

# **Hanging on the telephone**

## **CAB evidence on the effectiveness of call centres**

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# 1. Summary and introduction

- 1.1 Throughout Europe today, most large corporate organisations and many public sector agencies use telephone call centres as the primary gateway for communication with consumers. There is an increasing expectation that you will be able to contact service on a 24/7 basis. Research recently carried out for Citizens Advice showed that four in five people have used a call centre in the last 12 months.<sup>1</sup>
- 1.2 Call centres work well for a majority of people. You can phone the service provider or government office from the comfort of your own home at a time to suit you, and many problems can be resolved within a matter of minutes.
- 1.3 Citizens Advice recognises the benefits that efficient and good call centres can offer consumers. We also welcome the Government's commitment to modern, responsive and efficient public services. Too many people today still miss out on welfare benefits they are entitled to and better public services should be helping to improve take up, and thus incomes and well being.
- 1.4 But imagine that you are trying to sort out a problem with your fuel bill. You are ringing from a call box and are running out of money waiting for your turn in the call centre queue. Or you are ringing from a 'pay as you go' mobile and your credit runs out just as you reach the top of the queue. Perhaps you ring the call centre number four times without getting through. And when you finally do get through, the operator tells you they cannot deal with your problem and passes you on to another number.
- 1.5 CAB clients, the majority of whom are on low incomes or are disadvantaged in some way, have often found that the call centre approach has not been capable of meeting their needs. In this report, we examine CAB clients' experience of using call centres to resolve their problems across a wide range of government and private sector services in the UK. Our evidence and analysis of two surveys shows that call centres have not proved to be accessible to all. And this needs to be considered in the context of the recently announced wide-ranging cuts in civil service jobs, especially in the Department of Work and Pensions.
- 1.6 We found that when it comes to delivery by call centres in the public and private sector there is a long way to go to achieve the right balance between high volume, resource efficient and consistent standards of service on the one hand and accessible, responsive and personalised services for all on the other. Too many consumers and CABx report extreme service shortcomings in the delivery of call centres, often incorrectly leaving people living on very low incomes, in debt, out of pocket, feeling frustrated and under extreme stress.
- 1.7 The CAB service shares the challenge of providing members of the public with prompt access to our services, whether callers are seeking face to face advice

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<sup>1</sup> *Attitudes towards call centres*, a MORI survey of a nationally representative sample of 2,253 adults (aged 15 and over), interviewed face to face throughout Great Britain between 8-13 July 2004

or can be helped over the telephone. Recent research for Citizens Advice by MORI has found considerable unmet demand for Citizens Advice Bureaux core services.<sup>2</sup>

- 1.8 For example, many of those people who considered approaching a CAB for help to resolve their problem did not do so because of the waiting times, inability to get through on the phone or inconvenient opening hours of the CAB. Twenty-three per cent of people from a black or minority ethnic background who had used a CAB in the past 12 months were dissatisfied with the opening hours. This study also found that improved information about what the CAB service can do to help resolve problems and improved access would most encourage people to use our services in future. A significant proportion of those who have not considered using a CAB in the past year would change their view if there was a 24 hour telephone enquiry service, more flexible opening hours and more internet based information services. Overall two in five people would have liked free advice on a problem they have experienced within the last year. There is significant unmet demand for services like those offered by a Citizens Advice Bureau and improving access would assist many to benefit from our services.
- 1.9 As a charity which prides itself in offering advice that is free of charge we cannot simply deal with the access challenge to help more people by passing the costs of expansion and investment on to service users. And we cannot raise resources to serve the public through taxation. Nevertheless, our Corporate Strategy to 2008 makes it clear that we are determined to find ways of significantly improving access to our services.<sup>3</sup> In some areas we need to make the most efficient use of our resources to meet the needs of as many people as possible. In other areas we need to work with those of our partners and supporters across the public and private sectors that can help us meet this challenge. As the evidence in this report demonstrates one way that those organisations can help us meet this challenge is by improving access to and the quality of their own services for the public and intermediaries such as CABx.

### **About the report**

- 1.10 This report is based on 1,929 evidence forms submitted by 447 Citizens Advice Bureaux in England, Wales and Northern Ireland from June 2003 to June 2004. Our evidence is complemented by two pieces of research undertaken in June 2004:
- a MORI survey of 2,253 adults across Great Britain asking individuals experiences of call centres;
  - a survey of 114 Citizens Advice Bureaux in England and Wales asking advisers their experiences of call centre-related problems.

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<sup>2</sup> *Unmet Demand for Citizens Advice Bureaux*, Research study conducted by MORI for Citizens Advice to be published late September 2004. The study comprised telephone interviews of 1,181 members of the public between 24 October and 13 November 2003; face to face interviews throughout England with 655 Black and Asian members of the public and focus groups with Black and Asian members of the public from a range of ages and social grades in London and Bradford.

<sup>3</sup> *The Citizens Advice service strategic plan 2004-8*

1.11 Chapter 2 sets the policy context of this report. Chapter 3 examines the common problems experienced by CABx and their clients when accessing services via a call centre. In Chapters 4 and 5 we look at specific public and private sector examples of call centre provision. Chapter 6 sets out our key principles for a fully user-focused call centre service.

## 2. The report context

2.1 Most large corporate organisations and many public sector agencies now bundle together their customer service functions into one place, with telephone contact as the prime medium for communication between customer and organisation. This has a number of advantages:

### For service providers

- It enables costs to be cut in terms of high street premises and staff, because call centres can be located wherever premises and employees are cheaper;
- Advances in technology mean that automated systems can deal with a large number of calls;<sup>4</sup>
- It does not matter where in the world the call centre is situated, local users can access it as if it were a local business, thanks to new telephony systems;
- It enables providers to ensure consistency of standards of delivery, which may be more challenging if work is divided between different business units.

### For users

- Most people have access to a telephone and there is a general willingness by the majority of the public to access services using the phone;
- People consider the phone to be a speedy and convenient method of contact;
- Access to services to phone is compatible with increasingly busy lifestyles;
- For those people with mobility, sight or transport problems, or indeed for those who live in remote areas, dealing with important services by telephone can be a real advantage.

2.2 The last ten years have been a period of very strong growth for the call centre industry. Since 1995 the number of contact centre operations and agency positions has grown by 250 per cent and is now the largest industry in Europe. At the end of 2003, the UK industry included up to 5,230 contact centres and had employed 790,000 people. Of these contact centres 15.4 per cent were run by financial services, 2.9 by utility companies and 5.2 by public services.<sup>5</sup>

2.3 In the private sector, this growth has been driven by experience in the United States of delivering services by telephone and by cheaper telephone costs and systems.

2.4 The trend towards centralising, rationalising and automating government service has its roots in progressive efficiency drives. The “Modernising Government” agenda also focuses on responsive quality public services which

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<sup>4</sup> *Better practice guidelines for government contact centres*, Central Office of Communications, 2003

<sup>5</sup> *The UK Contact Centre Industry: A Study*, DTI, 2004

- are available 24/7 utilising new technologies and increasing “choice”.<sup>6</sup> The perceived success and economic efficiency of call centres in the commercial sector has clearly informed government thinking on public service delivery mechanisms.
- 2.5 Since the mid 1990s government departments have made increasing use of call centres to deliver services to the public. They have spent just over £350 million answering 90 million calls in 2001-2002 through some 133 call centres. Research conducted by the National Audit Office indicate that these call centres have achieved satisfaction rates of around 89 per cent.<sup>7</sup> The Gershon review of government efficiency have prompted recent government announcements that a large number of civil service jobs will be lost, most notably from the department responsible for administering social security benefits, the Department of Work and Pensions (DWP).<sup>8</sup> Instead there will be a greater emphasis on automated and telephone services.
- 2.6 Despite the recent trend for moving call centres abroad, research conducted by Datamonitor indicates the number of call centre staff in the UK and the EU will continue to grow in the next four years with the public sector as the fastest growing sector. Moreover, multi-channel contact centres which can deal with email, SMS text messaging and other forms of electronic communication, as well as telephone calls, will almost treble in this time.<sup>9</sup>
- 2.7 With the growth of the call centre industry there has been a demand for and development of best practice standards. In the public sector, the Central Office of Information (COI) took on responsibility for call centre guidance.<sup>10</sup> In August 2003, guidance for government contact centres was issued for consultation<sup>11</sup>. This guidance, which built on guidelines originally issued in May 2000, is not mandatory for agencies establishing a call or contact centre. They are expected to consult the COI and to be able to justify where they have departed from it.
- 2.8 The COI guidance emphasises the need to ensure a good customer experience. It stresses that the focus of the operation should be on improving the quality of the customer’s experience interaction with the department, rather than cutting costs. It provides guidance on how calls should be priced and requirements for arrangements to be made for people with disabilities and those who do not speak English to use the service.
- 2.9 Despite this emphasis on monitoring in the COI guidance, there appears to be little scope for the external monitoring of public sector call centres. They lack transparency as to the development of targets or the effect on customers of receiving a poor service. Departments which use call centres are required to

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<sup>6</sup> *Modernising Government*, the Cabinet Office, March 1999

<sup>7</sup> National Audit Office, *Using call centres to deliver public services*, December 2002.

<sup>8</sup> *Releasing resources to the frontline: an independent review of public sector efficiency*, Sir Peter Gershon, 2004

<sup>9</sup> *Verticle Guide to call centers in Europe, the Middle East and Africa*. Datamonitor, 2004.

<sup>10</sup> an executive agency of the Cabinet Office with responsibility for publicity procurement

<sup>11</sup> *Better practice guidance for government contact centres*, Central Office of Information, 2003

report annually to COI on their call centre operations. But COI has no powers to sanction contact centres which fail to comply with the guidelines and there is no indication that this information will be made public.

2.10 In the private sector there is no single source for guidance. The Call Centres Association, a trade association for any organisation or company running a call centre, has a framework of professional standards. These are intended to help members evaluate the standards they are providing, but they are not compulsory. The content of the framework standard includes the need for consumer complaints to be logged and reviewed and that action is taken to eliminate recurring complaints. However the framework standard does not deal with operational specifics. As we will see in the next three chapters, CAB evidence suggests that this is not adequate to ensure that call centre services provided by CCA subscribers meet the needs of all their users.

2.11 Examples of other relevant guidance include:

- The Office of Fair Trading (OFT), which can act to secure fair trading, has the power to approve business-to-consumer codes of practice under the Enterprise 2002. They have recently published core criteria for code content.<sup>12</sup> These include that businesses should have accessible and user-friendly procedures to deal with consumers' enquiries. Specifically, OFT regard the use of premium rates for calls to after sales service phone numbers as unreasonable and should not approve a code whose subscribers use these.
- The Office of Gas and Electricity Markets (OFGEM), which regulates fuel companies, and the Office of Water Regulation (OFWAT) both use licence conditions and performance standards to regulate customer service. This includes requiring companies to have codes of practice which set out timescales for dealing with complaints and requests for home visits.

2.12 Whilst these are all of value, CAB evidence is that the actual delivery of consumer-focused call centre provision falls short for too many consumers too often and there have been other impacts. In the MORI survey we commissioned, 97 per cent of those who took part had some criticism of their experiences. The inevitable outcome of the move to use call centres has been to phase out or reduce face-to-face contact. For example:

- banks have closed smaller or rural branches;
- gas and electricity companies have shut all their high street outlets, and
- the Pensions Service, an executive agency of the Department of Work and Pensions which administers benefits for people of pensionable age, mainly provides access by phone.

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<sup>12</sup> *Consumer Codes Approval Scheme – core criteria and guidance*, OFT, 2004

- 2.13 Far-reaching consequences for individuals flow from poor customer service. For many CAB clients failure to make contact with a service provider can mean income reduction, doing without an essential service, or paying more.
- 2.14 Adverse experiences can erode the confidence of some individuals in both the organisations involved and also in their own capacity to resolve difficulties or emergencies if contact with a call centre is a failure. Taking one's custom elsewhere is not an option when the service is a statutory one and may not be practical or achievable in relation to private services.
- 2.15 In many cases reported by CABx the only means of resolving problems is by ringing a call centre. It is not clear how a successful outcome would have occurred had it not been for the work of the CAB adviser. Given that only a minority of people take their problems to an advice agency, it is possible that many injustices go unnoticed and uncorrected by statutory, utility and financial services.<sup>13</sup>
- 2.16 In the next three chapters we examine CAB evidence of the experiences of clients and advisers when they have sought to engage with call centres administering both public and private services. We look first at the common problems and then at issues specific to a range of government services and types of business.

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<sup>13</sup> For example, research by DTI on the scale of households in debt showed that only 20 per cent of households in the survey who were in arrears with their financial commitments had sought advice about debt. *Overindebtedness in Britain – A report to the Department of Trade and Industry*, Personal Financial Research Centre, 2002

### 3. Common problems

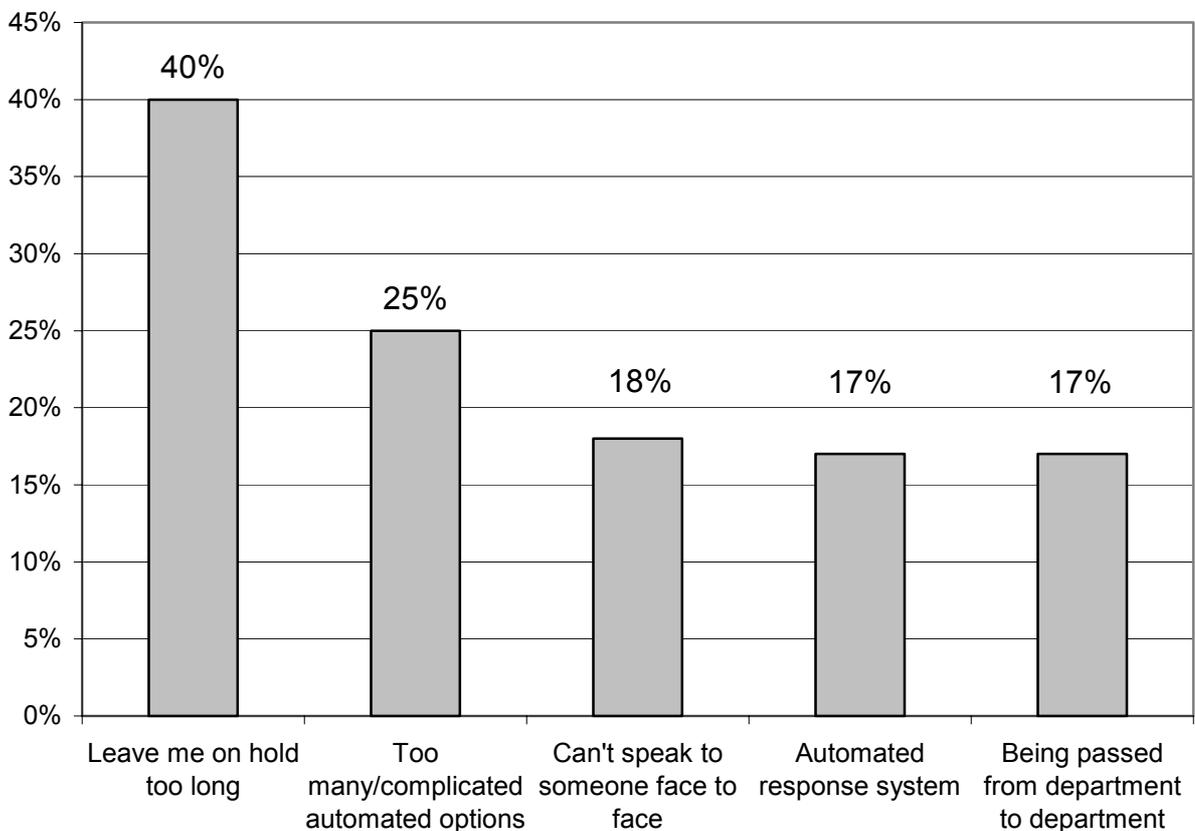
3.1 CAB evidence points to a number of common problems our clients have when dealing with call centres, whether provided by a government agency or a private company. These problems occur across a wide range of services from access to benefits to provision of after sales services.

3.2 In this chapter we look at the common problems which result in call centres not serving all consumers well. They involve:

- contact, including getting through and costs in time spent on the phone and costs of lengthy phone calls;
- automated phone lines;
- access, including the need for a face-to-face contact option and meeting disability and language needs ;
- 'passing the buck', including being passed on from one phone number to another, lack of follow up, poor accountability and ineffective problem resolution, and
- not recognising the role of intermediaries, such as CAB advisers.

3.3 These issues were largely confirmed by the findings of a MORI survey commissioned by Citizens Advice in July 2004.

#### Most annoying aspects of call centres



Base: 2,253 people in Great Britain interviewed by MORI in July 2004. A nationally representative sample of 2,253 adults (aged 15 and over) was interviewed face to face throughout Great Britain by MORI between 8-13 July 2004

- 3.4 When asked to identify their complaints with call centres, few users declined to mention any negative aspects. In fact all most all users (97 per cent) have some criticism of their experiences. These findings echo previous research conducted by MORI for GEDA, which revealed that customers' prime concerns are getting a quick response to their call, talking to people rather than automated services and high standards of customer service.<sup>14</sup>
- 3.5 We look at each of these issues in turn and examine relevant CAB evidence, and findings from both the MORI and survey of 114 Citizens Advice Bureaux. We use both CAB cases and quotes from the survey of CABx to illustrate the issues.

### Contact

- 3.6 The purpose of telephone service provision is to facilitate immediate contact between the user and the provider. The phone call has to be as effective as a letter or personal visit. CAB evidence is that this is not always achieved, simply because it is not possible to get through. In the MORI survey, 40 per cent of users reported that failure to obtain immediate contact was the most annoying aspect of contacting a call centre. CAB clients often experience extreme difficulties in actually getting through to someone, for example:

A South London CAB client spent seven hours trying to contact the traffic management company who had clamped his car. Eventually he removed the clamp, having contacted the police to get them to verify that the clamping company could not be reached. He was faced with defending court action from the company who were at the time of seeking advice suing for the de-clamping fee and the value of the undamaged clamp.

A South London CAB's seventy year-old client was unable to reach her telephone supplier to report a faulty telephone line. The call centre had a lengthy message, which culminated in warning callers of a heavy backlog of calls awaiting an agent. There was an offer to call consumers back, but as the client had a faulty phone and had no alternative number to hand, this was of no help.

The client of a Berkshire CAB received a letter which he did not understand from Job Centre Plus. He tried to contact the office several times, without being able to resolve the problem. The calls on his mobile phone had cost £5. When the CAB called, they were put through to someone who could not help with the problem. The person she spoke to tried, unsuccessfully, to put the adviser through to someone who could

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<sup>14</sup> MORI surveyed a nationally representative sample of 1,002 Britons, 22-24 August 2003, for the Gauteng Economic Development Agency (GEDA). The research aimed to identify customers' key concerns when using call centres, and in particular to assess the relative importance of call centre locations and different regional/national accents of operating staff.

help but eventually the adviser hung up and tried to get through to the switchboard again. This took several attempts, and the adviser was then in a queue for approximately 40 minutes, hearing apologies. The automated system gave no information on how long the queue was. She finally had to abandon the call.

- 3.7 Difficulties caused by the time it takes to access enquiry lines also pose a problem for CAB advisers. Nearly 40 per cent of CABx who took part in the survey reported that they experienced problems getting through or waiting on hold for those services which they rated as worst. In some cases reported by CABx the time factor has significantly reduced access to advice. If an adviser has to spend 20 or 40 minutes simply queuing on a phone line, this is time that could be spent helping more people. For example:

“When we ring BT, our experience is massively long waits in a queue, then you are told you are speaking to the wrong department and off you go again in another mind-blowing wait”. (A Northamptonshire CAB)

“British Gas – on hold for ever!” (A Merseyside CAB)

“Our bureau voted that the local Jobcentre Plus office was the best of the worst of the DWP call centre services, because you could eventually get through and most queries were answered eventually” (A Surrey CAB)

- 3.8 For many people, particularly those with mobility problems or who live in rural areas, sorting out problems swiftly over the phone is preferable to visiting a provider or writing. For this to be of real benefit however, telephone services have to be cheap to access and must respond quickly to their customers' enquiries if they are to work. The use of local call rates and even free phone numbers certainly helps reduce the amount of money it costs to access telephone services. But there is less benefit in having freephone or lo-call numbers if it takes a long time for users to get thorough to an operator.
- 3.9 CAB evidence illustrates the unacceptable time spent waiting to discuss problems in a call centre. This can result in high telephone bills being run up. This is a particularly distressing problem for those on limited incomes and has, in some CAB cases, acted to exclude clients from telephone service provision.
- 3.10 Recent research for OFTEL, the former telecommunications regulator, reveals that seven percent of the population do not have a landline telephone service.<sup>15</sup> Of this number the majority have a mobile phone, and substantial proportions of these are unemployed, economically inactive, on low incomes or living in areas of high deprivation.
- 3.11 It is CAB experience that people on low incomes or who are in debt prefer to use 'pay as you go' mobile phones as a budgeting device. As a result they may not have a landline. Calls from mobile phones can be costly, and mobile calls to freephone numbers are charged at the normal rate. It is not surprising to find

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<sup>15</sup> *Consumers' use of fixed telephony*, OFTEL, October 2003

that nearly 70 per cent of regular payphone users also use a mobile phone and nearly 40 per cent of these use payphones to call 0800 numbers to avoid being charged for calls. For clients who are likely to be using payphones or 'pay as you go' mobile phones, the cost of waiting on hold for long periods of time acts as a significant barrier.

A CAB in mid-Wales reported that a client, a pre-payment meter user, had spent £17 trying to get through to a person to instigate a refund for overpayments on his fuel account. He was caught in an automated system and was eventually cut off.

A CAB client from Hertfordshire sought help from her CAB after over 25 calls to her life/pensions company, trying to resolve a problem. The cost, using her mobile, was 25 pence a minute and, during one call, she spent £20 in an abortive effort to get through. The bureau waited 20 minutes before being connected.

### **Automated telephone systems**

3.12 When individuals do get through, they may be faced with fully automated phone systems, where there is no option to speak to a human being. A quarter of people in the MORI survey reported that too many complicated automated options was the most annoying aspect of using a call centre, and a further 17 percent reported automated response systems as the most annoying feature of phoning a call centre. Just over ten percent of the responses to the CAB survey found that automated phone services posed a problem for the organisations they rated as having the worst call centre service.

3.13 Often these telephone services fail to provide any alternative to a restricted list of possible responses, and people find that they can get stuck in automated loops with a risk of disconnection:

A disabled CAB client from North-East Wales told his local bureau he was seething about a problem concerning a Motability car he was paying for using his DLA. The company had changed to an automated telephone system where there is no option for speaking with a person. The bureau commented that this was a particularly poor provision of service for a business dealing with disabled consumers whose mobility problems might mean the telephone would be the only means of contact that would be easily accessible.

"Utility companies are annoying to get through to in the first place, and usually you have to follow the button route. Then when you finally get through, you are put on hold and often they don't come back to you or you are disconnected." (A Warwickshire CAB)

A Staffordshire CAB reported their client was entitled to the higher rate mobility component of disability living allowance, and therefore able to claim exemption from vehicle road tax, but could not access it. The Department for Work and Pensions had advised him to contact the Driver

and Vehicle Licence Authority (DVLA) to ensure he would not be asked to pay road tax in the future and to seek a refund for the previous two years' tax. But none of the huge number of options, sub-options and sub-sub-options on the DVLA automated answer line matched his needs and there was no option for talking to an operator.

3.14 For automated lines to be effective, organisations must undertake a very careful analysis of potential customer need. A significant proportion of the population experience access barriers.

### **Access barriers**

3.15 CABx frequently report access problems that act as barriers to telephone services for some people whose needs are not average. These barriers include:

- lack of a face-to-face option;
- lack of interpreting facilities for those people whose first language is not English;
- lack of response to individual needs, for example, people whose infirmity inhibits them from concentrating and following through ideas or thought patterns or explaining themselves. This can include elderly people and those with mental health problems or learning difficulties;
- lack of or limited facilities for those people with hearing impairments;
- Face-to-face access to services is still important to many people- eighteen percent of people in the MORI survey wanted to be able to speak to someone face-to-face.

3.16 CABx report that when their clients have a lot of problems to sort out they find it difficult to do this over the phone.

A Gloucestershire CAB reported that a client could not contact energywatch in writing as he could not easily find an address for them. He only had fax number, telephone number, e-mail and website address. He had many problems with his fuel suppliers, including various billing errors, which they had failed to rectify. The client had tried to contact energywatch on several occasions and found that it takes too long on the telephone to explain all of the problems and he was concerned about the cost.

3.16 In 2002, the National Audit Office (NAO) reported that only 60 percent of the public were willing to receive advice and services from public sector departments and agencies by telephone. They found that older people were less willing to receive services in this way than younger people.<sup>16</sup> This is particularly relevant to services designed for older people:

A CAB in Nottinghamshire reported that the Pensions Service were insisting that their client make a claim for pension credit by phone. The

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<sup>16</sup> *Using call centres to deliver public services*, National Audit Office, 2002.

client, however, wanted to make a claim in a face-to-face setting. The Pension Service only made an appointment for him at the CAB adviser's insistence.

“Pension Service telephone advisers are inexperienced and often unable to deal with problems. I have found that older people often get very frustrated with the service.” (A Northamptonshire CAB)

- 3.17 Some people are unable to use the phone to communicate with service providers. There are nine million people considered to be deaf or hard of hearing in the UK, who have difficulty using conventional telephones for obvious reasons<sup>17</sup>. If a customer has a hearing impairment (as hundreds of thousands do) and the automated telephone options or operator's script are not clear and well-designed, the call centre experience is frustrating:

A CAB in Greater Manchester reported a deaf client who had tried communicating with a debt collection agency regarding a debt that should have been resolved. Her e-mails and letters were ignored and when she tried contacting the company by phone she was unable to do so as the fully automated phone line made no allowance for her deafness.

A CAB in Norfolk reported that a man who was slightly hard of hearing came to the CAB for help applying for pension credit after he found it impossible to make a claim over the phone. The client told the bureau that he found it impossible to answer the operator's questions as he found it difficult to understand her accent and vice versa.

- 3.18 Access to services by phone can be a particular problem for individuals whose infirmity inhibits them from concentrating and following through ideas or thought patterns or explaining themselves. For example, many people with severe mental health problems experience withdrawal when they are ill and problems with communication. For services only provided by telephone, the problem is exacerbated. Where communication is crucial, the individual may be unable to respond without the help of an intermediary, such as a CAB adviser:

A CAB in Mid-Wales reported that a single man suffering from panic attacks and agoraphobia felt he had to wait until a friend called on him to phone a debt collector in order to challenge his liability to challenge a fuel debt.

A CAB in County Durham reported that they had raised the severe problems clients with mental health problems would experience in having to ring the contact centre to make a claim for benefit with the manager of the local Jobcentre Plus contact centre. The CAB pointed out that those people who were hospital in-patients would be particularly affected and asked if there could be alternative ways of dealing with claims from this group of people. Initially, the local Jobcentre Plus office assured the CAB that this would be addressed, but subsequently failed to do so. The CAB

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<sup>17</sup> RNID

expressed shock and outrage that hospital in-patients being treated for severe mental health problems would be expected to talk to Jobcentre Plus on the phone for up to an hour. Any errors on the completed details could result in the patient being prosecuted for benefit fraud.

- 3.19 If someone does not have English as a first language (as hundreds of thousands do not), it is imperative that call centre staff can recognise this immediately, and have the facility to arrange interpretation. It is possible for this to be resolved by access to Language Line, or through employing staff who can speak languages other than English, but CAB evidence shows that this is not always happening:

A Chinese woman with mental health problems and poor English was referred to a Merseyside CAB by her psychiatrist for help in making a benefit claim. The CAB completed an income support claim form for her, enclosing a letter with the form explaining that the client would be unable to conduct a telephone interview, due to both language and health problems. The client subsequently received a letter from Jobcentre Plus stating that they would not accept the form and she had to phone the call centre to make a claim. When the CAB called on her behalf, the adviser had to wait ten minutes to get through, was put on hold and then cut off.

### **Passing the buck**

- 3.20 It is clear from CAB evidence that there are a number of factors facilitating successful problem resolution within a call centre setting. These are:

- being able to speak to the right person who can solve the problem;
- well-trained staff with access to comprehensive information;
- office systems which allow effective follow-up and access to up-to-date customer records;
- taking responsibility for resolving the problem.

- 3.21 Getting the problem resolved speedily and effectively is essential for a successful call centre service. Consequently the experience of having one's phone call transferred to a number of different departments before the problem is investigated and resolved is extremely frustrating. Seventeen percent of people in the MORI survey cited being passed from department to department as the most annoying aspect of call centre use and nine percent of CABx in the CAB survey reported this as a problem for the services they rated as worst. There is an expectation that contacting a call centre will provide a 'one-stop' solution:

"When we phone South Staffordshire Water, we use a direct line to the same person. As a result we have built up a good relationship." (A Staffordshire CAB)

"When you phone NTL you have to talk to different people for different services and even for different aspects of each service. This seems a process nightmare". (A Berkshire CAB)

“The Tax Credits helpline insist that the information on their screen is correct and refuse to amend it over the phone with the customer. Customers have to ring another number to deal with this issue.” (A Hertfordshire CAB)

- 3.22 CAB clients often find that even after a call their problems continue. The CAB survey found that six percent of CABx reported problems with poor follow up from telephone calls to the call centre services they rated as worst. Often action promised by the person on the other end of the phone line is not forthcoming:

“Utility companies just do not act on client information we give them. Clients have to come back to us week after week with the same problem, and the companies just do not do anything to rectify the problem – so frustrating!” (A Worcestershire CAB)

“We think the DWP is dreadful – when we ring, they allege that the client’s case files are often inaccessible under other people’s files. We also find that clients’ files get lost between different DWP offices. Each one we contact suspects the other of harbouring the file”. (A South Yorkshire CAB)

- 3.23 Seven percent of CABx surveyed expressed concerns about the poor systems belonging to those services whose call centre provision they rated as worst. Clients and advisers have no guarantee that the problem will be resolved once they put the receiver down. For telephone service users there is no point in making contact if nothing happens, or the wrong action is taken:

A couple in their 80s were confused after receiving two different claim forms, containing different information, after they made a telephone claim for pension credit. They contacted a CAB in Hampshire (Winchester) who was able to sort this out – but if they had not done so it is likely they would have abandoned the claim process and lost money to which they were entitled.

A Central London CAB called for an adequately staffed specific number which could handle telephone calls about local authority parking. The client had made countless calls about a penalty charge that had been wrongly applied. On appeal she received a cheque reimbursing the charges but found that exactly the same penalty charge was claimed when her second renewal came up. She had followed all the authority’s procedures and kept within their time limits but the flaw in their system that had been shown up during her first appeal had not been put right.

- 3.24 Call centre staff have to understand the services they are discussing and what action can be taken. Good training and comprehensive information systems are essential if this is to happen. However it appears from CAB evidence that the call centre staff of both public and private organisations have neither the expertise nor access to relevant information. Just over a quarter of CABx report

that the issue of poorly trained staff is the reason for problems they experience with those services they felt were worst.

- 3.25 Telephone operators do not always have the resources available to them to resolve client problems, or the necessary knowledge to answer complex queries, for example rules of entitlement to benefit. Bureaux report different operators giving them different answers to the same questions, and giving their clients conflicting advice:

A woman sought advice from a CAB in Greater Manchester to check her benefit and tax credit entitlement as she was expecting her first baby. The client had rung the tax credit help line – who had told her that she needed to speak to the DWP. Upon contacting the DWP, she was told they couldn't give her that information over the phone. On hearing that a friend had been given a tax credit calculation over the phone, she tried that line again, only to be told again that they did not provide this service. The client had to go to the CAB to get the information she should have been given over the phone.

A Greater Manchester CAB experienced 20 minutes of recorded messages when they tried to contact a water company to discuss their arrears allowance scheme for a client on income support and incapacity benefit. They found that the call centre agent had not heard of the scheme and had to supply the bureau with a new telephone number. The bureau adviser was faced with another 20 minutes of recorded messages.

- 3.26 Some call centre agents are provided with scripts. Whilst these scripts can ensure accurate information and may deal with most everyday queries, they may not be able to deal effectively with queries that are not covered in their script or information:

A CAB in south-east Wales were helping a man with multiple debts draw up a financial statement so that he could make repayment offers to his creditors. As the client could not remember all his outgoings, he phoned his bank branch for a list of his direct debits. Although the client gave his account number and the location of the bank branches where his account was administered, the call centre operator was unable to trace the account. He did not know where these two branches were located in the UK, as the call centre was located overseas. Consequently the client, who was in poor health, had to call at his branch and ask for the information in person. He told the bureau that he felt he should be able to have details of his account over the phone without having to travel to his branch and standing in a queue.

- 3.27 In other cases, whilst there is someone authorised to deal with the problem, the call centre is not able to make a direct connection and thus resolve the problem during one call:

A CAB in Bedfordshire reported that when they rang a major high street bank to make a complaint about the bank's sales practices, the bank's

overseas call centre operators were not able to help or understand the problem. The bureau eventually got a phone number for a call centre manager but the centre was unable to transfer the CAB to this number.

- 3.28 It is also important that call handlers are pleasant and well informed. Poor operator attitude was cited by 26 per cent of the CABx surveyed in respect of the services they felt had the worst call centres. For example:

“DWP staff sometimes have told us, ‘there are plenty worse off than your client’.” (A Bedfordshire CAB)

“Bank staff often come out with a ‘parrot-fashion’ response and are sometimes rude.” (A Lincolnshire CAB)

- 3.29 In contrast, when the bureaux were asked to state which organisations provided the best telephone services, it was clear that one of the reasons for their decision was the positive attitude of the people they were speaking to:

“Our local trading standards department provides an excellent telephone service – it is easy to make contact, and the staff are friendly, providing full and informed advice.” (A Dorset CAB)

- 3.30 The provision of a telephone service can be a boon where it provides extended access to information and service provision. It can, however, act as a barrier to effective problem resolution where the service provider fails to take the action agreed and then fails to take responsibility when the user contacts them again. Where this happens the contact is both frustrating and pointless and service providers are in danger of losing consumer confidence altogether. In the services reported by CABx as being the worst as regards call centre provision, 12 per cent cited delivery of poor customer service:

“DWP offices in Blackpool and Sutton constantly pass the blame between each other, referring our adviser backwards and forwards.” (A Surrey CAB)

“We feel that British Gas, London Energy and other fuel suppliers pass our calls to Transco in order to avoid responsibility.” (An East London CAB)

A CAB in West Yorkshire assisted a widower who was concerned not to have received his winter fuel payment. An adviser called the Dewsbury Income Support office, and was told that it was not their responsibility, and referred to the help line. When the adviser tried the help line, she was told to go back to Income Support and ensure that she spoke to the right person. When the adviser made this call they explained that it was not their problem, as the client was over 60, and said she should call the Pension Service in York, who told her to call the winter fuel help line. The adviser and the client were left very frustrated by this process, especially as they were unable to resolve the problem. No one had any means of checking which payments had been sent out.

A CAB in East Yorkshire advised an Iranian man claiming asylum with his wife, who was pregnant. NASS had erroneously sent him a NASS 35<sup>18</sup>, yet NASS had no record of the form being returned and had therefore terminated his NASS support. When an adviser spoke to NASS on the phone, the telephone operator admitted a mistake had been made, but the person in charge of the case refused to speak to the bureau, and the adviser was unable to resolve the issue whilst on the call.

- 3.31 Bureaux commonly report that operators often just take messages and promise to pass these on to the relevant casework team, but nothing is done with the information. For example:

“The CSA is definitely the worst. They take hours to answer (literally one hour 40 minutes!) and then you get cut off (deliberately? Who knows?) You can't get that person back again. They then deny saying things, deny having received letters and don't follow up.” (A Lincolnshire CAB)

A Surrey CAB reported a typical case concerning a high street appliance retailer. They had been phoning for an elderly client who had a fridge that had been erroneously described as being self-defrosting and found that the company generally failed to answer the phones. When they did a series of options were given and then the phone usually went dead. When the bureau did get through they were passed from one department to another without getting the problem resolved. Even when an engineer called in person and identified the problem the organisation failed to take any action, leaving their customers to start the whole process again.

- 3.32 If telephone services fail to provide effective action following contact, their clients will want to use a form of contact that can be used as evidence, such as a letter. The threat for service providers is that call handling services will be more costly in the long term.

### **Recognising the role of intermediaries**

- 3.33 Some people may not have the confidence or knowledge to resolve problems themselves or may have been frustrated in their efforts to do so. They therefore need a third party, such as a CAB, to contact service providers on their behalf to sort out the problem. For all advisers, including CAB, it is essential to be able to communicate effectively with organisations and businesses on behalf of clients.
- 3.34 We recognise the need for organisations to keep secure the information they hold on their clients, much of which may be personally sensitive. In written communications, providing authorisation is straightforward because you can attach the client's signed authority to the letter. It is more challenging to provide authorisation in a verbal communication between an adviser and an organisation. Some organisations are happy to accept the client's verbal

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<sup>18</sup> A certificate of confirmation of the termination of NASS support, issued to successful asylum seekers granted refugee status or other leave to remain. The receipt of this certificate is necessary before the individual concerned can access the mainstream benefits system.

authority, and others may accept faxed authorisation, both of which have the potential to allow immediate communication by phone.

- 3.35 However, CABx frequently find that it is difficult to resolve clients' problems by telephone, if the organisation use the excuse of data protection not to speak to a third party:

“We feel that banks hide behind the Data Protection Act”. (A Norfolk CAB)

A CAB in Mid-Wales reported the case of an 80 year old client who needed to contact her bank branch about the new requirements for direct payment of benefits into an account. As her branch is a small rural outlet and not open everyday, she was unable to make her enquiries in person. The client tried to ring the bank branch but found the security procedures confusing and so asked the adviser to ring on her behalf. When the CAB adviser spoke to the bank they insisted that under the Data Protection Act they were unable to supply information to the third party, even with the account holder's explicit consent.

- 3.36 Some organisations have agreed special arrangements for dealing with third party authorisation. For example, guidance to the Banking Code states that all subscribers will accept photocopied and faxed forms of authority from advice agencies such as CABx. Some creditors have even discussed with Citizens Advice whether advisers need to send a form of authority to them, as long as the bureau can produce one if asked.

- 3.37 Other organisations have made more convoluted arrangements which have in some cases proved problematic:

An adviser at a CAB in South-East Wales who tried to contact the Inland Revenue on behalf of a client was told on the dedicated CABx line that she needed to fax an authorisation slip then wait for her call to be returned. The adviser waited an hour, and made two further calls to the special line, yet was still unable to speak to someone about the case. The adviser then called the general line and was told that the authorisation slip was irrelevant anyway, as the client's case could not be discussed until the client had verbally answered security questions.

“We have had a recent problem with British Gas refusing to speak to advisers without written authorisation detailing the adviser's full name. They told us that a fax would take 48 hours to register on their system.” (A Dorset CAB)<sup>19</sup>

- 3.38 Registering authority for a third party to act and hold a telephone conversation on behalf of someone can be particularly problematic where the call centre is situated overseas. It is clear from CAB evidence that these call centre staff are not aware of the role of third parties such as CABx, and are therefore unwilling

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<sup>19</sup> We understand that British Gas have now reduced this waiting time to two hours.

to deal with them. It seems as though the provider has not given them the relevant information:

A CAB in Lancashire found that their client's water provider would only discuss a debt case with the client themselves. The call centre was based in India and had no idea what a CAB was and did not accept them as a third party acting on the clients behalf.

The call centre of a major high street bank refused to speak to a CAB in Dorset without the client giving the name of the adviser. This was despite the fact that the CAB had already sent the client's signed authorisation to the bank. The CAB commented that the call centre overseas seemed unfamiliar with the OFT collection guidelines which state that collectors should deal with third parties like CABx.

### Conclusions

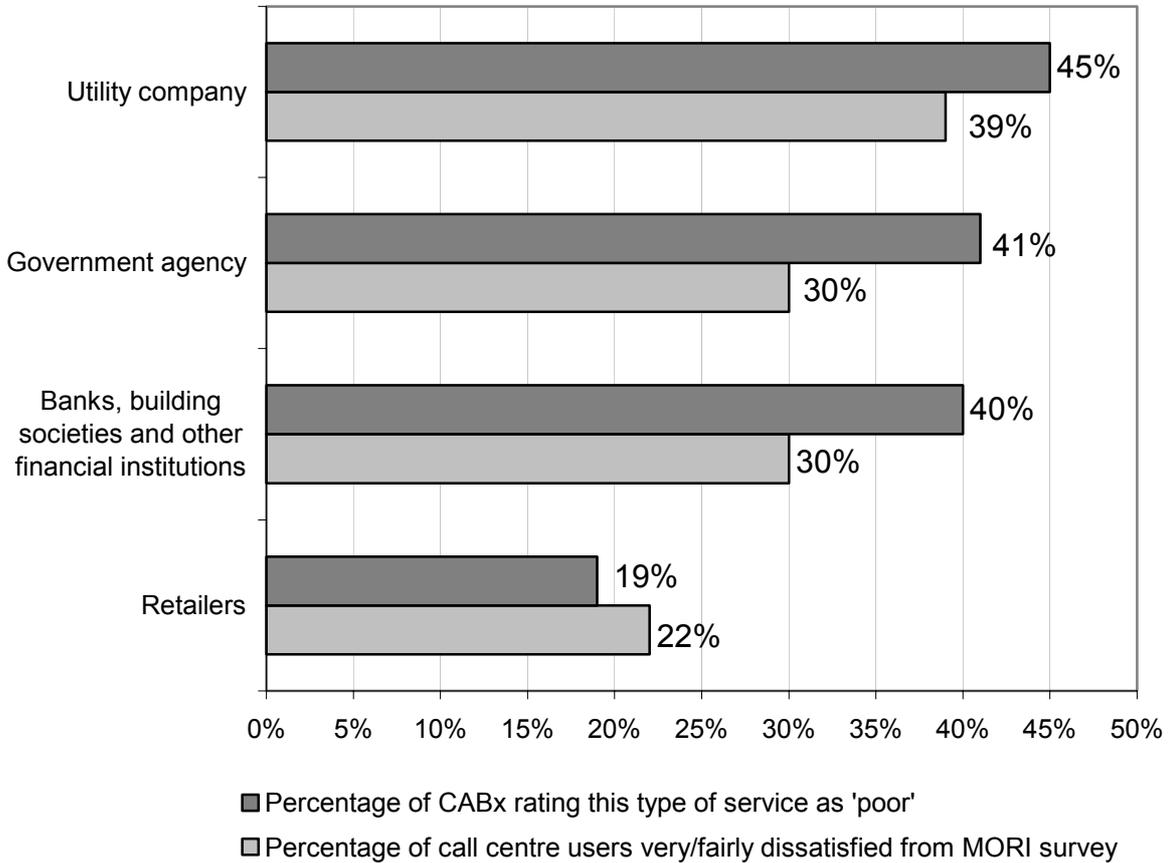
3.39 The common problems discussed above illustrate some overriding concerns about the provision of telephone services to all. If they are to provide an acceptable balance between the needs of the service provider and those of all users, they will need to be:

- customer focused, putting the requirements of those using the service before used as a tool to those of convenience for the provider;
- worthwhile and responsive for customers, providing a guarantee that action will be taken as promised;
- improve service provision;
- backed up by proper training, and
  
- an effective means of communication and not act as a barrier to contact with relevant staff empowered to take action to resolve problems.

3.40 We now go on to look at those service providers about whom CABx report most concerns in relation to their call centre provision. The table below shows the levels of dissatisfaction with different types of call centre services by their users in the MORI survey and our survey of CABx.

3.41 Chapter 4 examines the call centre provision of several government services, and Chapter 5 looks at private sector call centres

**Levels of dissatisfaction with the performance of call centres**



Base: 2,253 people in Great Britain interviewed by MORI in July 2004 and 114 Citizens Advice Bureaux in England and Wales surveyed in June 2004

## 4. Public sector call centres

4.1 In this chapter we examine the CAB experience of government call centres and their effect on clients. MORI research found that that one in four people (24 per cent) had contacted a government agency call centre in the previous year. Three in ten (30 per cent) of customers were either fairly or very dissatisfied with the service which they received from government call centres.

4.2 In our survey of CABx, we asked them to nominate the organisation with the best and worst call centre service. Forty-one per cent of CABx felt that various government agencies provided the worst call centre services. We have divided the evidence about different government services in this section according to the current CAB evidence about the quality of their telephone service:

- services about which CABx have been reporting significant problems;
- services about which CABx report telephone access problems for some clients, or their call centre service appears to be inconsistent;
- services about which CABx have only recently started to report problems with their telephone service; and
- services which are beginning to tackle some of their telephone access problems.

4.3 We use both CAB cases and quotes from the survey of CABx to illustrate the issues about the following government call centre services:

- Child Support Agency
- Direct payment customer conversion centre
- Disability Benefits Centre
- Driver and Vehicle Licensing Agency
- Jobcentre Plus
- National Asylum Support Service
- Pension credit helpline
- Tax credits helpline
- Winter fuel helpline

### Significant problems

#### Child Support Agency

4.4 The Child Support Agency (CSA) was set up in April 1993 to take over assessment, collection and enforcement of child support maintenance from the courts. In 2002/3 the CSA managed approximately 1.7 million cases, processed 361,000 applications for maintenance and collected and arranged a total of £845 million in child maintenance.<sup>20</sup>

4.5 Currently the CSA is running two systems for assessment of child maintenance in parallel. The Child Support, Pensions and Social Security Act 2000

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<sup>20</sup> *Child Support Agency Annual Report and Accounts, 2002- 3*

introduced major reforms to the child support system, including a drastic simplification of the calculation of child support. These reforms were expected to come into force from October 2001 but due to computer system problems, the new rules were only introduced for new cases in March 2003. So existing cases continue to be dealt with under the old system.

- 4.6 The service provided by the CSA is delivered through six regional Child Support Assessment Centres, which undertake the majority of work, 30 smaller offices dealing primarily with new applications and 71 local service bases supplying a face-to-face service. As there is limited local face-to-face access to the CSA, telephone services are the main means of contact with the CSA. Each business unit has two helpline numbers, one for the cases under the old scheme and one for cases under the new scheme. There is also a national helpline number which callers can use to make general enquiries and callers will get redirected here if their CSA business unit is busy.
- 4.7 The key problems reported by CABx in relation to phoning the CSA are:
- making contact
  - access issues
  - passing the buck
- 4.8 CABx frequently report that there can be problems getting through to the regional business units that is dealing with their case.

An adviser acting on behalf of a client who visited a Nottinghamshire CAB spent an hour and a half on the phone trying to resolve the problem with the CSA. The adviser made six phone calls and spoke to eight different people and was repeatedly passed between offices in Sheffield and Belfast whilst trying to locate the person accountable for the case.

- 4.9 Too often clients get through to the national enquiry line who are unable to deal with the specifics of their case:

A CAB in Gloucestershire reported that when clients call the main enquiry number they are asked to input their national insurance number and date of birth. They are then transferred to the relevant casework team, but if this line is busy or logged out of the computer clients are automatically put through to the national helpline. This team have little information on specific cases and are unable to give adequate answers. The operators on this line then try the caseworkers again. Clients feel as if they are going round in circles and that they are wasting their time and money. And in most cases these are clients on very low incomes chasing up missing child support payments.

- 4.10 Because there are six business units and two numbers for each as well as the national enquiry line, clients and advisers are often transferred between these offices as they try to find someone able to deal with their case. Because of the delay clients experience in getting their cases assessed, it is not always clear

whether they come under the old or the new rules and therefore which phone number will be able to deal with their enquiry:

“Our CSA specialist is having to come in several days a week now, because the two dedicated lines are rarely operational, and not on the same day, as it is not possible to deal with old and new system cases on the same day.” (A Suffolk CAB)

A lone parent sought advice from a CAB in Wiltshire in February 2004. She was in debt and eager to benefit from the new £10 per week child maintenance premium. She understood that her maintenance application was held up, but was not exactly sure why as she was told something different every time she called. The CAB then spent the next 45 minutes trying to find out what was happening to the client's application. After four phone calls to different sections of the CSA, including both the phone numbers to discuss both new and old cases, nothing had been achieved for the client.

- 4.11 Telephone access to the CSA has long been a problem. In 1994 Citizens Advice highlighted that making contact with the CSA was often difficult.<sup>21</sup> Recent research by the DWP into the attitudes and experience of CSA clients found that more than a third said they could never or only rarely speak to someone at the CSA who could help them resolve their problems.<sup>22</sup>
- 4.12 In the spring of 2004 the CSA Chief Executive gave evidence to a Work and Pensions Select Committee sub-committee inquiry into IT projects. Although the focus of the inquiry was computer systems, the Chief Executive also outlined how the CSA intended to tackle their telephony problems. In April 2004 Andrew Smith MP, Secretary of State for Work and Pensions, issued a statement on the progress of the reforms. He acknowledged that progress had been slower than anticipated, chiefly due to problems with the new computer and telephony systems.

### **Winter Fuel Help Line**

- 4.13 The winter fuel payment was introduced in 1997 and is intended to help pensioners towards the extra costs of keeping warm in winter. The payment, currently worth £200 per annum per household to pensioners under 80 and £300 to those 80 and over, should be paid automatically by the Pensions Service without the need to claim. This money can really help with higher fuel bills incurred over the winter, so it would need to get into people's accounts for December at the latest. There is a winter fuel helpline at local rates for people to enquire about claiming. The DWP stated in their 2004 Departmental report that they had met their target of issuing all 11.4 million automatic payments for 2002-03 where entitlement has been established, and all payments on successful claims received on or before 20 September 2002, by Christmas 2002. However it is not unusual for bureaux to report delays in payment of the winter fuel allowance.

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<sup>21</sup> *Child Support: one year on*, Citizens Advice, April 1994

<sup>22</sup> *National Survey of Child Support Agency clients*, DWP, 2001

4.14 The key problems reported by CABx in relation to phoning the winter fuel helpline are:

- making contact
- passing the buck.

4.15 Most of the evidence Citizens Advice receives on winter fuel payments relates to payments which have not been made. When the CAB or the client tries to phone the winter fuel helpline, they find it difficult to get the information they require:

The client of a Lincolnshire CAB had particular problems getting his winter fuel payment, as he did not have a phone. When he called his local DWP office, the call was transferred to their winter fuel enquiries department, which was always on voice mail. The central help line just referred the client back to the local office. Without a home phone, he found it very difficult to resolve his problem by having to repeatedly call all these numbers.

4.16 Although we receive proportionally a small amount of evidence about the winter fuel payment, most of the evidence received relates to acute problems experienced by both advisers and clients when contacting the Pensions Service to resolve non-payment.

## **A mixed picture**

### **Pension credit**

4.17 On 6 October 2003, pension credit (PC) replaced the means-tested minimum income guarantee as a means of support for people over 60. The purpose of pension credit is to ensure that pensioners have a guaranteed level of income, but can also be rewarded for having made provision for retirement above the basic state pension. In May 2004, just over three million people were receiving pension credit.<sup>23</sup>

4.18 Pension credit is administered by the Pension Service, an executive agency of the Department of Work and Pensions set up following the reorganisation of local benefits offices in 2002. There are no drop-in offices. Instead claims are administered by 29 pension centres, supported by teams of local staff to provide a limited face-to-face service through surgeries and home visits. As a result, telephone access to the Pensions Service is very important, and there is a national local rate number to reach the appropriate pension centre. There is also a free claimline for pension credit and telephone claims are encouraged. This service is contracted out to Ventura.

4.19 At the outset, the Pension Service was very concerned that pension credit should be rolled out in a phased manner, so that the system was not swamped

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<sup>23</sup> DWP press release 7.6.04

with claims. But it also wanted to make claiming simple and provided a dedicated freephone number for the purpose. This approach has been successful to the extent that it has met its March 2004 target for take up, and is adding an extra 50,000 households a month. In general, the free telephone claimline has worked for most people and it has been possible to get through to pension centres with follow up queries:

“We find that the Pensions Service are quick to get through to and they know what they are talking about. If they need to come back to you, they do.” (A Warwickshire CAB)

“We find that pension credit helpline have a good response time and are experienced enough to deal with issues.” (A West Yorkshire CAB)

4.20 A recent survey of CABx’s relationships with local Jobcentre Plus and Pensions Service staff found that:

- 39 per cent of CABx felt that access to telephone services was good to excellent;
- 44 percent of CABx rated that Pension Service call centre staff as helpful or very helpful;
- 37 percent of CABx felt that Pension Service call centre staff had below average or a poor level of expertise.

4.21 It is welcome that many pensioners are getting more money through the introduction of pension credit, but the launch has been problematic for some people. The key problems reported by CABx in relation to phoning the pension credit helpline are:

- making contact
- access issues
- effective access for intermediaries, although these problems appear to be reducing.

4.22 There have been significant problems with pension credit for people who find it hard to claim by phone, or who have complicated circumstances:

A CAB in Lincolnshire reported that the pension credits helpline were unable to understand their client’s entitlement to a Severe Disability Premium, extra money for the most disabled people living alone without a carer. The adviser had contacted the call centre because the client had still not received the premium, worth £42.95 a week, over two months after it was due. The CAB adviser spent 15 minutes explaining the entitlement to the call center operator but found they had no idea how the premium entitlement worked.

4.23 Bureaux have sometimes found that the phone service has been patchy, with calls taking much too long as the right person to respond is tracked down,

A CAB in Devon reported in April 2004 that it had taken them three long phone calls to the Pension Service to establish whether their client's PC claim had been received and processed, and when he would receive a payment.

"Pensions Service have the worst call centre service – we have no CAB dedicated line and we end up wasting a lot of time." (A North London CAB)

- 4.24 It appears that some staff have not been effectively trained, especially in the early stages. Bureaux have reported operators giving inaccurate information:

A client who visited a CAB in Worcestershire was informed by the pension credit telephone helpline that she was eligible for council tax benefit, although she had told them she had savings of over £43,000. The help line operator had been insistent about this and had sent her the forms to take to the CAB to complete. The bureau correctly advised her that she would not be eligible as the savings limit for council tax benefit was £16,000 for someone who was only entitled to savings credit.

- 4.25 More fundamentally, many older people prefer face-to-face contact. Older pensioners find it tiring and difficult to conduct lengthy and complex telephone calls. Although claimants can request a home visit or claim by post, in practice this can be difficult to achieve:

A CAB in Cornwall reported that the pensions credit helpline refused to send out a claim form to a disabled woman living alone. They could only deal with telephone applications due to a backlog of work. However, the client felt that her disabilities meant that it would be difficult to complete the form by phone even with the CAB's help.

- 4.26 The Pension Service has said that it is keen to work with local partners. But some bureaux have reported that operators have refused to accept calls from CAB staff calling on behalf of their clients - extremely frustrating when they see clients who would have difficulty claiming for themselves:

A CAB in Greater Manchester undertook a benefit check for an elderly couple, and established that they would be entitled to pension credit. When the bureau attempted to call the help line on the couple's behalf however, the operator refused to speak to the CAB even though the clients were present. They asked the clients to go home and call from there. Fortunately these clients were able to do so, but if they had been unwilling to make the claim themselves they would have been left without their pension credit.

- 4.27 In its 2004/5 Business Plan, the Pension Service states that it aims to ensure that 90 per cent of phone calls to its centres are answered and that no more than 1 per cent of attempted calls receive the engaged tone. It also stated that it had revised its Customer Charter in line with results from a National Customer

Survey undertaken in 2003/4, to ensure that all customers' enquiries could be dealt with in one call.

- 4.28 However, the DWP recently announced that ten Pension Centres would close with a substantial loss of jobs.<sup>24</sup> Although the DWP states that economies of scale and improvements in service can be achieved by processing claims in larger bespoke centres, it is CAB experience that cuts in staffing often lead to a worse customer service.

### **Tax credits**

- 4.29 In April 2003, the government launched a major policy initiative to tackle child poverty - new tax credits. These comprise:

- child tax credit (CTC), which is intended to help with the costs of bringing up children, whether in work or out of work;
- working tax credit (WTC) which will help improve the income of working people on low pay. This can include help with childcare costs.

- 4.30 Currently 6 million households receive new tax credits.<sup>25</sup>

- 4.31 New tax credits are administered centrally by the Inland Revenue's Tax Credit Office (TCO) in Preston. Inland Revenue have always intended that the main point of access to information about tax credits is via telephone. Indeed, claimants are encouraged to report changes in their circumstances in this way via the tax credits helpline, a "lo-call" number.

- 4.32 The key problems reported by CABx in relation to phoning the tax credits helpline are:

- making contact
- access issues
- passing the buck
- effective access for intermediaries.

- 4.33 Initially there were very serious problems of access to the tax helpline by a substantial minority of claimants whose tax credit claims were not processed on time. The main reason for this was problems with the tax credits computer system. Recent evidence shows that there has been a significant improvement in waiting times:

"In our opinion, the tax credit helplines have improved during the last year or so. There is a quick response to our queries, they call back when promised and make helpful interdepartmental referrals." (A Sussex CAB)

- 4.34 There is a network of Inland Revenue Enquiry Centres (IRECs) around the country which can deal with some tax credit enquiries face-to-face. IRECs

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<sup>24</sup> DWP press release, 29.6.04

<sup>25</sup> *Child and Working Tax Credits – Quarterly Statistics*, published by Inland Revenue, April 2004

cannot make decisions themselves about claims for tax credits, but can only liaise with the TCO and give out emergency payments. IRECs are not available everywhere and claimants who live in smaller towns or more rural areas may have a substantial travel distance to get to them:

A CAB in Suffolk reported that a client living in a rural area experienced financial hardship and further debt when her claim for new tax credits was not processed on time. After finally getting through on the helpline (after trying for three weeks) the client was told that she would have to travel to Ipswich, twenty miles away, to collect an emergency payment. As there was no public transport that would get her there, the client's partner had to take an afternoon off work to take her into Ipswich. As he was self-employed, he lost half-a-day's income.

- 4.35 Accurate advice is imperative because tax credits are both new and complex. However, CABx express concerns about the quality of advice given by the tax credit helpline to individuals who are dependent on this extra income to supplement their income. It is CAB experience that the helpline staff regularly fail to give accurate advice:

A CAB in Sussex reported that poor advice from the helpline could have lost the client her right to appeal against their decision to recover a £2,000 tax credits overpayment. Although their letter stated that she had 30 days to appeal, when she rang the help line, she was told she need not do anything for three months.

- 4.36 Clients and advisers frequently find that helpline operators cannot answer questions about the state of a claim or explain why there has been a problem. They can 'log' a query for staff in a different office to deal with. If there is a delay in the query being actioned, staff may not be able to explain the lack of action or say when it will be dealt with. This causes frustration, as people feel they need a further point of contact to chase things up:

A CAB in Kent assisted a lone parent who had been receiving tax credits until her son started work. The client was mistakenly sent a notice stating she had an overpayment of £1,900, yet none of the operators on the help line were able to give her any information about whether or not she owed this money or why the notice had been sent out. This caused the client a great deal of worry and she expressed regret that she had ever claimed tax credits, despite being entitled to them.

A CAB in Lancashire reported that their client had been unable to get an award notice that was correct, despite several calls to the help line supplying the correct information. She had received seven award notices between July 2003 and March 2004, all of which had been based on incorrect information. She had now been told that she had an overpayment of nearly £4,000 and was frustrated that she was continuing to receive payments whilst her application was being renewed.

- 4.37 There have been significant problems in relation to effective third party access to the tax credits help line. CABx and other advice agencies have had access to a special tax credits help line number from the beginning, which has made it easier to get through. The number enables them to get to the front of the main helpline queue. The advisers' line is answered by a specific team half the time but when they are busy the calls get transferred to anyone else. The quality of advice and knowledge of the correct procedures for dealing with third parties is very different, depending on where the call is directed:

A CAB in North London reported that their adviser was given the run around when she rang the special tax credits line for CABx. She had to make three separate calls before reaching someone who was prepared to deal with her enquiry, a request for a copy of the calculation of a client's tax credit award.

- 4.38 Getting third party authority accepted by the tax credits helpline has been one of the more difficult issues experienced by CABx. Citizens Advice has been negotiating with the Inland Revenue on this issue since April 2003. The need for claimants to involve a third party, such as a CAB, has proved to be a new challenge for the Inland Revenue, who insist on proof of the client's authority, identification of the authorised person and, where the claim is made by a couple, both parties' signatures. This has sometimes meant that there are often lengthy delays between clients initially seeking advice and CAB advisers being able to communicate with the help line on their behalf. This can mean clients are not getting vital benefit income:

A CAB in Surrey reported that suddenly in April 2004 the Inland Revenue had imposed a four month limit on the validity of their client's authorisation for the CAB to act on her behalf.

A woman with literacy problems sought advice from a CAB in Staffordshire about her family's claim for tax credits. On the client's most recent visit to the CAB, the adviser rang the tax credits helpline and was told that there was a new procedure for dealing with third parties such as CABx. To discuss the case, it was now necessary for both parties in a tax credit claim to be present. As the client's partner was at work, this was not possible. The bureau reported that the only way of getting the information from the tax credits office there and then was to hold an awkward three way conversation between the tax credit helpline, the client and the CAB.

- 4.39 The problems of telephone access to the tax credits helpline have been acknowledged by a recent Select Committee Report. A 2003 Treasury Select Committee report recommended that the Inland Revenue should undertake a review of helpline calls as soon as possible to identify how calls to it could be reduced. The Select Committee also queried whether it was appropriate for a service such as the tax credit help line not to be free at the point of use. Since

then the Inland Revenue have significantly increased the numbers of operators on their helplines, but service problems remain.<sup>26</sup>

## Emerging problems

### Jobcentre Plus

4.40 In 2001, the DWP announced that they would be reforming local social security administration, at the time carried out by the Employment Service for unemployed people and Benefits Agency for other claimant groups. New Jobcentre Plus offices would deal with benefit claims from people of working age, help them find work, and administer social fund applications. The full network of Jobcentre Plus offices will be in place by 2006. In the year 2002/3, Jobcentre Plus dealt with over 2.5 million claims for income support, over 800,000 incapacity benefit claims and over 2.5 million claims for jobseekers allowance<sup>27</sup>

4.41 As the new Jobcentre Plus service has been rolled out across the UK, people are increasingly encouraged to use the phone to contact them. In particular, potential claimants have to ring up Jobcentre Plus contact centres to make a claim and to arrange a work-focused interview. Those attending a Jobcentre Plus office to make a new claim will be told to ring the contact centre - phones are available in every Jobcentre Plus office for this purpose. Claimants can request a face-to-face interview to discuss their claim if they need one.

4.42 The key problems reported by CABx in relation to phoning Jobcentre Plus offices are:

- access issues
- passing the buck.

4.43 Citizens Advice is receiving increasing numbers of reports from bureaux that phone contact with Jobcentre Plus offices may not work well for all claimants. Emphasis on telephone contact with Jobcentre Plus offices causes particular problems for people whose first language is not English, or who have poor basic skills or mental health problems. The contact centre may not necessarily pick up that the client needs to have their problem dealt with face to face:

A client of a CAB in Kent received a routine letter from the DWP informing him that all benefit queries would be dealt with by letter or phone, not by visiting the local office. However, the client did not have a phone – and even if he did, he would have problems speaking on it. He could not read or write well, and needed to have letters read to him and the contents explained. The CAB felt that the move away from face to face contact

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<sup>26</sup> 1,300 more in two new contact centres and one existing contact centre were due to be in place by April 2004 – Written Ministerial response by Dawn Primarolo MP to parliamentary question from Steve Webb MP, 13 January 2004

<sup>27</sup> *Jobcentre Plus annual report 2002/3.*

when dealing with benefit enquiries will make DWP services inaccessible to the client.

- 4.44 These issues have been reported to Jobcentre Plus nationally by Citizens Advice, and bureaux have raised their concerns to local offices. This is an issue we will continue to monitor.
- 4.45 In relation to the administration of the social fund, there has been a long-standing problem of rural access to crisis loans, precisely because the Jobcentre Plus would not deal with these applications over the phone. The purpose of crisis loans is to help individuals in a crisis who have no access to any funds or credit. Applications for crisis loans have to be made in person at a benefits office. In largely rural areas, this means applicants have to make long round trips to get to the benefits office to apply for a crisis loan without the funds to pay for the journey, and without knowing whether their application would be successful. In these situations allowing individuals to make a crisis loan application by phone would have been helpful. For example:

A CAB in Buckinghamshire reported that a man living in a rural area who was waiting for the first payment of his jobseekers allowance needed money urgently. Crisis loans were only available by attending the DWP office 18 miles away. The client's bus was late by seven minutes, and the social fund staff turned him away without allowing him to make a crisis loan application, even though he had no money, family responsibilities and did not even have money for the bus fare home again.

- 4.46 The DWP have acknowledged this problem and have decided to permit crisis loan applications by phone in rural areas, so that applicants only have to travel to pick up the money. This welcome development is taking some time to roll out and CABx report that local staff may not know about the scheme.
- 4.47 There were a range of views from CABx expressed in our survey about staff attitudes and how problems were dealt with. For example:

"We think Jobcentre Plus have the best telephone service. They have set up a dedicated line for Suffolk advice agencies, so we always speak to the same few experienced people" (A Suffolk CAB)

"Jobcentre Plus staff are often unco-operative and sometimes rude and mostly unavailable when we phone them." (An East London CAB)

"Those Jobcentre Plus staff who answer the phones don't seem to know very much. Clients tell us that they don't seem to offer any help or seem interested in the problems they have given the clients. They never mention crisis loans or that they are available at their local office - I don't think they know themselves." (A Norfolk CAB)

## Driver and Vehicle Licensing Agency

4.48 The Driver and Vehicle Licensing Agency (DVLA) is an executive agency of the Department for Transport. Its aims are to facilitate road safety and general law enforcement by maintaining registers of drivers and vehicles, and to collect vehicle excise duty (car tax). Currently the Agency holds and maintains around 40 million driver records and 31 million vehicle records.<sup>28</sup>

4.49 The work of DVLA is undertaken by a central office in Swansea and 40 local offices situated in major towns and cities around Great Britain. There are two national enquiry lines charged at national rates for drivers and vehicle enquiries respectively. These are largely automated services using interactive voice technology, but according to the DVLA website it should be possible to speak to a member of DVLA staff during office hours. DVLA also provides a minicom service for customers with hearing impairments.

4.50 The key problems reported by CABx in relation to phoning the DVLA are:

- access issues
- automated phone system.

4.51 CABx are beginning to report that those with poor basic skills or who are vulnerable in some way find it particularly difficult to navigate the automated system. CABx also report that it is rare to be able to speak to DVLA staff during office hours:

A CAB in Cumbria commented that the service provided by DVLA was inadequate when they tried to make contact for a client suffering with epilepsy who wanted to clarify whether he would be allowed to drive. The general line was only able to direct the caller to another number and, having got through, the adviser described the options as endless with no access to a person and long winded options that provided an expensive yet inadequate service. The message followed a loop so that everything was repeated and, after 10 minutes, there was an engaged signal and the phone went dead.

4.52 According to the DVLA's 2002-3 Annual Report, its targets for answering the phone have been met. The issue of poor telephone contact with DVLA was not explored in the recent House of Commons' Public Accounts Committee inquiry into the Agency's work, although DVLA staff giving evidence to the Committee committed the Agency to continue to provide face-to-face access to their services, whilst developing and encouraging electronic access.<sup>29</sup>

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<sup>28</sup> *DVL Today*, Issue 26

<sup>29</sup> *Driver and Vehicle Licensing Agency: Trust Statement Report 2002-03, 2004*

## Gradually improving services

### Disability benefits and carers allowance

- 4.53 Benefits to cover the special costs of disability and to support carers have always been administered by central or regional units, rather than locally. In November 2003, 333,700 people were receiving attendance allowance (AA), 2,558,200 people were receiving disability living allowance (DLA), and 450,000 people were receiving carers allowance (CA).
- 4.54 Consequently phone access is important, particularly as it can take some time for a decision to be made on claims for disability living and attendance allowances.
- 4.55 The key problems reported by CABx in relation to phoning the Disability Benefits Units are:
- contact issues for clients
  - access issues
  - effective access for intermediaries, although these problems appear to be reducing.
- 4.56 CAB experience is that DLA and AA claimants often find it difficult to get through to the units processing their claims:

The client of a CAB in Hampshire assisted an older woman and her husband who were in receipt of DLA. The client had repeatedly tried to get through to the office in Blackpool over several days, but had heard nothing but an engaged tone, with no facility for requesting a call back.

“We recently had to call the Disability Benefits Unit. It took eight attempts to get through, then we were held in a queue for ten minutes listening to deafening music.” (A Surrey CAB)

- 4.57 Applications can be made by phone, but this is not suitable for everyone:

A CAB in Hampshire assisted an 84-year-old client who was in the process of applying for attendance allowance. The client found the questions on the telephone intrusive and felt that the application procedure was too complicated, and as a result nearly discontinued her application. If she had done so she would have missed out on some valuable extra income. The adviser felt that the application process and in particular the manner in which telephone interviews were conducted should be simpler and more sympathetic to the needs of older people. Ideally, more staff should be recruited so the applications can be done at home visits rather than over the phone.

- 4.58 In the DWP's 2004 Departmental Report, the government states that the aim is to improve the efficiency of claims handling for disability benefits and carers

allowance. One step that it is taking to achieve this is to make the Disability and Carers Service an executive agency of the department.

- 4.59 Following representations from Citizens Advice, the Disability and Carers Directorate set up a dedicated helpline number for CAB and other advice agency staff to contact the Disability and Carers Centre. This has enabled advisers to bypass the queue on the public phone line and get their queries dealt with more effectively:

“The dedicated CAB disability benefits helpline is excellent. We get through pretty quickly and staff attitude is great and helpful.” (A West London CAB)

- 4.60 However, CABx continue to report that clients phoning the Disability and Carers Centre experience problems getting through.

### **National Asylum Support Service**

- 4.61 The National Asylum Support Service (NASS) was established in April 2000 to provide welfare support to asylum seekers separately from the mainstream benefits system. The support NASS provides is based on the dispersal of asylum seekers to the regions and the provision of basic subsistence support through vouchers. These vouchers are printed and delivered by Sodexo, a private sector company, and cashed at post offices. As of 31 March 2004, a total of 76,245 asylum seekers were receiving NASS support.<sup>30</sup>

- 4.62 As NASS provides no local counter services where problems with support can be resolved, being able to access NASS using the telephone is especially important. NASS provides two dedicated Lo-Call enquiry lines, a voucher enquiry line (which is the Home Office Immigration and Nationality Directorate's general enquiry bureau) and a general NASS enquiry line.

- 4.63 The key problems reported by CABx in relation to phoning NASS are:

- contact issues, although these appear to have improved recently
- access issues
- ownership of the problem.

- 4.64 Citizens Advice set out the problems of accessing NASS telephone services in two reports, *Process Error* and *Distant Voices*, published in 2002. These reports described, amongst other things, the problems clients and advisers face when trying to contact NASS by phone. Over the past few years, many CABx have reported that the NASS enquiry lines are almost permanently engaged, with callers facing a long wait before they can speak to anyone about their query, if they can get through to anyone at all:

In March 2002, a Merseyside CAB reported that it took ‘a long time, typically over 25 minutes’ to get through to the NASS voucher line.

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<sup>30</sup> *Asylum statistics: 1<sup>st</sup> quarter 2004*, United Kingdom, Home Office

In October and November 2003, five CABx in Greater Manchester and West Yorkshire all reported cases of long waits (over 30 minutes) or being simply unable to get through on the phones.

- 4.65 Bureaux have reported to Citizens Advice that they often receive conflicting advice from the two different enquiry lines. Operators do not seem to have an adequate understanding of which problems they can deal with:

A CAB in Greater Manchester assisted a client who was having problems with his Asylum Registration Card (ARC) and who had not received his Emergency Support Tokens (ESTs). After waiting 35 minutes to speak to NASS on the general enquiry line, the CAB was told to call Sodexho. When the CAB rang Sodexho, they were told that the query could only be resolved using the general NASS enquiry line. The adviser had to make yet another call to the enquiry line, and after a wait of another half an hour was told that their query would be looked into in one or two days' time.

- 4.66 The lack of clarity over which number should be used to report specific problems delays resolution of the issue and wastes the time of advisers:

Another asylum seeker who visited a Merseyside CAB on the 14 October 2003 had gone to the Post Office to collect his vouchers, only to find there were none. When the adviser rang NASS she was told that the client's support had been terminated and that he had been deported. The bureau were transferred to another department, who acknowledged that the client was still in the country but could not say why his support had been terminated. Emergency Support Tokens were promised, but the client returned twice to the bureau over the subsequent two weeks as these had not been received. After several further phone calls, and after the CAB had made an official complaint, the client and his family finally began receiving support again on 4 December 2003.

- 4.67 Following publication of *Distant Voices* and pressure from other organisations, the Home Office agreed to an independent review of NASS. Key findings of the review were announced in July 2003. A number of weaknesses in the service were identified, including the telephone enquiry service. The Home Office response acknowledges the findings of the report but also states that there has been an improvement in the level of service offered by the enquiry lines. Call waiting times were down from over four minutes to around 55 seconds. Following the review, NASS has commenced a major programme of change, which can be expected to result in significant improvements in service delivery.
- 4.68 In recent months, Citizens Advice has noticed a sharp decline in the amount of evidence about access to the enquiry lines, and some CABx are beginning to report better service:

“NASS has improved.” (A North London CAB)

4.69 But bureaux are still reporting that NASS does not provide an interpreting service, a major failing for a service which is aimed at supporting often vulnerable foreign nationals, who may have little or no English.

### **Direct payment of benefits into accounts**

4.70 In 1999, the government announced that from April 2003, the normal payment method for all benefits and tax credits which are not paid via wage packets, would be by direct payment into accounts.<sup>31</sup> Since autumn 2002, the Department for Work and Pensions (DWP) have been carrying out a large-scale exercise to contact the 14 million people who were being paid by order book and girocheque to give them information about account options and ask them for account details.

4.71 As this was a finite project, the DWP decided to outsource the work to a call centre run by Vertex, known as the Customer Conversion Centre. Contact with the Conversion Centre is by a freephone number. The phone operators have a detailed and comprehensive script to answer callers' queries.

4.72 Each claimant receives a letter from the relevant DWP executive agency about direct payment and a form asking for account details. This is accompanied by a tailored leaflet which outlines the account options available and provides other information about direct payment. Claimants who want further information or who want to phone through their bank account details are encouraged to ring the Conversion Centre.

4.73 The key problems reported by CABx in relation to phoning the DWP Customer Conversion Centre are:

- contact issues
- effective third party access.

4.74 Those claimants who want to open a Post Office card account cannot go to the post office of their choice. Instead they must ring the Conversion Centre. This is the first step of a lengthy nine-stage process to open a card account.<sup>32</sup> The DWP insist that this is necessary to ensure that claimants choose the most appropriate account for their circumstances and the card account has very limited features compared to a basic or full current bank account. Nevertheless, many people find the card account opening process overlong and stressful, particularly the requirement to ring the Conversion Centre:

A CAB in Northumberland reported that a pensioner couple sought advice about direct payment. They did not want to use their existing bank account, as it was not accessible at the post office; and they wanted to

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<sup>31</sup> All state benefits except housing and council tax benefits

<sup>32</sup> See Appendix 8 to the Trade and Industry Select Committee report *People, pensions and post offices – the impact of direct payment on post offices and their customers*, July 2003 for a diagram explaining the nine steps.

support their local village post office, rather than driving to the nearest town every time they wanted to get their pension. They also found the idea of phoning to set up the post office card account daunting. The couple also told the adviser that they knew other elderly people living in their village who were not sufficiently mobile to seek advice, who would never phone to set up a card account.

- 4.75 The DWP have set up arrangements for third parties such as advice agencies to speak to the Customer Conversion Centre on individuals' behalf. The individual has to be present to give security details to the Conversion Centre operator before the third party can talk to them. However, people with hearing and speech problems and those who do not speak English may need a third party to communicate with the Conversion Centre on their behalf. However they may not be able to understand or answer the security questions:

A man sought advice from a CAB in Kent about a letter his 89 year old mother had received from the Pensions Service asking her to have her pension paid into an account. The client who dealt with his mother's affairs as she was deaf and housebound, had been unable to talk to the Conversion Centre about the letter and what his mother needed to do, as they had refused to talk to him citing the Data Protection Act as the reason for not doing so.

- 4.76 In July 2003, the Trade and Industry Select Committee criticised the card account opening process as too complex and recommended that it should be simplified so that it was no more difficult than opening a bank account.<sup>33</sup> The DWP have recently agreed to automate the final stages of the card account opening process, so that account holders no longer need to pass on the account number and sort code. This change is welcome, but it does not remove the necessity for claimants to ring the Conversion Centre to start the card account opening process.
- 4.77 Citizens Advice have raised concerns with DWP about the problems CABx and other third parties had experienced when trying to speak to the Conversion Centre on behalf of claimants who cannot give oral permission, due to disability or language problems. As a result DWP arranged for the Conversion Centre to pass the individual's case to their normal benefit paying office as they have appropriate procedures in place to deal with these eventualities.

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<sup>33</sup> *People, pensions and post offices – the impact of direct payment on post offices and their customers*, Trade and Industry Select Committee, July 2003

## 5. Private sector call centres

- 5.1 In this chapter we examine new research and CAB evidence on the telephone services provided by commercial call centres and their effectiveness. MORI research found that over half the people they surveyed had contacted a bank or financial institution call centre in the previous year, 45 per cent a utilities company and 27 per cent a retailer. Two in five (39 per cent) of customers were either fairly or very dissatisfied with the service which they received from utilities companies, three in ten (29 per cent) were dissatisfied with the call centres of banks or financial institutions and over one in five (22 per cent) were dissatisfied with the call centres of retailers.
- 5.2 In our survey of 114 CABx, we asked them to nominate the private organisations with the best and the worst call centre service. The results confirm that negative experiences of commercial sector call centres is very common. Nearly half (45 per cent) of CAB respondents said that utilities call centres provide a poor service, compared to two in five (40 per cent) saying this about banks. Call centre run by providers of goods and services came out best with only 19 per cent of CABx reporting poor service.
- 5.3 We have divided the evidence about different private sector services in this chapter according to the current CAB evidence about the quality of their telephone service:
- services about which CABx have been reporting significant problems about call centre services, which have yet to be addressed;
  - services about which CABx have only recently started to report problems about the telephone service.
- 5.4 We use CAB cases and quotes from the survey of CABx to illustrate the issues.

### Evidence of major problems

#### Utilities

- 5.5 With the advent of competition over recent years, utility companies, notably fuel and telephone companies, no longer have a high street presence. The main, and often the only, means for many consumers to contact their provider is now by telephone and commonly within a call centre setting. Utilities (electricity, gas, water, telephones) are so called because we all need and use them. The customer base is huge:
- There are 20 million domestic gas customers and 26 million domestic electricity customers in Great Britain;
  - There are 21.6 million domestic water and sewage customers in England and Wales;
  - There are 34.1 million UK fixed line telephone customers<sup>34</sup>

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<sup>34</sup> Communication market 2004 fact book, August 2004 OFCOM

- 86 per cent of UK households contain at least one mobile phone.
- 5.6 So for these businesses telephone service provision is not new, rather it has moved from being *an* option to *the* option for the provider – customer interface.
- 5.7 For a number of years, CABx have been reporting significant numbers of problems with utilities' call centres and their exceedingly poor customer service. Longstanding difficulties with contacting fuel companies have been drawn to the attention of both companies and the regulator, but little has been done to ensure that companies provide an effective telephone service. More recently Citizens Advice has seen a marked increase in CAB reports of the difficulties their clients experience in resolving problems with providers of fixed-line and mobile telephone services. The key problems reported by CABx in relation to phoning utility companies are:
- significant contact issues;
  - automated phone lines;
  - access issues for non-average consumers;
  - passing the buck, and
  - evidence about dealing effectively with third parties.
- 5.8 Citizens Advice receives a substantial amount of evidence about the unacceptably long periods spent by both advisers and clients trying to get through by phone to most utility companies. High costs are incurred on repeated telephone calls and clients' letters are often ignored:

A CAB client from Sussex was unable to get a pre-payment meter refund from his fuel supplier. He tried contacting the company by phone because he had had no response to his written request, only to find he was held in a queue for 30 minutes before his call was answered.

A CAB in Cumbria reported waiting for 1 hour and 45 minutes before being connected to somebody who could help them resolve a client's telephone line problem.

"Waiting times to get through to some utility companies are beyond belief, although the staff are helpful when or if you get through."  
(An Essex CAB)

- 5.9 Automated telephone services are frequently cited as being a barrier rather than an aid to effective communication. Many CAB clients need the option of speaking to an operator:

"We think BT has the worst call centre service – you have to go through four to six automated menus to get anywhere." (A Kent CAB)

An Essex CAB reported their diabetic client was left with no heating or hot water due to a key meter error. She had spent hours phoning her fuel supplier from a public call box to no avail. The bureau spent 110 minutes on the phone and commented that the press button facility was very irritating.

- 5.10 CABx are reporting that the only means of contacting some mobile phone companies has been via a premium-rate phone number. CAB clients phoning to resolve a problem are finding that they must pay over the odds for this privilege:

It cost a Hampshire CAB client £10.50 just to seek advice about his mobile phone bill. When his eight attempts to contact them using e-mail brought no response he had no alternative but to use their premium rated phone line.

- 5.11 Every household has to be able to communicate with their utility suppliers, and because these services are vital to every day life, there needs to be special recognition of the communication needs of those for whom telephone services present a major challenge, such as those with mental health problems and hearing impairments:

A man who lived alone and had poor basic skills contacted a CAB in Staffordshire about threatened court action for non-payment of fuel. In fact he had not used any gas, due to a faulty meter. When the CAB rang the fuel supplier, they held on the phone for 90 minutes, without getting through. In the end they had to pass the case to energywatch. The bureau commented that special contact facilities should be provided to meet the needs of clients for whom face to face is likely to be the best means of communication.

- 5.12 When calls do get through, the individual's enquiry may not be acted upon. CABx often report having to deal with poorly trained utility company staff:

A CAB in Cheshire found the action they had agreed for their client with her fuel provider had never been taken and the client was still repaying debts through a pre-payment meter at too high a level. Although reduced repayments were agreed, the meter had still not been altered some two months later. When the bureau got back in contact with the provider they were told that the person who had agreed the reduction had tried to act but had been unable to contact the relevant department, due to their own internal phone being constantly engaged. Nobody had informed the client or the bureau and the whole process had to be gone through again from the beginning.

"Npower – you get conflicting information depending on who you speak to." (A Gloucestershire CAB)

- 5.13 There is also evidence that utility companies do not provide effective access to third parties such as CABx:

A CAB in Kent reported there was a 20 minute wait to get through to a fuel company when their client wanted to change from a pre-paid to a quarterly account. The bureau agreed to try again the next day but when they got through the fuel company call centre operator refused to discuss the issue

unless the client was there. They would not accept the client's written authority.

- 5.14 Some utility companies have set up special lines or special teams for advice agency contact. Although advisers welcome these initiatives, they do not improve the experience for the majority of customers:

“Utility companies are good at dealing with advice workers, but poor in their dealings with customers.” (A South Wales CAB)

- 5.15 In 2002, Citizens Advice published a report on CAB clients' experience of dealing with fuel suppliers.<sup>35</sup> The problems of effective customer contact were covered in detail in the report. We made a number of recommendations to suppliers and the regulator about improving customer contact. It is disappointing therefore that CAB evidence of telephone contact with utility suppliers has remained poor, with the exception of water and sewerage companies:

“We have found that the Severn Trent helpline has the best telephone service. Phoning them is quick and efficient – it is easy to negotiate with an adviser who can make crucial decisions without referring to a higher authority.” (A Warwickshire CAB)

- 5.16 Telephone access to utility providers is an issue which neither the sector-specific regulators nor the companies themselves seem to be addressing, except in relation to customers with special needs. Many companies have priority service registers and password systems, which are designed to meet the special needs of these customers, many of whom will be elderly or disabled. Although these are welcome, it is clear from CAB evidence that utilities companies need to do more if they are to address the needs of **all**.

### **Debt collection**

- 5.17 In recent years, creditors have moved away from using court action to recover debt, preferring to use informal debt collection methods which rely on personal contact, by letter, face-to-face or by phone. Findings from a 2001 survey of new CAB debt clients showed that formal action to recover debt was only being taken in relation to 21 per cent of the clients' debts.<sup>36</sup>
- 5.18 Possible reasons for this change include the fact that creditors are increasingly of the view that “informal” pressure on individuals to prioritise payment of their debt is more effective than court action, recent changes in court procedure and increases in court fees. A recent survey of debt collection agencies for the Credit Services Association, the trade association representing third party debt collection agencies, estimated that the UK collections market had grown by 70% over the preceding two years.<sup>37</sup> The research also found that the average

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<sup>35</sup> *The fuel picture – CAB clients' experience of dealing with fuel suppliers*, Citizens Advice, 2002

<sup>36</sup> *In too deep – CAB clients' experience of debt*, Citizens Advice, 2003

<sup>37</sup> *Debt Management, Collection and Recovery – a survey of trends and current practice*, Credit Management Research Centre, University of Leeds, 2003

value of an outstanding account placed with a debt collection agent had increased from £1,500 to £2,400 over the same period.

5.19 The key problems reported by CABx in relation to phoning creditors and debt collectors are:

- automated phone lines;
- passing the buck; and
- dealing effectively with third parties.

5.20 Telephone debt collection methods can enable the collector and debtor to swiftly sort out any disputes or to agree a realistic repayment plan. CABx report, however, that some creditors and debt collectors use the telephone to put undue pressure on debtors to make repayment arrangements they cannot afford to maintain.

5.21 Furthermore, CABx are increasingly reporting that automated systems are being used by creditors and debt collectors. This can make it difficult for the CAB to intervene effectively:

“ We thought that a debt collection agency had the worst telephone service because they had a computerised phone number recognition system. The system rejected our phone call because it wasn't the client's number.” (A Hertfordshire CAB)

A CAB in Staffordshire reported they had great difficulty obtaining a fax number for a major bank's credit card office, which they needed in order to fax through their client's signed authorisation to allow the CAB to act on their behalf. The automated system of the credit card provider required a password to get through to the bank's customer services department.

5.22 Most lenders use a highly automated process, including power-dialling systems, which automatically call up contact details of customers in default, and standard computer generated letters. Individual collections staff have financial targets to meet, which may include minimum levels of payment on debts. If these do not generate contact, or a payment arrangement which is acceptable to the creditor, the debt may be passed out to a third party debt collection firm who will continue the contact and possibly arrange to visit the customer. If debt collectors are under pressure to meet their targets, they are likely to pressurise defaulting customers to agree to pay their target minimum, whatever their personal situation and means:

A CAB in Derbyshire was helping a couple deal with debts of £67,000 owed to 12 creditors. Eleven of the creditors had responded to letters from the CAB. The remaining creditor, a major bank, had not answered the CAB's letter and were continuing to phone the clients daily, even though the clients told them on every occasion that they should contact the CAB. When the CAB contacted this creditor to ask that they stop phoning the client, the collection staff stated that the calls were made via an automated system and would continue.

A CAB in Hampshire reported that a client with severe depression was contacted up to four times per day by the in-house debt collection team of a major finance company demanding payment. When the CAB phoned the debt collectors to point out that this was harassment, contrary to section 40 of the Administration of Justice Act 1970, the debt collectors alleged that the law said no such thing.

- 5.23 Some CABx report positive experiences with creditors and debt collectors. However, they may not be able to resolve their clients' problems where a third debt collection agency has not been passed all the information about the account by the original creditor:

“Most debt collectors are usually easily contacted and have the power to make decisions and move the matter forward. However they may not always have the history of the account to hand.” (A Berkshire CAB)

- 5.24 It can be particularly difficult for third parties such as CABx to deal with debt collectors on the phone without acceptance of the client's signed authority:

A woman sought debt advice from a CAB in Lincolnshire . The CAB wrote to all her creditors with offers of repayment, accompanied by her signed authorisation for the CAB to act on her behalf. One creditor, a major bank, wrote to the CAB to reject the offer. When the CAB rang the bank, the collector refused to discuss the case as the adviser was not the account holder. The bank insisted that the written authorisation they had received was not valid, as the adviser was not named personally on the authority slip. The bank subsequently informed the client that they would only discuss her account with the CAB if she were present at the time of the call. When the CAB rang the bank a month later, with the client present, the bank still refused to speak to them.

“When debts get passed on to different collectors, neither the creditors nor the collectors will tell us who the debt is with. The new collector won't speak to us without a fresh client authorisation”. (A Dorset CAB)

- 5.25 CAB advisers report that although recent OFT guidance has been useful to challenge oppressive and unacceptable debt collection practices by creditors and debt collection agencies, such practices are still widespread.<sup>38</sup>

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<sup>38</sup> *Debt Collection Guidance*, OFT, 2003

## Evidence of emerging problems

### Banking services

5.26 Over the past decade, banks have sought to shift consumer transactions from visiting a branch to by telephone. This has enabled them to cut costs, but also to meet the needs of many of their customers, who found it difficult to access financial services offices during traditional office hours. As a result, many banks have reduced their branch network, whilst expanding their phone services. For example, a British Bankers Association report in 2000 stated that there had been a 28 per cent reduction in the number of bank and building society branches over the period 1988 to 2000.<sup>39</sup>

5.27 The key problems reported by CABx in relation to phoning banks are:

- automated phone lines;
- access issues;
- passing the buck; and
- dealing effectively with third parties

5.28 It appears that banks are increasingly using automated phone systems to channel different calls. CABx often report that this delays getting through to someone who can discuss the case:

“You have to listen to long winded, costly recorded messages and deal with automated services.” (A North London CAB)

“We find it difficult to phone those banks who have automated phone services – you cannot ring them unless the client is present so that they can answer the security questions.” (A Surrey CAB)

5.29 Although many bank customers believe that they are still ringing the bank branch where they opened their account and transact their business, in fact their call will be passed to a central call centre (sometimes situated overseas). Although this may be a cost-effective way to administer financial services, it is clear from CAB evidence that the move towards telephone access to banking has often resulted in a poorer service for those people who prefer face to face access to sort out their problems:

A CAB in Dorset reported that a 90 year old housebound woman needed to set up a third party mandate to her bank account for a friend or neighbour to withdraw her money for her. She lived in a small village whose post office had closed. The client felt that the only way she could set up the third party mandate was to ring her bank branch. However, her call was dealt with by the bank's central call centre and they informed her that they could not set up a third party mandate for her. Nor could the

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<sup>39</sup> Banking without branches – a study of how people and small businesses conduct their banking without a local branch, Elaine Kempson and Terry Jones, January 2000

bank's call centre transfer her call to her branch because they said there was no direct number for the branch.

A CAB in South-East Wales reported that a client who was unable to withdraw money out of his bank account at a post office counter was left without money for four days when he could not resolve the problem either by telephone or at his bank branch. As the client lived in a rural area and had no transport of his own, he felt the best way to sort out the problem was to ring his branch. However, he was put through to a central call centre which was unable to transfer him or give him a direct number.

- 5.30 If consumers are to deal responsibly with their money and check account details regularly, they need to be able to correct errors easily with their bank:

A CAB in Gloucestershire reported that they spent two hours on the phone to their client's bank, being passed from department to department. They were trying to trace a £28 per month mystery direct debit for insurance.

- 5.31 For some people, communicating with their bank directly has proved impossible. Although the Banking Code clearly states that banks should work with advice agencies who act on customers' behalf, CABx still find that in practice call centres are not always adhering to the Code:

A Somerset CAB reported that they were helping a client with severe mental health problems apply for housing and council tax benefits. The client needed to obtain copies of her bank statements in connection with her claim. The bank's overseas call centre would not speak to the CAB and insisted on speaking to the client. The client became frustrated when she could not understand what the call centre operator was saying. She swore at them, threw the phone on the table and became hysterical.

- 5.32 Call centre services forms a growing issue reported in CAB evidence about banks. A good customer telephone service is not specially covered in the Banking Code, a self-regulatory code to which most banks and building societies subscribe. The code does, however, require subscribers to tell prospective customers whether they offer products and services via alternative delivery channels such as telephone and internet<sup>40</sup>.

### **Consumer – goods and services**

- 5.33 Retailers often provide services which require consumers to contact them by phone. For example, it is quite common for after sales services and general information to be delivered by a call centre with a single national or regional number. This is a sensible means of providing access to these services, as it would not be realistic for companies to base engineers at every shop.

- 5.34 The key problems reported by CABx in relation to phoning retailers are:

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<sup>40</sup> Paragraph 3.2 The Banking Code 2003

- automated phone lines, and
- passing the buck.

5.35 CAB evidence shows that retailers' telephone contact services often fail to provide consumers with an effective means of communication. Automated phone lines are common. These can severely limit consumers' ability to communicate their problems to the retailer:

A Central London CAB reported that a client who wanted to cancel her membership of a book club found it impossible to do so as she could only get through to an automated service by phone and her letters were never answered.

5.36 It may be advantageous to the service provider that calls are filtered but there should always be some route to achieving contact with someone who can resolve problems. Provision of this contact is key to good customer service but CABx report clients are often experiencing unreasonable barriers to contact:

A Northern Ireland CAB client trying to return faulty goods found that a computer retailer delivered all their customer service via one central helpline, who were unable to connect her to the store.

"We encounter problems when ringing retailers – the initial respondent can't deal with the problem and our phone call has to be passed around from department to department." (A North Wales CAB)

"When phoning a company to discuss the issue of faulty goods, we find it is difficult to speak to the right person, or for the company to even know who the right person is." (A Berkshire CAB)

5.37 European Union (EU) proposals for the Unfair Commercial Practices Directive (UCPD) are designed to fill gaps in existing consumer protection legislation. This Directive will function under the umbrella provisions of the Injunctions Directive incorporated within the Enterprise Act 2002, which recognises the need to protect all consumers from practices that offend the civil as well as criminal elements of consumer protection law. If telephone services fail to deliver consumers' rights, this Directive will, once adopted, provide a means of effectively challenging poor customer telephone service.

## 6. Conclusions and recommendations

- 6.1 Our research and evidence points to widespread problems with the performance of call centres in both the statutory and commercial sectors. Although call centres are capable of delivering an effective service to many, some people, usually the most vulnerable in our society, find them a barrier to communication and resolution of problems as important as claiming benefits or tax credits or preventing disconnection from fuel supplies. The effect of these problems is to cause serious detriment to many people.
- 6.2 To prevent these far reaching consequences, call centre provision needs to be user-proofed.

### Key principles of user-proofing

- 6.3 Citizens Advice recognises the benefits that efficient and good quality call centres can offer consumers. We also welcome the government's commitment to modern, responsive and efficient public services. There is a long way to go to achieve the right balance between high volume, resource-efficient and consistent standards of service on the one hand and accessible, responsive and personalised services for all on the other.
- 6.4 Call centres should be an effective gateway to services and problem resolution, not a barrier. The main challenge for call centre providers is to make their services work well for all consumers – especially for those who have complex problems and face barriers to access. **Citizens Advice considers that these five key principles should be at the heart of an agenda for developing or improving delivery by call centres:**

#### Principle 1 A focus on delivering for all consumers

- 6.5 It is essential for organisations to apply comprehensive user-proofing of their call centre operations, through design to delivery stage. To ensure this happens for all users, companies will need to address the following issues:
- They must undertake regular audits of accessibility, usability and performance from the perspectives of all consumers and intermediaries such as Citizens Advice Bureaux.
  - Comprehensive user proofing should always look at how well the service delivers for the most complex cases and for those people who find using call centre services most difficult. If services improve for these consumers all users will benefit.
  - The overall costs to consumers of service providers failing to deliver an effective service should be captured from audits which evaluate waiting time, repeat calls, call costs, and stress and worry caused by delays in resolving problems effectively first time. Assessments of the value of consumer detriment should be weighted to reflect the relatively higher

significance of small amounts of money to people on the lowest incomes, as identified in OFT research on consumer detriment.<sup>41</sup>

## **Principle 2 Services accessible for all**

6.6 It is not sufficient to ensure that call centre services are accessible for the majority of users. It is vital that organisations consider the needs of the minorities who may require other methods of communication, including face-to-face contact. Where automated systems are in use, organisations must consider the following, if they are to deliver on this ambition:

- Recorded messages and menus should be short, relevant and accessible with an option to speak to a representative very early in the menu.
- Queuing systems should advise consumers of the expected waiting time to get a response.
- Organisations should consider offering services in the languages customers prefer to deal in, for example, by subscribing to Language Line.
- For those with hearing impairments, it is necessary to have a clearly signposted and direct typetalk service.
- Organisations should ensure that their call centre service is backed up by opportunities for face to face services and that these work effectively. Service providers need to ensure that their clients can communicate with them in the way they feel is most comfortable, whether this is face to face in an office setting, in the client's own home, using special facilities such as text-phones or through making it easier for clients to do business using the post.

## **Principle 3 Resolving problems, not just logging them**

6.7 If users' problems are not resolved as a result of contacting a call centre, organisations will lose the confidence of consumers and will have failed to deliver a more cost-effective service if repeat calls are necessary. We recognise that it may be unrealistic to expect all frontline call centre agents to be enabled to deal with every problem, however they should be able to act as an effective conduit to full problem resolution:

- Consumers raising problems and questions that cannot be fully resolved during one call should be given a reference number and the contact name and direct line for a more senior person to contact.
- Front line staff should be backed up by specialist teams who can resolve more complex problems and deal with cases where continuing contact is needed with a named individual, including those issues raised by intermediaries such as CABx .

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<sup>41</sup> Consumer Detriment, Office of Fair Trading, 2000

- 6.8 Computer systems used by call centre staff need to both log the action item and follow its progress through to resolution. This is necessary to ensure that further user queries can be met with up-to-date information on progress and final outcomes.

#### **Principle 4 Invest in and empower staff**

- 6.9 Call centre staff need thorough consumer-focused training to provide an effective service.
- Staff should not feel under pressure to complete calls within strict time limits at the expense of resolving problems completely. Some users may take longer to complete calls than others. Indeed, service providers will find that it is not cost effective to complete calls within a certain time if clients' problems are not resolved as a result. Organisations should consider giving staff incentives to resolve things properly and fully rather than to close high volumes of calls down.
  - If call centre staff are to provide a high quality and responsive service to all service users they need to be properly trained, knowledgeable about the range of services and products offered by the service provider and given the right environment and tools to do the job. Being able to read from a script is not enough – call centre operators need to be able to deal with all queries they are asked to handle, even those which do not fit their scripts. This should include comprehensive information systems, which reflect the issues relevant to the users of the service. For example, where debt collection services are outsourced to overseas call centres, the service provider must ensure that call centre staff have information about the OFT debt collection guidance to hand when they deal with UK consumers.

#### **Principle 5 Low cost to the consumer**

- 6.10 We have found that the actual cost or fear of the cost of contacting a call centre has led some people to abandon the task, with all the resulting consequences. This should never be the case with statutory services, nor is it in the best interests of business.
- It is unacceptable that businesses make additional money from consumer queries by use of premium rate numbers that begin with 09 which can charge callers up to £1.50 per minute.
  - Organisations should provide adequately staffed free phone services for consumers and advice agencies to use. They should also offer to call back any customer calling from a payphone, mobile or CAB.

- 6.11 Citizens Advice recommends that all call centre providers should user-proof their call centre operations in line with these five principles. Furthermore trade associations and regulators should have regard to these principles in their role in monitoring service provision.**

In order to deliver on these principles, we now go onto look at specific recommendations to UK government and the European Commission.

### **Effective third party access**

- 6.12 In the report we detail some of the difficulties CABx have experienced with both public and private sector organisations in being able to effectively resolve their clients' problems because the organisation will not accept the client's verbal or written authorisation. It is disappointing that some organisations fail to facilitate those who assist their customers and hide behind the Data Protection Act as an excuse. In contrast, other organisations have been very flexible and understanding.
- 6.13 The Data Protection Act 1998 (DPA) does not prevent information being collected or disclosed, provided that the data subject, the CAB client, has given her/his consent to the disclosure. The Act simply regulates and limits the circumstances in which this can take place, and does not deal specifically with third party access.
- 6.14 Citizens Advice appreciates that organisations must only respond to requests for information about individuals to third parties with the express permission of the individual(s) concerned. When ringing a call centre to discuss a client's case, CAB practice is to do one of the following:
- post the client's consent some time before;
  - fax the consent through, or
  - have the client with them during the phone call to answer any security questions.

But this does not always work either because the authorisation is not logged on the call centre's computer system or there is a lengthy timelag between providing the authorisation and the CAB being able to have the dialogue with the call centre on the client's behalf. In some cases the delay can be as much as a day or more, so that clients require a further appointment to discuss something over the phone. As a result clients may have to do without vital benefit income or be unable to prevent disconnection from fuel supplies.

- 6.15 Citizens Advice would like to talk to different government and business sectors about how we can work together to establish effective access by CABx to facilitate speedy resolution of client problems.** For the private sector we envisage this would involve discussions with trade bodies and utility regulators. We would like to see a consistent approach across all sectors. We feel that this is necessary so that the issue of data protection does not become a barrier to people's ability to resolve their problems with the help of third parties such as CAB advisers.
- 6.16 The CAB service is also now equipped with a secure IT network which would allow online mechanisms to authenticate CAB advisers and client consent. We would like to see a common method of authentication developed, using email or online systems.

## A strategy for market regulators

6.17 The challenge to regulators in the utility market is that many of the providers supply in several sectors, whilst regulation designed specifically to protect utility consumers is sector specific. There are, however, clear similarities in consumers requirements of utilities, yet, in our survey of CABx, and in CAB evidence generally, some sectors appear to work better than others in delivering effective customer service. For example, water and sewage companies were an exception to the list of utility businesses rated as providing poor telephone services. The water regulator, OFWAT, may have valuable information for other utility providers about how this is achieved. Citizens Advice suggests that sector specific regulators and the OFT, in their role as regulatory co-ordinator under the Enterprise Act 2002, should develop a common strategy for consumer protection.

**6.18 Citizens Advice recommends that sector specific regulators and the OFT produce a joint strategy for consumer protection which specifically addresses shared concerns. This should include how the delivery of customer services through call centres will be policed. The strategy should make best use of common enforcement provisions, under the Enterprise Act 2002<sup>42</sup>, and sector specific provisions, to ensure that call centres delivery works well for all consumers.**

## DWP efficiency

6.19 It is of great importance to the CAB service that the various executive agencies of the DWP should provide a timely, efficient and accurate service to the public. CABx deal with over 1.8 million enquiries relating to social security and tax credits every year – the largest area of enquiries.

6.20 It seems to us that DWP has a good way still to go before it can be said to be providing a satisfactory level of service. Many of the benefit problems that our clients experience seem to result from staff shortages, reorganisations, poorly trained staff or inadequate IT systems.

6.21 The Department for Work and Pensions says that it wants to provide a more user friendly and efficient service to the public. We welcome these aspirations, but are concerned that DWP will struggle to deliver them whilst reducing its staff by 18,000 in the next two years and a further 12,000 by 2008. It says that this can be achieved by better IT and more efficient, often telephone based, contacts with claimants. The worry is that the former will be undeliverable in the timescale and the latter will lead to an increasingly poor service for the significant proportion of DWP clients who have difficulty with telephone services. During this time of change it will be crucial to plan revisions in service delivery that fully take account of the user-focused principles we have outlined earlier in this chapter. **Citizens Advice recommends the application of user-**

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<sup>42</sup> Enterprise Act 2002 provides for enforcement of certain consumer protection legislation by Regulators as well as OFT and local authority Trading Standards Services.

**focused principles are fully integrated into DWP planning for delivery of their service by fewer staff.**

## **Implications for the EU**

6.22 The European Commission has instructed the European Standards Bodies to develop a programme for the standardisation of services. The European Committee for Standardisation (CEN - Comité Européen de Normalisation) CEN will provide a final report to the Commission in December 2004, but has already identified call centres for future standardisation. CEN contributes to the objectives of the European Union and European Economic Area with voluntary technical standards which promote free trade, the safety of workers and consumers, interoperability of networks, environmental protection, exploitation of research and development programmes, and public procurement. They are therefore potentially well-placed to influence the future development of call centres. But in order to deliver on this objective, it will be imperative to involve consumer and societal interests.

**6.23 Citizens Advice recommends that CEN should set out standards for call centre provision within the EU. At the heart of these standards must be specific obligations to design and monitor consumer-focused call centre services across the EU, taking account of existing CEN guidelines.<sup>43</sup>** We recommend that the user-focused principles we have outlined earlier in this chapter should form the basis for this piece of work. Specifically standards should ensure that access to call centre services is available to all consumers. This means that special consideration must be given to the contact needs of those consumers for whom telephone-based services represent a challenge, and to provide for other suitable forms of contact.

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<sup>43</sup> *CEN/CENELEC Guide 6 – guidelines for standards developers to address the needs of older persons and persons with disabilities*, CEN and CENELEC, January 2002

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## Appendix 1: Details of CABx which submitted evidence

### EAST REGION

Abbots Langley  
 Beccles  
 Bedford & District  
 Biggleswade  
 Billericay  
 Bishop's Stortford  
 Braintree & District  
 Brandon & Mildenhall  
 Buntingford  
 Bury St Edmunds  
 Bushey  
 Castle Point  
 Chelmsford  
 Dacorum  
 Dereham  
 Diss & District  
 Dunstable & District  
 Elstree &  
 Borehamwood  
 Ely  
 Epping  
 Felixstowe & District  
 Fenland  
 Great Yarmouth  
 Harlow  
 Haverhill  
 Hertford  
 Holt  
 Huntingdon  
 Ipswich & District  
 Kings Lynn & District  
 Leighton Linlade  
 Leiston & Saxmundham  
 Loughton  
 Marham  
 Mid-Bedfordshire  
 Mid-Suffolk  
 Newmarket  
 North Hertfordshire &  
 District  
 North Walsham &  
 District  
 Norwich & District  
 Oxhey & District  
 Peterborough  
 Rayleigh  
 Rickmansworth

Southend-on-Sea  
 St Albans  
 St Neots  
 Stevenage  
 Sudbury  
 Thetford & District  
 Thurrock  
 Uttlesford  
 Ware & District  
 Watford  
 Welwyn Hatfield  
 Wickford  
 Witham  
 Wymondham & District

### LONDON REGION

Addington  
 Barking & Dagenham  
 Battersea Legal Service  
 Beckenham & Penge  
 Beddington &  
 Wallington  
 Bermondsey  
 Brentford & Chiswick  
 Bromley & Chislehurst  
 Dagenham  
 Dalston  
 Ealing/Acton  
 Enfield Town  
 Grahame Park  
 Hackney  
 Harrow  
 Havering  
 Hayes  
 Hendon  
 Holborn  
 Hounslow  
 Islington  
 Kensington  
 Kentish Town  
 Kilburn  
 Kingston & Surbiton  
 Morden  
 Newham  
 Orpington  
 Peckham  
 Redbridge  
 Ruislip

Sheen  
 St Helier  
 Sydenham  
 Thornton Heath  
 Tooting & Balham  
 Turnpike Lane  
 Twickenham  
 Uxbridge  
 Walthamstow  
 Whitechapel

### MIDLANDS REGION

Ashfield  
 Bassetlaw  
 Bedworth & District  
 Beeston  
 Bentilee  
 Biddulph  
 Birmingham City Centre  
 Boston  
 Bridgnorth & District  
 Brierley Hill  
 Bromsgrove & District  
 Burton-Upon-Trent  
 Cannock  
 Charnwood  
 Cheadle  
 Chesterfield  
 Cradley Heath  
 Daventry & District  
 Derby  
 Dudley  
 East Lindsey  
 East Northants  
 Eastwood & District  
 Halesowen  
 Handsworth  
 Harborough District  
 High Peak  
 Hinckley  
 Kettering  
 Leek  
 Leominster & District  
 Lichfield  
 Lincoln & District  
 Lutterworth  
 Malvern Hills District  
 Mansfield & District

Melton Mowbray	Calderdale	Anfield
Mid Derbyshire	Castle Morpeth	Ashton-in-Makerfield
Newark & District	Craven	Atherton
Newcastle-Under-Lyme	Darlington	Barrow-in-Furness
North Shropshire	Derwentside	Beswick
North Warwickshire	Doncaster	Birchwood
North West	Easington & District	Birkenhead
Leicestershire	Gateshead	Blackburn
Northampton & District	Hambleton	Blackley
Northfield	Harrogate	Blackpool
Nottingham & District	Hartlepool	Bootle
Nuneaton	Hull City Centre	Burnley
Ollerton & District	Killingworth & Benton	Carlisle
Oswestry & Border	Leeds	Chester
Redditch	Longbenton	Chorley & District
Rugeley	Middlesbrough	Congleton
Rutland	Newcastle City	Crewe & Nantwich
Shrewsbury	North Kirklees	Crosby
Sleaford	North Tyneside	Cumbria Rural
Smethwick	Otley	Eccles
Solihull	Pitsmoor	Eden
South Derbyshire	Pontefract	Failsworth
South Holland	Redcar & Cleveland	Formby
South Shropshire	Richmondshire	Garston
Stafford	Ripon	Halewood
Stamford & District	Ryedale	Harpurhey
Stoke-On-Trent	Scarborough & District	Heswall
Stone	Sedgefield & District	Heywood
Stourbridge	Selby District	Hindley
Stratford-On-Avon	Sharrow	Hope Hospital
Telford Town Centre	Sheffield Mental Health	Huyton
Tipton	South East Sheffield	Hyndburn
Uttoxeter	South Elmsall	Kendal
Walsall	South Kirklees	Knowsley & District
Warwick District	South Tyneside	Lancaster
Wellingborough	Spen Valley	Leigh & District
West Lindsey	Stockton & District	Liverpool City Centre
Wolverhampton	Information & Advice	Longsight
Worcester	Centre	Lymm
Wychavon District	Teesdale District	Macclesfield
Wyre Forest	Tynedale	Wilmslow & Dist
Yardley	Wakefield District	Manchester Central
<b>NORTH REGION</b>	Wansbeck	Marple & District
Barnsley	Washington	Middleton
Batley	Wear Valley	Millom & District
Berwick	York	Morecambe &
Blyth Valley	<b>NORTH WEST</b>	Heysham
Boothferry District	<b>REGION</b>	Netherley
Bradford	Altrincham	Old Trafford
		Oldham District

Partington	Aldershot	High Wycombe
Pendle District	Alton	Horley
Preston & District	Andover	Horsham
Prestwich	Ash	Kent Probation Service
Radcliffe	Ashford	Lancing & Sompting
Ribble Valley	Aylesbury	Leatherhead
Rochdale	Basingstoke	Littlehampton
Royton	Bexhill & Rother	Lymington
Salford MHS	Bicester	Maidenhead
Salford District	Bracknell	Maidstone
South Lakeland	Brighton & Hove	Malling
South Ribble	Buckingham	Medway
Southport	Burgess Hill	Milton Keynes
Speke	Camberley	New Milton & District
Swinton & Pendlebury	Canterbury	Oxted
Tameside District	Caterham &	Petersfield
Toxteth	Warlingham	Portsmouth
Walkden	Chiltern	Reading
Wallasey	Cosham	Redhill,
Warrington	Cranbrook & District	Reigate & Banstead
West Kirby	Cranleigh & District	Ringwood &
West Lancs	Crawley	Fordingbridge
Wigan	Crowborough	Romsey & District
Withington	Dartford	Runnymede
Workington	Deal	Sevenoaks
Wythenshawe	Didcot & District	Shepway
	Dorking	Shoreham & Southwick
<b>NORTHERN IRELAND</b>	East Grinstead	Sittingbourne
Antrim	Eastbourne	& Isle of Sheppey
Armagh	Eastleigh	Southampton
Bangor & District	Edenbridge &	Spelthorne
Belfast	Westerham	Staines
Carrickfergus	Epsom & Ewell	Surrey Welfare Rights
Coleraine	Esher & District	Unit
Cookstown	Fareham	Swanley and District
Down	Farnborough	Tadley & District
District/Downpatrick	Farnham	Thame
Dungannon	Faversham & District	Tonbridge
Holywood	Fleet & District	Totton & District
Larne	Godalming	Tunbridge Wells
Londonderry	Gosport	Walton,
Lurgan	Gravesham	Weybridge & Hersham
Newry	Guildford	West Berkshire
Portadown	Hailsham	West Oxfordshire
Rathcoole	Haslemere	Winchester
Strabane	Hastings & Rother	Woking
	Haywards Heath	Wokingham
<b>SOUTH EAST</b>	Heathlands	Worthing & District
<b>REGION</b>	Henley & District	Yateley & District
Abingdon	Herne Bay	

**SOUTH WEST  
REGION**

Bath & District  
Bideford  
Bridport & District  
Bristol  
Brixham  
Bude, Holsworthy &  
District  
Carrick District  
Cheltenham & District  
Christchurch  
Cirencester  
Dawlish  
Devizes  
Dorchester & District  
East Dorset  
Exeter  
Exmouth  
Falmouth  
Forest of Dean  
Kennet  
Kerrier  
Lydney  
Mid Devon  
Mid Somerset  
Newton Abbott  
North Cornwall  
North Devon  
North Dorset  
North East Somerset  
North Wiltshire  
Purbeck  
Salisbury & District  
Saltash  
Sedgemoor  
Sherborne  
South Gloucestershire  
South Hams  
South Somerset  
Stroud  
Swindon & District  
Taunton & District  
Tavistock  
Teignbridge  
West Wiltshire  
Weymouth & Portland

**WALES**

Aberystwyth  
Ammanford  
Caerphilly  
Cardiff  
Cardigan  
Carmarthen  
Chepstow  
Conwy  
Cynon Valley  
Denbigh  
Flintshire  
Haverfordwest  
Holywell  
Merthyr Tydfil  
Monmouth  
Neath  
Pembroke Dock  
Penarth  
Pontypridd  
Port Talbot  
Powys  
Swansea  
Torfaen  
Vale of Glamorgan  
Wrexham  
Ynys Mon

## Appendix 2: Details of the CABx which took part in the survey

### **EAST**

Abbots Langley  
 Basildon  
 Bury St Edmunds  
 Cambridge  
 Castle Point  
 Dereham Holt  
 Diss & District  
 Harlow  
 Kings Lynn  
 Leighton Linlade  
 Leiston  
 Norfolk Money Advice  
 Southend on Sea  
 St Albans  
 Sudbury  
 Uttlesford  
 Waltham Abbey  
 Ware  
 Witham  
 Wymondham

### **LONDON**

Addington  
 Dalston  
 Fulham  
 Holborn  
 Islington  
 Kentish Town  
 Newham

### **MIDLANDS**

Biddulph  
 Birmingham City Centre  
 Brierley Hill  
 Burntwood  
 Burton-Upon -Trent  
 Charnwood  
 Cradley Heath  
 East Lindsey  
 Erewash  
 Kettering  
 Kingstanding  
 Lincoln & District  
 Newark & District  
 North Warwickshire  
 Rugby  
 Rugeley & District

South Staffordshire  
 Stafford  
 Stratford on Avon  
 West Lindsey  
 Wellingborough  
 Wyre Forest  
 Yardley

### **NORTH**

Alnwick  
 Craven  
 Doncaster  
 North Kirklees  
 Sedgefield & District  
 Wearside

### **NORTH WEST**

Blackpool  
 Bolton & District  
 Crewe  
 Eden  
 Huxton  
 Irlam & Cadishead  
 Morecambe &  
 Heysham  
 Speke  
 Wyre Forest

### **SOUTH EAST**

Alton  
 Ash  
 Ashford  
 Banstead  
 Basingstoke  
 Didcot District  
 Dorking  
 Edenbridge &  
 Westerham  
 Esher  
 Farnham  
 Godalming  
 Hastings  
 Lymington  
 Medway  
 New Milton  
 Romsey  
 Reading  
 Runnymede

Sevenoaks  
 Tonbridge  
 Tunbridge Wells  
 Uckfield  
 Walton, Weybridge &  
 Hersham  
 Whitehill & Bordon  
 Winchester  
 Wokingham District

### **SOUTH WEST**

Dorchester District  
 Gloucester  
 North Cornwall  
 North Dorset  
 Plymouth  
 Salisbury & District  
 Saltash  
 Sedgemoor  
 South Gloucestershire  
 (Yate)

### **WALES**

Merthyr Tydfil  
 Newport  
 Powys  
 Torfaen