

## CASE STUDY: Expanding channel choice for money advice clients in Stirling

One of the primary aims of the Money Advice Performance Management Framework (MAPMF)<sup>1</sup> is to support the identification and sharing of good practice between Scottish local authorities and their partners. Between the financial years of 2015/16 and 2016/17, local authority investment in money advice services decreased by around 5%, representing an ongoing trend of declining resources.<sup>2</sup> As such, future investment levels in the services remain uncertain. By facilitating discussion about good practice within the sector, the MAPMF can highlight the ways in which local authorities' increasingly limited resources can be more efficiently targeted towards vulnerable communities.

This case study focuses on the expansion of channel choice for advice clients in Stirling and illustrates how the council's Advice Services Team is encouraging clients to use alternative channels to face-to-face.

### The Challenge

Demand for money advice is rising: from 2015/16 to 2016/17, the number of people contacting money advice services increased by 5%, and the number of new clients supported increased by 3%.<sup>3</sup> During this period, Stirling Council's Advice Services Team experienced a 36% increase in the number of people contacting the service. The service also saw a 28% increase in demand for appointments, further highlighting this trend. Taken alongside the context of decreasing resources, money advice services are increasingly required to do more with less, with past trends indicating that this is likely to continue.<sup>4</sup>

In the case of Stirling, its rurality can also make conducting face-to-face appointments with clients difficult. This is due to some clients' inability to travel to the service's offices, as well as the time-consuming nature of the advisors conducting home visits for a substantial number of clients.

The introduction of Universal Credit (UC) represents an additional challenge for advice services due to increased complexity of the problems with which clients present. As a result, since the introduction of full service UC in Stirling in June 2017, demand for face-to-face appointments has risen.

### Channel Shift

Increasingly, when considering how to deal with the challenges associated with delivering services to a greater number of

1. Now known as the 'Common Advice Performance Management Framework (CAPMF)' due to its expansion to include welfare rights advice.

2 [http://www.improvementservice.org.uk/documents/money\\_advice/MAPMF/mapmf-annual-report-201617.pdf](http://www.improvementservice.org.uk/documents/money_advice/MAPMF/mapmf-annual-report-201617.pdf)

3 Ibid

4 Ibid



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*“... the free-to-client providers should commit, as a whole, to shifting 15% of face-to-face demand to telephone advice, and 20% of telephone demand to webchat-assisted advice, over the next two financial years, with a further and corresponding channel shift over the following three financial years.”*

people, with reduced resources, the focus is on channel shift. By shifting the majority of clients away from face-to-face provision of advice, and instead to telephone and online channels, services can reserve face-to-face provision for those most vulnerable.

Peter Wyman’s Independent Review of Debt Advice Funding made two recommendations relating to channel shift. Firstly, “face-to-face advice should continue to be widely available, but the free-to-client providers should commit, as a whole, to shifting 15% of face-to-face demand to telephone advice, and 20% of telephone demand to webchat-assisted advice, over the next two financial years, with a further and corresponding channel shift over the following three financial years.” Secondly, “free-to-client providers should commit to 20% efficiency savings over the next two financial years, achieved by greater use of technology and greater sector collaboration.”<sup>5</sup>

Similarly, in their review of publicly-funded advice services, undertaken on behalf of the Scottish Government, Blake Stevenson recommended that “providers... continually review channels of delivery to ensure best use of resources, for example, ensuring that resources going into face-to-face support are reserved for clients who can benefit most from this type of support.” The review adds that “providers...[should] continue to develop digital channels of advice provision.”<sup>6</sup>

**Channel Shift in Stirling**

Stirling Council’s Advice Services Team is implementing a number of changes to both expand the channels available to clients and improve the overall customer journey to advice. In doing so, the service is taking an evidence-based approach by consistently recording several key performance indicators in order to fully assess the impact of the changes. These indicators include: the number of clients to which advice is delivered via each available channel; the length of appointments; and the number of appointments held with each client.

**Table 1: Initial Contacts by Channel in 2016/17<sup>7</sup>**

	Face-to-face	Telephone	Email	Web	Webchat
Number of Initial Contacts	35	79	189	1	0

Key to Stirling Council’s Advice Services Team’s approach is being flexible with clients, by offering multiple channels through which to contact the service and raising awareness of those less commonly utilised. As can be seen in Table 1, the majority of clients in 2016/17 made initial contact via telephone or email. These channels are

5 [https://masassets.blob.core.windows.net/cms/files/000/000/900/original/Peter\\_Wyman\\_Review\\_of\\_Debt\\_Advice\\_Funding\\_2018.pdf](https://masassets.blob.core.windows.net/cms/files/000/000/900/original/Peter_Wyman_Review_of_Debt_Advice_Funding_2018.pdf)

6 <http://www.gov.scot/Publications/2018/02/6265/0>

7 [http://www.improvementservice.org.uk/documents/money\\_advice/MAPMF/MAPMF-data-analysis-2016-17/mapmf-summary-1617-stirling.pdf](http://www.improvementservice.org.uk/documents/money_advice/MAPMF/MAPMF-data-analysis-2016-17/mapmf-summary-1617-stirling.pdf)

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monitored by a Money, Debt, and Benefit Assistant, who contacts clients quickly to gather any further information needed prior to arranging an appointment with an advisor. Previously, advisors were responsible for responding to initial enquires and arranging appointments, and face-to-face appointments were offered to every client. The new procedure enables the service to judge the most appropriate channel through which to deliver advice for any particular client.

Clients have been very receptive to this change, particularly as they are contacted quicker than they were previously. The service has also noticed a significant increase in the number of people contacting the service via the enquiry form on Stirling Council's website, following a content update. Multiple contacts per week are now received via the enquiry box, where previously only around one per month was received.

**Table 2: Percentage of Appointments per Channel in 2017/18**

	Office	Home	Telephone	Outreach
Appointments	61%	26%	10%	3%

As can be seen in Table 2, the majority of appointments in 2017/18 took place at Customer First (Stirling Council's City Centre Office). This was followed by home visits, telephone, then outreach appointments. The outreach appointments often take place at easily accessible locations within communities. In 2018/19 and onwards, the service aims to increase the number of appointments conducted over the telephone and in outreach locations. As outlined earlier, to raise awareness of alternative channels, the Money, Debt, and Benefit Assistant offers individuals phone appointments where appropriate. The service has also already expanded its offering of outreach locations to include Stirling Job Centre and Stirling's network of libraries. Additionally, discussions are ongoing regarding regular outreach within other organisations such as GP Practices and the local foodbanks. Email is also being used more to communicate with clients. For example, clients are using smartphones to email pictures of relevant documents to advisors. Email is also being used to confirm advice given to clients, options discussed and agreed actions.

Stirling has also implemented an ambitious digital channel. BetterOff Stirling, a web platform initially developed by Looking Local for Kirklees Council,<sup>8</sup> was soft-launched in November 2017. A full launch will take place in April 2018. The platform contains a variety of tools which allow individuals to check their entitlement to benefits, submit a benefit application or appeal a benefit decision, and search for jobs and volunteering opportunities. Importantly, alongside these tools, advisor-written guidance is provided to ensure each step in the process is completely clear. It can be accessed from any digital device.

While it is too early to measure the impact of the implementation

<sup>8</sup> <https://about.lookinglocal.gov.uk/solutions/betteroff>

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of BetterOff Stirling, the aim of the platform is to empower users to self-serve, if they can. This should reduce demand for face-to-face appointments, allowing advisors to spend more time assisting more vulnerable clients who require additional support.

### Next Steps

Stirling Council's Advice Services Team is excited about the potential impact of the BetterOff Stirling platform once it is fully launched. Since its soft launch in November 2017, some clients have been using the platform as an additional channel through which to access advice. It is hoped that the number of people using the platform will increase significantly following its full launch in April 2018. The team is also open to the possibility of adopting future innovations, such as webchat, which will further expand channel choice for clients and facilitate easier access to advice.

It should also be noted that, as part of the Money Advice Outcomes project workplan for 2018/19, additional mapping work will be carried out in relation to the customer journey to money advice in each Scottish local authority.



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