Improving the advice journey NAFIS Annual Conference

October 2017



Laura Bunt Chief Digital Officer @laurabunt

citizens Live traffic and searches on citizensadvice.org.uk

1102 people on citizensadvice.org.uk in the past minute



Searches on citizensadvice.org.uk

driving without insurance

Appointment time

"unfair terms"

advice

tax credit overpayment

personal stress

appointments

Won't honour quote

GVA

Civil partnership

Blanket payments

backdated rent

. . .

Searches from Google

can you get in trouble for buying stolen goods

How does the HRA protect the rights of people in the UK?

what is the green certificate berevements

universal credit loans

universal credit benefit cap

unfair dismissal after excercising a statutory right

police officer asking for data rights

parking eye parking charge scotland

kinship care

council can help me give benefit i have no work alredy i am pragnet

Trending content

Ending a marriage 10,135 unique visits

Small claims 8,291 unique visits

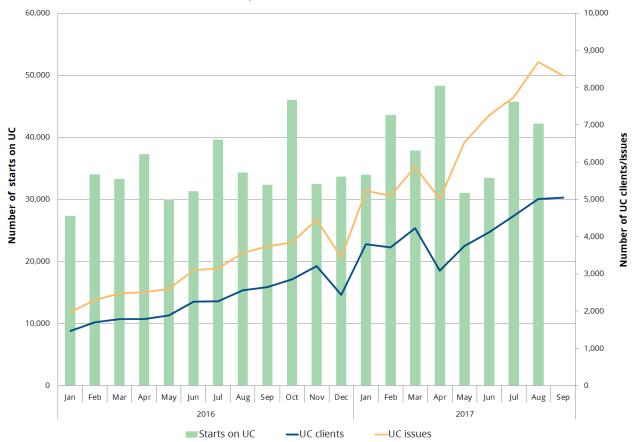
Getting a visa for your spouse or partner to live in the UK 6,038 unique visits

Dismissal 5,725 unique visits

Dealing with the financial affairs of someone who has died 5,388 unique visits

Claim compensation if your flight's delayed or cancelled 5,242 unique visits

Who can inherit if there is no will - the rules of



Number of starts on UC compared to number of Citizens Advice UC clients and issues

Chart: Citizens Advice Universal Credit clients as a proportion of Universal Credit claims

The way people want to get advice is changing

"Google is the homepage"

Debt and money - Citizens Advice https://www.citizensadvice.org.uk/debt-and-money/ -

The following pages will give you the information you need to make the right choices, including help to deal with your **debt** problems, how to avoid losing your ... Help with debt - How to sort out your debts - Options for getting out of debt - Bailiffs

Free Debt Advice & Help Managing Money. StepChange www.stepchange.org/Howwecanhelpyou/Debtadvice.aspx •

Free debt advice online & debt helpline. Practical solutions to help you get debt free from StepChange Debt Charity (CCCS) the leading UK debt organisation.

Options for paying off your debts - GOV.UK

https://www.gov.uk/options-for-paying-off-your-debts/overview -

If you owe people money (your 'creditors') you can make arrangements to pay your **debts**. Your options depend on the amount of money and assets you have.

Debt management: where to get help - MoneySavingExpert www.moneysavingexpert.com/loans/debt-help-plan -

14 Sep 2015 - No **debt** problems are unsolvable. It might not be easy or quick, but there's always a route. And the earlier you deal with 'em, the easier they are ... Are you in debt crisis? - Video: Martin's debt help guide - Before you start

National Debtline: Free online debt advice | Free debt helpline https://www.nationaldebtline.org/ -

National Debtline a **debt** advice charity, with experts who care | Free help and advice on dealing with your **debt** in England and Wales.

Debt - Wikipedia, the free encyclopedia https://en.wikipedia.org/wiki/Debt -

A **debt** generally refers to something owed by one party, the borrower or debtor, to a second party, the lender or creditor. **Debt** is generally subject to contractual ...

"Google is the homepage"

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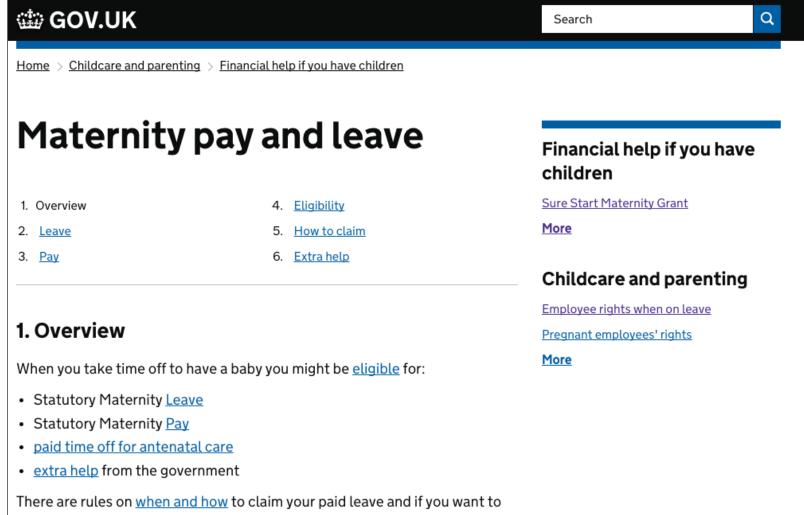
"Google is the homescreen"

Get help with your debts - Citizens ... https://www.citizensadvice.org.uk > get-h...

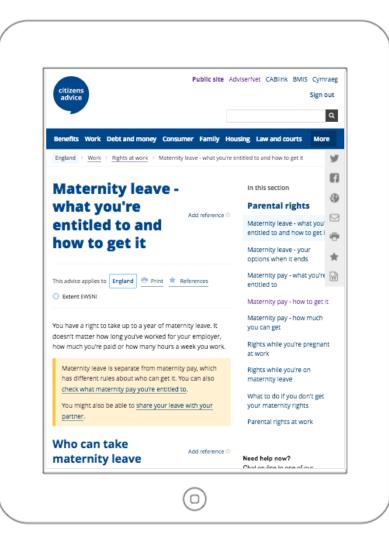
Step 1 - Gather information for each debt. Step 2 - Check which ones are 'priority' debts. Step 3 - Work out what you can afford to pay. Step 4 - Negotiate with your creditors for priority debts. Step 5 -Negotiate with your creditors for nonpriority debts.

Free Debt Advice. Get Help With Debt Today. StepChange https://m.stepchange.org > debt-advice

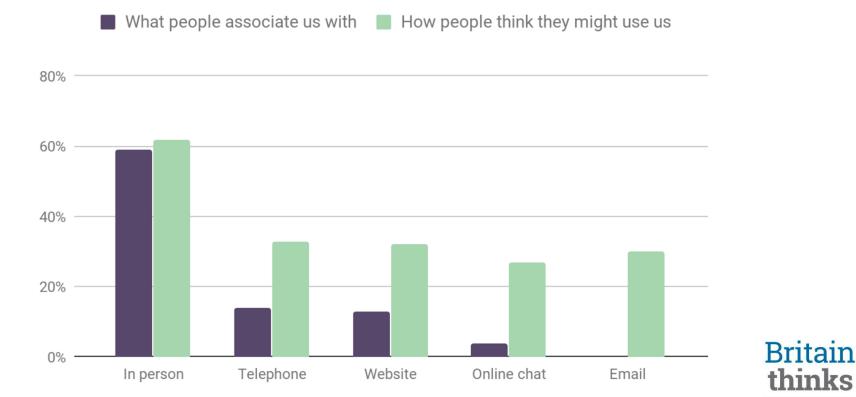
You can get advice online or over the phone, and we'll recommend a range of practical debt solutions based on your situation. Gather up-to-date details about your finances, including your income, outgoings and debts. Use our online debt help tool get advice now. A session takes around 20 minutes to complete.



change your dates.



People want options and increasingly expect multichannel service



thinke



Helping people get the advice they need

Start with user needs

Design content, don't write it

Start small and test, test, test

Decide with data

Start with user needs



Cymraeg Sign in

Q



Benefits Work Debt and money Consumer Family Housing Law and courts Immigration Health More from us

England > Benefits > Sick or disabled people and carers > Personal Independence Payment

> Help filling in your PIP claim form

Help filling in your PIP claim form

This advice applies to England 💿 Print

Use our Personal Independence Payment (PIP) guidance to help you fill in your PIP claim form. There is advice for each question, including:

- what the guestions mean
- what to write about in your answers
- · examples of answers people might give
- help explaining how your illness or disability affects you

PIP is based on how your condition affects you. It's not based on your particular illness or disability, or your medication.

It's very important to think about each question. Our help pages will help you to decide if you need to answer each question.

 Help with question 1: listing your health professionals
 >

 Help with question 2: listing your condition, medication and treatments
 >

 Help with question 3: preparing and cooking food
 >

 Help with question 4: eating and drinking
 >

In this section

Help with your PIP claim

How to claim PIP

How to claim PIP if you have a terminal illness

Help filling in your PIP claim form

Getting evidence to support your PIP claim

Sending your PIP claim form

Preparing for your PIP assessment

Changes that affect your PIP

Help with your PIP review form

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Benefits Work Debt and money Consumer Family Housing Law and courts Immigration Health More from us

England > Bailiffs

NEW This is a preview of our new advice on bailiffs. Please leave us your feedback.

Bailiffs

Stopping bailiffs

Dealing with a letter saying bailiffs will visit <u>Stopping bailiffs at your door</u> Stopping bailiffs if you don't owe the debt Negotiating your debt with bailiffs

What bailiffs can take

Check what bailiffs can take Stopping bailiffs taking your vehicle Making a controlled goods agreement If bailiffs say they'll sell your belongings

"Do I have to let bailiffs in?"

How bailiffs should treat you

How bailiffs should treat you if you're vulnerable Complaining about bailiffs Writing a complaint letter about bailiffs Check what fees bailiffs can charge

Design content, don't write it



Contractual sick pay Add reference

Sick

 This advice applies to
 England

 [®] Print
 ^{*} References

 ③ Extent EWSNI

Your client might be entitled to contractual sick pay from their employer - this could give them more money, and for longer, than statutory sick pay. For example, it could start from the first day of their illness.

It doesn't have to be the same as full pay, for example it could be 50% or 25% of their normal pay. But it can't be less than the statutory amount of £89.35 a week for up to 28 weeks - contractual sick pay is an extra on top of statutory sick pay.

You can use the <u>statutory sick pay calculator</u> on GOV.UK to check the minimum they should get.

Checking for contractual sick Add reference

Employers should provide written details of contractual sick pay. Your client should check their:

- contract
- · written statement of terms and conditions of employment
- staff handbook or intranet
- policy document

If they don't have a written contract, they might have a verbal agreement that gives them more than statutory sick pay.

In this section

Check if you're entitled to sick pay

How to get sick pay

Getting money when you're off work sick

Getting sick pay when you're pregnant

ADVISER

Contractual sick pay

Need help now?

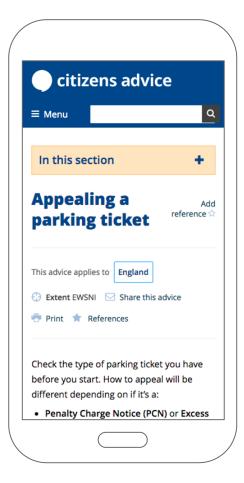
Chat on-line to one of our advisers.

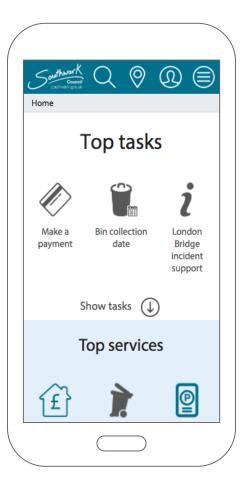
Confirm you're happy with our terms and conditions stating that we'll collect and store personal information you provide, but won't share it.

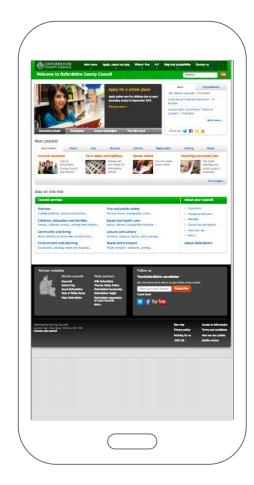
Please click here for more information.



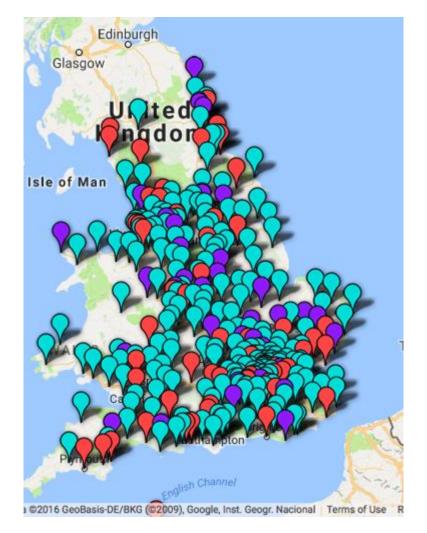
"It's much clearer. The English is much more plain, more straight to the point. And I think it's better organised. It's good that it's shorter. That's a big improvement from before."







Start small and test, test, test









£1,356.55 £1,356.55

1254.95

£65.00

£1,736.48

Monthly income breakdown

Monthly spending breakdown

O Denefits

Spending

O Transport

O Family and pets

Restart C Print e

O Dits O Household O Lattury



Bills				1. Income
Enter the amount vo	to spend on these bills. Slip at	2. Children		
				3. Benefits
Rent or mortgage	4			4.80%
	1	Montroly		5. Household
Council Tax / Rates		6. Letture		
		Monthly		7. Transport
Gas				8. Car
		Monthly		9. Family and pets
Electricity				10. Debt management and /VAs
		Monthly		11. Debt arrears
Any other fuel cost	s (eg oil, coal or firewood)			12 Savings and Investments
		Monthly		

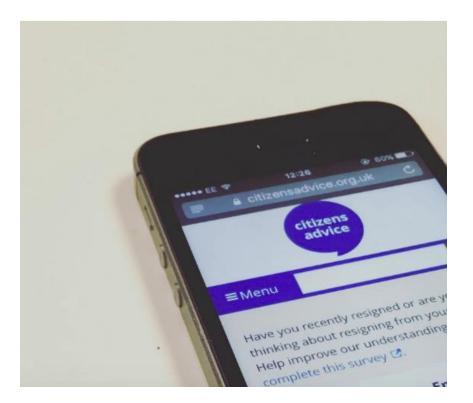
) casebook	🚓 Home 🛛 Q. Saved searches 🏻 🛔 Ad	ld client 💿 Add simple query 📰 Ta	ask lists 😛 Advisor
Dashboard > Stevens England > Add new case			
Add new case			
Office *	Date created *	Stevens England: CL-13	
East End (Newham) CAB	06/03/2017	Personal details	Collapse 🔨
		Mr Stevens England	
Work type *		DOB: 1 Jan 1970 (47 years old) 10 Downing St	
	i 🌣 🗎	London SW1A 2AA	
In person Telephone Web chat Email Lette		England	
		h: 03069 990701 SMS × Voicemail ×	Letter ×
1) About the case		e: stevensengland@kraggle.com	
Title *			
Please enter the title of case		Profile information	Expand 🗸
Summary of Issue	Consent status	Expand 🗸	
B I <u>U</u> <u>I</u> II = + + B = = = B = + → B	Benefits	Expand 🗸	
		Debt and money	Expand 🗸
		Office note	Expand 🗸
	4		
Issue involves a complaint against a company or organisation		Boundary information	Expand 🗸
What level of advice did you give? *			
Information Discrete Detailed Casework			

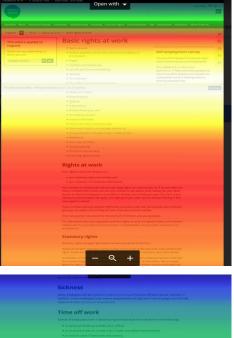
"I'd only had one training session, but I thought I'd just give it a go and see how I get on. And do you know- I could just do it. It's great"

Decide with data



Why we removed the most visited advice page on our website





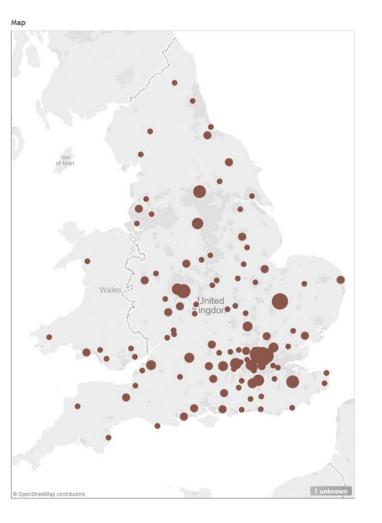
The right to ask for time for training

Text Date (AII) 0-0 > AICPart1 (IIA) Null Benefits & tax credits Consumer goods & services Debt Discrimination Education Employment Financial services & capability Health & community care Housing ✓ Immigration & asylum Legal Not recorded/not applicable Other Relationships & family Tax Travel & transport Utilities & communications Quantity 0 10

20

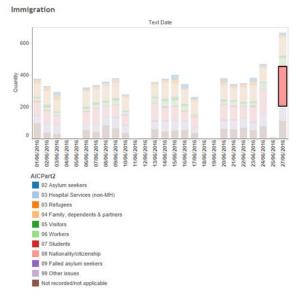
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AICPart1 Immigration & asylum

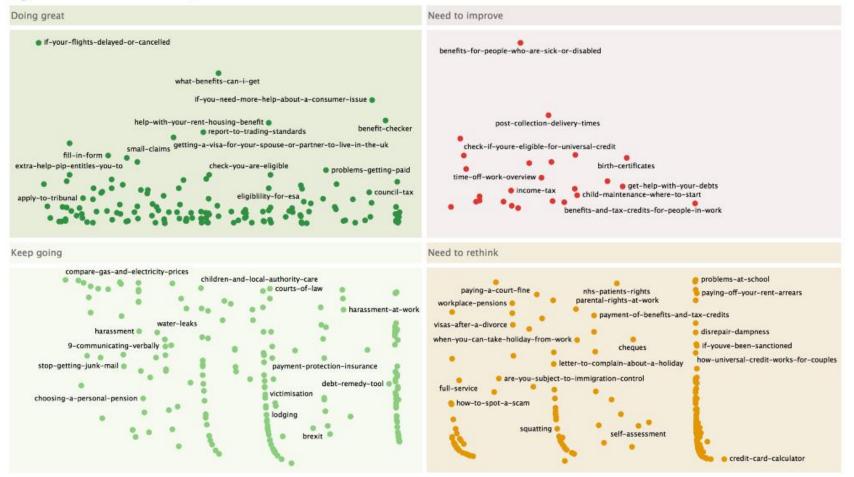


Numbers

	Text	Text Date		
AICPart1 AICPart2	27/06/20.,	Gran		
Immigration 08 Nationality/citizer	ship 242	242		
Grand Total	242	242		







Looking ahead - from digital advice to user-centred services

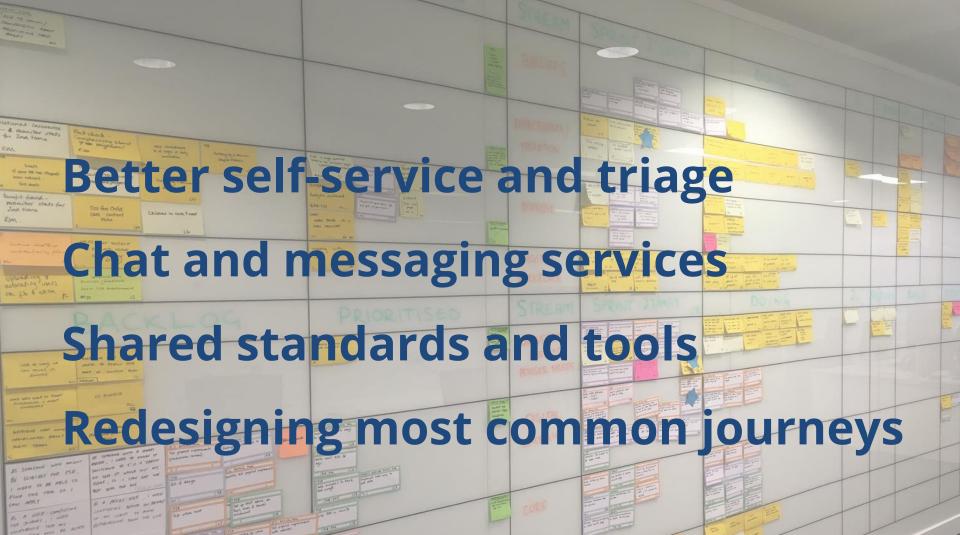
We need to offer services where people are, around their lives













Any questions?

