

Evidencing the holistic nature of advice provided by Citizens Advice Bureaux in Scotland

**Final report on the focus groups with CAB Advisers and
interviews with CAB clients**



By Seymour Research Limited

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Contents

Acknowledgements.....	4
Executive summary.....	5
Introduction.....	10
Aims of the research.....	10
Methodology.....	10
About this report.....	14
1: Deciding to seek advice from CAB.....	15
1.1: Prompts that might make a client seek advice from CAB.....	15
1.2: The nature of prompts and the type of advice need and type of client	20
1.3: Seeking support from CAB rather than other agencies	21
2: Presenting the need to a CAB Adviser	24
2.1: Presenting one or multiple needs to CAB	24
2.2: Prioritising the need to present to CAB	25
2.3: Awareness or acknowledgement of needs.....	28
3: Identifying and advising on multiple advice needs.....	31
3.1: When and how are multiple advice needs identified?.....	31
3.2: Patterns and trends in the co-incidence of multiple needs	36
3.3: Barriers and enablers to identifying and supporting multiple advice needs	37
4: Suggested improvements to facilitate earlier intervention.....	46
4.1: Advisers' and clients' perceptions of earlier intervention	46
4.2: Suggestions relating to awareness raising.....	47
4.3: Other suggestions to help work towards earlier intervention	50
5: What does the advice journey look like?	53
6: Client satisfaction.....	56
Appendix 1: The Adviser focus groups topic guide.....	59
Appendix 2: The focus group availability and consent form.....	62
Appendix 3: Participant Information Sheet – focus groups	66
Appendix 4: The client interviews topic guide.....	71
Appendix 5: Interviews consent form.....	77
Appendix 6: Participant Information Sheet – client interviews.....	80

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Executive summary

This report presents the findings from the focus groups with CAB Advisers conducted in November 2021 and the telephone interviews with CAB clients conducted in February 2022. These formed part of a wider research project to examine the holistic nature of advice given by CAB and there was also a quantitative strand which involved the statistical analysis of the CAB client database; this is reported in a separate report.

Key findings from the CAB Adviser focus groups and client interviews are summarised below with references to the relevant numbered sections in this report provided against each one.

1. Deciding to seek advice from CAB

- Advisers and clients identified a range of factors that might prompt individuals to seek advice from CAB. The analysis of these factors categorised them into those that are *external* and *internal* to the client (section 1.1)
- Commonly cited external factors included referrals from other agencies, services or organisations, recommendations from friends and family, life events and communications from third parties that required the recipient to take action and/or threatened consequences if the situation was not resolved (section 1.1).
- The internal factors identified as common prompts to seek advice from CAB largely referred to a client's emotional response to their situation, for example, feeling overwhelmed, reaching a crisis point, feeling that something 'wrong' has happened or a need for confirmation or verification relating to some aspect of their situation (section 1.1).
- Advisers had noticed increasing instances of clients having mental health difficulties either underlying their advice needs, or as a more overarching concern where there were sometimes no longer any specific advice needs that CAB could assist with. This was confirmed by some of the clients we interviewed who had struggled with their mental health and felt that this had often been a contributory factor in their decision to seek support (section 1.1).
- The role of other public sector agencies and how these relate to CAB was also discussed by Advisers during the focus groups. It was felt that public sector funding cuts had led to CAB 'filling the gap' when this role was often outside of their remit (section 1.1).
- The complex and highly variable nature of the events and circumstances leading an individual to seek advice from CAB meant that there was little evidence to suggest any notable trends or patterns in the types of prompts that instigated an approach to CAB in relation to the nature of the advice sought, or the characteristics or demographics of the client (section 1.2).
- When asked why they had turned to CAB rather than other sources of support, several interviewees reported that they did not know of any other agency or organisation offering the same services and support as CAB. Others said that they approached CAB because it appeared very high up on online searches, or because of their generally positive perceptions of CAB. Two interviewees stated that CAB's ability to advise on more than one issue and on complex matters was a reason for seeking support from CAB (section 1.3).

2. Presenting the need to a CAB Adviser

- Advisers reported that the majority of clients present one rather than multiple advice needs to CAB in their initial contact and that in most cases, it transpires that there are multiple needs that can be supported (section 2.1).
- By contrast, many of the clients we interviewed felt that they had received advice on just one topic or issue. This is the case even though, by definition, everyone we interviewed had been recorded in the CAB database as having received support on more than one topic. This suggests that clients' perceptions of their needs and the advice they receive differs from the Advisers' identification of the topics they received support on. It also indicates that clients might see the advice journey as somewhat 'seamless' and don't necessarily recognise when the advice moves to a different (albeit often related) topic, and perhaps neither should we expect them to recognise this (section 2.1).
- In one Adviser focus group it was highlighted that in recent years the proportion of clients who turn out to have multiple needs has increased. This was felt to be due to the ease with which resources and information relating to just one need can be accessed elsewhere (for example, on the internet) enabling individuals to resolve single issues themselves, whereas the more complex multiple advice needs required more tailored support and advice like that the CAB Advisers could offer (section 2.1).
- Consumer advice needs were said by Advisers to be the most common issues to arise as single, standalone advice needs with (often) no further needs being identified on further questioning by the Adviser (section 2.1).
- Perceived priority, urgency or importance were commonly cited factors that the Advisers felt influenced clients' decisions on which advice need to present initially to CAB. Where clients were balancing several issues at one time, Advisers felt it would often be the one that caused some sort of 'tipping point' that would be presented initially to CAB (section 2.2).
- Other influences cited by Advisers on the nature of the advice need that is initially presented to CAB included clients opting to present the most socially or culturally acceptable issue, or the one that they feel the most comfortable talking about (section 2.2).
- Advisers generally felt there were no real trends in terms of particular types of need being most commonly presented as initial advice needs. Although some Advisers indicated that debt and disability benefits advice needs were commonly identified later in the advice journey rather than being the initial need presented (section 2.2).
- All clients we interviewed presented all of their known advice needs at the first full consultation, and the majority had those needs supported with no further needs being identified. However, there were two further levels of 'needs awareness' evident among interviewees: those who had *related* needs addressed during their advice journeys, and those who had additional somewhat *unrelated* advice needs that they had been unaware of when they approached CAB identified and supported by the Adviser during the consultation (section 2.3).
- Advisers reported that it was highly variable as to whether clients acknowledged from the outset that they had multiple needs and suggested a range of reasons for clients with multiple needs presenting just one need initially, for example, being unaware of the other needs or feeling uncomfortable talking about certain needs (section 2.3).

3. Identifying and advising on multiple advice needs

- Advisers agreed that multiple advice needs could be uncovered at almost any stage in the advice journey from an initial telephone triage appointment, through to follow-up consultations, or even via a new enquiry some time after a previous issue had been dealt with and 'closed' (section 3.1).
- In terms of *how* the multiple advice needs were uncovered, Advisers felt this could be via a wide range of methods, for example, the client self-reporting the need(s) without being prompted, the Adviser using sensitive questioning, as part of the client profiling routinely conducted, by the Adviser asking if they need help with anything else or (in face-to-face consultations) taking note of non-verbal cues (section 3.1).
- Advisers indicated that there were no definitive or consistent patterns or predictors of which types of needs would coexist, but where there were general trends evident, it was usually because the needs were causally related, for example, it was noted that benefits issues often coexist with debt problems (section 3.2).
- The main **barriers** to identifying and supporting multiple needs mentioned by Advisers and/or clients were communications difficulties, staff and volunteer shortages, the remit of the specialist Adviser role being too narrow, some of the formal, regulatory or legal processes surrounding certain types of dealings with clients and a lack of awareness among clients as to which topics CAB can advise on (section 3.3).
- Some factors were identified as having potential to be either **barriers or enablers** to identifying and supporting multiple advice needs in the sense that when they were in place and working well they would serve as *enablers*, but that if these aspects were not in place they could be *barriers*. These included the clients' willingness to divulge information, Advisers' experience and training, and the trust and rapport built up between the client and Adviser (section 3.3).
- The **enablers** or facilitators to identifying and supporting multiple needs tended to relate to the overall ethos of CAB and included factors such as providing a safe environment for the client to discuss their needs, being non-judgemental, emphasising the independence of CAB and the diligence of Advisers which meant they go 'above and beyond' to provide advice and support (section 3.3).

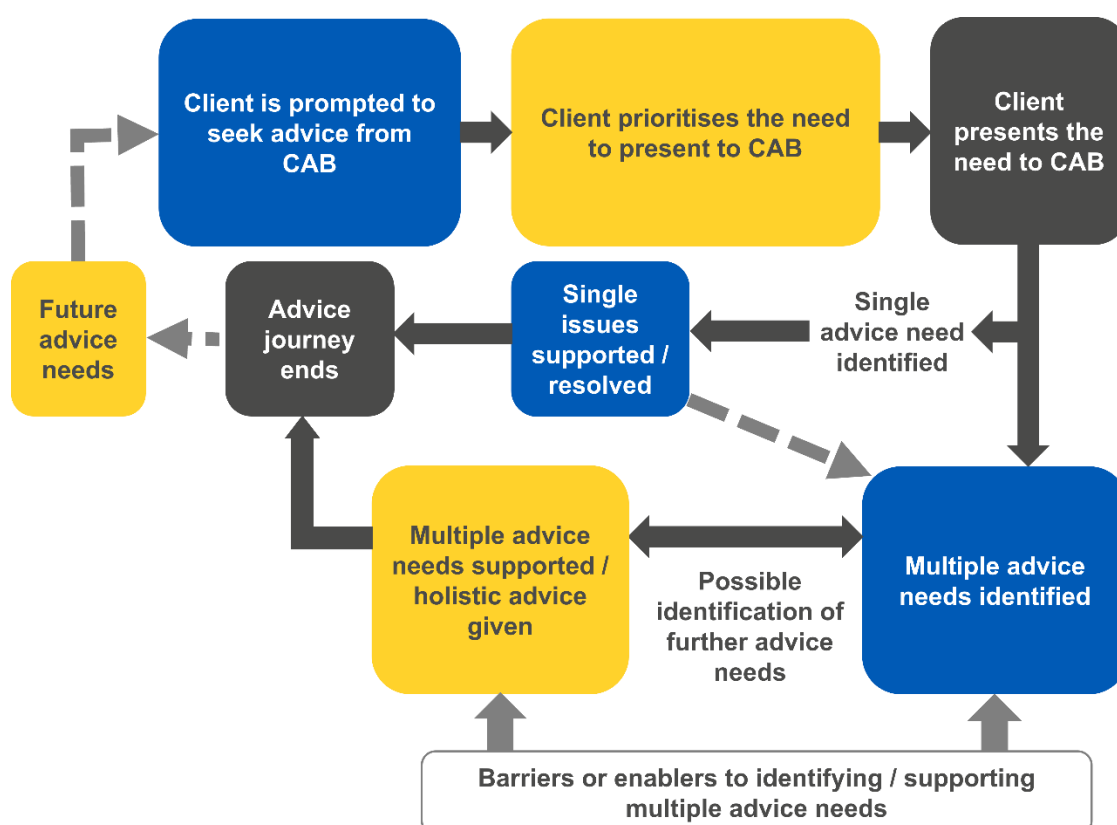
4. Suggested improvements to facilitate earlier intervention

- Most Advisers felt that earlier intervention was important, and this was particularly true of the initial 'deciding to approach CAB' phase of the client journey where it is often the case that the earlier clients seek help, the easier it is to resolve a problem and prevent it developing into multiple problems. Many clients agreed that it is important to act early, and while some felt that they had approached CAB at the right time, several interviewees indicated that they wished they had done so sooner (section 4.1).
- Advisers and clients felt that greater awareness raising might help in moving towards an earlier intervention or preventative model of support since being more visible and prominent in the public consciousness might encourage those in need of advice and support to approach CAB at an earlier stage. This should promote what CAB does, how it can offer holistic advice and support a wide range of advice needs, and should address some of the misconceptions about CAB which might delay or prevent people from contacting CAB, for example, the assumption that there is a charge for its services (section 4.2).
- Advisers felt that awareness raising should focus on trying to bring forward the initial point in the advice journey where a client makes the decision to approach CAB. Advisers were particularly keen for there to be more promotion of the fact that CAB offers holistic advice and provides a 'one stop shop' for a wide range of advice needs, as they felt this was the unique selling point of the CAB network (section 4.2).
- Using social media platforms to promote what CAB does, advertising CAB on television, radio or in the press and improving CAB's web presence were all suggested by Advisers and clients as means of raising awareness. The Advisers also suggested undertaking carefully targeted outreach work in the community and raising awareness of what CAB does among other organisations, services and agencies to improve the quality and timeliness of referrals (section 4.3).
- Advisers and clients indicated that the mixed methods of contact available to clients (arising largely as a result of the Covid-19 restrictions) should be retained since these served to broaden access to CAB's services and offer more flexibility on when and how an approach could be made. However, some stressed the importance of retaining face-to-face contact methods for those less comfortable with using remote methods or with no access to the required technology (section 4.3).
- Several clients reported that the wait between their initial enquiry and receiving their first full consultation was too long (although acknowledged that this was likely to be due to the circumstances relating to the Covid-19 pandemic) and suggested that reducing the waiting time and/or managing clients' expectations about how soon they will have their consultation might be helpful in securing earlier support and intervention (section 4.3).

5. What does the advice journey look like?

- The focus groups and interviews highlighted the complexity of many clients' advice needs and the prevalence of multiple needs. They also shed light on the wide range of ways in which these needs are identified and supported and the various contextual factors that can serve as obstacles or facilitators throughout the advice journey.

A simplified representation of the journey as it was depicted at the focus groups is provided below; section 5 of this report provides a more detailed visualisation.



6. Client satisfaction

- At the end of each client interview we asked three 'standard' client satisfaction questions. Overall, most of the clients we interviewed had positive perceptions of CAB as expressed across the three client satisfaction questions. Just three clients gave one or more negative responses across the three questions (section 6).

Introduction

In September 2021, Citizens Advice Scotland (CAS) commissioned Seymour Research and Select Statistics to undertake a wide ranging research project to explore the holistic nature of advice provided by Citizens Advice Bureaux in Scotland.

The research required a statistical analysis of the data recorded by the Citizens Advice Bureaux (CAB) in Scotland for each client receiving advice. This element of the project was conducted by Select Statistics and is reported in a separate report¹. Seymour Research was commissioned to undertake the qualitative element of the research which involved conducting three focus groups with CAB Advisers in November 2021 and then telephone interviews with a sample of 26 CAB clients in February 2022; the qualitative research findings are the subject of this report.

Aims of the research

The overall aims of the research (which all strands of activity set out to address) were to develop an understanding of the inter-related and holistic nature of the advice provided through the CAB network, and of the 'co-incidence' of different types of advice for different types of clients. The specific aims of the focus group element of the research were to seek the perspective of CAB Advisers on the nature of the client advice 'journey' with a focus on identifying and supporting multiple needs. The client interviews sought to provide the client perspective on the advice journey in relation to the circumstances under which it became necessary to seek advice, their experiences of seeking and receiving support for multiple advice needs (in particular, how multiple advice needs were identified), and to confirm or add to the understanding of the advice journey as identified by the Adviser focus groups.

Methodology

i. Focus groups

A focus group topic guide (a list of questions and prompts for the facilitator to use to guide the discussion) was developed by Seymour Research in conjunction with members of the CAS Research Team. A small pilot focus group was conducted with two members of community advice groups (although not CABs) local to the Seymour Research office. A copy of the topic guide is presented in Appendix 1 of this report.

Recruitment of focus group participants

In October 2021, CAB Advisers across Scotland were asked by CAS to volunteer to take part in an online focus group which would be held in early November and would be facilitated by a researcher from Seymour Research.

Advisers volunteered by completing an Eventbrite online registration form. As part of the form, they were asked to give consent for their contact details to be passed to Seymour Research for the purposes of arranging and conducting the focus groups.

There were 17 volunteers and all were contacted by Seymour Research and asked to complete an online form to indicate their availability to take part in a focus group and to give their consent to participate by agreeing with eight statements about their participation (see Appendix 2 for a copy of the availability and consent form).

¹ See: Morrison, J. (2022) *Evidencing the holistic nature of advice provided by Citizens Advice Bureaux in Scotland: Final report on the analysis of co-incidence of advice*. Exeter: Select Statistics

Participants were also provided with a Participant Information Sheet which gave full details of the purposes of the project, the voluntary basis of their participation, what their participation would involve, how their data would be handled, and whom to contact with any queries or concerns. The Participant Information Sheet was made available as a clickable link from the online consent and availability form, and a PDF version was also sent to each participant as an attachment to the email confirming the date and time of the focus group they were due to take part in. A copy of the Participant Information Sheet is presented in Appendix 3.

Focus group participant profile

Advisers who volunteered to take part were asked to (optionally) tell us which CAB they are based at, what their role is and how long they have been a CAB Adviser for. This information was used to allow for an assessment of how broad spread the participants were across different CABs, roles and levels of experience. In the event, of the 17 volunteers, 16 completed the availability and consent form and were allocated to a group, and of those 16, 14 took part in the focus groups.

The 14 participants represented 12 different Bureaux or service units and represented a range of different roles from Generalist Advisers to more specialist advice roles. Some participants also indicated that they had taken roles other than their current one within CAB in the past and so could draw on those experiences as well during the focus group.

Table 1 below reports the length of time participants had been CAB Advisers for and indicates the broad range of experience, from less than one year, through to more than 10 years.

Table 1: Length of time focus group participants had been CAB Advisers

Length of time participants had been Advisers	Number of participants
Less than one year	1
1 to 5 years	5
6 to 10 years	3
More than 10 years	3
Information not provided	2

Conducting the focus groups

The focus groups were held on the following dates with the following numbers of participants:

- Group 1: Tuesday 2nd November – 5 Advisers invited, 4 took part
- Group 2: Thursday 4th November – 6 Advisers invited, all 6 took part
- Group 3: Tuesday 9th November – 5 Advisers invited, 4 took part

The focus groups were held online via Zoom and the sessions were recorded and a transcript of each session was produced.

Analysing the focus groups

The transcripts were analysed thematically by our researchers using NVivo software (a software package used for categorising and organising qualitative data such as transcripts). This process involved our researchers reading each transcript and identifying the key themes or topics arising and categorising (or 'coding') the segments of the transcripts accordingly. This allowed us to systematically build a picture of the themes and topics raised within the discussions and to relate them back to the key aims and objectives of the research project.

ii. Interviews

The interview topic guide (list of questions and prompts for the interviewers to work through with the interviewees) was designed by our researchers in close consultation with CAS. It covered the same topics as the Adviser focus group guide but aimed to explore in depth the nature of the advice journey the interviewee had personally been on from the point of feeling the need to seek advice, through to the resolution of their issues. A copy of the interview topic guide is presented in Appendix 4.

Sample selection

In consultation with CAS, it was decided that due to the relatively small number of interviews it would be possible to undertake, the pool of clients we would draw the sample for the interviews from would be fairly homogenous in terms of the types of advice they had requested from CAB. The statistical analysis that formed part of this research had identified 11 clusters of advice types that were found to commonly co-occur. The initial intention was to draw interviewees from two of these clusters, the first being Cluster 5 (advice on working benefits, Universal Credit and Disability / Carers Allowance) and Cluster 11 (advice on pensions and Disability / Carers). These two clusters were selected since they were generally found by the statistical analysis to represent more complex advice journeys than other clusters and this was key to the research purposes. In addition, while potential participants were randomly selected, those who were placed closer to the 'centre' of the clusters (and hence, were more closely aligned to the key characteristics of that cluster) were given priority when making contact to seek their participation. There were other criteria that the selected interviewees should meet relating to the dates on which they had received advice (largely to ensure that these were not so long ago that client recall would be poor, but also to minimise the potential 'interference' in terms of the nature of the advice journey that might be caused by including clients who received advice before or during the Covid-19 pandemic due to the impact of the restrictions necessitated by the pandemic), clients must also have consented to take part in further client satisfaction research for CAB, and have an email address.

The criteria applied when selecting the pool of potential interviewees were therefore as follows:

- Clients who had consented to take part in further research.
- Clients from Cluster 5 (Working Benefits, Universal Credit and Disability/Carers) and from Cluster 11 (Pensions and Disability/Carers).
- Clients whose last session of advice was after June 2020.
- Clients with an email address.
- Clients who were closer to their respective cluster centre as identified by the statistical analysis, so that they are in some way 'typical' of clients in those clusters.
- Clients who received 3 or more types of advice and had 1 or 2 sessions of advice (so as to explore how advice needs across multiple topics were identified).

Recruitment of interview participants

The clients were initially contacted by email to seek their participation in the research, however, from 39 email invitations, we received just one volunteer for an interview. It was therefore decided to recruit by telephone rather than email, and the value of the Amazon voucher offered as a 'thank you' to anyone who took part in an interview was increased from £20 to £35. A specialist telephone recruiter working for Seymour Research was used for this purpose and she was briefed on what to ask the clients when she spoke to them and to ask them to complete an online consent form to give their consent to take part in the interview (a copy of the consent form is included in Appendix 5). Clients who agreed to take part were also given a copy of a Participant Information Sheet (presented in Appendix 6).

It was also found that the Cluster 11 clients (those who received advice on pensions and carers / disability issues) were far less likely to have email addresses or telephone numbers on their database records making them difficult to contact both for recruitment and to share details of the research and the consent form, therefore the decision was taken to approach only Cluster 5 clients and ask them to take part in an interview. We did interview one Cluster 11 client who was the only person who responded to the email invitation to be interviewed, therefore that person has been included in the interview data analysed for this report. Once the criterion of having an email address was removed (because we were no longer using email as our means of recruiting), it was possible to add more potential interviewees to the pool, we therefore had 295 interviewees to recruit from.

The recruiter contacted approximately 100 clients, and we achieved 26 interviews from this. We had a further five people agree to be interviewed and in many cases, also complete the online consent form, but then did not take part in an interview (either by cancelling this or more often, not responding to attempts from the recruiter or the interviewers to make contact).

Interview participant profile

The achieved sample of 26 client interviewees comprised 15 female clients and 11 male clients. As discussed above, 25 of these were from Cluster 5 and had received advice on working benefits, Universal Credit and Disability/Carers Allowances, and one participant was from Cluster 11 which was formed of those who received advice on pensions or Disability/Carers Allowances. Clients were asked how they had made first contact with CAB for the advice needs that were the subject of the interview, some clients struggled to recall this but were usually able to make a judgement as to the most likely contact method. Based on this information, of our 26 interviewees 21 had made initial contact by phone, two had done so via an online form, and two had attended their local CAB in-person (during periods when Covid-19 restrictions had been eased and face-to-face contacts were permitted). Clients were also often unable to recall how many follow-up contacts they received but among those who could recall, two or three follow-ups were most commonly reported, and these were usually undertaken by phone or email.

Conducting the interviews

The interviews were all conducted by one of a team of three interviewers from Seymour Research. Although we were initially commissioned to undertake 20 interviews we completed 26 interviews, going slightly above the target because some interviewees, while giving helpful and interesting information, did not always have a great deal to say that was of particular relevance to the multiple advice needs topic of this research. The average (mean) length of the interviews was 18.5 minutes, with the shortest being 8 minutes and the longest running to 35 minutes². While everyone within our pool of potential interviewees was recorded in the CAB database as having received advice on more than one topic, many of the interviewees described receiving advice on just one topic. This may be due to a number of possible factors, for example:

- The interviewee had very closely related advice needs and therefore perceived this as receiving advice on one topic, but the CAB Adviser recognised the separate categories of advice received and therefore recorded them as such in the database.
- The interviewees' recall of the exact nature of the advice sought and received advice on may be poor as some time had passed since their final consultation with CAB.

² Just one interview was 8 minutes long and this was with a client whose first language is not English who had some difficulties understanding the questions. Excluding this one, the shortest interview was 10 minutes. The duration of the interviews is from the point at which the interviewer pressed 'record'; the non-recorded introductory elements of the interview are not included in the duration.

- The way in which the Advisers gave advice and support was somewhat ‘seamless’ which contributed to the client feeling that they received advice on one overall issue rather than multiple topics.
- Interviewees based their interview responses on advice needs that had been resolved but may have had other unresolved advice needs that they discussed with the CAB Adviser and were recorded on the database, but which they did not refer to during the interview.
- Where clients genuinely did not have multiple needs, this might be because as the recruitment process progressed, we were contacting clients who were further away from the centre of the cluster they were identified as belonging to by the statistical analysis. This means they were less typical of the grouping they represented and were therefore more likely not to fit all of the criteria we had set for including them in the interviews.

Analysing the interviews

All interviews were undertaken by telephone and they were audio recorded (with each interviewee’s permission) and then transcribed. The transcripts were analysed by our researchers who identified the key themes and topics arising and explored how these related to the conceptualisation of the advice journey. Our researchers also identified two interviews that are presented in this report as case studies (as well as contributing to the overall analysis), these have been selected on the basis of the extent to which they add to our understanding of the advice journey when there are multiple advice needs.

About this report

The report is presented in themed chapters which correspond to the main themes and topics discussed during the focus groups and interviews. They are presented loosely in chronological order based on a typical client advice journey timeline, starting with what prompts people to seek advice from CAB and moving through each stage through to identifying and supporting multiple advice needs, and then ending with participants’ suggested improvements to help identify and encourage earlier intervention when there are multiple advice needs. It is acknowledged that the advice journey is often not of a linear nature, however, for reporting purposes, we have simplified the journey into these stages.

1: Deciding to seek advice from CAB

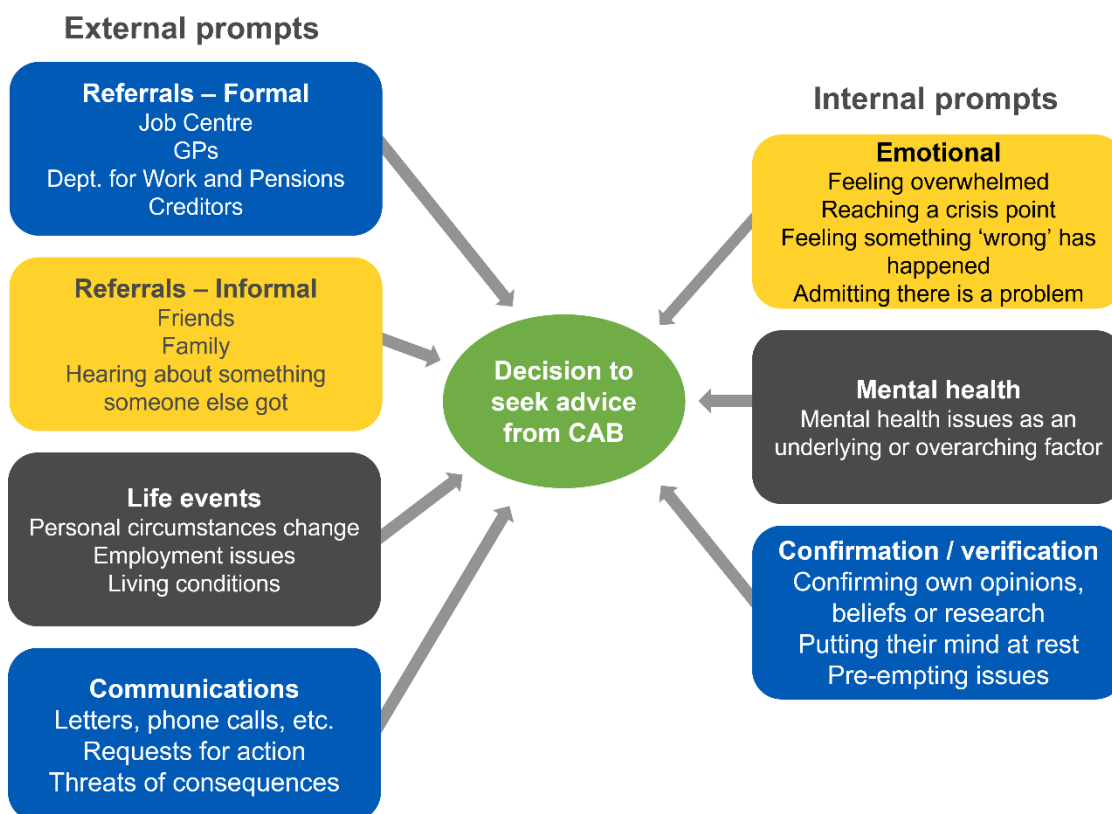
The focus groups with Advisers started with a discussion of the various prompts that might make a client turn to CAB for advice and support. The nature of the prompts was discussed and Advisers were also asked to share their views on whether any trends or patterns were evident in terms of the prompts that instigate an approach to CAB and the type of advice needs clients have. In the client interviews, after confirming with the client which topics they had sought and received advice on, we then asked them to describe what prompted them to contact CAB, why they chose to approach CAB and whether they contacted or considered seeking support from any other sources.

1.1: Prompts that might make a client seek advice from CAB

Advisers were asked to suggest what were the different prompts that might instigate an approach to CAB on the part of a client. There was general agreement that a wide range of factors might be involved and that different people would have different ‘tipping points’ that might make them decide to seek advice. The client interviews also began with a discussion of what had prompted them to approach CAB initially and these largely confirmed those factors that the Advisers had stated but also added some from the perspective of the client.

Our analysis of the factors that were identified by participants as more commonly evident categorised them as factors external to the client and those internal to the client, with these often interacting to result in an approach to CAB.

Figure 1 presents these factors and lists the specific examples Advisers gave (note that the items in the figure are not presented in any particular order). These were confirmed by the client interviews to be the most usual prompts, however, the interviews resulted in the addition of a new category of internal prompt: ‘confirmation / verification’, and within the ‘emotional’ prompts, we have added ‘admitting there is a problem’.

Figure 1: Prompts that might result in a decision to seek advice from CAB³

External prompts

The external factors are often some form of referral, suggestion or recommendation, and these could be 'formal' (i.e. from an organisation, service or agency such as the Job Centre, General Practitioners, the Department for Work and Pensions or creditors), or 'informal' such as friends or family recommending CAB, or hearing from someone else about something they are entitled to or have had resolved by CAB and wanting to see if the same support might be available to them.

Life events were also identified as potential instigators of an approach to CAB and examples of these given by the Advisers included changes in personal circumstances (such as relationship breakdowns, healthcare needs, etc.), employment issues (such as disciplinary proceedings, redundancy, tribunals, etc.), and problems with living conditions, particularly where other avenues of support had not resulted in a successful resolution (e.g. approaching the landlord, social housing agencies, etc.). Since the clients we interviewed had all approached CAB with issues relating to benefits and financial support, life events relating to their jobs were commonly cited prompts. Many clients had been made or were under threat of being made redundant by their employer and for most who were in this situation, it was said to be due to the Covid-19 pandemic which had affected the businesses or organisations they worked for. Many clients we spoke to highlighted that they had never been out of work before and therefore had no knowledge of the benefits system and what sources of financial support might be available and so had decided to approach CAB to find out more about their eligibility for support. Several clients we interviewed were suffering ill health or had long-term conditions which affected their ability to work and some had been prompted to seek advice by their employer sick pay and / or Statutory Sick Pay (SSP) coming to an end and they therefore needed advice on other forms of financial support. There

³ Note that the term 'referrals' in this figure does not always mean formal referrals from other organisations and agencies, it could be any form of suggestion, recommendation, word of mouth, etc, which was the event / prompt that made the client contact CAB.

were also instances where the interviewees had given up work voluntarily due to caring responsibilities which left them uncertain about what, if any, benefits or other financial support they would be entitled to.

Communications such as letters, telephone calls or emails from parties such as government departments, local authorities, landlords, creditors, employers, etc. were also cited by Advisers as common prompts in seeking advice from a CAB. This was particularly the case when the communications became more frequent, required the recipient to do something or were threatening some form of escalation of the situation (e.g. legal action, removal of benefits, cut-off utility supplies, serving a notice to quit, terminate employment, etc.). These communications often included a referral to CAB and/or other support agencies to signpost the recipient to sources of advice and support to help resolve the issue. Some of the clients we interviewed had been prompted to seek support by letters or other notifications about their existing benefits. For example, one person received a letter notifying them that their Employment Support Allowance was coming to an end while another was informed that their legacy benefits were being phased out; in both cases this prompted them to seek support from CAB on what, if anything, they might now be entitled to. There were also clients we interviewed who had received letters as part of the redundancy process from their employer, for example, one client had received a written notification of a redundancy consultation meeting which would take place seven days after receipt of the letter and approached CAB to seek advice prior to that meeting.

Internal prompts

The most frequently arising internal prompts mentioned by both Advisers and clients were mainly concerned with individuals' thought processes and emotional responses to their situation and/or to one or more external prompts. These were described by Advisers and some of the clients we interviewed as the feeling of reaching a crisis point or being overwhelmed and therefore unable to deal with the situation without support, or a feeling that something 'wrong' has happened and needing advice and guidance to deal with that. Although some client interviewees felt quite neutral about their situations and the resulting advice needs, several of the clients we interviewed described feeling stressed, emotional, overwhelmed or panicky about their situation, for example, one client who was facing redundancy told us:

“ *When I was talking to friends who had maybe had that experience, and obviously it's quite emotive to be able to speak to people about it and get that kind of, you know, impartial help. Because it was extremely stressful.* **”**
(Client interviewee)

Another emotional trigger which provides an important perspective on internal prompts to seek advice was admitting that there is a problem, one client told us:

“ **Interviewer:** *Was there anything that prevented you from speaking to them [CAB] before?*
Client: *Just realising I had a problem.*
Interviewer: *What do you think finally triggered that or made you realise you needed that support?*
Client: *A moment of clarity. Just realising I had a problem.* **”**
(Client interviewee)

During all three Adviser focus groups there was discussion of the increasing prevalence of poor mental health among clients and while the specific issues around this are discussed at

appropriate points throughout this report, of relevance to the discussion of prompts was that Advisers often found that there were underlying mental health difficulties which in turn affected how the client responds to their advice needs and how the Adviser can support these needs. There was also discussion at one group of how the mental health difficulty can be the key overarching issue and that some clients with mental health issues did not have or no longer had problems that CAB is set-up to assist with, but they either continued to seek support or had often been referred anyway by other organisations and agencies that felt unable to help them. Mental health was also an issue for some of the clients we interviewed, for example, one client, when discussing what prompted her to seek support, explained that she was struggling financially which was causing anxiety and that she knew that being anxious affects her physical health, this in turn had made her decide to seek support from CAB and to do so promptly before her anxiety worsened. This illustrates how the client's mental health can be a driving force behind an approach to CAB (even if it's not the sole motivation), and in this example, the client was aware of the implications of disregarding the anxiety her situation was causing. It emerged from the client interviews that the distinction between an emotional response as an internal prompt and a mental health issue was somewhat blurred in the perceptions of the clients, perhaps because they were unaware of the impact their anxiety and stress over a situation might be having on their overall mental health, or because they did not feel comfortable admitting the full impact of their situation on their mental health. Clients we interviewed often mentioned feeling 'stressed' or 'anxious' but rarely referred to this as an overarching mental health problem. The Advisers on the other hand, did seem to recognise when someone was presenting with an emotional response to their situation, and when there was a more deep-seated mental health issue evident, and it was the latter situation where they felt somewhat restricted in terms of how far they could help them and even how appropriate it was for these clients to be turning CAB rather than other agencies for support.

The interviews with clients highlighted the need for confirmation or verification as an internal prompt. Several interviewees mentioned that they had already done their own research but needed verification or confirmation of what they had found out (for example, eligibility for a certain benefit), or just a second opinion on what they had found out themselves or already believed to be the case, for example:

“ What I wanted was an independent sounding board before approaching the government. It was just an independent party. [...] I'd done quite a bit of research online beforehand, so there was nothing I was surprised to learn about, but I did get verification of my own understanding, which was important. ”
(Client interviewee)

It was evident from the client interviews that in some instances they were approaching CAB to put their minds at rest over a confusing situation (for example, one interviewee was confused over the implications of her partner drawing his pension early in terms of her benefits eligibility). There was also a sense in which some approaches to CAB are prompted by a pre-emptive strategy, again, usually with the ultimate goal of putting their minds at rest. One such case was someone who had completed his university degree during the Covid-19 pandemic and a few days before leaving the university, there had been a careers talk which gave some stark facts about the chances of gaining employment during the pandemic. This person had contacted his local CAB two days after finishing university so that he could equip himself with the knowledge as to what benefits or other sources of financial support he might be entitled to if he was unable to gain employment, when asked what prompted his approach CAB he told us:

“ *It was a backup exercise. It was just in case nothing came up. [...] I started panicking.*

(Client interviewee)

Interactions between external and internal prompts

Participants in the Adviser focus groups emphasised the extent to which the range of different external and internal factors and prompts which might initiate an approach to CAB interact and co-exist. For example, this might be a letter from a creditor threatening legal action which might then cause an emotional response such as feeling overwhelmed, and this might then be the prompt that instigates an approach to a CAB. The client's emotional response might in turn determine the nature of the client journey in terms of the type of support offered, the pace of such support, and the extent to which other agencies and services are involved in providing support. One participant summed this up as follows:

“ *We've discussed the situations the clients find themselves in and they come to us, but I would also add that most of them feel they're not capable of dealing with the situation by themselves so they're quite often looking for a bit of emotional support as well, empowering the client but also guidance on what to do. So I think there is a clear distinction where a client just needs a piece of information and they come to us to get that information or there is a client who, even with that information, they can't carry on, they don't feel capable of carrying on. So that is where we get involved more and that influences the client journey a lot, so what they get from us and the next step in the process.*

(Adviser focus group participant)

This was confirmed in the client interviews. Many clients we spoke to wanted straightforward advice on issues such as which benefits or other financial support they were eligible for and once they received that advice, felt willing and able to take things from there. However, others needed help taking it a step further and sought support with dealing with the agencies administering the benefits and/or with the application process itself. One client described the support given by CAB as follows:

“ *I didn't have a computer, so I had no access to get online, so they [CAB] conducted a three-way phone call. They phoned DWP and I was on the line to them, and he [the Adviser] was listening in to help me with any answers.*

(Client interviewee)

Political context

While talking through the different prompts and motivations for seeking support from CAB, there was some discussion at one of the Adviser focus groups about the impact of funding cuts in the public sector and the withdrawal of support services offered by other organisations which had left organisations such as CAB having to 'fill the gap' and support advice needs that perhaps were not strictly within their remit. It is of note, however, that the impact of funding cuts was not raised in the client interviews, perhaps due to the advice topics covered by our interviewees which may have been in areas less affected by funding cuts, or because in instances where a client is seeking advice from an external source for the first time, they might not be aware that previously there was another agency or organisation that could have helped them. Although this also suggests that Advisers are more aware of the impact than clients due to their experience in terms of dealing with lots of clients with a wide range of needs and in terms of length of experience and knowing what sources of support were available previously. In another Adviser focus group, one

participant described how clients often perceived CAB to be the “counterpart” to government departments such as the Department for Work and Pensions or other agencies and organisations. This meant that when an issue arises with some aspect of these organisations (such as benefits being reduced or taken away), CAB was viewed by the client as an agency that could advocate on their behalf. While these two issues might not be considered to be direct prompts in the decision to seek advice from CAB, they do indirectly contribute the decision, for example, where funding cuts mean an alternative source of support is no longer available.

1.2: The nature of prompts and the type of advice need and type of client

Having identified a range of factors, events or prompts that might make a client decide to seek advice from CAB, we then went on to discuss with Adviser focus group participants whether any trends or patterns were evident in terms of the type of prompt and the type of advice needs the clients presented and/or the characteristics of the clients.

Given the complexity of factors which might prompt an individual to seek advice from CAB, it is perhaps unsurprising that in all three focus groups, participants felt that there were few, if any, notable trends or patterns evident in the type of prompts and the type of advice need. The only commonly noted patterns related to the role of external factors (such as letters) in prompting an approach to CAB, as follows:

- **Benefits advice needs** were commonly prompted by a referral from another agency (e.g. the Job Centre), or a change in policy or request to review eligibility.
- **Debt advice needs** were often sought at the point of receiving letters or telephone calls which threatened actions which had not previously been set out or had been escalated.
- **Employment advice needs** were also often felt to be prompted by a letter or other formal threat of action such as disciplinary procedures, redundancy, etc.

Note, however, that our interviews with 26 clients who had sought advice on issues relating to benefits revealed the full spectrum of prompts that can trigger an approach to CAB on this topic. While some had been referred by other agencies or had been prompted by the need to review eligibility or respond to changes such as certain benefits being discontinued, for many interviewees, these issues arose *alongside other factors*, most notably, life events such as being made redundant, leaving their partner or reaching a new stage in their lives (e.g. graduating university, becoming a carer, or reaching pensionable age). This indicates the complexity of the prompts to seek advice and provides evidence to support what many of the Advisers told us: that there are often no clear patterns evident in terms of the type of advice need and the type of prompt that results in an approach to CAB.

Given the emotional factors that might prompt an approach to CAB, it was generally felt by Advisers that different people had different ‘tipping points’ and that even when there were external prompts such as letters threatening further action, whether these resulted in seeking advice often depended on the extent to which the client perceived it as important and urgent, and in many cases, the extent to which the client’s emotional response led to an approach to CAB. Therefore the relationship between prompt types and advice types was not considered to be a straightforward one.

One participant described how different clients could disregard issues such as debt by ignoring the letters or phone calls (the external prompts) until a certain point is reached where they can no longer disregard the situation because the threatened action is becoming too serious, and/or their emotional response has led to them feeling overwhelmed:

“ I would certainly agree that debt is the thing that I would say, there is a ‘bottom drawer syndrome’ [...] and they ignore [the letters], if they hide them from sight it’s not a debt anymore and it’s almost like it doesn’t catch up until they get this letter from a creditor that is going to take further action and then they decide to come [to CAB]. ”

(Adviser focus group participant)

Likewise, when asked whether they had noticed any trends of patterns in what prompted an approach to CAB and client demographics or characteristics, there was general consensus among Advisers that there were few notable trends. However, at one focus group there was some agreement that older people tended to be less comfortable with asking for help:

“ There is still a generation of people who don’t like asking for help at all and they’re the people who I think tend to get referred by health professionals because they’ve struggled away themselves because they don’t like asking for help from anybody, including us. There is a lot of pride. ”

(Adviser focus group participant)

1.3: Seeking support from CAB rather than other agencies

During each client interview we asked interviewees how they had heard about CAB. Table 2 below summarises their responses (note that it totals more than 26 because some interviewees cited more than one source, e.g. used CAB before and a friend suggested it). The most frequently cited sources of awareness of CAB were friends or family, being a previous client of CAB and just generally being aware of CAB.

Table 2: How client interviewees had heard of CAB

Source of awareness of CAB	Number of interviewees
From a friend / family member	9
Used CAB previously	8
Just knew about CAB / generally aware	5
Online search	3
TV or radio advertisement	2
Referred others to CAB in their professional roles	2
Other agency recommended CAB	2
Aware of the CAB office in their town	1

We also asked clients why they had turned to CAB rather than elsewhere, and whether they had considered seeking support from another source. Several interviewees indicated that they did not know of any agency or organisation offering the services and support that CAB does, and therefore they didn’t consider approaching any other source. It was also pointed out by some that CAB came up at or near the top of any online searches they undertook, therefore they did not look at other possible sources of support. Others gave more specific reasons for approaching CAB based on their perceptions of it, for example, because it was considered to be approachable, non-judgemental, reliable, independent and/or thorough. One person said CAB was their first choice because the service is free. Of particular relevance to supporting multiple needs, two interviewees stated that CAB’s ability to advise on more than one issue, and on complex matters was a reason for seeking support from CAB, for example:

“ [I approached CAB] because I think I was kind of asking about different benefits, like the Crisis Loan and housing and things like that. ”

(Client interviewee)

Just two of the 26 interviewees made reference to other sources of support that they had or might have approached, one had sought help from a charity run ‘hub’ but found them unhelpful, while another interviewee had approached a support group at her local GP surgery and had found them helpful but emphasised that their support was complementary to that provided by CAB rather than an alternative.

One interviewee stated that the only other organisation she knew of that could offer similar support to CAB was Turn2Us, although she didn’t go on to explain why she hadn’t approached them in this instance.

Interviewees were also asked how they made first contact with CAB once they had decided to do so. Perhaps unsurprisingly given that most of the clients we interviewed had sought advice during periods of Covid-related restrictions on in-person meetings, the majority of first contacts were via remote means: 22 interviewees had initially phoned CAB and two said they had completed online forms. Just two interviewees indicated that they had attended the CAB office in-person when they first made contact.

Key points on deciding to seek advice from CAB:

- The focus groups and interviews identified a range of factors that might prompt an individual to seek advice from CAB. Our analysis broadly divided these into factors that are external to the client (such as referrals and communications) and those that are internal to the client, which centre on their emotional response to their situation and their internal thought processes on their situation, for example, needing confirmation or verification of something they believe to be the case. The different factors often coexist and interact to prompt a decision to approach CAB.
- The role of other external organisations, services and agencies was also discussed during the Adviser focus groups and it was felt that public sector funding cuts, which left CAB 'filling the gap', as well as clients' perceptions that CAB will advocate for them in respect of their dealings with such agencies were often factors in the decision to approach CAB.
- There was little definitive evidence offered by Advisers to suggest that there were robust trends or patterns in the types of prompts that made clients approach CAB and the types of needs they have. However, there was an indication that requests for advice relating to benefits, debt or employment issues were often instigated by external prompts such as letters or phone calls, often containing some form of threat of further action or formal proceedings against the client. Advisers stressed, though, that this was something of a generalisation and the overriding evidence from both the Advisers and clients who participated in this research suggests that the prompts to seek support are complex and multi-faceted and that the relationship between the type of prompts that trigger an approach to CAB and the type of support sought is not straightforward.
- Many of the clients we interviewed indicated that they had turned to CAB for advice because friends or family members had suggested they should do so, and/or because they had been a CAB client previously. The most frequently cited reasons by interviewees for not seeking support from a source other than CAB was a lack of awareness of any other organisation offering the same type of service, and several interviewees cited positive perceptions of CAB (e.g. in terms of being reliable, non-judgemental, approachable, etc.) as a reason for not seeking support elsewhere. Two interviews reported that the ability of CAB to advise on complex and multiple needs was a reason for approaching CAB rather than other organisations or agencies for support.

2: Presenting the need to a CAB Adviser

During the focus groups we discussed with Advisers how clients present their need to CAB in terms of how often they presented with one rather than multiple needs, how frequently clients with one initial need turned out to have multiple needs, and in these instances, how they prioritised which need they initially presented to CAB and whether the client usually acknowledged that they had multiple needs. The clients we interviewed also provided their perspectives on presenting their needs to CAB.

2.1: Presenting one or multiple needs to CAB

There was general consensus among Advisers that the majority of clients initially present one advice need to CAB but, at some stage in their advice journey, it becomes apparent that they have multiple advice needs. Indeed, it was also reported that the number of clients with multiple needs has increased over recent years (one Adviser felt that this had been particularly notable over the last five years) and it was generally felt that this was because people were becoming more adept at resolving single issues themselves, for example, by referring to resources on the internet. One Adviser explained this as follows:

“ I’ve been advising for a lot of years and I think the amount of clients with multiple enquiries has increased, so that now almost every client has more than one enquiry and I think that is partly down to [the fact that] there is more information out there for people with relatively straightforward, simple, single enquiries, that a lot of people can find that information out themselves whereas they used to come to us. Now when people are at the stage to come to us whatever their enquiry is has become more complex and it’s broader, so in some ways I think some people are much more resourceful because there is more information out there and they come to us with the thing they can’t fix themselves, and these are more complicated now. ”

(Adviser focus group participant)

With Advisers indicating that most clients have multiple advice needs, we briefly discussed the nature of the minority of cases that were single, isolated issues and Advisers agreed that these were most often consumer issues which encompassed enquires about items they had purchased, issues with those providing services and trades, parking tickets, etc. Even when they asked further questions about the clients’ circumstances, Advisers reported that these types of advice needs were, in their opinion, most frequently (although not always) the ones that remained standalone, self-contained advice needs with no additional needs identified during the consultations.

The client interviews revealed a slightly different perspective on the issue of presenting with one or multiple needs. At the beginning of the interviews we asked each interviewee what topics they had received advice on, and while most cited what they perceived to be one issue, it often transpired as the interview went on that there were other related issues that advice had been given on, thus supporting what the Advisers had told us about many clients presenting with one but having multiple advice needs. For example, interviewees commonly stated that the advice had been about ‘benefits’ or ‘Universal Credit’, but often it emerged as we talked more about their advice journey that other (usually related) advice had been given, for example on entitlement to Council Tax Reduction, Personal Independence Payment (PIP) eligibility, crisis loans, work and training, mental health support, etc. The fact that many clients described just one advice need and that where additional needs were then revealed during the interview, these were often of a

related nature, is not unexpected given that the ‘clusters’ the sample of clients were selected from reflected broadly related advice topics, which may contribute to the sense that just one overall topic was the subject of their approach to CAB.

For all 26 clients we interviewed, all of the topics they were aware that they needed advice on were raised during their first full consultation. In most cases where multiple topics were mentioned, the advice topics were directly related to each other, for example, relating to financial support, which is perhaps unsurprising given that the clients were sampled from clusters of clients who received advice on closely linked issues such as eligibility for various benefits. However, there were some instances where unrelated or less obviously related topics were the subject of the advice needs the client presented, for example, one person had discussed benefits eligibility and alcoholism, but these were both discussed at the first full consultation and both raised by the client rather than the Adviser.

This highlighted two key points about the clients’ perspectives on their advice journey:

- 1) Many clients feel that they received advice on one topic when in reality they received support on more than one. This is likely to be due to the (often) **closely related nature of the topics they receive advice on**, for example, one client approached CAB for advice on benefits eligibility after being made redundant, but also received support on work and training options; this person began their interview by stating that benefits was the sole topic of their advice need.
- 2) The fact that most clients began their interview by citing just one issue that they received support with, but then revealed during the interview that other topics were also discussed and/or supported, suggests that the **seamless nature of the advice given might affect clients’ perceptions of their advice journey**. The boundaries between advice topics will not always be clear to the client (and neither should we necessarily expect them to be) and therefore they may not always be aware of the exact number or types of topics they have been supported with. There are also issues around recording of the advice journey by CAB Advisers, since they too will need to have some notion of where the boundaries lie between the different topics, and therefore how they are recorded on the client database. Also, some clients indicated that they were asked if they needed support on a specific additional issue (for example, mental health support contacts) but declined it, or took the contact details but did not follow it up, again, this might lead to discrepancies between the Adviser’s perceptions of the advice topics and the client’s.

2.2: Prioritising the need to present to CAB

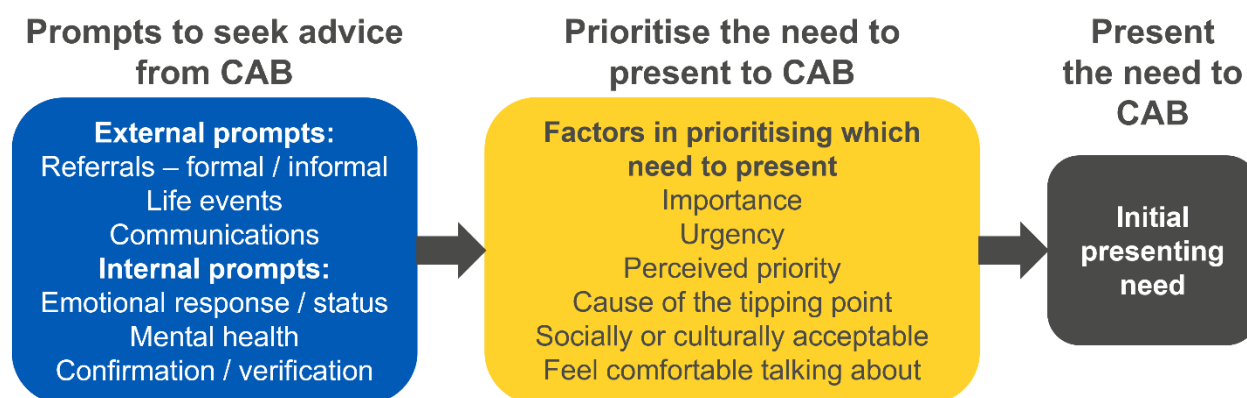
Advisers were asked how they felt clients with multiple advice needs decided upon or prioritised which need they would initially present to CAB.

Perceived importance, urgency or priority were cited by Advisers as key factors, and it was felt that this was based on clients’ perceptions of the consequences of not resolving the issue (for example, where a creditor was threatening further action, or where a benefits or employment need might adversely affect their financial situation, etc.). Some Advisers also felt that where clients were balancing several issues at once, it would be the advice need that caused the ‘tipping point’ that made the client decide that they needed to seek advice and would most likely be the one that was initially presented. For example, if a letter about benefits eligibility had made the client feel they now need to seek advice, despite having other issues that might need advice and support, then the letter will have caused the ‘tipping point’ and would be how they decided which issue to present initially. Some Advisers also felt that the most socially or culturally acceptable

issue would be the one the client would choose to present as their initial advice need or, related to this, they would choose the one they felt most comfortable talking about.

Figure 2 depicts the client journey as evident in the focus group discussions up to the point of presenting the initial need to CAB.

Figure 2: Advice journey up to the point of presenting the need



It was noted by Advisers that the initial presenting need might be perceived as a priority need for the client, but in reality, it often was not the most pressing issue in terms of potential consequences, but it was the problem that was ‘shouting the loudest’. For example, the issue they received the most letters or telephone calls about, or the issue that seemed the most threatening in terms of consequences because that was how the other party had presented it. One Adviser gave a typical example of this scenario:

“ From experience, let’s say the debt side of things, a client may present with the need to renegotiate a credit card payment because they are struggling to pay that but then they have some priority debts somewhere, maybe rent arrears, for which the landlord hasn’t been as upfront as the credit card company. [...] The thing with credit card companies is they are very upfront in reminding you, the letters just keep coming through, perhaps sometimes twice a week, so because of that the client thinks that is [the] priority and so we have to then explain that even though they are more upfront and that is more in their face, that there are more consequences for not doing the others. ”

(Adviser focus group participant)

Following the discussion of the factors that might influence which need clients present initially to CAB, we then went on to discuss with Advisers whether this meant that any specific need types were more commonly presented as initial needs when in fact there were multiple needs, and following on from that, whether there were advice need types that were more typically identified later in the advice journey.

This part of the discussion attempted to establish whether there was any sense of a hierarchy of needs based on likelihood of presentation at the initial contact with CAB. Advisers generally felt that given the range of factors that could influence which need is presented initially, there were few patterns or trends evident in terms of which need types are most likely to be presented first and in the overall order of presentation of advice needs.

One Adviser indicated that a request for food parcels was a commonly presented initial need among clients for whom it subsequently emerged there were multiple needs, but it was felt that

this was perhaps understandable given the need for food was an immediate basic need (hence it being a common initial advice need). However, the need for a food parcel was usually symptomatic of other issues such as not claiming the benefits they are entitled to, having employment issues, relationship breakdowns, etc. In addition, as part of advising on the need for a food parcel, the Adviser would routinely view the client's situation holistically and ask other questions about access to basics such as fuel / energy in the home, and this in turn can unearth other advice needs, such as benefits entitlements. Therefore it follows that a request which on the surface of it is a single advice need on accessing a food parcel, can quite commonly turn into multiple advice needs due to the underlying factors that caused the initial need for the food parcel.

It was also felt by Advisers that advice needs resulting from loss of income (for example, losing their job, having benefits cut or removed) were often presented as an initial need which subsequently emerged to be one of many advice needs. The reason for this was said to be the consequences of losing income, for example, not being able to pay the rent or mortgage, falling behind on council tax or utility bills and building up debt.

One issue that elicited quite general agreement among focus group participants was that debt advice needs would often not emerge until later in the initial consultation or even at future follow-up contacts or consultations. It was felt that this might be related to issues of social and cultural acceptability of debt and of feeling uncomfortable or perhaps embarrassed or ashamed to talk about debt issues. One Adviser described their experiences with cultural reluctance to admit to having debt issues, for example, in some Asian cultures debt is considered taboo and can affect family life and marriage. Some people's reluctance to talk about debt was often linked to the way in which the debt had been accrued, for example, where there might be issues with gambling, or the actions and expectations of someone else causing them to be in debt.

One Adviser illustrated the issues of presenting a more 'socially acceptable' issue initially when there were also other issues including debt with the following example:

“ I'm thinking of a case where I was asked to talk about parking tickets, [...] and I think the advice on that one was probably pay it. This revealed a social issue, this was not your standard client on benefits, this was somebody whose income was probably £80,000 a year and when I started asking questions they had huge debts, the parking ticket was a drop in the ocean, the debts were five figure debts, there were EU nationality issues with a partner who was an EU national, self-employed, couldn't get any money during lockdown, you name it, [...] it was all there. I did wonder with that one whether the parking ticket was an acceptable social issue for that sort of person to ask of us and the, 'I've got debt,' was one that needed to be teased out. ”

(Adviser focus group participant)

There was also a suggestion that advice needs relating to disability benefits were often identified later in the advice journey rather than being an initially presented need and it was felt that this was because there was often a lack of awareness as to what benefits or other types of support exist for those with a disability and what the eligibility criteria are.

Since all of the 26 clients we interviewed reported that any advice needs that they were aware of when they approached CAB were discussed during the first full consultation and because their needs were often of a related nature, the client interviews did not add to our understanding of how clients with multiple needs prioritise which one(s) to present initially to CAB. This may be due to the selection of benefits and related advice needs as the area in which all of our interviewees had received advice, perhaps if a different advice need topic had been selected we may have seen

more variability in how related the advice needs were and hence have been able to explore how clients prioritise which needs to present first.

2.3: Awareness or acknowledgement of needs

Where multiple advice needs are present, it was considered by Advisers who took part in the focus groups to be highly variable between clients whether they acknowledge or were even fully aware that they have other advice needs. Advisers indicated that the prevalence of presenting with just one advice need initially was not necessarily due to clients being unwilling to disclose additional issues. It was felt that clients were often unaware that there were other issues requiring support and that it was only during their interactions with the Adviser that it became apparent to them that they had further needs. The key barriers to client awareness or acknowledgement of their needs as identified by Advisers during the focus groups were as follows:

- **A lack of knowledge of legal or procedural rules and regulations:**

An example of this given by one Adviser was where personal circumstances change but the client is unaware that they needed to notify DWP or HMRC, and did not realise the consequences of not notifying these agencies of the change on areas such as benefit entitlements, etc.

- **Client reluctance to acknowledge certain needs, or to understand that they have such needs:**

In some cases, as discussed above, Advisers felt there are issues of the acceptability of certain issues and whether the client feels comfortable discussing them which might affect their willingness to acknowledge additional advice needs. One Adviser also felt that “younger people” were less likely to present with or even understand that they have multiple advice needs, and this might be because they don’t fully understand the interrelatedness of issues or that they are reluctant to discuss all issues.

- **Client mental health challenges:**

It was highlighted by some Advisers that clients with mental health challenges often can’t acknowledge their multiple advice needs or that it is difficult to get them to prioritise their advice needs appropriately; these cases need particularly sensitive handling.

- **Client misconceptions about the CAB service:**

Advisers also suggested that clients might know that they have multiple needs but only present one advice need initially because they thought that they were only ‘allowed’ to present one need at a time to CAB, or that they would have to pay for their consultation or actions taken on their behalf as a result of the consultation and therefore felt they should keep their demands to a minimum to save money. There was also one instance cited where a client thought they were only able to seek advice on a single issue once a year.

Among the clients we interviewed, the difference between advice needs they are aware of when they approached CAB and those that exist but that the client is not aware of (or at least, has not acknowledged) was apparent and there were effectively three levels of awareness identifiable across the interviewees, as follows:

- The first level and the one which the majority of our interviewees represented (19 of the 26 interviewees were in this category) represents those cases where the client was fully aware of their advice needs from the outset, these needs were all raised during the first consultation and no further needs were identified during the advice journey.
- Then there were four ‘borderline’ cases among our interviewees, whereby although the topic of their advice needs was known and presented at the first consultation by the client, there were elements of it that were raised by the Adviser that the client was unaware of. For example, where they may have approached CAB believing they just needed an eligibility check for one type of benefit (such as Universal Credit), but discovered that they

were eligible for different benefits or forms of financial support, such as PIP, Council Tax Reduction, or access to emergency funds while waiting for benefits payments to begin.

- Finally, there were also some instances whereby the Adviser raised topics that were somewhat unrelated to the initial need presented but which the client could be supported with and which the client was unaware of. Three interviewees highlighted such instances, and while all three had sought advice on benefits and related issues, one was also given help with mental health issues, one discovered they were eligible for a Blue Badge, and one received mental health support advice and was given advice on seeking help with general financial difficulties. In all instances these additional advice needs / topics were raised by the Adviser as a result of the conversations they had had with the client.

Figure 3 presents these three levels of awareness of needs and provides examples of each one based on selected client interviews. Note that *this is based only on the evidence from the 26 interviews*, it is not intended to suggest that these are the only levels of awareness that exist among clients. For example, what the Advisers told us about some people presenting with general mental health issues and an apparent absence of any specific needs that CAB could directly support suggests another level in which the client presents with general issues but no specific needs and the Adviser then identifies whether there are any directly ‘supportable’ needs they can address, and/or provides signposting to other sources of help with mental health issues. Note also that establishing whether certain needs are related or unrelated can be difficult and complex. For example, mental health support is provided as an example of an unrelated need in Figure 3, but arguably, the situation the client found themselves in with being in need of advice on financial assistance and housing, might have been a contributory factor in the mental health issues therefore the needs could be said to be related.

Figure 3: Levels of client awareness of their needs based on the client interviews

Level of awareness of needs	Example from the client interviews
Client aware of all needs, all are raised by the client at first consultation, no further needs identified	Client need: Adding partner to UC claim, check eligibility for Carers' Allowance Support received: Client supported with both issues, no further needs identified
Client raises all needs <i>they are aware of</i> at first consultation, Adviser identifies <i>related</i> support that the client was unaware they needed or could access	Client need: Being made redundant, needs advice on benefits eligibility Support received: Advised on benefits eligibility and application processes, also offered work and training advice and contacts
Client raises all needs <i>they are aware of</i> at first consultation, Adviser identifies <i>unrelated</i> support that the client was unaware they needed or could access	Client need: Benefits / financial assistance and obtaining social or council housing Support received: Advised on benefits, financial assistance and housing, Adviser also suggested a PIP application and support with mental health

Key points on presenting the need to a CAB Adviser:

- Advisers generally agreed that the majority of clients have multiple advice needs, even though they often presented just one 'pressing' advice need initially.
- By contrast, most of the clients we interviewed felt that they had received advice on, or at least presented at their first contact or consultation, just one topic or issue. This suggests that clients' perceptions of their needs and the advice they receive differs from the Advisers' identification of the topics they receive support on and indicates that there is a sense in which clients see the advice journey as somewhat 'seamless'. It also highlights the difficulties of defining boundaries between different advice needs, especially where they are related to some degree or another.
- Advisers felt that clients prioritised which need to present initially based on perceptions of urgency, importance or priority, whether the advice need was the one that created a 'tipping point' whereby they had to seek assistance, and whether the advice need was felt to be socially or culturally acceptable, or they felt comfortable talking about it.
- There was little evidence offered by Advisers to suggest that certain advice need types were more or less likely to be presented as an initial advice need, however, it was felt that debt and disability benefits advice needs tended to be identified later in the client advice journey, and that immediate needs such as income related needs and requests for food parcels were often the initial need presented.
- Advisers reported that clients often did not acknowledge or, in some cases, understand that they had multiple advice needs until further discussion with an Adviser. Concerns about the acceptability of certain types of issues and incorrect perceptions about restrictions on access to CAB advice sometimes prevented a client from expressing multiple advice needs initially.
- All clients we interviewed had presented all of their known advice needs at the first full consultation, and the majority of those had those needs supported with no further needs being identified. However, there were two further levels of needs awareness evident among interviewees: four clients had *related* needs addressed during their advice journeys (for example, being given advice on other means of financial support that they were previously unaware of when they initially approached CAB with a benefits enquiry), and three interviewees described additional somewhat *unrelated* advice needs that they had been unaware of when they approached CAB being identified and supported by the Adviser during the consultation.

3: Identifying and advising on multiple advice needs

Advisers were asked to discuss their experiences of when and how multiple advice needs were usually identified and supported and whether there was any commonality in terms of need types and client characteristics in relation to when and how multiple needs were identified and supported. We also discussed with Advisers any general patterns or commonality in the types of advice needs that tend to co-exist for clients, and the sequence in which they might emerge.

Clients were also asked about when and how any additional advice needs were identified, however, as discussed in section 2.3 above, the majority of the clients we interviewed stated that all of their needs had been raised by them at the first full consultation, therefore there were only a small number of interviewees who were in a position to comment on experiences of more complex needs identification processes.

3.1: When and how are multiple advice needs identified?

Advisers recognised that when and how they would typically expect to uncover advice needs was highly variable. It can depend on factors such as how the client is feeling at the time of the consultation, the degree of rapport and trust built up between the client and Adviser, the sensitivity of the questioning used by the Adviser, the method of consultation (telephone, face-to-face, online or in-person), the type of advice needs they have and their perceptions of these needs, and the client's characteristics or demographics.

Advisers identified various stages at which additional advice needs might be identified, as follows:

- Triage (usually by telephone).
- Initial consultation or call-back consultation following triage.
- Follow-up consultations / contacts.
- As a new enquiry following the closure of their previous request for advice.

Triage systems seemed to be used predominantly for telephone contacts and had been increasingly utilised since the restrictions on face-to-face contact due to the Covid-19 pandemic. Triage systems were said to work by a client contacting the helpline and giving the Adviser information on their advice needs. The Adviser would then schedule a call-back from a specialist or generalist Adviser⁴ (depending on the nature of the advice needs) who would then conduct a fuller consultation with them (what would have been an initial consultation for face-to-face contacts with CAB). Advisers indicated that the triage stage would sometimes uncover multiple advice needs, but this was highly dependent on how much the client was willing and able to disclose at this initial contact point, therefore it was often the case that just the most pressing advice need was presented at the point of triage, although some clients did disclose multiple needs at this stage.

The initial consultation stage either resulted from the first call-back where a triage stage was involved, or represented the first contact where there was no telephone triage or where face-to-face consultations were conducted. This was described by some Advisers as the point at which they had their first opportunity to uncover multiple needs, however, there were also opportunities at the follow-up consultations, or even where a client returns with a new enquiry having had previous advice needs resolved and 'closed'.

At one focus group, Advisers mentioned that *when* they call the client back after an initial telephone triage can affect the extent to which the client might be amenable to revealing or

⁴ Specialist Advisers are those with expertise and training in specific areas of advice, e.g. debt, benefits and immigration, and can offer in-depth advice on these matters, whereas generalist Advisers can advise on any issue, but may sometimes refer clients to a specialist where particular expertise is required.

discussing the possibility of multiple needs as this often depends on their circumstances at the time the Adviser calls back. The fact that the Adviser rather than the client has determined the timing of the contact can sometimes shift the dynamic of the contact and might make a client less willing to talk and provide information because they are not in the right 'place' (in both the physical and mental senses) to openly discuss their needs.

In terms of *how* multiple advice needs were identified, Advisers felt that this could be done at any stage via one or any combination of the following methods:

- The client self-reports (unprompted) multiple needs.
- The Adviser uses sensitive questioning and further discussion to uncover multiple needs.
- During the profiling undertaken usually at the first consultation, where clients are asked to (optionally) provide background information about themselves such as nationality, ethnic group, marital status, housing situation, health conditions, etc. At this point Advisers can identify any areas in which there might be further advice needs, for example, if someone says they have a health condition, the Adviser might check whether they are claiming any disability benefits they might be entitled to.
- By the Adviser asking if the client needs help with anything else. While this was usually something Advisers would routinely ask during most consultations, in face-to-face consultations, the importance of non-verbal cues was noted as it was sometimes clear from a client's body language and general demeanour if there were potentially other issues troubling them.

One Adviser gave an example of how a client presented with an advice need which, on the surface, seemed to be a standalone consumer issue but turned into multiple advice needs through the Adviser's questioning and checking whether there might be anything else they need help with:

“ There is one client in particular that I've always remembered, he came to us with an issue with his couch and we were finishing off and said, 'Is there anything else at all we can help with? For example we offer benefit checks,' and found out that for six years he didn't even get pension credit, he didn't know anything about it, so the minute we ran a benefit check, which is what we do, we offer it for every single client, we identified that he was literally hundreds of pounds a month short. ”

(Adviser focus group participant)

As discussed in section 2.3 above, all clients we interviewed had raised the advice issues they were aware that they needed support with at their first full consultation (and many had also done so at the point of initial enquiry or triage). Among the clients we interviewed, three had had additional advice needs identified and supported that they were not aware they needed support with when they first approached CAB. In terms of *when* these needs were identified, for one of these clients this was during the first full consultation, another reported that this was via a follow-up email which offered further support with issues somewhat outside of the initial enquiry, and the third client reported that their additional needs had been identified when they had a second consultation with a different Adviser.

A further four clients were identified as being in the 'borderline' category (i.e. aligning with the middle level of awareness as illustrated in Figure 3 in section 2.3) in terms of their additional needs, since they were given advice that was related to the needs they were aware of, but the specific nature of the advice was on topics or resolutions they had not been aware of. Three of these four clients reported that the identification of the additional needs or sources of support

happened during their first full consultation (usually as part of a benefits check), while the other indicated that their additional need was identified during the follow-up consultation.

In terms of *how* the additional needs were identified, from the clients' perspective it was generally felt that this was during their conversations with the Adviser, who presumably was using questioning as well as making use of the mechanisms available to them such as a benefits check, and/or during the client profiling elements of the consultation.

Two case studies are presented below which illustrate the different advice journeys of two clients we interviewed had been on, with particular reference to how and when their additional needs were identified and supported.

Case study 1

Prompts to seek advice from CAB

This client had been retired for a year but had planned on getting a part-time job. Then the Covid-19 pandemic happened and closed off part-time job opportunities. He was getting very short of money and was concerned about paying the rent, so felt he needed advice on finances. The urgency came from his concerns about being able to pay the rent.

Needs initially presented to CAB

He asked CAB for help with his financial situation in the context that he was in receipt of a pension but that this wasn't sufficient to cover his essential outgoings, and he was willing but unable to find part-time work.

Topics actually discussed / received support on

Pension credits, housing benefit and Blue Badge.

Why contact CAB?

He had used CAB previously but many years ago. He saw a TV advertisement and phoned the number quoted, they then put him in touch with his local CAB. He hadn't contacted or considered contacting any other sources of support.

How and when additional advice needs were identified

At the first consultation: The Adviser seems to have conducted a benefits check, this revealed that he was entitled to housing benefit and to pensions credits that he hadn't been claiming and wasn't even aware was something he might be entitled to.

At a subsequent consultation: The Adviser asked about his general health which the client revealed was not good and that he had long-term conditions caused by his earlier career. In talking about his health, the adviser suggested the Blue Badge scheme, he did know about this but had assumed he wasn't entitled to it.

Barriers or enablers to the identification and support of multiple needs

The main enablers were the fact that the Adviser was "very easy to speak to" which made the client feel able to be very open with him about all aspects of his situation, and the adviser asked questions relevant to his situation, which in turn led him to suggest additional support such as the Blue Badge.

Case study 2

Prompts to seek advice from CAB

This client was on long-term sick leave from work and the sick pay decreased earlier than she had expected it to and would soon stop altogether. She was worried about how she would pay her bills and essential outgoings.

Needs initially presented to CAB

Query about the apparent early cessation of her sick pay and, if her employer was correct in stopping this early, what are her options for financial support?

Topics actually discussed / received support on

The CAB Adviser confirmed why the sick pay had ended when it did. They also checked what benefits she was entitled to in her current situation, and what she would be entitled to if she gave up work. The client was also looking after a close family member who was terminally ill, so the adviser explored other relevant assistance such as Carer's Allowance. The adviser also offered contact details for support on general financial difficulties and mental health.

Why contact CAB?

A family member suggested she seek some advice on these issues, but it was her who thought of contacting CAB because she was aware that they help with these issues.

How and when additional advice needs were identified

This client had one full initial consultation by phone, then a follow-up phone consultation, then a follow-up email from the Adviser.

At the first consultation: As well as dealing with the sick pay entitlement query, the Adviser identified other forms of financial support that might be available to her.

At a subsequent consultation: In the second phone consultation, they explored the option of tax credits in more depth since this took place at the start of the new tax year. In the follow-up email, the Adviser provided contact details for support with general financial difficulties ('Money Advice Department') and provided signposting to mental health support.

Barriers or enablers to the identification and support of multiple needs

An enabler was the option to receive advice by telephone rather than having to attend in-person, she would not have been able to go to face-to-face meetings due to caring responsibilities.

3.2: Patterns and trends in the co-incidence of multiple needs

Advisers were asked to describe any trends they had noticed in terms of the types of needs that tend to coexist for individual clients and whether there was any particular sequence of need types that they had commonly seen in clients (i.e. any types of needs that would typically be presented first, or might more typically emerge later in the advice journey). The overall message was that there were no definite stand-out trends in clients' needs and how they cluster and coexist. However, there were some areas of commonality evident and these were often where there was a causal relationship between need types. For example, a request for help in obtaining a food parcel might be present when there were also advice needs relating to income and financial status such as benefit issues, employment issues, relationship breakdowns, debt, even whether they were on the most suitable energy tariff.

It was also felt by Advisers that debt and benefits advice needs often occurred together, for example, where a client has issues with their benefits, there are likely to be issues with arrears or money being owed to creditors, whether it be friends and family, credit cards and loans, utility bills, council tax, rent or mortgage, etc. This was especially said to be the case where the client might be awaiting the outcome of a benefits application, where they are not claiming the right benefits, or where the level of benefits they are eligible for has been reduced.

Advisers had found that disability issues commonly coexist with other advice needs; this was largely due to the complexity of the various entitlements to benefits and other forms of assistance (e.g. aids and adaptations in their homes) those with a disability have, which meant that people often weren't aware of their entitlements or had been deterred from claiming any entitlements. This in turn can lead to financial issues and ultimately to debt.

There were also similar concerns voiced by Advisers about the propensity for multiple advice needs to occur for those with mental health issues; this was felt to be largely due to the lack of appropriate support within the community. One Adviser described this as follows:

“ *I think clients who do have mental health issues are not getting the correct level of support in general terms in the community. So if they have a problem dealing with their benefits, they generally also have a problem budgeting their finances and they then generally have issues about how they're going to afford to top up their electricity and gas prepayment meters. So clients who are not getting that probably very intensive level of support to manage their day-to-day life contact us and we try and deal with what they present with, but in actual fact the underlying issue is the fact that they're not getting the right level of ongoing support that they need. And that is not something that Citizens Advice offer or do, you're looking at whatever the local authority coordinators and the mental health services can provide.* **”**

(Adviser focus group participant)

Some associations between certain client characteristics and demographics and the types of advice needs they had were noted by some Advisers. These included the suggestion that higher earners were sometimes the ones who had single rather than multiple advice needs. There was also some discussion at one group about the different geographical areas they cover tending to have different types of needs, for example, one Adviser had noted that their area attracted far more housing related enquiries than other neighbouring areas.

Due to the clients being selected for an interview representing a relatively homogenous group (i.e. all received advice on similar topics), it is not possible to draw out any findings from the interviews that relate specifically to the co-incidence of specific advice needs, however, it is perhaps of note

that for two of the three clients who had additional needs identified that they were unaware of (or at least, had not intended to mention to CAB), those additional needs related to mental health support.

3.3: Barriers and enablers to identifying and supporting multiple advice needs

Advisers were asked to describe any barriers they were aware of that might prevent or delay the identification of multiple advice needs, and any enablers or facilitators to identifying multiple needs, that is, any factors which help them in identifying instances where there might be more than one advice need. We then went on to discuss barriers and enablers to *supporting* (rather than identifying) multiple needs, but in many instances, those factors that serve as barriers and enablers to *identifying* multiple advice needs were also factors in *supporting or advising on* multiple needs, therefore these are discussed together in this section.

Figure 4: Barriers and enablers to identifying and supporting multiple advice needs



Figure 4 presents the range of barriers and enablers discussed during the three focus groups and these are described in more detail throughout the remainder of this chapter.

During the interviews, many clients identified barriers and enablers to their advice needs being identified and supported, and these have also been included in Figure 4.

Some factors identified could serve as enablers or barriers (presented in the middle column in Figure 4). For example, staff training could serve as both a barrier (where Advisers are not given the quantity or quality of training that they perhaps need) and an enabler (where the quantity and quality of training received enables Advisers to more effectively identify and support multiple advice needs).

Note that the yellow squares in the diagram represent factors mentioned by Advisers and clients, the blue squares are those mentioned by Advisers only, and the grey squares represent barriers or enablers evident only in the client interviews. The items are not presented in any particular order in Figure 4.

Barriers

Communications

Advisers reported that communications could often serve as a barrier, for example, where English is not the client's first language or where the client has a disability that might affect their communications. Although translators could be used for those for whom English is not their first language, their availability was often limited and it was pointed out that these problems were exacerbated during the Covid-19 pandemic when consultations were not face-to-face since this made it more difficult to utilise translators on telephone consultations. Where communications were difficult for whatever reason, it was felt that there would be less of an opportunity to *identify* multiple needs since clients might struggle to effectively communicate their needs. This in turn may also serve as a barrier to *supporting* clients' needs as the Adviser might have difficulties in fully understanding the need and hence in identifying appropriate support, and the clients may have difficulties in understanding the advice and support being offered by the Adviser.

Among the clients we interviewed, none expressed any concerns about their own abilities to communicate being a barrier to the identification of multiple needs, although this must be viewed in the context that by agreeing to be interviewed, they probably have no concerns about communicating with others about their advice needs anyway. It must also be borne in mind that of the 26 clients we interviewed, English was the first language for all but one (to our knowledge). However one client did feel that the Adviser's ability to communicate could potentially be a barrier. This person had received telephone support from someone he said had "a strong foreign accent" and he felt that this made it difficult for him to ensure his needs were understood and to be sure he understood the advice he was given. This may have acted as barrier had this client had other advice needs that he may have wanted to discuss during this consultation, since he could have been deterred from doing so because of the communication issues.

Narrow remit of specialist Adviser roles

Advisers indicated that being a specialist Adviser could create a barrier to supporting and (to a lesser extent) identifying multiple needs since the narrow remit of the role means that they can only deal with issues of a specific nature. This meant that there would be more onward referrals, which can increase the opportunities for clients to disengage resulting in them not receiving the support they need. This issue was also raised during some of the client interviews, for example, one client we spoke to had approached CAB shortly after receiving advice on benefits with a different enquiry about a consumer issue, this client speculated that had the consumer issue

arisen at the same time as her benefits enquiry, she probably wouldn't have raised it during her consultation with what she assumed to be a specialist benefits Adviser, she told us:

“ *I do recall that she did seem like she knew what she was speaking about and it did seem like she was a specialist in that field. With the idea that she's a specialist [in benefits], I wouldn't have spoken to her about the [consumer issue].* **”**

(Client interviewee)

Staff shortages / lack of specialist or trained staff

Staff and volunteer⁵ shortages could also create barriers to identifying and supporting multiple needs. Although Advisers emphasised that this wouldn't influence the conversation that they would have with their clients, the high demand and lack of staff can cause logistical issues. For example, in terms of not having the specialist staff to refer clients on to and increasing the potential for the client to disengage when they are told they will have to wait for a call-back from an appropriate Adviser, or where the onus is on the client to put a call in to a different organisation to receive the specialist advice they need. It was also highlighted that the CAB approach is generally not case based (with some exceptions) which meant that clients would often speak to a different Adviser at each contact. While this was acceptable for some clients, others liked to ask for the Adviser they had spoken to previously, which was not always possible (for example, due to staff shortages, high demand, and Advisers' working hours). Related to this was concerns for the future, in particular, the challenges of recruiting volunteer Advisers with retirement ages increasing. One Adviser summed up these issues as follows:

“ *When a client initially approaches for assistance generally they pluck up the courage to do that. If they're [told], 'You've got a three week wait but I can give you a phone number to phone the consumer helpline,' is that conversation going to take place? Are the consumer helplines going to do the further holistic advice thing that is actually needed? In the future you've lost a whole load of volunteers, [...] the future lot cannot afford to retire so where are we getting all of these volunteers? People won't be able to retire on their nice pension and give back one day a week to the CAB office, it's not going to happen, or they will be very, very lucky if they can.* **”**

(Adviser focus group participant)

Some clients mentioned perceptions of a relatively long wait between contacting CAB with the initial advice need and then receiving the call back for a full consultation. Although they hadn't specifically been told that this was due to staff shortages, many did acknowledge that there would be high demand, particularly due to the additional advice needs created by the Covid-19 pandemic, for example, increasing needs for advice over issues such as redundancy and financial problems that may not have arisen were it not for the pandemic. While this wait serves as a barrier to receiving advice for some clients, there was no evidence from the clients we interviewed to suggest that this might have been a particular barrier to identifying and supporting *multiple* needs, but it might be a barrier to timely advice on any of their issues.

Regulatory or legal processes and procedures

The formal, regulatory or legal procedures and processes surrounding some dealings with clients, while acknowledged to be necessary safeguards, were felt to represent barriers in some cases. The examples cited by Advisers were the data protection laws (e.g. GDPR) which meant that if

⁵ Throughout the remainder of this section the term 'staff' is used for brevity but refers to employed staff and volunteers.

someone contacts CAB on behalf of a friend or relative, the friend or relative must usually give explicit consent for someone else to discuss their situation with CAB, and the financial regulations set out by the Financial Conduct Authority that determine aspects of the way in which financial matters such as debt are dealt with.

Lack of awareness of which topics CAB can advise on

Some clients indicated during their interview that their own lack of awareness on what topics CAB can advise on might serve as a barriers to them identifying and receiving support on multiple needs. One person mentioned that as part of his consultation on benefits eligibility, he was asked if he needed any mental health support, which (although not needed at that point), was very much appreciated and was an area in which he was unaware CAB could provide any support or signposting to support. Therefore although in this instance the Adviser's understanding of his situation and sensitive questioning identified a potential additional advice need, the client themselves being unaware of the different issues CAB can help with, might have served as a barrier to him mentioning this if it had been an issue he needed help with.

Either barriers or enablers

Some factors were felt to have the potential to operate as either barriers or enablers to identifying and supporting multiple advice needs in that when they were in place and were operating to a good standard, they were enablers, but that when these factors were either absent or were not working well, they would serve as barriers.

Clients' willingness to divulge information

The client's willingness to divulge information could operate as either a barrier or enabler to identifying and supporting multiple needs. It was indicated by some of the Advisers that where the client is unable or unwilling to provide information, it would be difficult to support the presenting need and to explore whether there might be additional advice needs. By contrast, Advisers are better able to support the presenting need and identify any further needs for clients who willingly share information. Many of the clients we interviewed also confirmed this reporting that they were very open and honest about their situations and that they did this because they felt that was the only way to receive the right advice. One client we spoke to who had received support on several topics, some of which he had been unaware that support might be available for told us:

“ I opened up to him and told him everything, and there's no lies or anything. ”
(Client interviewee)

Advisers' knowledge, expertise, experience and / or training

Advisers' knowledge, expertise, experience and training were considered by Advisers and clients to be important in identifying and supporting multiple advice needs. Advisers explained that with appropriate training and based on experience, it was easier for them to learn how to recognise where there might be additional needs, but where these were lacking, this became more difficult. One Adviser explained this as follows:

“ I think the importance of the advice worker and their ability to be able to put the client at ease and then have that wider discussion, but also the knowledge that advice workers have and the training that CAB in particular has, I think allows us to really go round where necessary and connect things that other agencies are perhaps not able to because of the breadth of experience that we have. I don't think we should lose that, they are very specialist skills that we have both in generalist and in specialist areas, that does help the client as well because they may come in with something [...] but it is really something else. It is your knowledge and understanding to dig down that I think is really important. ”

(Adviser focus group participant)

Clients also highlighted the importance of the Adviser being knowledgeable about the topics they were advising on, and being trained and experienced enough to recognise where multiple needs might exist. Some clients described how reassuring it was for them to deal with Advisers who were perceived to have the relevant expertise and knowledge in the topics they needed advice on. There was also appreciation for the way in which Advisers were able to view their problems holistically and in a joined-up manner, which was especially helpful when there were multiple needs. For example, one client had previously received advice from CAB about debt, and although her current advice occasion related to her job situation and benefits eligibility, the Adviser linked the two needs and recognised that one impacted on the other and ensured that the client received a follow-up call in relation to her debt management plan in the light of her employment status changes. Contrastingly, there was one client we interviewed who questioned the expertise and credentials of Advisers to provide support on certain topics and felt that more reassurance was needed about this if Advisers were to give certain types of advice such as mental health support, she said:

“ I guess it's good [that CAB offers support on a wide range of topics], but then I would want to know what their [Advisers'] credentials are. Are they experienced in that field? I mean am I right in thinking that most Citizens Advice people are volunteers? [...] I think I'd want [reassurance about] that. ”

(Client interviewee)

Trust or rapport between the client and Adviser

The trust and rapport built up between the client and Adviser were also important and could act as barriers to identifying and supporting multiple advice needs where this was absent, or as enablers where it was effectively developed. This was raised by both Advisers and clients during this research. Some Advisers indicated that this was linked to experience and was something that Advisers got more proficient at as time went on, but there were also key aspects of the client – Adviser relationship that could help to develop trust and rapport. These included assuring the client of the confidentiality of their dealings with CAB (and offering the option to remain anonymous if they preferred), and, specifically when identifying multiple advice needs, being careful not to overwhelm the client and send them away with more problems than they thought they had when they approached CAB, which in turn could lead to them disengaging and not resolving anything. Several of the clients we interviewed discussed the rapport they had built with the Advisers as a key to identifying and supporting their needs and many felt that the Advisers showed great understanding and were friendly and approachable, all of which eased the advice journey. A couple of interviewees highlighted instances where this rapport had not existed and where there appeared to be little empathy or understanding of their situation which had created a barrier to them expressing their needs and having them supported in a satisfactory way, for example, one client said:

“ *I've always found that when I've actually spoken to those people there that it's almost like [...] they're do-gooders, you know, who want to help but they don't seem to have a real understanding of your plight, you know, or what it's like to have to claim benefits.*

(Adviser focus group participant) **”**

Different contact methods

Advisers and clients highlighted that the flexible and multiple contact methods that were now available to those seeking support from CAB (many of which were introduced or expanded as a result of the Covid-19 pandemic) could serve as either enablers or barriers to identifying and supporting multiple needs. The option to make contact and undertake consultations by phone and, to a lesser degree, online could act as an enabler to identifying needs and accessing support. For example, Advisers mentioned that it made it easier for those working full-time to get in touch without having to take time off to visit the CAB, and one client who suffers from social anxiety was especially appreciative of the option to undertake all contacts by phone rather than having to attend the CAB office. However, clients and Advisers cautioned that there will always be some people who will only make face-to-face contacts and that (Covid-19 restrictions permitting) access to CAB should not be restricted for those people (for example, older people who prefer to discuss their advice needs in-person, or clients of any age who do not have access to the relevant technology to access the services remotely). Since everyone we interviewed had made contact with CAB at some stage since the start of the Covid-19 pandemic, it was clear that the range of contact methods put in place to deal with the various pandemic restrictions had helped open up the service to many and, by providing contact methods to suit all, had potentially facilitated the identification and support of multiple advice needs. However, the importance of face-to-face contact for some people must not be forgotten. One Adviser summed this up as follows:

“ *I feel that a barrier for clients would also be those who feel that they cannot express themselves over the phone, in this day and age we do have clients who just say, 'I cannot deal with the phones, I need to see the person, I need to do this face-to-face.' Obviously we do have provision to book emergency appointments [during Covid-19 restrictions], which we do for clients like that, but it can be a barrier, especially if the triage Adviser says, 'Most of our services are based on the phones now,' the client can just go, 'I don't want to deal with that'.*

(Adviser focus group participant) **”**

Support from other organisations, services or agencies

The support and cooperation from other agencies, services and organisations was felt by Advisers to be particularly important where there were multiple advice needs as it would often be the case that another service or agency is better placed to deal with some needs, while CAB can focus on supporting other advice needs. Where there is good support and cooperation in place between these organisations and agencies and CAB, this facilitates the identification and resolution of multiple advice needs. Such cooperation also helps to inform all parties of the roles each one has and the types of problems they are best placed to assist with, which in turn ensures the client receives more effective support. One participant described how this worked when support workers were involved:

“ We very often find that clients have got support workers [and] they do an awful lot to help us to help clients. So, for example, clients might have great difficulty providing us with information we need in order to diagnose what their enquiry is or to give them advice and we've got quite a lot of charitable and statutory support workers who will act as a bit of a go-between between us and the client to help the client get the information that we need from them and also to help us to convey the information that we need to give to the clients. So there are several organisations where clients have got support workers and it helps the advice process hugely, it speeds things up and also gives the support workers a bit more idea about what we do so that if they have other clients of theirs, they know a bit more about what we're able to do and maybe bring people to us rather than just help us with people we've already got. **”**

(Adviser focus group participant)

Enablers

Most of the factors that were considered by Advisers and clients to be enablers (i.e. any factors which may have facilitated or made it easier to identify and support multiple needs) were related to the way in which CAB works and ensuring that Advisers demonstrate this ethos and provide a safe environment for clients.

Key enablers to the identification and support of multiple advice needs raised by both Advisers and clients were CAB and its Advisers being non-judgemental, independent and providing the time and a 'safe' environment for clients to present and discuss their issues. Clients we interviewed frequently praised the non-judgemental approach of CAB Advisers and often stated that they felt comfortable being open and honest about their situations and were given the time to talk about their issues (including multiple issues) without feeling pressured, for example:

“ The guy I spoke to was extremely friendly. Sometimes, when you phone these places you can feel judged or that some people who are on these phone lines are quite short with you, but this guy gave me loads of his time and really listened to what I said because I was so worried, and he was really nice. He gave me a lot of his time and listened to what I had to say. **”**

(Client interviewee)

At one focus group, Advisers commented that some clients needed reassuring that CAB is not linked to other organisations or services such as the local authority or to government departments such as the DWP. Once this is understood, it can be an enabler to identifying and supporting multiple needs since the client is reassured that the information they give won't link through to their dealings with any other services.

Assuring the client of the confidentiality of their dealings with CAB was felt to be an important factor by Advisers, although none of the clients we interviewed specifically mentioned confidentiality as an important factor (perhaps because it was implicit in their dealings that this was an overarching principle of their contacts with CAB). As discussed above, it helps to develop a trusting relationship with the Adviser, but it is also an important enabler in terms of identifying multiple advice needs since it gives the client the confidence to discuss additional advice needs that they may have been cautious about discussing when they first decided to approach CAB. One Adviser described the importance of these aspects as follows:

“ One of the things I would say is confidentiality, knowing there is a confidence, it's around trust but recognising everything is confidential, that we do not reveal or share or sell any of the information that we hold. I think to me that is important to actually getting clients to open up and perhaps realise, 'There are other things I need addressed as well because it's a safe environment where I can actually talk to somebody and know that the police are not going to come through the door or an inspector is going to appear,' we're non-judgemental of course, that's the other thing. One of the hardest things I found to do was being non-judgemental, it's knowing that it doesn't matter who the person is there, what race, religion, sexual orientation or whatever, then you don't judge them, you're there to deal with the problems that they have. ”

(Adviser focus group participant)

An enabler to the identification and support of multiple needs highlighted by some interviewees but not specifically mentioned by the Advisers was the way in which CAB Advisers were often seen to be going 'above and beyond' what the client had expected, which in turn made them feel comfortable and able to discuss any further needs with CAB. For example, one interviewee praised CAB Advisers for going beyond just passing out contact numbers or web addresses and actually working to bring the problem to a satisfactory resolution by helping with filling in forms, while another was appreciative of the CAB Adviser undertaking a three-way phone call with the client and the DWP to be there to help with any aspects of the benefits application process.

Key points on identifying and advising on multiple advice needs:

- Advisers agreed that multiple advice needs could be uncovered at almost any stage in the advice journey. The three client interviewees who had had advice needs that they were not aware they needed support with identified during their advice journey confirmed this variation, with one having these identified during the first full consultation, another during a second consultation with a different Adviser and the third client had these additional advice needs identified as part of a follow-up email.
- Advisers described many ways in which multiple advice needs were identified and these included the client self-reporting (unprompted), the Adviser using sensitive questioning, the Adviser undertaking client profiling, the Adviser asking if they need any further help, and the Adviser picking up on non-verbal cues indicating that there might be further issues.
- Among the clients we interviewed, the majority reported that all of their needs were self-reported and done so at the first full consultation with CAB. The small number of interviewees who had had additional advice needs identified that they were unaware of, reported that these needs were usually identified by the Adviser questioning the client about their circumstances (sometimes during the conduct of a benefits check) or just 'noticing' that there might be other issues they could support.
- Advisers discussed whether patterns or trends in the types of advice needs that tended to coexist were evident and while they emphasised that there were no reliable predictors of which specific needs might occur together, they felt that it was more commonly those that were causally related that would be most likely to be identified in the same client (for example, the range of advice needs that can result from loss of income).
- The main barriers that can prevent or restrict the identification and support of multiple advice needs included communication difficulties, staff shortages, the remit of the specialist Adviser being too narrow, the formal and regulatory processes surrounding certain types of interactions with clients, and (from the clients' perspective) a lack of awareness of which topics CAB can advise on.
- The main enablers that help facilitate the identification and support of multiple advice needs included providing a safe and non-rushed environment for the client to discuss their needs, the Adviser being non-judgemental and emphasising the independence of the CAB, and the diligence of the Advisers which meant they go 'above and beyond' to help support their clients' advice needs.
- Some factors could serve as either barriers or enablers to identifying and supporting multiple needs and these included staff training and expertise, the client's willingness to divulge information, the contact methods available to clients, and the trust and rapport built up between the client and Adviser.

4: Suggested improvements to facilitate earlier intervention

Advisers were asked for their views on what could be changed to help move to a more preventative approach to clients' advice needs, or at least, an earlier intervention model of support. Client interviewees were also asked what could have been changed that might ensure people with multiple advice needs receive the right support at the right time, and whether they themselves felt they had approached CAB at the right time.

4.1: Advisers' and clients' perceptions of earlier intervention

Most Advisers felt that earlier intervention was important, and this was particularly true of the initial 'deciding to approach CAB' phase of the client journey where it is often the case that the earlier clients seek help, the easier it is to resolve a problem and prevent it developing into multiple problems, as one Adviser explained using debt as an example:

“Debt is the thing that I would say, there is a bottom drawer syndrome [...], if they hide them from sight it's not a debt anymore and it's almost like it doesn't catch up until they get this letter from a creditor that is going to take further action and then they decide to come [to CAB]. Often the thing you don't say to them but the thing in your head is, 'If you'd only come six months ago, if you only came a year ago, it would have been so much easier to deal with,' but that's not the issue at the time, you've just to get on and then cover it.”
(Adviser focus group participant)

Another Adviser also emphasised the importance of early action on the part of the client and felt that any awareness raising activities should focus on getting that message across:

“One of the things in that awareness campaign should also be, 'Act fast,' we need to get clients to recognise that the sooner they act the smaller the problem will be and that is a mantra that should be on our lips, on our websites, on our social media all the time, everywhere, and it should be a unified approach.”
(Adviser focus group participant)

Most clients we interviewed also supported this view on the importance of acting early. Although many clients we spoke to felt they had sought advice from CAB at the right time, it is notable that most of these had been previous CAB clients and therefore already knew about their services. It was also noted by some that where benefits applications are concerned, it sometimes does not help to get advice and start the application process too soon as in some instances (such as redundancy) the chances of being eligible will increase as time passes (for example, once any redundancy pay has been used). Several interviewees did indicate that they wished they had approached CAB earlier, and this was particularly the case where they had discovered they were eligible for benefits or financial support that they were not previously aware of as an option for them (e.g. PIP, Council Tax Reduction, etc.) and had perhaps missed out on entitlements from these sources because of this.

At one of the Adviser focus groups there were some concerns expressed about focussing too much on an early intervention model. Further discussion with this group highlighted that their concerns were rooted in their assumption that it referred to earlier intervention *once clients are 'in the system'*, rather than referring to earlier intervention in terms of *encouraging an earlier approach to CAB* where this might be beneficial. Advisers at this group were concerned that the emphasis might be on getting issues resolved more quickly once the client has approached CAB. They felt that this might set false expectations about the speed of resolution that CAB can offer where restraints such as clients not being forthcoming with the information that is needed, relying

on other external organisations and agencies to help resolve issues, or the various procedures, processes and regulations CAB must adhere to which mean that certain types of problems cannot be resolved quickly.

4.2: Suggestions relating to awareness raising

There was relatively broad agreement across Advisers and among many of the clients we interviewed that more awareness raising was needed and could be important in working towards earlier intervention. Advisers and clients felt it was important to ensure that the public were aware of what CAB can do to help (and Advisers also mentioned the importance of raising awareness among other organisations and services as well as the general public), which problems they can deal with, how to contact them and who can contact them (i.e. anyone).

There was anecdotal evidence relayed at all three Adviser focus groups about the misconceptions and lack of awareness of CAB that exists among the public and among other organisations and services. Figure 5 presents some quotes from Advisers who took part in the focus groups which illustrate how lack of awareness can be a barrier to earlier intervention unless these perceptions are addressed.

Figure 5: Quotes from Advisers to illustrate misconceptions and lack of awareness of CAB



There was therefore general consensus among Advisers and clients that more awareness raising and (among Advisers only) actions to address misconceptions are required if we wish to encourage earlier approaches to CAB and hence earlier interventions.

This awareness raising seemed to have potential to operate on two levels:

- 1) **Raising general awareness and promoting the existence of CAB**, what it can do, the range of needs it can support, and the different ways it can be contacted. This level of awareness raising could also address some of the misconceptions about CAB discussed above.
- 2) Within that messaging, or separately from that messaging, **promote the notion of acting faster** and that it is often the case that the sooner advice is sought, the less likely it is that issues will escalate and/or become multiple problems.

While general awareness raising is likely to increase the number of clients but might not necessarily result in earlier intervention, participants in both the focus groups and interviews indicated it does have potential to do so since being more visible and more in the forefront of people's minds, might make those with advice needs more likely to contact CAB as soon as the advice need arises. If the awareness raising can also address some of the misconceptions about CAB, this might also encourage an earlier approach rather than potential clients delaying making contact with a service that they think is 'not for them' or will cost money. Some of the clients we interviewed indicated that they saw an advertisement for CAB which prompted them to make contact, even though in some cases they had been previous clients of CAB and so already knew about the support it could offer. This suggests that awareness raising activities might help trigger an earlier approach to CAB for those clients who are likely to have eventually contacted them anyway (for example, because they are a previous client).

The ideas participants shared on how to raise awareness were as follows:

Promote the holistic advice message: It was apparent in the Adviser focus groups that a real strength of the CAB network was the holistic nature of the advice it can offer and that this is its unique selling point. Advisers felt that this should be emphasised in any awareness raising to help assure clients that CAB is the right place to turn to with their problems whether single issues or multiple advice needs. One Adviser expressed this as follows:

“ I think we're the only place where you can get 16 topics of advice, you go to Shelter for housing advice, you go here for this advice, you can come to CAB and it's all under one roof. We can help you with lots and lots of problems, it's like a one-stop shop for sorting out your life if you've got multiple issues that you need help with. That is quite unique in the service and maybe that needs to be advertised more or emphasised more. ”

(Adviser focus group participant)

Also on this topic, when we asked clients during the interviews what were the advantages or disadvantages of being able to seek advice on multiple issues from CAB, by far the most frequently cited advantage was the holistic nature advice they could offer, with many clients indicating that they appreciated being able to contact just one organisation and being assured that the support offered took into account the full range of support options available to them, and would be based on accurate information. One client described this as follows:

“ I needed concise information, the right information, quickly. A one stop shop, yes it is. You could argue, how can the Advisers know so much about so many things? Well, they're trained and they've got the information and resources at their fingertips. [...] That's four instances I've asked their help over three different topics, and I've got information about all three topics. ”
(Client interviewee)

More social media engagement: Advisers and clients felt that messages on social media platforms such as Twitter, Facebook and Instagram might help to raise awareness and possibly reach demographics that had previously been unaware of CAB and how it can help. No one felt that advice could or should be offered via social media, but as a means of awareness raising it was felt that this might be an effective tool to employ. One Adviser summed this up as follows:

“ The pandemic was a great way for giving us all a kick up the backside and saying, 'How do we make ourselves more visible and more accessible?' and that's what we're looking at. Going into different social media types which can be very, very challenging, we do say on Facebook, 'Hello, we're here,' but we would never, ever give advice on Facebook or Twitter or any form of social media but we're just raising our awareness. Then it's a case of we can do it by phone, we can do it by email, everything remains fully confidential, but just improving our visibility whether that's [as] a full organisation or individual branches. ”
(Adviser focus group participant)

Television / radio / press advertising: One Adviser also felt that television advertising might be effective and might help raise awareness among those who are less likely to be users of social media. Some of the clients also suggested more advertisements on TV, radio or in newspapers might be helpful. Two of the clients we interviewed mentioned that a TV and/or radio advertisement had prompted them to contact CAB, so there was some evidence that this could be effective.

Improve the CAB web presence: It was suggested by Advisers that a better web presence might be helpful in securing earlier intervention since it would prevent 'false starts' in getting advice needs dealt with. For example, where someone has debt advice needs, if they conduct a web search, they are likely to return results from trust deed companies before CAB appears (or CAB may not appear at all) and this is not always the most appropriate way to resolve the problem.

Several of the clients we spoke to indicated that they had conducted a web search before contacting CAB, and while some said CAB showed up near the top of their search results, hence their reason for turning to them, others indicated that they had consulted other web sources but had found the information confusing to navigate and had struggled to find the right support or confirm the right course of action for them. One client mentioned that it is not immediately obvious on Google web results if you are accessing a Scottish CAB website or an England and Wales based CAB website, this meant she had filled in a contact form for England and Wales and was told she would have to reapply to a Scottish based CAB, thus delaying her access to advice. Greater clarity as to the jurisdiction of the respective Citizens Advice websites might therefore be

needed⁶. Also on the topic of the CAB web presence, one client suggested that an online chat option or even publicly visible chat rooms might encourage people who prefer not to use the phone or face-to-face contact methods to seek advice from CAB, or to at least make a start on their journey towards getting advice. Although they did admit that this would not appeal to everyone and in every situation (for example, where advice needs are particularly sensitive or need a degree of privacy).

More outreach work in the community: This suggestion was raised at all three Adviser focus groups and it was felt that it could maximise on the knowledge the local CABs have of their areas and which demographics are not using CAB and could target the outreach work at those areas and demographics. Outreach work could be carried out in local community centres, schools and parents' associations. It was acknowledged by some, however, that this sort of activity requires staff to be away from CAB for some length of time, and when many CABs are short-staffed and when they could not be certain of the likely effectiveness of these sorts of activities, it was difficult to assess how worthwhile they might be.

Raising awareness among and working more closely with other organisations: At one Adviser focus group it was suggested that better awareness and closer working relationships with other services, agencies and organisations might be helpful in encouraging earlier intervention. It was hoped that by raising the profile of CAB with organisations and services that also offer support to people, clients with advice needs might get referred earlier and more appropriately to CAB. One specific suggestion on this topic was to offer joint training sessions for staff alongside other support services and agencies so that staff members across the organisations better understand their respective roles. Related to this was a suggestion from one Adviser that even within the CAB network, there needs to be a more unified approach with better communication and cooperation between CABs so that even though CABs in different areas exist as different charities, they can still draw together to present a consistent message and service to clients.

4.3: Other suggestions to help work towards earlier intervention

Participants also gave some suggestions that might help work towards and earlier intervention model of support which did not relate directly to awareness raising and promoting CAB, these are discussed below.

Continue to offer a blended approach to contacting CAB: Some Advisers indicated that the pandemic had opened up new client groups to CAB, perhaps because of the range of issues that resulted from the pandemic, but also potentially because of the increased accessibility of advice from CAB with telephone, email and online consultations being widely offered. This was also mentioned by some clients we spoke to who acknowledged that people have different preferences for contact methods with some feeling more comfortable with remote methods such as phone, email and online formats, while others favour face-to-face consultations. This led both Advisers and clients to suggest that this mixed contact methods approach should be maintained even after the lifting of all Covid-related restrictions since it provides access to those who might not otherwise be willing or able to attend a CAB in-person, and it also provides the ability to access CAB at a point to suit the client, which may mean that they approach CAB earlier than they might have done if they felt the only way to receive advice was to go to their local CAB in-person.

⁶ Note that this may now have been resolved, a web search on CAB undertaken by our researchers in March 2022 revealed that before entering the website a pop up box asks which country you are seeking advice from / about.

Some of the Advisers and clients we spoke to were keen to stress that pushing too far down the online contact route could disadvantage some client groups, especially those without access to the relevant technology or who are just not comfortable or familiar with technology, one client who was discussing the need to continue to offer face-to-face as well as remote contact methods for CAB explained:

“ People a little more elderly than myself, seventy plus bracket, might have struggled a bit more to navigate the technology side and operation of the iPad or computer, and accessing services via the web. [...] But there's definitely a glass ceiling where people are excluded because of their age, and for them that isolation is probably amplified because they feel like everyone else can and is doing it. ”

(Client interviewee)

Address or manage expectations in terms of the length of wait between first contact and first full consultation: When asked what could have been changed to help them access support at the right time, several clients indicated that they had waited longer than expected between making first contact with CAB to request support and having the first full consultation with an Adviser. While a few were impressed by how quickly they heard back from an Adviser after their initial contact, others reported waiting weeks before their full consultation and sometimes their circumstances had changed between their initial enquiry and first consultation. There were some clients who said that this did not cause them any significant problems and that they themselves appreciated that their enquiry wasn't urgent, but others felt that the wait added to the pressure they were under. It was suggested that clients should be warned when first making contact how long they might have to wait before receiving their full consultation, however, other clients we spoke to indicated that they had been told how long it would take so were fully aware of this. There were also indications that an element of priority was being placed on enquiries in some instances which clients appreciated. For example, one client had a one month deadline for submitting a Disability Allowance application and having noted this during the triage call, the CAB ensured that she received her full consultation one week later to allow enough time to meet this deadline. Many of the clients who commented on the long wait between their initial enquiry and first full consultation explained that since they had made contact during the Covid-19 pandemic, they completely understood that the CAB service was under pressure with increased demand, staff shortages and having to adapt to remote methods of contact and therefore did not feel this would deter them from using the service in future.

Key points on suggested improvements to facilitate earlier interactions:

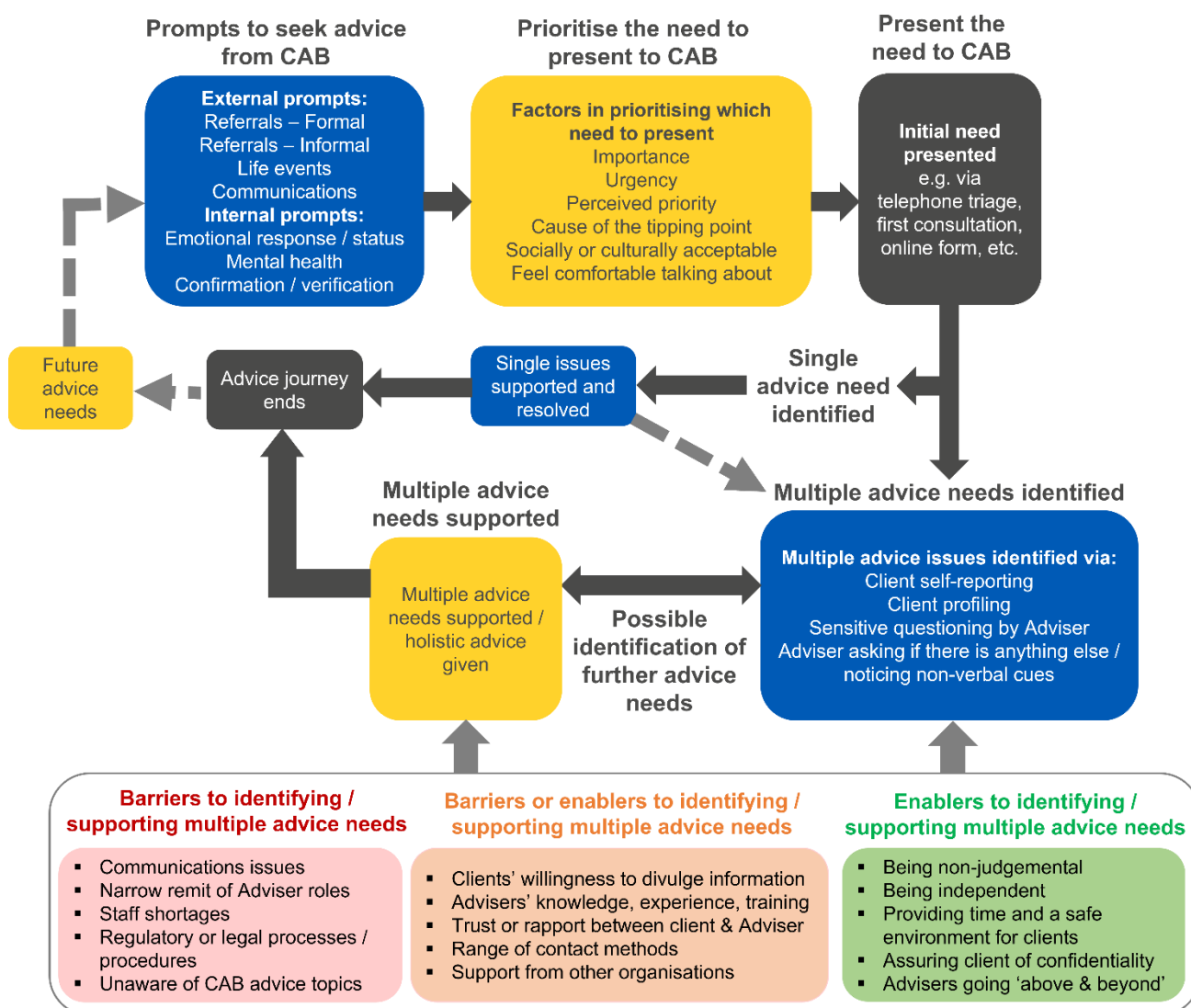
- Advisers and clients agreed that in order to secure earlier intervention for and even the prevention of multiple needs, there needed to be a lot more awareness raising of what CAB does, how it can help with a wide range of advice needs (including those co-occurring) and to address some of the misconceptions about CAB which can prevent people from using it.
- Advisers felt that the focus of awareness raising needed to be on trying to bring forward the initial point in the advice journey where a client makes the decision to approach CAB, in other words, emphasising the need to act fast when problems arise. While some clients we interviewed indicated that they had sought advice from CAB at the right time, others wished they had approached CAB earlier than they did.
- Some clients suggested that the wait between their initial enquiry and receiving their first full consultation was too long and, while some acknowledged that seeking support during the Covid-19 pandemic may have been a reason for this delay, reducing the waiting time and / or managing clients' expectations about how soon they will have their consultation might be helpful in addressing issues of earlier support and intervention.
- Specific suggestions for ways of raising awareness included promoting the CAB network via social media platforms and television, radio or press advertisements, improving CAB's web presence, undertaking outreach work in the community, and raising awareness among other organisations, services and agencies as to what CAB does.
- Advisers and clients indicated that the mixed methods of contact available to clients (largely as a result of the Covid-19 pandemic) should be retained since these served to broaden access to CAB's services, but some stressed the importance of retaining face-to-face contact methods for those less comfortable with using remote methods or with no access to the required technology.

5: What does the advice journey look like?

Based on the opinions and experiences of Advisers and clients who took part in this research, we have been able to form a picture of the advice journey that clients with multiple advice needs might travel. We have also identified some of the contextual factors that might influence the various stages of the journey and some of the enablers and barriers to an effective advice journey.

Figure 6 presents a visualisation of the advice journey based on the content of the focus groups and interviews. It is important to note that one of the underlying messages evident in the conversations with Advisers was that there were few 'standard' or 'typical' clients and therefore few standard or typical advice journeys. But through the course of the focus group discussions we were able to establish what the Advisers felt were the key components of the journey in terms of the decision to approach CAB, the process of identifying and advising on multiple advice needs and the barriers, enablers and other contextual factors that might influence the nature of the advice journey. The client interviews also confirmed this understanding of the advice journey and contributed some additional factors.

Figure 6: The client advice journey based on this research



As Figure 6 shows, the journey begins with some form of **prompt which makes the client decide that they need to seek advice**. As discussed in section 1.1 of this report, these prompts can be external to the client (e.g. something happening to them) or internal to the client (e.g. their emotional response to their situation), or it can be any combination of these prompts which finally triggers a decision to seek advice.

Advisers indicated that the majority of their clients will present with one initial advice need but it will transpire that they have multiple advice needs. Some of the client interviews confirmed that there were sometimes additional needs that they were not aware of (or at least, were unaware that they needed or could be offered support with) other than those they initially presented. This gives rise to the second stage in the advice journey which is identified in Figure 6 and discussed in more detail in section 2.2 of this report: **prioritising which need to present to CAB**. As is summarised in Figure 6, deciding which need to present initially can be influenced by a range of (often interacting) factors including perceived importance or urgency, the cause of a 'tipping point' for the client, the extent to which they find the issue socially or culturally acceptable or how comfortable they feel talking about it.

The advice **need will then be presented to CAB** via an initial contact point such as a face-to-face consultation, completing an online form or a telephone message or triage.

Where the initial presenting need is identified as the *only* need after further consultation with an Adviser, this need will be supported or resolved, and the client journey might end there. However, there is still the opportunity for **multiple needs to be identified** at this stage, hence the dotted line in Figure 6 linking 'single issues supported and resolved' with 'multiple advice needs identified'. The dotted line indicates that not all clients will follow this route.

Multiple advice needs are identified through a range of methods as listed in Figure 6 and discussed in more detail in section 3.1 of this report.

Once identified, the multiple advice needs will result in the **provision of holistic advice and working towards resolving the issues** identified. A double headed arrow is shown in Figure 6 between the stages of identifying and then supporting multiple needs; this indicates the extent to which this might not always be a direct and linear stage in the journey. For example, not all advice needs will necessarily be identified at once and in their efforts not to overwhelm the client and deal with priority issues first, the Adviser might deliberately support and advise on multiple issues in a more incremental way, choosing to go back to identifying further needs once other needs have been supported.

Once multiple advice needs have been supported and resolved, this represents the **end of the client journey**. However, there is the possibility of the client having **future advice needs** and turning again to CAB for support, therefore Figure 6 represents this possibility and returns the client back to the initial 'prompt to seek advice' stage of the client journey.

Figure 6 also represents the various **barriers and enablers** which can influence the identification and support of multiple advice needs; these are discussed further in section 3.3 of this report.

Key points on the client advice journey:

- The focus groups and interviews helped to identify key stages in the client advice journey and illustrated how the journey was not always travelled in a simple, linear manner, especially where multiple advice needs were present.
- Key stages in the advice journey for clients with multiple advice needs were: the prompt to seek advice, prioritising which need to present to CAB, presenting the need to CAB, the identification of multiple advice needs, the provision of holistic advice on these needs (with scope to move between the 'identification' and 'support' stages more than once), the advice journey ends. The client may have future advice needs and therefore return to the initial prompt stage of the journey.
- The focus groups and interviews also identified the barriers and enablers to identifying and supporting multiple needs which also have an influence on the nature of the client advice journey.

6: Client satisfaction

At the end of the client interviews, we asked three general client satisfaction questions. These were asked of all 26 clients we interviewed and the questions were read word-for-word from the topic guide.

The questions and response options were as follows:

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

- Very satisfied
- Satisfied
- Dissatisfied
- Very dissatisfied
- Don't know

2. On reflection, did the service provided by CAB meet your expectations?

- Exceeded expectations
- Met expectations
- No
- Don't know

3. Would you recommend the CAB service to others?

- Yes
- No
- Don't know

Figures 7 to 9 below show their responses and indicate positive opinions of CAB from the majority of clients we interviewed. Just two clients gave 'dissatisfied' responses to the overall satisfaction question and of these, one client based this on their perception that the advice they had been given on benefits eligibility had been inaccurate, while the other felt that when they have approached CAB, they have often waited too long for or did not receive a call-back.

In terms of the expectations question, there was again relatively high levels of positive responses, and some of the clients who responded 'met expectations' told us that they did not give an 'exceed expectations' response because they had very high expectations of CAB anyway, often based on their previous good experiences, or because they felt their advice needs were very straightforward and therefore offered little opportunity to exceed expectations. Of the two clients who said the service 'didn't meet expectations', one was the same client who had given a dissatisfied response to the overall satisfaction question and had reported an absence of or delays in receiving call-backs from CAB, the other was a client who had answered 'satisfied' to the overall satisfaction question but explained that the CAB service hadn't met her expectations because after being told she may be eligible for PIP, she had needed and expected help filling in the PIP application form, but this hadn't been offered on this occasion.

All but one of the clients indicated that they would (and several said they already had) recommend CAB to others. The one client who answered 'no' to this question, was the client described above who was disappointed that, in this instance, the support offered by the Adviser didn't extend to helping her complete her PIP application form, although this is something that CAB advisers regularly help clients with.

Figure 7: Client satisfaction: number of interviewees giving each response

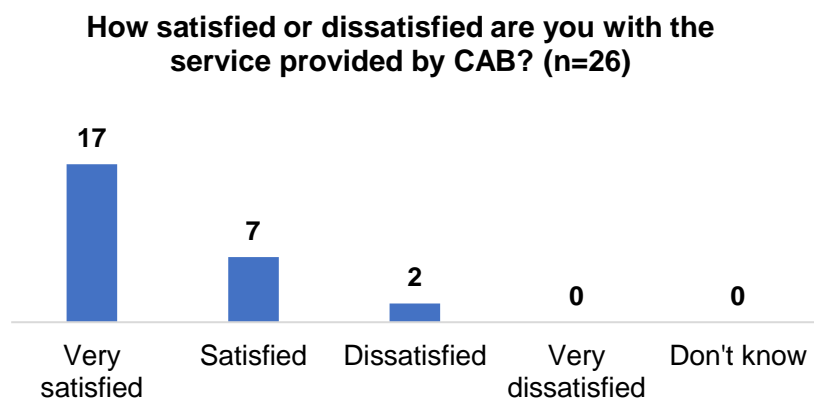


Figure 8: Whether the service met client expectations: number of interviewees giving each response

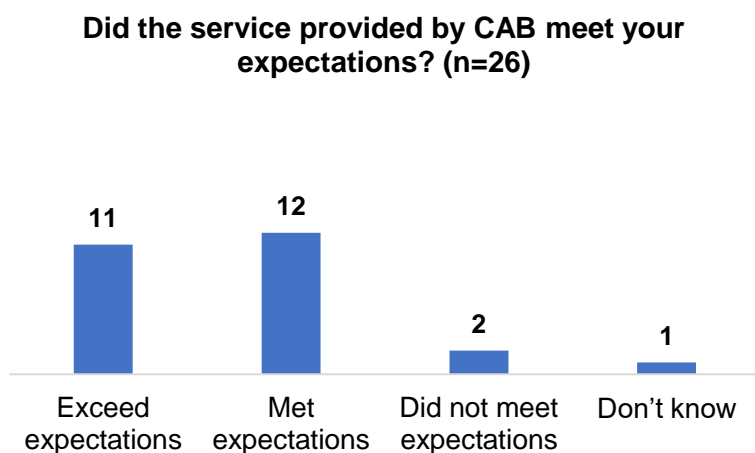
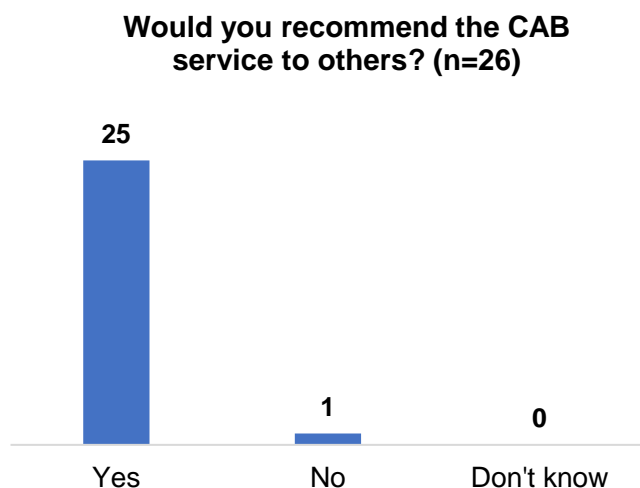


Figure 9: Whether the client would recommend CAB to others: number of interviewees giving each response



Key points on client satisfaction:

- Overall, most of the clients we interviewed had positive perceptions of CAB as expressed across the three client satisfaction questions we asked at the end of the interview. Just three clients gave one or more negative responses across the three questions and these referred to one-off instances where a specific aspect of the service had not lived up to expectations rather than overall dissatisfaction with CAB, and only one of these three clients felt that their experience meant they would not recommend CAB to others.
- Eleven of the 26 clients interviewed reported that CAB had 'exceeded' their expectations and some of the 12 clients who said that CAB had 'met' their expectations indicated that they had not given an 'exceeded' response because they felt their needs were relatively straightforward, or because they already had very high expectations of CAB.

Appendix 1: The Adviser focus groups topic guide

A copy of the focus group topic guide used during the Adviser focus groups is presented below.

Introduction

[All participants will have received an email confirming the date / time of the focus group and within this we will include the relevant information on privacy, data handling, who to contact with queries, rights to withdraw their data, etc. so all that is needed is a brief recap at the beginning of the group.]

Thank participants for joining the focus group.

Introductions.

Brief details of:

- Purpose of research
- Data handling / confidentiality
- What the focus group will involve (approx. one hour, happy for people to chip in as they wish, no need to answer any questions they don't feel able or comfortable answering, etc.).

1. Deciding to seek advice from CAB

1.1 Thinking about **new clients** rather than repeat or follow-up clients, as far as you are aware, what might prompt a client to proactively seek advice and make an initial approach to a CAB? And which, if any, are the more common prompts?

- Prompt: Reaching a crisis point / needing to know their rights or where they stand / an unsuccessful approach to another organisation or agency / being told to approach CAB, etc.

1.2 Are you aware of trends or patterns in the **nature of these prompts** and the **type of advice** need that clients present with, or with the **type of client (client characteristics)**?

- Prompt: For example, would someone presenting with a benefits advice need often have been referred to you by another organisation or agency? Or would someone with a debt advice need usually have reached a crisis point and turned to CAB? Or someone in need of immigration or asylum advice being threatened with removal? Etc.
- Prompt: In your experience, to what extent (if at all) do **clients with certain characteristics have different types of prompts or different thresholds in terms of actively seeking advice**? E.g. younger vs. older people, certain ethnicities or cultures having different prompts / thresholds for seeking advice, etc.

2. Presenting the need to CAB

2.1 How frequently do your new clients come to you and seek assistance with **just one need initially**?

- Prompt: Would you say most clients present just one need initially? If not, roughly what proportion?

2.2 Of these clients who approach you with **one initial need**, roughly what proportion turn out to have **multiple** advice needs?

- Prompt: Would you say most clients, about half of clients, a few clients, etc?

2.3 How do clients who present with one need initially but actually have multiple needs, usually **prioritise the need** that they present to CAB initially?

- Prompt: Would this usually be their perception of **magnitude** of the problem, or perhaps **consequences** of not getting that problem solved, or perhaps the **impact** of unresolved problems **on others** rather than themselves (e.g. on family members), etc.?
- Prompt: Are there certain **types** of problem that are **more commonly presented as the initial 'one' advice need** to CAB when in fact there are multiple advice needs? (i.e. is there in any sense of a hierarchy of advice needs with those at the top being the likely triggers that prompt an approach to CAB, but those lower down being underlying and sometimes interrelated advice needs that aren't initially being prioritised – or even recognised – by the client?)

2.4 How often do you find **clients themselves acknowledge that they have more than one need** in their initial approach to CAB? And when they do present with multiple needs, are these usually **interrelated** (or at least, does the client recognise them as interrelated)?

- Prompt: Does the **client** acknowledge in the initial approach that they need help on more than one issue, and if so, **how common is this** and would it usually involve needs that they feel are **connected** (e.g. lost my job so need advice on benefits, and have got into debt so need debt management advice).

3. Identifying multiple needs

3.1 Thinking about those instances where a client approaches CAB with one initial advice need and it transpires that they actually have multiple advice needs, typically, **when** are those multiple advice needs identified?

- Prompt: Would this usually be in the **initial** consultation? Or is it more often in any **follow-up** consultations? Or does this vary, and if so, are there any patterns or trends in this variability, for example, are there **sub-sets of needs that are commonly identified together in the first consultations**, and other types of need that typically **would not come to light until a later stage** in the advice journey (perhaps during a follow-up consultation). Or might this vary according to **client characteristics**, for example, are older people more or less likely than younger people to uncover multiple advice needs in an initial consultation?

3.2 Again, thinking about when a client approaches CAB with one need but turns out to have multiple needs, **how** would the multiple advice needs usually be identified?

- Prompt: Would this usually be through discussion with the Adviser and **the Adviser** uncovering further advice needs, or would it be through **the client** going on to ask about other needs?

3.3 In your experience, what is the nature of any commonality across multiple needs? Are there certain **groups of need 'types' that commonly coexist**, or are there **sequences of needs** that

you have seen frequently in other clients and therefore might expect to be uncovered as the client's advice journey progresses?

- Prompt: If there is commonality, please give examples of sequences or clusters of advice needs.

3.4 To what extent do you currently feel satisfied that you are able to **identify** multiple advice needs at an early stage? What, if any, **barriers** exist to you identifying multiple advice needs?

- Prompt: If *not* satisfied that they can identify multiple needs early enough - **how could this be improved** and are there **certain client types** or **advice need types** across which **earlier intervention** might be particularly desirable or feasible. Do they feel they have an adequate understanding of the coincidence of certain needs. Or the likelihood of certain client types / characteristics having multiple needs.
- Prompt: If they *are satisfied* – what, if any, **enablers** to identifying multiple needs are there (i.e. any contextual factors that make it easier to identify these, any areas of their own skills and experience, working practices or procedures that have facilitated this, etc.)?

4. Advising on multiple advice needs

4.2 To what extent do you currently feel satisfied that you are able to effectively **support / advise on / resolve** multiple advice needs? What, if any, **barriers** exist to you dealing with multiple advice needs?

- Prompt: If *not* satisfied - perhaps lack of time with each client, respect for client's privacy / not wanting to probe too far beyond the presented needs, feeling unable to effectively intervene and support where there are multiple issues (if so, why?)
- Prompt: If they *are satisfied* – what, if any, **enablers** to supporting multiple needs are there (i.e. any contextual factors, any areas of their own skills and experience, working practices or procedures that have facilitated this, etc.)?

5. Suggested improvements

5.1 What could be changed / improved to help move to a more **preventative approach**, or at least, **an earlier intervention model of support**? This might be within your CAB, more widely across all of CAS, or at the wider local / national policy level

- Prompts: How could clients be encouraged to seek support at an earlier stage? What impact might this have on multiple advice needs?

Appendix 2: The focus group availability and consent form

The content of the online availability and consent form is present below. Note that this was an online form and what follows presents the content but not the exact formatting of the online form.

CAS Focus Groups - Availability and Consent Form

Thank you for volunteering to take part in a focus group that Seymour Research has been commissioned to conduct on behalf of Citizens Advice Scotland (CAS).

The purpose of the focus group is to find out more about your experiences as a CAB Adviser, with particular focus on identifying and handling multiple advice needs. This will help CAS to develop an understanding of the inter-related and holistic nature of the advice provided through the CAB network.

Please complete this form to indicate your availability to participate in a focus group and to give your consent to take part in this research.

Please refer to the [Participant Information Sheet](#) to find out more about the research, what participation in the focus group involves and how we will handle and store your data. If you have any questions about anything in the Participant Information Sheet or any other aspects of this research, or if you would like the Information Sheet provided in an alternative format, please contact [Kathy Seymour](#).

Please click or tap 'Next' to complete this form.

Availability to take part

The focus groups will last approximately one hour and will take place on 2nd, 3rd, 4th, 8th or 9th November 2021. They will be conducted online via Zoom.

We will be holding three focus groups with a maximum of six Advisers in each.

You will only be asked to participate in one focus group, but *please indicate any time slots in which you might be available* to participate, we will then select the times based on the availability of Advisers and will contact you to let you know if you have been selected and if so, the date and time of the focus group.

We are sorry but it might not be possible to allocate everyone to a focus group due to availability.

Please indicate below which dates and times you would be available to participate in a focus group by ticking any time slots that you could do.

The times denote the start times of the groups, each group is expected to take approximately one hour, therefore if you indicate that you are available for, say, a 10:00 am focus group, this will take place from 10:00 to 11:00 am.

	9:00 am	10:00 am	11:00 am	12:00 pm	1:00 pm	2:00 pm	3:00 pm	4:00 pm	5:00 pm	6:00 pm
Tues 2nd Nov	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Weds 3rd Nov	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Thurs 4th Nov	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mon 8th Nov	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tues 9th Nov	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you are **not** available on any of these dates, please accept our thanks for your interest in participating in a focus group, but on this occasion we will not be able to allocate you to a group, please exit this form by closing your browser window.

Consent form

We need your consent to participate in this research. Should you wish to participate in a focus group, please consider the statements below.

There are 8 statements, please tick each statement to indicate that you agree.

This confirms that you are willing to participate in this research, however you are reminded that you are free to withdraw your participation at any time before the production of the project report. If you haven't yet done so, you can view the Participant Information Sheet by clicking / tapping [here](#) (this will either open in a new window or appear in your downloads, depending on your browser settings).

If you have any questions, please contact [Kathy Seymour](#). If you **do not** wish to agree to the statements and give your consent to participate, please exit this form by closing your browser window.

The 8 statements are shown below, please click/tap 'I agree' to confirm your agreement with each one

	I agree
1. I confirm that I have read the Participant Information Sheet dated October 2021 for the above study, or it has been read to me. I have had the opportunity to consider the information and ask questions.	<input type="radio"/>
2. I understand that my participation is voluntary and that I am free to stop taking part in the study at any time without giving any reason and without my rights being affected.	<input type="radio"/>
3. I understand that my data will be securely stored by Seymour Research and will be permanently deleted one year after the project report is submitted, and that CAS will receive an anonymised transcript of the focus group (in which no participants or other individuals will be identifiable), which will be stored in accordance with CAS's policies on data protection and retention.	<input type="radio"/>
4. I understand that I can access the information I have provided and request destruction of that information at any time prior to production of the project report (late November 2021). I understand that following this date, I will not be able to request withdrawal of the information I have provided.	<input type="radio"/>
5. I agree to the focus group being audio and video recorded.	<input type="radio"/>
6. I understand that the researcher will not identify me in any publications and other study outputs using personal information obtained from this study.	<input type="radio"/>
7. I understand that any quotes (exact words) used from this study in any reports or outputs will be completely anonymous and that I will not be identifiable as the provider of the quote(s).	<input type="radio"/>
8. I agree to take part in the study.	<input type="radio"/>

Once you have agreed with all 8 statements, please tap or click 'next' to continue.

Please add your name, email address and date to the statement below to confirm that you give consent to participate in this research:

I confirm that I wish to participate in this research

First name: _____

Last name: _____

Email address* _____

Today's date (dd/mm/yyyy) _____

* Your email address will be used only for the purposes of contacting you about the focus groups, for example, to confirm the date and time and provide the Zoom link. We will not use your email address for any other purpose and will not share your details with anyone outside of the Seymour Research team.

About you

To help us ensure we get a good representation of different CABs and levels of experience, please provide the information below

Which CAB are you based at?

Approximately how long have you been a CAB Adviser for?

- ☐ Less than one year
- ☐ 1 to 5 years
- ☐ 6 to 10 years
- ☐ More than 10 years

If there is anything else you would like to tell us about your potential participation in a focus group, please do so below:

Thank you for completing this form and for your interest in taking part in a focus group.

We will be in touch shortly to confirm whether you have been allocated a focus group place and if so, when this will be.

Appendix 3: Participant Information Sheet – focus groups

The content of the Participant Information Sheet sent to each person who volunteered and was offered a place in a focus group is presented below. This was also available to view and download as a clickable link from the online availability and consent form.

Citizens Advice Scotland - Adviser Focus Groups

Participant Information Sheet

Introduction

The online focus groups are being conducted by Seymour Research Limited (an independent research consultancy) on behalf of Citizens Advice Scotland. Seymour Research has been asked to undertake these focus groups as part of a wider research project to help CAS gain a deeper insight into the holistic nature of advice provided by Citizens Advice Bureaux in Scotland. There will be three focus groups with CAB Advisers and you are asked to participate in one of these. As well as the focus groups, there will also be an analysis of the data held in the CAS client database and a series of one-to-one telephone interviews conducted with clients.

About the research

The aim of this research is to develop an understanding of the inter-related and holistic nature of the advice provided through the CAB network, and of the 'co-incidence' of different types of advice for different types of clients. We hope the insights generated will help CAS to understand the different issues brought to the network and to demonstrate the 'families' of advice issues, how they are inter-related and the cumulative impact these have on clients. Ultimately, this research might provide an evidence base that can be used to influence government and other policy makers to think more systematically when making policy decisions.

About the focus group

The focus group will be conducted **online** using **Zoom** and there will be a **maximum of six CAB Advisers** participating in each group and one facilitator (Kathy Seymour from Seymour Research) running the focus group.

The focus group will take approximately **one hour** and will cover aspects of your experiences of the 'advice journeys' that clients might travel, with particular focus on those with multiple advice needs. During the focus group, Kathy will ask you and the other participants to consider a series of open-ended questions about your experiences of identifying and dealing with clients' needs. You will be given time to reflect on each question, and time to explain your own views and experiences, however, you will not be asked to answer any questions you do not feel able or comfortable answering and you will not be required to identify any clients. You will also be given the opportunity to respond to points raised by other participants.

The focus group will be recorded using the in-built record facility in Zoom, this means that both the audio and video will be captured, however, **this recording will be used only by the Seymour Research team and it will not be passed on to anyone outside of Seymour Research** (CAS will not have access to the recording). The discussion will be transcribed by our professional transcriber and the transcript will be analysed by our researchers. An **anonymised** version of the transcript will be shared with key members of the project team at CAS, on this version all names will be pseudonymised (replaced with a unique, non-identifying code) and any information which may directly or indirectly identify you, a client or any other individual will be redacted (see also the section below on data handling and security). A summary report on our analysis of the focus groups will be provided to CAS. No participants will be identified in any reports produced as a result of this research.

This research is being conducted within the Social Research Association's Research Ethics Guidance (February 2021), available [here](#).

Your participation in the focus groups

Your participation is **entirely voluntary**. You can **refuse to participate**, you **do not need to give a reason** to refuse to participate, and refusal to participate **will not have any consequences** for you or your rights. After you have participated, you can decide to withdraw your data from this study at any time up to the production of the project report. Should you decide to withdraw your data after taking part in a focus group, please contact Kathy Seymour by 30th November 2021 at the latest using the contact details provided at the end of this document.

We ask that you ensure the following are in place for you to participate in the focus group:

- That you have access to a suitable device (e.g. a laptop, computer or tablet) with speakers and a mic (or headset) and with a webcam or built-in camera, a good internet connection at the time of the focus group and that you can join the focus group via Zoom (an invitation to the Zoom meeting will be emailed to you a couple of days before the focus group).
- That you can join preferably via **both audio and video** from a fairly quiet location. You are welcome to blur out or change the background on your video feed if you wish, instructions on how to do this are [here](#).
- That you can stay for the entire duration of the discussion (one hour).

Data handling and security

All data collected during this project will be handled and stored in line with the Data Protection Act 2018 and the General Data Protection Regulation (GDPR). We will be collecting a small amount of data about you (e.g. your name, contact details and the CAB you are an Adviser in) for the purposes of selecting participants for the focus groups and communicating with you about the focus groups. The responses you give during the focus group will be recorded and transcribed and used by the Seymour Research team for the purposes of analysing the overall findings and providing CAS with a summary report on the findings. The transcripts of the focus group discussions will be anonymised and the anonymised version will be made available to a small number of CAS staff, these are those members of staff directly involved in the overall research project. In this transcript, all participants' names will be pseudonymised (i.e. replaced with a unique code that will not identify you), and any information that may directly or indirectly identify

you or any other individual will be redacted from the copy of the transcript that is shared with CAS. The report will not identify you or any other individuals.

Your data (i.e. your responses during the focus group discussion and any contact or background details you provide when signing up to the focus groups) will be held in password-protected files on our secure servers and will be accessible only to the Seymour Research project team, however, anonymised versions of the transcripts will be shared with some CAS team members, as described above. The data will be retained for the duration of the project and will be permanently deleted from our systems one year after submission of the final report.

Seymour Research processes personal data for research purposes in accordance with the lawful basis of 'consent'. Seymour Research is registered with the Information Commissioner's Office as a Data Processor, registration reference: ZA059471.

If you have any questions relating to data protection, handling and security, please contact Kathy Seymour using the contact details at the end of this document.

Who can I contact if I have any questions about the focus group?

Please contact Kathy Seymour if you have any questions about the focus groups and your participation (including if you are unable to attend the focus group on the day and time allocated), or about the research more generally:

Dr Kathy Seymour, Director, Seymour Research Limited.

<<Contact details>>

What should I do if I have concerns about this study?

If you have any concerns about the manner in which the study is being conducted, in the first instance, please contact the researcher responsible for the study:

Kathy Seymour, kathy@seymour-research.co.uk.

If you have a query or complaint which you feel you cannot discuss with the researcher, then you should contact the main CAS contact for this project:

<<*CAS contact details*>>

Appendix 4: The client interviews topic guide

A copy of the interview topic guide used during the client interviews is presented below.

Introduction

[All participants will have already consented to participate and received a Participant Information Sheet which includes the relevant information on privacy, data handling, who to contact with queries, rights to withdraw their data, etc. so all that is needed is a brief recap at the beginning of the interview.]

Run through the following script, or as close as possible to this script before starting:

Thank you very much for agreeing to be interviewed, I really appreciate you taking the time to talk to me today.

My name is <<name>>, I'm an independent researcher from Seymour Research, and we have been asked by Citizens Advice Scotland to interview clients as part of a wider research project.

You will have completed a consent form and seen a copy of the Participant Information Sheet which my colleague sent you, but before we begin I will very briefly recap what we are doing:

- The interview will take 30-45 minutes (depending on how much detail we discuss) and we will talk about your experiences of and satisfaction with the advice and support given by CAB.
- No one outside of our small research team will know who has taken part in an interview and you will not be identified in any reports we produce as a result of the research. You will not be asked to give lots of detail about the issues you received advice on, and you don't have to answer any questions you don't feel comfortable answering.
- We would like to record the interview and the recording will be transcribed (typed up) for us to use for analysis purposes, and an anonymised version of the transcript will be shared with the Research Team at Citizen's Advice Scotland.
- Do you have any questions before we start?

If you have been a client of CAB on more than one occasion, please answer the interview questions with reference to the more recent contacts you have had with CAB *where you received advice on more than one topic.*

[Note that participants selected for an interview had their last advice / consultation since June 2020, it is this set of advice / consultations we would like to talk about, they may have approached CAB in the past or more recently with new issues, but please encourage them to consider the advice needs which have been resolved since June 2020]

1. Deciding to seek advice from CAB

Types of issues / topics they sought advice on

1.1 We understand that you received advice from CAB on these issues:

Xxxxxxxx

Is that correct? If not, which topics / issues did you receive advice on?

[Note that if the interviewee is a repeat client, they might need prompting to think about their most recent set of contacts with CAB]

Prompts that made them seek advice

1.2 What **prompted you to seek advice** on your problem(s), what was the **'tipping point'** that made you seek support?

Which of your issues / advice needs did this tipping point relate to? (e.g. perhaps a letter from a creditor if they had debt issues)

- Prompt: These might be emotional or contextual / situational - for example, reaching a crisis point / feeling overwhelmed / concerned about the consequences of not resolving the problem(s) / encouraged to seek advice by friends, family, others / threat of further action by a third party / needing to know their rights or where they stand, etc.

Try to explore exactly **what event or feeling made them seek advice**, e.g. was there a cumulative effect whereby things built up and if so, what was the 'thing' (final straw) that made them seek advice?

Prompts that made them seek advice from CAB rather than elsewhere

1.3 What prompted you **turn to CAB** for advice, rather than some other source of support?

- Prompt: For example, an unsuccessful approach to another organisation or agency / awareness of CAB and how it can help / felt CAB had the relevant expertise to help / felt that CAB was best placed to support their multiple needs / previous CAB client / recommended to try CAB by someone else, etc.

Try to explore **exactly what made them contact CAB rather than some other source of support**, particularly with reference to them having multiple rather than a single advice needs, e.g. was it helpful to have one source of support to help with all of their issues rather than seeking support from multiple agencies / organisations.

2. Presenting the need to CAB

Method of contact

2.1 How did you make **initial** contact with CAB?

- Prompt: E.g. by phone, going into the CAB office, online, etc?
Check whether they had a telephone triage before having a full consultation with an Adviser.
Again for repeat clients remind them that we're interested only in the most recent set of contacts with CAB.

Number of issues mentioned / discussed initially

2.2 How many of the issues / topics you knew that you needed advice on did you mention to the adviser during your **first full consultation** with CAB? Was it...?

- A) **One** main issue was mentioned during the first consultation → [Go to Q 2.3](#)
- B) **More than one, but not all** of the issues I was aware of were mentioned in the first consultation → [Go to Q 2.3](#)
- C) **All** issues I was aware of were mentioned during the first consultation. → **Skip remainder of section 2, go to Q 3.1**

If they answer 'don't know' or 'can't remember', go to Q2.3 and ask the remainder of the questions in section 2 but don't push them to answer if they can't recall specific details.

Exploring why not all issues they were aware of were mentioned initially

If **one** or **more than one but not all** issues were mentioned in the first consultation, ask:

2.3 How did you **decide** which of your advice needs / issues to present to CAB at your first consultation?

- Prompt: Was this based on your perception of **importance or urgency** of the issues, or on how **comfortable** you felt talking about certain issues compared to others, or on the topics you felt CAB was most able to help you with, or the **consequences** of not getting the problem(s) solved, or the **impact** of unresolved problems **on others** rather than yourself (e.g. on family members), etc.?
- Probe a little more into **how** they prioritised, e.g.
 - If based on importance / urgency, how did they gauge / measure importance or urgency, what made that problem seem especially important / urgent?
 - if they felt more comfortable talking about certain needs than others, why was this case, e.g. embarrassed, not keen to acknowledge other problems, etc?
 - if they were uncertain whether CAB could help, what did they base that judgement on / where did they get their information on issues CAB can help with?
 - if concerned about consequences or impact of not resolving that problem, what consequences were they expecting, etc?

2.4 What, if anything, **prevented you from mentioning more issues** / advice needs at the initial consultation?

- Prompt: e.g. didn't feel comfortable talking about other issues at the time, thought that the Adviser specialised in only certain types of advice, thought that it would be best to deal

with one problem at a time, wanted to get the 'main' issue dealt with first before moving on to others, thought that you could only raise one issue at a time, concerned about running out of time at the consultation, etc.

2.5 Would you have preferred to have discussed **more of your issues initially** or are you happy with the approach you took?

If **no**, they wouldn't have preferred to raise more issues initially, → skip to Q2.6

If **yes**, they would have preferred to raise more issues initially, ask:

Would it have helped you to have mentioned more of your issues at the first contact? If so, what, if anything, **could CAB have done differently** that might have encouraged you to **raise more issues initially**?

- Prompt: e.g. longer appointment times, access to a generalist rather than specialist Adviser, raised awareness of the types of issues CAB can help with, better rapport / relationship with the adviser, clearer assurances of confidentiality, etc.

Stage at which further needs were identified

2.6 You said that you only discussed one or some main issues during your first consultation with CAB. **At what stage** were your other advice needs (i.e. those issues that you **were aware of** when you first approached CAB) identified and discussed, and **how** were these identified?

- Prompt: E.g. were they uncovered at a follow-up consultation (if so, can you recall how many consultations you had had before these other issues were discussed?), were they identified by the Adviser prompting and questioning you, or did you raise them without prompting?

3. Identifying further needs that the client may not have been aware of initially

3.1 Were any other issues requiring advice or support that perhaps you **weren't aware of** when you first approached CAB uncovered at any stage of your contacts with CAB?

If **no** – prompt to ensure that this is the case, by confirming that all of the advice they received was on issues / topics that they knew they needed help with when they first approached CAB. If so, skip to section 4.

If yes, ask:

What **type of issues** that you had previously been unaware of were identified? (e.g. benefits issues, employment issues, etc.)

At **what stage** were these identified? (e.g. at the initial consultation, during a follow-up consultation – if so, can they remember how many consultations they had had before these advice needs were uncovered?)

How were they identified? (e.g. by the Adviser conducting a benefits check, or asking questions about your situation?)

4. Advising on multiple advice needs

4.1 What, if any, **advantages or disadvantages** were there to having **one source of support** (CAB) for all of your issues / advice needs, rather than having to approach different organisations for help on different issues?

- Prompt: Did the CAB Advisers having an understanding of all of the issues you faced and how they inter-relate help with getting a more timely or more helpful resolution to the problems? Or did this hinder the resolution of issues in any way, e.g. perhaps having more problems being dealt with took longer and meant they weren't all being addressed at the same time?

5. Suggested improvements

5.1 What could be changed / improved to help ensure that **people who need advice on more than one issue** receive **the right support at the right time** from CAB?

- How could people needing help with more than one issue be encouraged to seek support at an earlier stage? What could be changed to help clients feel comfortable in turning to CAB when they need help with more than one issue?
- If there's time ask: To what extent do you feel that you sought advice at the right time? For example, with hindsight do you wish you had approached CAB sooner or later than you did, and what difference might this have made to resolving your issues? What, if anything, prevented you from seeking advice earlier?

6. Client satisfaction questions

Finally, we have 3 short questions about your overall satisfaction with CAB, I will read the question and give you a list of possible responses, please tell me which response matches your opinions:

6.1 Overall and taking everything into consideration please say how satisfied or dissatisfied you are with the service provided by CAB?

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

6.2 On reflection, did the service provided by CAB meet your expectations?

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

6.3 Would you recommend CAB service to others?

Yes	1
No	2
Don't know	3

Check whether they wanted to raise anything else relevant to having multiple advice needs identified and supported or to their overall satisfaction with CAB, but hadn't had the chance to, or whether they have any questions about any aspect of the research.

Ask participant to provide the email address they want their Amazon voucher sent to (read it back to double check) and confirm that the £35 Amazon gift voucher will be sent to that email address within 7 working days of the interview. If they don't have an email address, please take their postal address but warn them that it will need to be signed for on delivery.

Thank participant for their time and their helpful contribution to this research.

Appendix 5: Interviews consent form

The content of the online consent form for client interviewees is present below. Note that this was an online form and what follows presents the content but not the exact formatting of the online form.

Citizens Advice Scotland - Interview Consent Form

Thank you for your interest in being interviewed as part of the study Seymour Research has been commissioned to conduct on behalf of Citizens Advice Scotland (CAS).

The purpose of the interview is to find out more about your experiences as a CAB client, with particular focus on how your needs were identified and supported.

Please complete this form before your interview to give your consent to take part in this research.

Please refer to the [Participant Information Sheet](#) to find out more about the research, what participation in the interview involves and how we will handle and store your data. If you have any questions about anything in the Participant Information Sheet or any other aspects of this research, or if you would like the Information Sheet provided in an alternative format, please contact [Kathy Seymour](#).

Please click or tap 'Next' to complete this form.

We need your consent to participate in this research.

There are 8 statements below, please read these and then indicate whether you agree with each one.

This confirms that you are willing to participate in this research, however you are reminded that you are free to withdraw your participation at any time before the production of the project report (i.e. before 28th February 2022). If you haven't yet done so, you can view the Participant Information Sheet by clicking / tapping [here](#) (this will either open in a new window or appear in your downloads, depending on your browser settings).

If you have any questions, please contact [Kathy Seymour](#)

	I agree
1. I confirm that I have read the Participant Information Sheet dated February 2022 for the above study, or it has been read to me. I have had the opportunity to consider the information and ask questions.	<input type="radio"/>
2. I understand that my participation is voluntary and that I am free to stop taking part in the study at any time without giving any reason and without my rights being affected.	<input type="radio"/>
3. I understand that my data will be securely stored by Seymour Research and will be permanently deleted one year after the project report is submitted, and that CAS will receive an anonymised transcript of the interview (in which no participants or other individuals will be identifiable), which will be stored in accordance with CAS's policies on data protection and retention.	<input type="radio"/>
4. I understand that I can access the information I have provided and request destruction of that information at any time prior to production of the project report (late February 2022). I understand that following this date, I will not be able to request withdrawal of the information I have provided.	<input type="radio"/>
5. I agree to the interview being recorded.	<input type="radio"/>
6. I understand that the researcher will not identify me in any publications and other study outputs using personal information obtained from this study.	<input type="radio"/>
7. I understand that any quotes (exact words) used from this study in any reports or outputs will be completely anonymous and that I will not be identifiable as the provider of the quote(s).	<input type="radio"/>
8. I agree to take part in the study.	<input type="radio"/>

Once you have agreed with all 8 statements, please tap or click 'next' to continue.

Please add your name, email address and date to the statement below to confirm that you give consent to participate in this research:

I confirm that I wish to participate in this research

First name: _____

Last name: _____

Email address* _____

Today's date (dd/mm/yyyy) _____

* Your email address will be used only for the purposes of contacting you about the interviews and to send you your Amazon gift voucher after the interview. We will not use your email address for any other purpose and will not share your details with anyone outside of the Seymour Research team.

Please tap or click 'Next' to submit your consent form

Appendix 6: Participant Information Sheet – client interviews

The content of the Participant Information Sheet sent to each person who agreed to be interviewed is presented below. This was also available to view and download as a clickable link from the online availability and consent form.

Citizens Advice Scotland - Interviews

Participant Information Sheet

Introduction

You have been invited to take part in a telephone interview to discuss your experiences of receiving advice and support from the Citizens Advice Bureau (CAB). The interviews are being conducted by experienced researchers from Seymour Research Limited (an independent research consultancy) on behalf of Citizens Advice Scotland (CAS). Seymour Research has been asked to undertake these interviews as part of a wider research project to help CAS gain a deeper insight into the holistic nature of advice provided by Citizens Advice Bureaux in Scotland. As well as the interviews, there will also be an analysis of the data held in the CAS client database and focus groups with CAB Advisers.

About the research

The aim of this research is to develop an understanding of the inter-related and holistic nature of the advice provided through the CAB network, and of the 'co-incidence' of different types of advice for different types of clients. It also aims to explore client satisfaction with the ways in which multiple advice needs are identified and supported by CAB. We hope the insights generated will help CAS to understand the different issues brought to the network and to demonstrate the 'families' of advice issues, how they are inter-related and the cumulative impact these have on clients. Ultimately, this research might provide an evidence base that can be used to influence government and other policy makers to think more systematically when making policy decisions.

About the interviews

The interview will be conducted **by telephone** unless you let us know that you would prefer to use an alternative remote method such as Zoom or MS Teams. You will be interviewed by either Kathy Seymour, Kathryn Crowther or Kate Siddall from Seymour Research.

The interview will take approximately **30-45 minutes**. We have a list of questions and topics we would like to discuss with you and will work through these during the interview, these will cover aspects of your experiences of seeking and receiving advice from CAB. You will be given time to reflect on each question, and time to explain your own views and experiences, however, you will not be asked to answer any questions you do not feel able or comfortable answering or provide any information that you would prefer not to disclose. We will not be asking for lots of detail about the issues you discussed with CAB, only an overview of the types of issues that were dealt with, the ways in which they were identified, and your satisfaction with the support and advice you received.

The interview will be recorded using a digital recorder (or, if you opt for an online interview, using the in-built record facility in Zoom or MS Teams), however, **this recording will be used only by the Seymour Research team and it will not be passed on to anyone outside of Seymour Research** (CAS will not have access to the recording). The interview will be transcribed by our professional transcriber and the transcript will be analysed by our researchers. An **anonymised** version of the transcript will be shared with key members of the project team at CAS, on this version all names will be pseudonymised (replaced with a unique, non-identifying code) and any information which may directly or indirectly identify you or any other individual will be redacted (see also the section below on data handling and security). A summary report on our analysis of the interviews will be provided to CAS. No participants will be identified in any reports produced as a result of this research.

This research is being conducted within the Social Research Association's Research Ethics Guidance (February 2021), available [here](#).

Your participation in the interview

Your participation is **entirely voluntary**. As a 'thank you' for your time and contribution to this research, Seymour Research will send you a **£35 Amazon voucher** by email as soon as possible after you have completed the interview, but please allow up to 7 working days for the voucher to be sent to you. No cash alternatives will be offered. You can **refuse to participate**, you **do not need to give a reason** to refuse to participate, and refusal to participate **will not have any consequences** for you or your rights, however, you will not be eligible to claim the £35 Amazon voucher offered as an incentive unless you take part in the interview. After you have participated, you can decide to withdraw your data from this study at any time up to the production of the project report. Should you decide to withdraw your data after taking part in an interview, please contact Kathy Seymour by 28th February 2022 at the latest using the contact details provided at the end of this document.

We ask that you ensure the following are in place for you to participate in the interview:

- That you have access to a phone for the interview with a good reception and sufficient battery power for a 30-45 minute phone call. Alternatively, if you opt to have an online instead of telephone interview you will need a suitable device (e.g. a laptop, computer or tablet) with speakers and a mic (or headset) and (optionally) with a webcam or built-in camera (we can conduct the interview without video if you prefer), a good internet connection at the time of the interview and that you can join the interview via Zoom or MS Teams (an invitation to the Zoom / MS Teams meeting will be emailed to you a couple of days before the interview).
- That you can undertake the interview from a fairly quiet location.
- That you can stay for the entire duration of the interview (30-45 minutes).

Data handling and security

All data collected during this project will be handled and stored in line with the Data Protection Act 2018 and the General Data Protection Regulation (GDPR). We will be collecting a small amount of data about you (e.g. your name, contact details and the broad categories of advice you received from CAB) for the purposes of selecting participants for the interviews and communicating with you about the interviews. The responses you give during the interview will be recorded and transcribed and used by the Seymour Research team for the purposes of analysing the overall findings and providing CAS with a summary report on the findings. The transcripts of the interviews will be anonymised and the anonymised version will be made available to a small number of CAS staff, these are those members of staff directly involved in the overall research project. In this transcript, all participants' and other individuals' names will be pseudonymised (i.e. replaced with a unique code that will not identify you or anyone you mention), and any information that may directly or indirectly identify you or any other individual will be redacted from the copy of the transcript that is shared with CAS. The report will not identify you or any other individuals.

Your data (i.e. your responses during the interview and, separately, any contact or background details you provide when signing up to the interview) will be held in password-protected files on our secure servers and will be accessible only to the Seymour Research project team, however, anonymised versions of the transcripts will be shared with some CAS team members, as described above. The data will be retained for the duration of the project and will be permanently deleted from our systems one year after submission of the final report.

Seymour Research processes personal data for research purposes in accordance with the lawful basis of 'consent'. Seymour Research is registered with the Information Commissioner's Office as a Data Processor, registration reference: ZA059471.

If you have any questions relating to data protection, handling and security, please contact Kathy Seymour using the contact details at the end of this document.

Who can I contact if I have any questions about the interview?

Please contact Kathy Seymour if you have any questions about the interview and your participation (including if you are unable to take part in the interview on the day and time allocated, or questions about the Amazon vouchers offered as an incentive), or about the research more generally:

Dr Kathy Seymour, Director, Seymour Research Limited.

<<Contact details>>

What should I do if I have concerns about this study?

If you have any concerns about the manner in which the study is being conducted, in the first instance, please contact the researcher responsible for the study:

Kathy Seymour, kathy@seymour-research.co.uk.

If you have a query which you feel you cannot discuss with the researcher or would like any further information about the purposes of this research, then you should contact the main CAS contact for this project:

<<CAS contact details>>