

Direct News

Welcome

Welcome to our first Direct News, a newsletter about the services provided by Citizens Advice Direct.

Citizens Advice Direct was developed to address the unmet demand for telephone advice identified in Glasgow and other areas of Scotland. As a telephone service, delivered by volunteers, Citizens Advice Direct is proving to be popular with clients and effective at delivering appropriate advice and information.

In June, we launched our service to Glasgow with media coverage and posters advertising our service. We also extended our opening hours. We are now open for calls Mon to Thurs

9am - 8pm and Fri 10am - 4.30pm. Our number is **0870 290 3000**.

Citizens Advice Direct complements the work of traditional bureaux. It provides a different access-point, to encourage people to access advice sooner rather than leaving it and their problem get worse.

The quality of advice is important, whether delivered face to face or by telephone. We were delighted that we recently achieved full membership of CAS, after

passing our organisational and quality of advice audit.

Making sure individuals can access advice and information is important to all of us in the Citizens Advice Bureau Service and we at Citizens Advice Direct look forward to working with bureau to develop our service so that clients have greater access to advice.

Michael McTernan



What is Citizens Advice Direct?

Citizens Advice Direct provides a free independent and confidential telephone advice and information service. We are an independent member of Citizens Advice Scotland. Our service is staffed by 7 paid staff and 60 volunteer advisers.

Citizens Advice Direct

was developed with the support of Citizens Advice Scotland, Glasgow Council, Highland Council and local Citizens Advice Bureaux to increase people's access to advice and information and empower them with the tools, knowledge and confidence to resolve their issues.

Like most voluntary organisations, we are supported by a number of different funders, who include Citizens Advice Development Committee, Community Fund, European Social Fund, Homepoint, Glasgow City Council, and Highland Council.

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Case Studies

A client telephoned to ask specifically for a telephone number for a debt management company, she has been given Citizens Advice Direct's number by 118 directory inquiries.

Citizens Advice Direct briefly described the role of debt management companies and the disadvantages of using one. Citizens Advice Direct suggested she consider seeing her CABx for debt advice.

Why was Citizens Advice Direct developed?

Many people have found accessing advice services difficult because of their circumstances. This is particularly true for the elderly, disabled or housebound. It also applies to those who cannot afford transport or childcare costs or who are always at work during service opening hours. One way in which many of these problems can be solved, is by use of the telephone. Also, some people prefer to use the telephone to seek advice.

While all CABx can currently be accessed by phone, smaller bureaux often only have a very limited number of public lines and in many larger bureaux, demand still outstrips supply. Citizens Advice Direct works with bureaux to provide clients with the information and

assistance they need in order to assert their rights.

A feasibility study conducted in 2000 into the Citizens Advice Service and the telephone identified an unmet demand for telephone advice. This highlighted that while the Citizens Advice Bureaux in Glasgow answer 60,000 telephone calls per year this is only 15% of the calls attempted. And so Citizens Advice Direct was born!



Our trained advisors are available to take calls Monday to Thursday 9am - 8pm and Friday 10am - 4.30pm

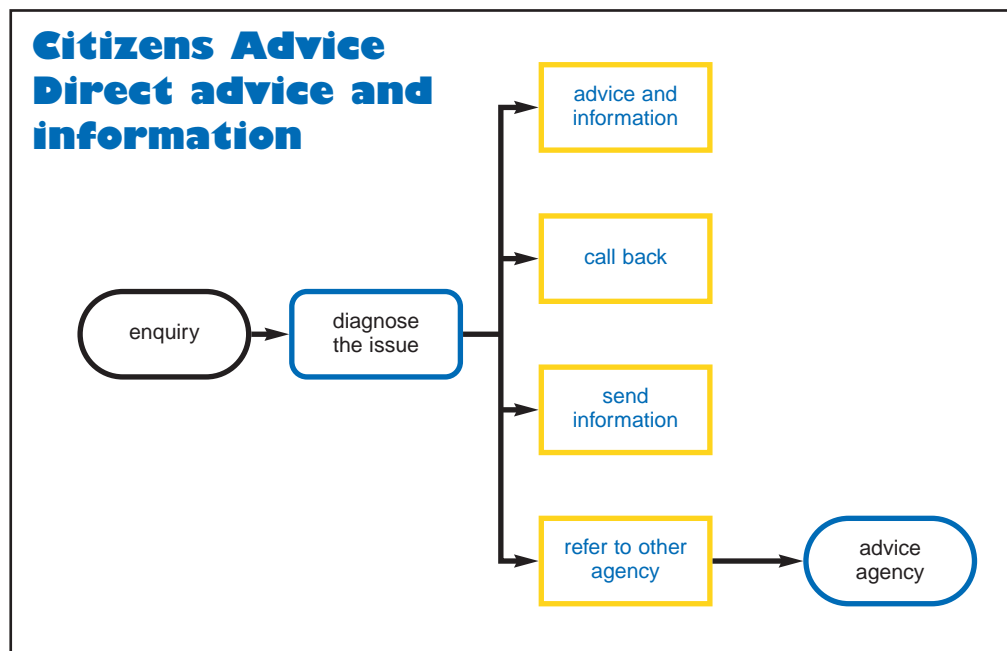
How does Citizens Advice Direct operate?

Citizens Advice Direct's telephone advice and information service forms part of the network of Citizens Advice across Scotland. As members of Citizens Advice Scotland we have the same quality assurance procedures required of CAS membership. We also use CAS's information system and all our volunteer advisers are trained in the same way as Bureaux staff, to ensure we give quality advice.

Citizens Advice Direct has a wealth of experience in our Board who are drawn

from local authority, legal, advice, NHS, voluntary sectors and the private sector, our paid staff who have call centre and ICT expertise, as well as, our trained and committed volunteer advisers.

Initial contact with the client allows our trained advisers to diagnose the issues involved for the client and advise on available options. Where appropriate, clients are referred to a local CABx or other partner agencies. The model we follow has a three step level for assisting clients.



Case Study 2

The client called for advice about going on early retirement on health grounds at age 62. He has been with his employer, a small business, for more than 10 years. He had arthritis and found the requirements of his job, which required a lot of standing, difficult.

The client already received an occupational pension and was aware that he could not receive the state pension until he reaches 65. He said his doctor would sign him off but his employer is unwilling to do so.

There could be a case for the employer making a "reasonable adjustment" under the Disability Discrimination Act 1995.

The client wanted to know if he left his job what benefits he may be entitled to without having to wait for 13 weeks before claiming JSA.

Citizens Advice Direct suggested the client explore DLA and Housing benefits. Citizens Advice Direct also advised the client to contact his local CABx for a benefit check.

Case Study 3

The client is going on maternity leave around Christmas and is taking 6 months off. She called to ask if she would have to repay SMP back to her employer if she did not return to work. Citizens Advice Direct advised the client she

Citizens Advice Direct 0870 290 3000

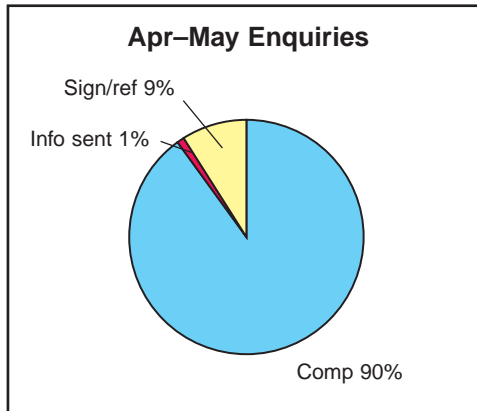
Does Citizens Advice Direct work?

Yes it does!

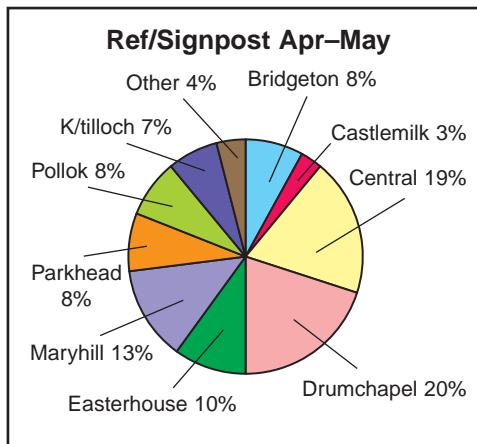
Parkhead CAB manager Ginny Jackson, explains "We are delighted that Citizens Advice Direct is assisting to deal with the perennial problem of providing adequate telephone advice services. Yes, it is a trade off - Citizens Advice Direct are helping us by providing those clients who can't get through to our bureau with a telephone advice service; we in turn are providing the in-depth advice and assistance for those clients who need that level of service. It's a win-win situation - for clients, for the bureau and for Citizens Advice Direct. I believe Citizens Advice Direct strengthens the role of the CAB service as the lead advice provider in Scotland."

Since November 2004 we have advised more than 6000 clients. Between April and May we advised 1772 clients; of these calls 90% were completed (including 1% call back), 9% were referred or signposted to bureaux and 1% of clients had information sent to them.

Citizens Advice Direct signposts or refers clients to bureaux for a variety of reasons, from benefits checks, to multiple debts, or consumer contract disputes. The graph



below shows where the 198 clients were signposted/referred to in April and May 2005.



Questions and Answers

Q: Do you do debt counselling over the phone?

A: In our diagnostic interviews with clients we often identify debt as an issue and discuss this generally with clients. However, we do not offer debt counselling over the telephone, as it is a specialist and lengthy process and requires the person to provide all the information available to them. This is why we refer clients who need this one-on-one support to their nearest CAB for an appointment or drop-in session. We advise the client to take all correspondence with them, where their nearest CAB is and its opening hours.

Q: Can you offer good advice over the telephone?

A: We believe we can. We give our clients reliable, quality, information and advice. All our advisers and fully trained to offer advice over the telephone and many of our clients would be unable to attend a bureau. Often our clients simply need information or contact details in order to make their own decision about what they wish to do.

Q: How will Citizens Advice Direct affect Bureaux?

A: Citizens Advice Direct aims to complement the services offered by bureaux, working with the different CAB in Glasgow

to offer advice services to as many people as possible. Citizens Advice Direct offers people information and advice but often refers people to CABs when they need further ongoing support or advice.

Q: Who funds you?

A: We are funded by a number of organisations, who include Citizens Advice Development Committee, Community Fund, European Social Fund, Homepoint, Glasgow City Council, and Highland Council.

"Citizens Advice Direct aims to complement the services offered by bureaux..."

would not have to repay SMP. However, if she has been paid any contractual maternity pay then she would have to check her contract of employment to see if she was required to pay back this contractual maternity pay. Citizens Advice Direct reminded the client if she did not go back to work she would still be entitled to be paid for any untaken accrued statutory holidays.

Case Study 4

The client's son had decided to purchase a couch and paid a deposit of £100. The son then decided he did not want the couch and wanted his deposit returned. The trader has told him that he is not going to get his money back. The client's son was not told at time of purchase that he would not get his deposit back if he changed his mind. He has only a slip of paper with the amount of deposit on it but no terms or conditions of sale. The client wanted to know her son's rights.

Citizens Advice Direct informed that client that deposits are not usually refundable and in this case her son's statutory consumer rights were not breached, he simply changed his mind. The trader could argue he requires compensated as he could not sell the couch while it was reserved. Citizens Advice Direct advised her to contact the Trading Standards for further assistance.

Citizens Advice Direct 0870 290 3000

Citizens Advice Direct Partners



0870 290 3000
Mon-Thur 9am-8pm
Fri 10am-4.30pm

Successes and Benefits

To date we have achieved:

- Established information and case management systems
- Volunteers recruited & trained
- 97% calls answered
- 90% of clients dealt without referral
- A successful partnership with Macmillan Cancer Relief delivering advice to those affected by cancer.
- More than 6000 calls taken.

This benefits everyone.

Clients

- ✓ Increased access to advice and information
- ✓ Quality assured advice
- ✓ Clients issues are assessed and referred to the appropriate agency

Partners

- ✓ Appropriate clients referred
- ✓ Cost effective telephone advice service
- ✓ Information for statistical analysis

Community

- ✓ Early intervention and resolution of issues
- ✓ Generation of social capital
- ✓ Capacity building of services through joint working
- ✓ Returning money to the community

Scotland

- ✓ Providing rural areas with advice services, involving rural people in advice delivery
- ✓ Input into economic and social policy
- ✓ Efficient use of resources

Our volunteers

Citizens Advice Direct offers volunteering opportunities and provides training and personal development with the long-term goal of enabling volunteers to progress into full-time employment or education. Here are just some of our volunteers.



Jim lives in Renfrew and is 52.

"I have been involved with CAB for seven years where I have gained a lot of satisfaction helping people. I feel 'Direct' is a perfect extension of bureau work as a lot of clients cannot get in to see an advisor for various reasons. I feel 'Direct' can only get bigger and stronger in the years to come"



Maureen lives in Govan with her two children. After being out of work while her children were small, when her youngest child went to school, Maureen decided to volunteer at Citizens Advice Direct.

"I thought voluntary work would get my self confidence back and give me new skills, while doing something worthwhile."

Maureen enjoys helping people and working in a friendly environment.



Colin is volunteer advisor at Citizens Advice Direct. He started taking calls this month after starting training in March.

By day, Colin works in publishing. He is 38 and lives in the West End.

Colin volunteers because he likes helping people.

"I enjoy the idea of doing something that is worthwhile."

Citizens Advice Direct 0870 290 3000

If you have any suggestions or comments on this newsletter, please contact Ginni Douglas, Project Development Officer. Ph 0141 553 5549 or email ginni.douglas@citizensadvisedirect.org.uk