face is better, I can pinpoint things more easily and explain things more fully."*

*"It was great to get advice by phone the last time, it was so handy."*

### 3.1.14 Overall impressions of CAB

Those who had no previous contact with CAB approached them for advice either with no knowledge or with hope rather than expectation.

*"It's just something that I knew existed, but I had no idea of what they did exactly, but I found them very professional and very helpful."*

*"I just thought of them as a free advice centre. They are a very good organisation. I am very impressed with them now that I know more about what they do."*

*"I thought they helped people with things like debt and unemployment, but I didn't know they would be so supportive and helpful. They went above and beyond to help me."*

Repeat clients approached CAB with a better idea of what to expect and were also positive in their comments about their most recent experience.

*"They've always been there to help me, no matter what situation I find myself in. They give you the right information and direct you in the right way."*

*"If I needed advice before I would just call them and get information. This time it was more serious as I was deep in debt. I didn't know they would have investigated things so much for me. I was really surprised that they went the extra mile to get my repayments reduced and some written off."*

*"CAB hasn't changed, thank goodness. If anything, it has gone up in my estimation. If there is anyone who has been knocked back on PIP, I would urge them to go to CAB."*

There were some suggestions about how CAB could improve its service. Most interviewees prefaced their suggestions by saying that they had high regard for CAB. The main points were:

- ✓ being able to make an appointment instead of waiting to be seen
- ✓ advertise the services so that more people know what CAB does
- ✓ open the CAB every day of the week instead of just a few
- ✓ create a streamlined service for simple queries, phoning the national helpline and getting information back by email or text
- ✓ make it standard to see or talk to the same person each time

When asked to compare CAB with advice received elsewhere, all the comments were positive.

*“CAB make you feel as if they are on your side, the others are more like here’s the leaflet away you go.”*

*“Other legal advice is not so aware of changes or up to date.”*

*“CAB are more professional than getting advice from charities.”*

CAB staff are far more understanding than government officials.”

*“The Housing Advice Centre were not very helpful CAB were.”*

### 3.1.15 Best thing about CAB

When asked about the best aspect of their contact with CAB, the following were mentioned. Note that words used more frequently have greater prominence in the word-cloud.



## 3.2 Case studies

### 3.2.1 Case Study L

L was a new client to CAB just before COVID-19 restrictions. Her contact with CAB continued after the lockdown. L fell ill before COVID-19 and spent time in hospital. She contacted CAB after she subsequently lost her job just before the COVID-19 restrictions came into being. Her claim for financial support is ongoing.

*"I went into hospital; I lost my job. CAB was the only place I'd heard of where I could turn to for help."*

L fell ill and, before going to CAB, was at a loss as to how she could cope with her illness and her loss of income.

*"I was very broken, very shaken and upset and disturbed. I couldn't focus at all on practical things, I really didn't know what I was going to do."*

*"I was so embarrassed. I'm a worker, and I've never had to ask for help before. Now I'm asking for help, it's not like me, I've worked all my life."*

L made first contact with CAB in late February 2020. She went to her local bureau as soon as she was discharged from hospital.

*"I went straight away after coming out of hospital because I was desperate, but I wasn't really fit enough to be sitting in a waiting area and they sent me home saying that someone would contact me."*

Although she was sent home, L felt very supported during her visit to the Bureau.

*"She (the adviser) sat me down and made it clear to me that I was ill and shouldn't have to be there at the office in person and that she could do a home visit with me. I was so worried, about how I was going to cope, but she was so kind and said that I should go home and rest and she would be in touch by phone."*

The adviser called L the same day and asked her to explain her situation.

*"The lady couldn't have been nicer. She called me very quickly and went through everything. She helped me to understand the PIP assessment form but in the end I filled most of it in myself, because by the time I was filling it in COVID-19 meant I couldn't go into the Bureau."*

L was turned down for PIP so she got in contact with CAB again. By this time, advice was only available on the phone.

*"I got a letter to say that my claim was unsuccessful. I called the lady in the CAB and she helped me to appeal the decision, but I am still waiting to hear if the appeal has been successful."*

L says that she feels very supported by CAB, but very let down by the Department of Work and Pensions.

*"It is all very daunting and confusing for me, but the lady in CAB was really kind and sensitive. She helped me practically, but also made me feel very supported, not like the DWP."*

*"She (the CAB adviser) was just what I needed, she took the initiative, she showed empathy, she made me feel important."*

L will make contact with CAB again if her PIP appeal is turned down. She has no preference between phone and face to face contact, but either way she needs help there and then to fill in forms etc.

*"I can't retain information because of my illness, so I need to sit down with someone and get help there and then or get them to walk me through things if it is on the phone."*

### 3.2.2 Case Study C

C works in the entertainment industry as a performer. At the beginning of March he found that a lot of his bookings were being cancelled because of COVID-19. C had received advice from CAB previously on legal and financial issues and had found them supportive and caring. He says that, for him, CAB was always the first port of call for advice.

*"I'm a full-time entertainer. My work is close up with the audience and all my gigs were getting cancelled. I could see that I wasn't going to be earning as I usually do and I was getting into a bit of a state about it."*

Before going to CAB, C had tried getting information about Universal Credit online, but he found it difficult to make sense of the online material.

*"I looked online at what I was entitled to, but it was very complicated and hard to understand. I was getting into a state of panic and I didn't know what to do. This was just before lockdown, so I went to the CAB office."*

With lockdown imminent, C found that there were a lot of people looking for advice from CAB.

*"I went down there about 9.30 a.m., which I thought was 'first thing'. But there was a big queue. Some people had been there from 7.30."*

C was uncomfortable waiting in a large queue so he left again. After some weeks C thought he would try looking online again.

*"I was getting more and more worried, all my gigs were cancelled, so I looked up CAB again and found that I could call the national helpline for advice."*

C says that at this stage he felt that things were coming to a head for him.

*"I was scared that my money was running out. I was getting panic attacks and I was ashamed that I couldn't sort out my own my own mess. So, one morning I tried the helpline number and got through first time."*

C found the conversation with the adviser easier than he feared.

*"The guy seemed very knowledgeable. I felt a bit of stigma, not from the adviser, but from myself."*

Around this time, changes to Universal Credit came into force including the suspension of the Minimum Income Floor.

*"The adviser gave me examples of things that I could apply for on my limited income, but there were changes to the system around this time which led to a bit of confusion."*

*"The CAB advice made me feel much better. I was able to set out my finances and it gave me impetus to sort things out and take control of things. That really helped me, but left me a bit unsure as to when I should make a claim."*

C subsequently sought advice from other sources.

*"I went on to get more advice from a debt counselling service which wasn't much help and from the Salvation Army; they were terrific."*

C wishes that he had been able to talk to a CAB adviser face to face. He thinks that this leads to a fuller conversation and less likelihood of confusion or misunderstanding.

*"I like to see the person I'm talking to, see their body language. You know if you have someone's full attention, if they are focused on you. By phone you can't read them."*

Even though he prefers face to face contact, C says that CAB should make people more aware of the national helpline.

*"It should be the first thing that comes up on a search engine. I got through first time, no queueing and he (the CAB adviser) was chatty and helpful."*

### 3.2.3 Case Study S

S is a repeat client of CAB. On this occasion, during the COVID-19 pandemic, S needed help with financial advice. S said that he knew he would get impartial advice from CAB and that they would present him with options for the way forward.

*"I knew they would be impartial and that is important to me. In the end I have to make up my own mind what to do."*

Before he contacted CAB, S had looked for advice and guidance online.

*"I had tried to get help by looking online, but I got a lot of conflicting and contradictory information and the terminologies were confusing. That's when I decided to contact CAB."*

S says that he was facing an uncertain financial future and needed help to examine his full range of options.

*"I was quite confused and anxious and concerned. I needed a solution quickly."*

He had a one-off phone consultation with a CAB adviser who then sent him further information and links. The adviser also talked S through some of the terminologies so that he was better informed when searching further online.

*"I had laid everything out beforehand so I could explain things fully. She asked a lot of questions and then was able to give me some options straightaway."*

The adviser also gave S the flexibility that he wanted. He said that she gave him information and signposting, but stopped short, as he wished, of being overly directive.

*"She was very good. She said she was not going to tell me what to do, but she would give me the information and options to make my mind up. That's exactly what I needed. She was spot on; she really knew her stuff."*

Although he received all the help that he needed, S would have preferred to meet with the adviser face to face rather than by phone.

*"The adviser was very helpful and helped me to relax, but I would have preferred to talk to her face to face. You can engage better and you can see if the other person is really engaged with you and understands your case. Also, I tend to forget things sometimes if I'm on the phone, but I'm more likely to remember everything if it's face to face."*

S followed up on the options that the CAB adviser gave him. He was also better able to find his way around other websites because of the information that CAB gave him and was helped by the explanations he was given of terminologies.

*"I'd been looking online for a while before I went to CAB and just got more and more confused. But after talking to the adviser, I went on the government website and was able to navigate my way to the right place. I've got things properly arranged now."*

If CAB had not been there, S says that he would have continued to try to find advice on the Internet, but he was uncertain if he would have been successful within the pressing timeframe that he faced.

*"I think it would have taken a lot longer without CAB and maybe things would have come to a head, in a bad way, in the meantime. Also, CAB made me feel supported in a way that you don't get online."*

The best parts of the CAB interaction, S said, were the impartiality, the supportive nature of his conversations and the fact that he was given options rather than a prescriptive way forward.

*"They were thoroughly knowledgeable and completely impartial. She didn't try to tell me what to do, but told me the possible paths that I could follow; I really appreciate that."*

### 3.2.4 Case Study T

T received advice some years ago from CAB on debt management. She got in touch with CAB recently because she was in a domestic abuse situation within her household.

Before she contacted CAB, T had talked with family and friends about the domestic abuse that she was experiencing.

*"I didn't have money for solicitors. Friends advised me to go Legal Aid, but I was very upset and stressed. I felt like I was going round in circles, I was crying all the time."*

It was a friend who advised T to contact CAB. The friend had been in a similar domestic violence situation and had got good advice and support from CAB. T said:

*"I didn't know they (CAB) did domestic violence. My friend has an accent like me and she said that CAB were the best at listening and understanding what she (her friend) was actually saying."*

T phoned her local CAB. She did not know what to expect and primarily she was looking for someone to listen to her and to point her in the right direction. From the beginning, T's experience of CAB was very positive:

*"The woman there encouraged me, she was so calm and she really listened. I was so stressed that I was having panic attacks, but she was calming me down, telling me that I would be fine, asking me if I was with someone and if I was safe."*

T says that this was the just the kind of supportive conversation that she was looking for and she felt that the adviser was listening, giving T her full attention and understanding her properly.

*"I just told her what I was going through and it was as if she had always been in my life, so understanding, so reassuring. So I just let it all out. I was thinking, this is my last chance to be understood. I felt as if I was at the end of the road, if they weren't able to help me, well....., I was thinking, that's it."*

T said that she was able to "get it all out". The CAB adviser gave her advice on housing, Legal Aid, benefits and places of safety. T has been able to follow up on all these things herself and was clearly empowered by CAB.

*"She gave me the strength to carry on, to know that I can do it, and at the same time to know that I don't have to face this alone. She also checks with me from time to time. I always know that she is there, my guiding angel."*

### 3.2.5 Case Study H

H had first received advice from CAB 10 years ago. She recently had cause to contact CAB for the second time about a debt issue. Her most recent contact covers the period just before and just after COVID-19 lockdown restrictions, so her contact began face to face and then shifted to phone and email.

H had not paid her Council Tax and other bills were left unpaid. She felt both upset and embarrassed about her situation and put off seeking help for some time. Eventually she realised that if she didn't seek help, things would only get worse.

*"I knew I had to do something, things were just piling up and I ignored it for a good while. But there comes a time when you just have to do something, when the pressure of it is too much, so I went to see CAB to find out what my options were."*

*"I knew I needed advice, I was very nervous about talking to a stranger about my problem and very embarrassed too."*

The most important thing for H was getting the right advice. She knew that she was in debt that she could not repay, but she did not know what rights she had or what the potential remedies were for her situation.

*"I wasn't sure where to start. I needed a way out, but I didn't know what the options were, if any. That's why, in the end, I contacted the CAB"*

At this point in time, CAB offices were still open and H was able to use the walk-in service. She took the letter that she had received about her unpaid Council Tax and talked to one of the advisers. H was struck by the matter of fact and non-judgemental way that the CAB adviser spoke to her.

*"I was very nervous and very embarrassed about my situation. The adviser was really friendly, asked me how I was and sat me down. She asked me a lot of questions about my debts, but I could tell straightaway that I wasn't being judged or blamed for anything. It was easy to explain my financial situation even though she was a total stranger."*

H was asked to supply other documents to the CAB adviser including her bank statements and tenancy agreement. Soon after, the COVID-19 restrictions were put in place and her interaction with CAB changed to phone conversations and emails.

*"I do prefer face to face meetings. I like to see a person's face and their reaction to what I say to them. That's how I knew I wasn't being judged at our first meeting. I don't mind the phone and email; I just get more out of face to face."*

Having listened to H and examined her debts, the CAB adviser suggested the Minimal Asset Process as a way in which H could manage her financial situation.

*"I have no assets, no car or house or anything of value, so that was the best way for me. I will be discharged from bankruptcy when 6 months have passed. It means I can't get a loan in the near future, but that doesn't matter, I don't want a loan anyway."*

H felt in competent hands when CAB were handling her case and was very positive about the adviser.

*"She really knew what she was doing. She was really knowledgeable and I felt very confident knowing what the next step was going to be. I really felt overwhelmed before, but that took the weight off my shoulders."*

H said that, had CAB not been there, she would have slid further into debt and hopelessness.

*"I don't even want to imagine what it would have been like without the woman from CAB. I know I would have been permanently in debt. I would have felt more and more hopeless and I probably would have lost my home."*

As well as finding a resolution to her debt issues, H does think that the advice and help that she received from CAB has impacted positively on her mental health.

*"I was very anxious, ashamed, embarrassed about my debts. I was so low that I just used to stay in the house, I didn't bother going anywhere. But now that things are being solved I feel a great weight taken off my shoulders. I feel more confident and more like my old self again."*

### 3.2.6 Case Study G

G became a CAB client for the first time during the COVID-19 restrictions. He has health problems that have caused him to be hospitalised several times in the last 5 years and he suffers from poor memory. G got in touch with CAB because he had been turned down for Personal Independence Payment (PIP) when he thought he met all the criteria.

G knew about CAB although he had never used the service before. He thought that it mostly dealt with employment issues and neighbourhood disputes, but he knew they also helped with benefits. He felt frustrated at not knowing how to contest his PIP decision and thought that CAB could help.

*"I just needed it sorted out for my mental health sake as much as anything. I was getting the run around, banging my head against a brick wall and being ignored. That's very frustrating and I was getting very depressed about it."*

G had made an application for PIP and had been refused. He was unsure how to appeal and needed support to do so. He says that he often forgets what he is told and finds it hard to retain facts.

*"To be honest, I have memory problems. I've been in and out of hospital and I was just getting nowhere with the PIP thing. I needed to get it sorted out, it was upsetting me."*

G said the CAB adviser immediately understood his situation and for the first time in his application process he felt that someone was listening.

*"For the first time talking about it (PIP) I felt comfortable. I usually don't feel very confident, but they put me at ease. I felt understood for the first time. They were very good in getting information from me and they gave me the confidence to believe I might be right (about eligibility for PIP)."*

G greatly appreciated the patience and time that the adviser was willing to give him.

*"It was very easy going and relaxed. I get confused easily and they were very good at taking their time and explaining everything as many times as I needed."*

CAB asked G for all the correspondence related to his case and guided him through the appeals process. G's appeal was upheld and he is now in receipt of PIP.

*"They covered all the bases of my case. I had been very worried and confused. I was beginning to think it was just me and that the people dealing with my claim were right after all. But the CAB people believed in me, they helped me to relax and realise that it wasn't just me being stupid. Now I have my benefit and I no longer have all that hanging over me."*

Without the help from CAB, G says that he would have given up on his PIP claim. He did not have the personal resources to keep on pushing his case and would have accepted that he was not eligible.

*"The way the PIP work, I wouldn't have had any other recourse. I would have had to accept their judgement and that would have been that. I wouldn't have been able to appeal on my own and my financial situation would now be very bad. That would have made me even more stressed."*

G had strong opinions on different modes of contact, preferring face to face at all times, though he accepts that this is difficult during the current pandemic.

*"For someone like me with memory problems, I really need to be face to face with someone. If I just read stuff, I am likely to forget it. I can focus more in a face to face conversation and then I am more likely to remember what I'm told and what to do. As it turned out CAB did most of work on my case, so it didn't matter in this instance (not being face to face)."*

G is very positive overall about his experience with CAB. His only suggestion for improvement is that the phone lines need extra staffing. Before he eventually got through, he had been phoning over several days, but the lines were always busy.

*"They are a fantastic service. I knew they were there to help, but they really, really, really help."*

### 3.2.7 Case Study W

W sought advice from CAB for the first time in May 2020. Her issue was directly related to COVID-19. At first she did not think that CAB would be able to help, but a family member encouraged her to make contact.

*"I didn't think they could help with a situation like mine, I thought they just dealt with benefits and things like that but she (family member) kept on at me, so I called them. I'm so glad I did."*

Before calling CAB, W says she felt confused and stressed.

*"I was due to get married and that's stressful enough, but with coronavirus we had to cancel everything. I was at the end of my tether."*

W cancelled her wedding plans because of COVID-19 including the venue that she had booked for her wedding reception. The venue management refused to give W a refund.

*"It was in May; my wedding should have been taking place and instead here I was trying to argue with the venue about money. They (the venue) were being very difficult about it all."*

Before calling CAB, W was at the point of giving up on trying to get her money back.

*"I was at the end of my tether. I was ready to walk away and just lose our money. It was so stressful and I was very depressed; no wedding, no reception and no money back. I didn't know where to turn for advice."*

W got all the correspondence with the venue together and then, as advised by her sister, contacted CAB by phone.

*"I was frustrated to be in that situation of having to ask for help, but they were very helpful and in the end I felt quite comfortable talking about it. They offered to look at all the information and call me back."*

When CAB called her back, they advised her that she had a good case against the venue and that the most appropriate action was to take her case to the Consumer Council.

*"They (CAB) were very understanding and sympathetic. They assessed things and got back to me really quickly."*

With help from the Consumer Council, W was able to get her money refunded by the wedding venue.

*"The Consumer Council helped me submit my claim, but it was CAB that put me on the right track. They (CAB) just also seemed more friendly and personal; they were easier to talk to."*

If CAB had not been there, W says that she would never have got the issue resolved.

*"I didn't know where to start. Although it was the Consumer Council who helped me make the actual claim, without CAB I would have been lost as to where to go. I am so grateful to them (CAB), they were kind and considerate and convinced me that I had a case."*

W was surprised that the CAB were able to help. She thought that CAB only helped with employment issues and benefits. She thinks that CAB could do more to advertise the extent of their services and the range of issues that they can help people with.

*"I was in the dark as to what CAB do. I called them only half hoping that they would be able to help, but the adviser was really helpful and efficient. It's such a good service they need to advertise more about what they offer."*

### 3.2.8 Case Study N

N is a repeat client of CAB, having previously had advice on a number of issues. N has Post Traumatic Stress Disorder and finds it difficult to fill in forms or to deal with everyday problems.

N lives alone and cannot work because of his PTSD. He was having problems with his electricity and his supply had been cut off. He contacted CAB for help because he had always found them good in the past, helping him with filling in forms and resolving benefits issues.

*"Anytime I've used them in the past they've been brilliant. This time I was in desperation as I wasn't getting anywhere with the electricity company and I was cut off."*

Ns latest contact has been since the COVID-19 restrictions came into effect. He was not able to drop into the CAB office as he had done previously and, until a council worker informed him, he did not know that he could get advice by phone.

*"I didn't know you could phone them. Because of my PTSD, I sometimes have difficulty going into crowds or offices, so I'm perfectly okay with communicating by phone."*

Ns difficulty with concentration means that he has trouble communicating clearly and when he spoke to the CAB adviser it took some time to get his issues explained.

*"I have difficulty explaining things and I never feel comfortable trying to explain. I get wound up and confused. I just told them generally what the problem was. They queried me quite a bit and probed to try to get to the root of it. They worked it out in the end, they asked the right questions."*

The CAB asked N to send them all the correspondence related to his case.

*"I sent them all the letters I had received and some that I sent back to them (the electricity provider). I'm sure CAB could see how worked up and confused I get."*

The CAB adviser then contacted the supplier directly and Ns power was restored quickly.

*"The CAB went out of their way to help. I expected some help and advice, but they did everything for me, wrote letters and kept me informed about what they were doing. That was way beyond my expectations."*

Throughout the time that it took CAB to get his issue resolved, Ns experience was very positive.

*"They were friendly and understanding. For someone like me that's very important, it takes the pressure off."*

N will seek help from CAB in the future if any need arises and he would prefer any future contact to be by phone.

*"They said they would try to help me and they certainly did, they went out of their way. I wouldn't hesitate to go to them again if I had a problem."*

*"I prefer to talk on the phone rather than face to face because I don't have to go out of the house. It stops me getting over-anxious if I don't have to face someone."*

N is certain that without help from CAB his issues with the electricity provider would not have been resolved. Furthermore, he feels that there has been a positive impact on his mental health.

*"I had attempted to take my own life over this, I told the CAB that, I was completely open with them. They definitely eased the pressure; I am much more upbeat since they sorted things out for me. I'm not suicidal anymore, I have someone on my side."*

*"I'm not exaggerating this, I might have been dead, I wouldn't have been here."*

### 3.2.9 Case Study R

R was a repeat client of CAB before the COVID-19 restrictions. Her latest contact happened before COVID-19 and continued until early April 2020. R and her husband had just split up and she needed advice on benefits and on support for her disabled son.

R said her previous contacts with CAB were very helpful, so she had no hesitation contacting them again when she needed help, though she did feel embarrassed about her financial problems.

*"My husband and I split up two months before I contacted CAB. I have a disabled son and I needed to know how to keep a roof over our heads. Although I knew they would be very helpful, I did feel embarrassed going begging with financial problems."*

R had already contacted her Benefits Office using an online chat service, but she did not find that helpful.

*"They (the benefits staff she dealt with) didn't seem to know what they were doing and they kept messaging me back for more information. I didn't really get a proper answer from them."*

As R first made contact before the COVID-19 restrictions came into force, she was able to go in person to her local office. She says that she was very worried about her situation and, as she sat waiting, she became very stressed and was too anxious to speak to anyone when her turn came.

*"I was able to walk into the Bureau, but I wasn't able to talk to anyone when my time came because I was so stressed and anxious. I just couldn't speak."*

R then got in touch with CAB by phone but says that she was still too stressed to explain her issues coherently. A CAB adviser came out to her home and sat with her whilst she explained her issues.

*"CAB actually came to the house, I just couldn't talk on the phone without crying."*

*"He (the CAB adviser) really knew his stuff. I was crying. I have a lot of problems, but he helped me to go through things one by one. I needed a downstairs bathroom conversion for my disabled son, I needed benefits, I needed to be able to pay the mortgage, I needed advice on being a carer for my mum and her adopted child."*

*"He helped me talk through it all and we separated out all the things that I needed help with. He had his laptop with him, so he was able to get all my information online for me to make a claim for Universal Credit."*

Just after the CAB visited her home, the COVID-19 restrictions came in. R continued to be in contact with CAB by phone.

*"I usually prefer to talk to someone face to face, even though it is difficult when I get upset. I don't find it easy to be amongst people with COVID-19 in a waiting area, though, so in a way the telephone works better at the moment."*

R described her contacts with CAB as "very positive, friendly and helpful."

*"I felt as if the pressure had come off me. I found I could pay for the mortgage in the meantime, but I need to go back to CAB, because they (the lender) won't let me extend the mortgage. Maybe CAB can help me again. I don't want to be homeless."*

If CAB had not been there to help her, R says she would "still be in a mess."

*"I hate to think where I would be without CAB. I know I would be exceedingly depressed and low and my life would still be a mess. I still have things to sort out, but with CABs help I have come a long way."*

Overall, R says that she was impressed by how relaxed her contact with CAB was and she is pleased with the outcome. She suggested that it would be better in the future if it were possible to make an appointment to meet with an adviser face to face. In this way she could avoid be close to other people in a waiting area, but could get to see her adviser rather than getting advice on the phone.

### 3.2.10 Case Study Y

Y is a repeat client of CAB having received advice over years ago on debt management, employment and benefits. She got in touch with CAB during lockdown because she needed help with debt management.

*"I was struggling and not able to cope, I couldn't hold jobs down."*

Ys previous contacts with CAB gave her confidence that they could help her.

*"They know me, they have really helped me in the past. I have mental health issues and I was starting to self-harm again because of all the money I owed."*

Y had heard of the national CAB helpline, but she preferred to make phone contact locally.

*"I know the staff down there; they know my issues. I didn't want to talk to a complete stranger."*

Y was happy to describe her issues to the adviser and she got help in explaining things.

*"I get confused easily and it's been a while since I talked to them. I told her (CAB adviser) about my bills and my health issues which have changed a bit since we talked before. I was a bit embarrassed about going back again about my bills, but she was very patient, she helped me to explain things."*

The adviser identified Ys advice needs as being debt management and benefits. The adviser went through things at length with Y.

*"I owed a few people money. I had been trying to ignore it all. It seemed complicated to me but she was able to see it straight away."*

The CAB helped Y with her debt problems directly by making contact with her creditors and advising her on paying off other debts.

*"They got in touch with some of the people I owed money to. They got a lot of it written off because of my state of mental health. She also helped me to make a plan to pay off the rest of what I owed."*

In addition, the CAB adviser went over Ys income and her benefits. As a result, Y is now in receipt of further benefit payments.

*"She went over my benefits as well to make sure I was getting everything that I'm entitled to. She got me more disability style benefit."*

Y says that her most recent experience of CAB has been very positive and in line with her contacts over number of years.

*"They are always so friendly and understanding. I've been going to CAB on and off for 15 years and it's always the same. They are great, they keep in contact too and make sure that I'm getting my benefits and that my debts aren't piling up again."*

Her most recent CAB contact was the first to be conducted entirely by phone. Y, however, prefers to see people face to face.

*"It was maybe a bit harder this time over the phone. I find it easier to explain things face to face. I can ask to see a certain person if I go down there. I get a bit flustered on the phone."*

If CAB had not been there to give Y advice and to help her with income and debt, Y says that she would be in a "bad place."

*"I would have just tried to ignore it all. Then it would just have got worse and worse. If CAB hadn't help me to sort things out, I know I would be self-harming severely by now."*

Appendix 1 (Survey Questionnaire)



## Understanding Citizens Advice Bureau client experiences of advice provision during the COVID-19 pandemic

Final

9 October 2020



**NEWSCREEN**

**INTERVIEWER READ OUT:**

Hello and good morning / afternoon I am calling you on behalf of Citizens Advice Scotland and Citizens Advice Bureaux (CAB). My name is XXXX from Social Market Research and we are doing a client satisfaction survey on behalf of CAB. The purpose of the survey is to find out how satisfied clients were with their recent contact with CAB, and so better understand how CAB can continue to meet the needs of those seeking advice during the COVID-19 pandemic. As someone who has used the service recently your experience and views of the service will be very helpful.

The survey will take about 10 minutes, your responses will be confidential and your rights are protected under GDPR. You don't have to answer any question you don't want to, and you can end the interview at any time. Please be as honest as possible in your response. Remember that there are no right or wrong answers. If you have questions about this survey, I will provide you with a telephone number for you to call to get more information.

**[If the respondent has questions about the survey, the researcher must provide a telephone number to call for more information and offer to provide SMR contact details on their rights as a research subject].**

X1. This call may be recorded for training and quality purposes are you happy with this? **SINGLE CODE**

Yes	1
No	3

X2. Are you happy to consent to take part in the survey? **SINGLE CODE**

Yes, continue	1
Yes, but not at this time and arrange a callback	2
No – terminate interview (thank and close)	3
Other (please specify)	4

**Thank you for supporting this research**

If you have any queries about any aspect of this survey, please contact **Yvonne Somers** at SMR in the first instance on 02890 923362. Alternatively, please feel free to contact **Linda Hutton** at CAS (0131-657-9267).

X3. **INTERVIEWER ENTER SMRID NUMBER (SMR ID NUMBER)**

X4. **INTERVIEWER ENTER IF CLIENT IS A NEW OR REPEAT CLIENT FROM THE SAMPLE**

New Client	1
Repeat Client	2

**Section A: Awareness and Contact**

I want to start by asking you how you became aware of CAB.

A1. First, how did you first become aware of the services provided by CAB? **SINGLE CODE**

Charity	1
Family member	2
Friend	3
Local newspaper	4
National newspaper	5
Online / website	6
Poster	7
Radio	8
Social media – Facebook	10
Social media - Twitter	11
Social media – Other (please specify) [pop up box]	12
Voluntary / community organisation	13
Word of mouth / always aware of CAB	14
Other (please specify) [pop up box]	15

A2. Thinking about your most recent contact, how did you contact CAB? **SINGLE CODE**

Phone – local CAB	1
Phone – National Helpline	2
Phone but don't know if it was local CAB or National Helpline	3
Email	4
Social media	5
Other (please specify)	6

A3. **ASK IF A2 NE 2**

Did you know that CAB operates locally as well as offering a National Helpline? **SINGLE CODE**

Yes	1
No	2

A4. How easy or difficult was it to contact CAB? **SINGLE CODE**

Very easy	1
Easy	2
Difficult	3
Very difficult	4

**ASK IF A4 EQ 3 OR 4**

A5. How could CAB make it easier for people to get in contact?

--

**Section B: Reasons For Contacting CAB**

- B1. Before contacting CAB did you try to seek advice, help, or support with your issue from other organisations?  
**SINGLE CODE**

Yes	1
No	2
Don't know	3

**ASK IF B1 EQ 1 ELSE GO TO B5**

- B2. Which types of organisations did you try and contact? **CODE ALL THAT APPLY**

Government	1
Health	2
Local Government / Local Authority / Local Council	3
Charities	4
Community / voluntary organisations	5
Other (please specify) [pop up box]	6

- B3. How satisfied were you with the advice, help or support you received from these organisations? **CODE FOR EACH**

	Very satisfied	Satisfied	Not very satisfied	Not at all satisfied	Don't know
Government	1	2	3	4	5
Health	1	2	3	4	5
Local Government / Local Authority / Local Council	1	2	3	4	5
Charities	1	2	3	4	5
Community / voluntary organisations	1	2	3	4	5
Other (please specify) [pop up box]	1	2	3	4	5

- B4. Did the organisation (s) you contacted recommend that you contact CAB? **CODE FOR EACH**

	Yes	No	Don't know
Government	1	2	3
Health	1	2	3
Local Government / Local Authority / Local Council	1	2	3
Charities	1	2	3
Community / voluntary organisations	1	2	3
Other (please specify) [pop up box]	1	2	3

- B5. Before contacting CAB, how confident were you that they would be able to help you? **SINGLE CODE**

Very confident	1
Confident	2
Not very confident	3
Not at all confident	4
Don't know	5

- B6. On the last occasion that you contacted CAB, where you seeking advice for yourself or someone else?  
**SINGLE CODE**

Seeking advice for myself	1
Seeking advice for someone else	2

B7. On the last occasion that you contacted CAB, were you seeking advice on issues relating to or caused by COVID-19 or the impact of COVID-19 on you or someone else? **SINGLE CODE**

Yes	1
No	2

**ASK IF B7 EQ 1 ELSE GO TO B9**

B8. If there had not been a pandemic, how likely is that you would have needed the service provided by CAB? **SINGLE CODE**

Very likely	1
Likely	2
Unlikely	3
Very unlikely	4
Don't know	5

B9. One last question here before we move on: Has your employment circumstances changed since the start of the pandemic? **SINGLE CODE**

No, still in employment and NOT been furloughed	1
Yes, still in employment but furloughed	2
Yes, lost my job as a result of the pandemic	3
Yes, lost my job as a result of the pandemic but since found a new job or now self-employed	4
Not in employment /not applicable	5

**Section C: Impact of the CAB Service**

C1. When you contacted CAB did you manage to speak to an advice worker at any point or was your contact via email / online only? **SINGLE CODE**

Spoke with an advice worker only	1
Communicated via email / online only	2
Both	3
Other (please specify) [pop up box]	4

C2. Thinking about the last issue that CAB helped you with, how many times did you have to contact CAB to get help with this issue. We are interested in your **total number of contacts** which include the number of calls you made, the number of times you spoke with an adviser and number of emails etc. [INTERVIEWER RECORD NUMBER]

C3. Overall, to what extent did CAB help to resolve your issue(s)?

Not at all	1
Partially	2
Almost completely	3
Completely	4
Don't know/can't remember	5

C4. How would you rate the advice service you received in terms of the each of the following..? **CODE FOR EACH**

Excellent	1
Good	2
Fair	3
Poor	4

1	The knowledge of staff
2	Staff helping you unpack and explain your issue(s)
3	Staff understanding of the issue (s) you were seeking advice on
4	The relevance of the advice given by staff
5	The solutions being offered / suggested by staff
6	Getting the advice you needed quickly
7	Staff showing sensitivity and understanding regarding your circumstances
8	Making you feel comfortable in talking about your issue (s)

C5. Thinking about the advice service provided by CAB, please say if any of the following are true or false? **CODE FOR EACH**

True	1
False	2
Don't know	3

1	The service gave me the confidence to deal with my issues
2	The service helped me relieve stress
3	The service helped me find a solution to my issue (s)
4	The service helped me realise I wasn't on my own and that help and support is available
5	The service helped me cope better
6	The service improved my mental health and wellbeing
7	The service improved my financial situation

C6. Again, thinking about the last issue that CAB helped you, and on reflection, do you feel it would have been better to have contacted them sooner, waited longer before contacting them or do you feel you contacted them at the right time?

Should have made contact sooner	1
Should have waited a while longer	2
Contacted at the right time	3
Don't know / can't remember	4

C7. Did CAB signpost you to another organisation? **SINGLE CODE**

Yes	1
No	2
Don't know / can't remember	3

**ASK IF C7 EQ 1 ELSE GO TO C10**

C8. Did you make contact with that organisation? **SINGLE CODE**

Yes	1
No	2
Don't know / can't remember	3

**ASK IF C8 EQ 1**

C9. How satisfied were you with the service provided by that organisation? **SINGLE CODE**

Very satisfied	1
Satisfied	2
Dissatisfied	3
Very dissatisfied	4
Don't know	5

**ASK IF C7 EQ 2 OR 3**

C10. Did you feel that you could have benefited from being signposted to another organisation?

Yes	1
No	2
Don't know / can't remember	3

C11. Overall and taking everything into consideration please say how satisfied or dissatisfied you are with the service provided by CAB? **SINGLE CODE**

Very satisfied	1
Satisfied	2
Dissatisfied	3
Very dissatisfied	4
Don't know	5

**ASK IF C11 EQ 3 or 4**

C12. Why were you dissatisfied?

C13. On reflection, did the service provided by CAB meet your expectations? **SINGLE CODE**

Exceeded expectations	1
Met expectations	2
No	3
Don't know	4

C14. Would you recommend the CAB service to others? **SINGLE CODE**

Yes	1
No	2
Don't know	3

C15. In the absence of CAB, how confident are you that you would be able to get advice, help and support from an alternative source? **SINGLE CODE**

Very confident	1
Confident	2
Not very confident	3
Not at all confident	4
Don't know	5

C16. What single word or phrase would you use to describe your experience of CAB?

## Section D: Future Advice Needs

- D1. If you needed to get advice from CAB in the future what is your preference for getting this advice?  
**SINGLE CODE**

Face to face	1
Phone	2
Social media	3
Online / remotely: ZOOM / Skype etc.	4
Online: web chat	5
Online: self-help advice site	6
Other (please specify) [pop up box]	7

- D2. Would you prefer to get telephone advice from a local CAB, from the National CAB Helpline, or does it not matter? **SINGLE CODE**

Local CAB	1
National Helpline	2
Doesn't matter	3

- D3. What do you feel is the best way for CAB to advertise and promote its services? **SINGLE CODE**

Local newspaper	1
National newspaper	2
Online / website	3
Poster	4
Radio	5
Social media – Facebook	6
Social media - Twitter	7
Social media – Other (please specify) [pop up box]	8
Other (please specify) [pop up box]	9

- D4. CAB is working to make sure they are able to provide advice on a range of issues including the continued impact of COVID-19. What type of advice do you feel you might need in the future? **CODE ALL THAT APPLY**

Benefits	1
Consumer	2
Debt	3
Discrimination	4
Education	5
Employment	6
Finance and Charitable Support	7
Health and community care	8
Housing	9
Immigration, Asylum and Nationality	10
Legal Proceedings	11
NHS Concern or Complaint	12
Relationships	13
Tax	14
Travel, transport, and holidays	15
Utilities and communications	16
Other (please specify) [pop up box]	17

**ASK IFX4 EQ 2 (REPEAT CLIENT)**

D5. As someone who has used the CAB advice service before the COVID-19 pandemic, how would you rate the quality of service you received before the pandemic compared with now? **SINGLE CODE**

Better service before COVID-19 pandemic	1
No difference in quality	2
Better service since COVID-19 pandemic	3
Don't know	4

**ASK IF D5 EQ 1 OR 3**

D6. Why do you say that?

D7. Briefly, if you were to make one suggestion on how the advice service provided by CAB can be further improved, what would this be?

D8. Thinking about your own experience, briefly what do you feel is the most important benefit of the service provided by CAB?

**NOTE THAT DEMOGRAPHIC FIELDS MERGED FROM CLIENT DATABASE**

**THANK AND CLOSE**

## Appendix 2 (Topic Guide for Depth Interviews)



**Understanding Citizens Advice Bureau client experiences of advice provision during the COVID-19 pandemic**

**DISCUSSION SCHEDULE FOR SEMI-STRUCTURED IN-DEPTH INTERVIEWS**



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AREA	QUESTIONS AND INITIAL PROMPTS
INTRODUCTION AND PERMISSIONS	<ul style="list-style-type: none"> <li>▪ What the research is about</li> <li>▪ Confidentiality and GDPR permissions</li> <li>▪ How the outputs will be used.</li> </ul>
MAKING THE FIRST CONTACT WITH CAB	<ul style="list-style-type: none"> <li>▪ What did you know about CAB prior to making your latest contact? <ul style="list-style-type: none"> <li>○ prompts: what services did you think it provided, what did you think a typical CAB client was, how did you think the process would work...</li> </ul> </li> <li>▪ What prompted you or gave you the confidence to make that latest contact? <ul style="list-style-type: none"> <li>○ prompts: were you at a crucial point with your issue, did someone else encourage you to make contact....</li> </ul> </li> <li>▪ Did you think about it for a while before making contact? <ul style="list-style-type: none"> <li>○ prompts: what factors persuaded you that CAB could be of assistance to you?</li> </ul> </li> <li>▪ Did you know that CAB operates a national helpline as well as offering advice locally? <ul style="list-style-type: none"> <li>○ if so, why did you choose national/local to make contact with</li> </ul> </li> </ul>
UNPACKING THE ISSUES	<ul style="list-style-type: none"> <li>▪ What was the biggest thing on your mind when you first talked to the CAB? <ul style="list-style-type: none"> <li>○ prompts: the most important problem or the overall issue that you had</li> </ul> </li> <li>▪ Are your issues related to the COVID-19 pandemic? <ul style="list-style-type: none"> <li>○ (if so, how)?</li> </ul> </li> <li>▪ How did you describe your issue(s) to the adviser? <ul style="list-style-type: none"> <li>○ prompts: did you tell them your main issue and wait for them to probe for more, did you give them a full explanation to begin with, had you worked out in advance what you wanted to say?</li> </ul> </li> <li>▪ How did the adviser help you to explain your issues? <ul style="list-style-type: none"> <li>○ prompts: by asking you questions, by asking you to explain more fully, by giving you encouragement to talk openly...</li> </ul> </li> <li>▪ How did you feel about having to explain things to the adviser? <ul style="list-style-type: none"> <li>○ prompts: did you feel comfortable, confident, secure, other?</li> </ul> </li> </ul>
RELATING THE PRESENTING ISSUES TO THE APPROPRIATE ADVICE	<ul style="list-style-type: none"> <li>▪ How well do you think the adviser understood what your issue(s) was (were)? <ul style="list-style-type: none"> <li>○ prompts: How well do you think they understood all the angles and complexities of your issue(s), for example, how your issues might impact on different areas of your life?</li> </ul> </li> <li>▪ In what areas did the CAB offer you advice (e.g. employment, housing, benefits etc)?</li> <li>▪ How relevant was the advice to your issues? <ul style="list-style-type: none"> <li>○ prompts: how well did the advice match up to the thing that was most on your mind when you got in contact with them?</li> </ul> </li> </ul>
EFFICACY OF ADVICE	<ul style="list-style-type: none"> <li>▪ How well did the advice cover your advice need? <ul style="list-style-type: none"> <li>○ prompts: how well were all your needs covered, how well were you helped or signposted in areas that CAB could not help you with directly?</li> </ul> </li> <li>▪ Since receiving advice from CAB, how have you been able to deal with your issues? <ul style="list-style-type: none"> <li>○ if yes, how did the CAB advice help you to deal with your issues?</li> </ul> </li> <li>▪ In what ways did CAB advice meet your expectations?</li> </ul>

<p>AMBIENCE</p>	<ul style="list-style-type: none"> <li>▪ How would you describe how you felt BEFORE the CAB contact?                             <ul style="list-style-type: none"> <li>○ prompts: in control, worried, confused... what words of your own would you choose to describe how your felt.</li> </ul> </li> <li>▪ How would you describe the overall atmosphere of your contact with CAB?                             <ul style="list-style-type: none"> <li>○ prompts: friendly, helpful, understanding, awkward, unhelpful.... what words of your own would you choose to describe it?</li> </ul> </li> <li>▪ How would you describe how you felt AFTER the CAB contact?                             <ul style="list-style-type: none"> <li>○ prompts: relieved, understood, helped, confident... what words of your own would you choose to describe how your felt.</li> </ul> </li> </ul>
<p>OUTCOMES</p>	<ul style="list-style-type: none"> <li>▪ Has the CAB advice contributed positively to your health and wellbeing (if so, how)?</li> <li>▪ If CAB had not been available to you, how would be feeling now?</li> <li>▪ What progress would you have made without CAB advice in dealing with your issue?</li> </ul>
<p>PREFERENCES FOR DIFFERENT MODES OF CONTACT</p>	<ul style="list-style-type: none"> <li>▪ What is your preferred way of getting CAB advice, phone, email, face to face contact?</li> <li>▪ What is it that you like about your preferred mode of contact for advice?</li> <li>▪ What are the downsides to this way of getting advice?</li> <li>▪ What is it that you don't like about the other ways of getting advice?</li> <li>▪ In the future, after the pandemic, what way would you prefer to get CAB advice?</li> <li>▪ (If you are a repeat client) How did the interaction differ from previous contacts with CAB?                             <ul style="list-style-type: none"> <li>○ prompts: face to face versus distance, the time you had with the adviser, the quality of the advice?</li> </ul> </li> </ul>
<p>OVERALL IMPRESSIONS OF CAB</p>	<ul style="list-style-type: none"> <li>▪ How would you have described the CAB before your latest contact with them?                             <ul style="list-style-type: none"> <li>○ prompts, the things that CAB do, the types of client that they help.</li> </ul> </li> <li>▪ In what ways has your impression of CAB changed since your latest contact with them?</li> <li>▪ What were the best things about your contact with CAB?</li> <li>▪ If you have sought advice elsewhere, how does CAB compare?</li> <li>▪ In what ways could CAB improve their service in the future?</li> </ul> <p style="text-align: center;"><b>THANK AND CLOSE</b></p>