Denbighshire Citizens Advice Bureau

A safe port in a financial storm

Debt Survey 2012
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Foreword

The UK personal credit marketplace has changed significantly in the past few years. It is now harder to borrow money and many people are feeling a big squeeze on their disposable income and living standards. As people concentrate on tightening their purse strings and worry about increasing economic uncertainty, access to reliable, high quality and non-judgmental advice when problem debt becomes a burden is more vital.

Research gives everyone a better understanding of a client’s experiences and so helps advisers and funders to better support individuals with advice on some of the difficult decisions which they have to make in the modern world. It is my belief that this advice will always have the desired outcome which is putting the client in a better place than they were in before they spoke to an adviser, financially and from a health perspective, mentally and physically.

I wish Denbighshire Citizens Advice Bureau every success with this research as in my opinion this is great evidence of the difference their advisers make to the lives of the individuals that they help, but also the partners and children who are living within the debt problem.

Gareth Neill
Partner at Grant Thornton

Debt advice continues to be one of the two most important areas of work for the CAB service in Wales. In the current economic climate we expect that more people in our communities will need support to make better decisions on their financial problems and access to the highest quality advice will be even more essential.

Denbighshire CAB has successfully developed its service to clients with money problems and this study reflects its determination to learn and to use the learning to continue to improve its service. It has interesting outcomes which will help both Denbighshire CAB and the wider service to have better insight into the outcomes for clients of the interventions available and the support which is needed to help improve those outcomes.

Fran Targett
Director Citizens Advice Cymru
Executive Summary

Denbighshire Citizens Advice Bureau (DCAB) has delivered a money advice service since 1976, originally by its two founding organisations in the north and south of the county and then as the merged DCAB from 2005. In the early years volunteers were responsible for delivering money advice within our community but, as times have changed both socially and economically and the demands and expectations upon the service from our clients and funders have increased, we have moved towards a predominance of paid caseworkers with the invaluable support of our volunteers.

The provision of money advice services in Denbighshire has changed and evolved into the present day system, this evolution has been driven by external forces such as inconsistent funding models, UK economic climate, the credit and insolvency sectors, and legal developments together with internal forces such as IT developments, DCAB organisational capacity and nationally through Citizens Advice policy direction. DCAB is an accredited money advice service, audited every 3 years by Citizens Advice, our national organisation, and is subject to regular comprehensive reporting to, and periodic audit by, our funders.

In 2011/2012 we helped 1338 people with their debt problems; this was a 26% increase on the previous year. In the last two financial years we have advised 2400 clients in financial difficulty and helped them resolve their problems involving debt totalling £33million, enabled 384 clients to seek low cost debt relief through a Debt Relief Order with a debt value of £3.6million and assisted 144 clients to petition for their own bankruptcy in respect of their debts totalling £7.1million

The purpose of commissioning this report was to examine as broadly as possible several important aspects on how we are currently delivering our money advice service, namely:

- The quality of the service
- Effectiveness of the advice and support
- The impact of the debt strategy options and outcomes
- How can we improve our service

Jonathan Davies, a postgraduate volunteer with DCAB, was charged with the task of canvassing clients who had used the service over the last 4 years. This was undertaken by telephone contact initially and then a postal survey for those clients who were unobtainable by telephone (a stamped address envelope was included in an attempt to maximise the measured sample size based upon the initial random client selection).

The initial random client selection sample was 602 clients with an overall response rate of some 212 clients (35%). Given the likelihood of clients moving on, changing telephone numbers and relocating we were satisfied with the return of 35% and confident this would provide us with a balanced and varied response across the various debt strategy options chosen.
In order to better understand and utilise the feedback we sub divided the clients into debt strategy option outcome groups, namely:

- Debt Management Plan (DMP)
- Individual Voluntary Arrangement (IVA)
- Debt Relief Order (DRO)
- Bankruptcy (BNK)

In the last 2 years we have completely overhauled our written advice to clients, producing easy to read and understand handouts and comprehensive letters. It was therefore rewarding to know that clients were satisfied with the advice they received both in written format and during the face-to-face interview with the caseworker; individual client comments will be incorporated in continued revisions to ensure improvements when necessary.

We are reassured that the majority of clients felt that we addressed all the issues at the time they came to us for assistance. Primarily issues raised from our assistance relate to clients in a DMP and the preference for an intermediary to deal with creditors during the setting up and subsequent managing of their DMPs; this is now partly resolved as we are in a partnership pilot with a DMP provider, StepChange Debt Charity (formerly CCCS). Our in-house DMP clients are provided with an information pack together with template letters to enable them to renew their payment proposals with their creditors when they are contacted for a review. Clients are also offered the opportunity to seek further assistance from DCAB when asked by their creditors for a review and also through self empowerment and assisted self help, such as through CASHflow (which enables clients to negotiate with their creditors after receiving some assistance in drawing up a budget).

The number of clients who have taken on further debt after their case was concluded is an issue which we are now focusing on as an additional strand to our money advice service. We aim to provide, with new and additional funding, a financial capability project which will empower clients to become more financially aware and responsible. This year we have been awarded a contract from the Money Advice Service to provide money advice and information to individuals across north east Wales; DCAB debt clients will be offered this service both before and after the debt advice, as appropriate, as part of the multi strand money advice service.

One of the hidden impacts of being in debt is the negative effect on individuals’ health and their family relationships. It is difficult to fully quantify or place a monetary gain on the value of the relief our clients derive when they have contacted DCAB with their debt problems. Individual feedback comments from our clients are often moving and poignant depicting highly stressed individuals who have been on the edge of their ability to cope (a sample of these can be found in Appendix 1). Debt is often a catalyst for relationship break down, domestic abuse, mental health problems, homelessness and suicide.
There was an expression of interest from clients for an evening and weekend service; with our current resources we would be unable to provide this service but we are very keen to proceed with this additional provision. Our annual user survey of our base line clients indicates that this ancillary provision is needed and would be welcome. We will determinedly explore the potential for new funding to implement this enhancement to our core service offering.

It is clear from the debt survey results that clients who had a debt strategy, which concluded in an outcome such as a DRO, IVA or bankruptcy, were more satisfied with the service. Clients whose debt strategy was a DMP were less satisfied. This finding is one which we were somewhat anticipating, it is the belief of DCAB that a DMP is an open ended debt strategy option, that if used inappropriately, enslaves clients in debt for far longer than a professional and prudent debt adviser should recommend. This strategy is sometimes the most viable option for clients, DCAB always advises clients to review this debt strategy option on a regular basis and if their circumstances change.

Clients whose debt strategy option involved a defined time limited debt option i.e. IVA, DRO or bankruptcy were far more satisfied with the service. This too was an expected survey outcome as the burden of debt was lifted from the client as the option was legally binding and not open ended timewise. The extremely high satisfaction rating from the respondents was tremendously rewarding for both our paid staff and volunteers. DCAB prides itself on providing an excellent service; we are a client focused and outcomes driven organisation whilst also providing our clients with the empathic, holistic and compassionate help they need.

We intend to deliver, subject to successful funding applications, financial inclusion and empowerment through early intervention peer to peer community based delivery sessions outside of our existing service delivery model in order to mitigate the almost otherwise inevitable debt advice crisis that later ensues, these sessions will be both on a one to one and group basis.

Communitywide financial inclusion is a core objective of DCAB; research has confirmed that for every £1.00 invested in financial inclusion initiatives £8.40 is generated for the local economy. Rhyl has 2 of the top 10 highest deprived wards in Wales with both a highly transient population and a more stable but financially excluded indigenous population.

DCAB financial inclusion project will improve the access to quality financial inclusion information and advice which will have a positive impact on the daily lives of our community members and at the same time reduce poverty levels. It is estimated by Denbighshire County Council that a sum in the region of £28 million per annum is unclaimed/underpaid in respect of welfare benefits/tax credits (a most unwelcome statistic) and income maximisation in this area alone will help offset welfare reform which is estimated to reduce income of the most vulnerable in our community by some £14 million per annum.
The peer to peer, one to one and group, early intervention delivery of financial capability together with the advice and information service via the Money Advice Service sessions will, in time, lead to a managing of future demand (in the absence of continued debt advice funding) as the improved financial capability filters through into a lower demand for debt crisis intervention. New funding will help us achieve this and we welcome the opportunity to work with new funders in what promises to be challenging but highly rewarding times in terms of assisting those clients most at risk to the consequences of poor financial decision making in their daily lives.

We have campaigned alongside the national Citizens Advice service and raised awareness in the local press with regard to commercial companies that offer DMPs, which levy substantial initial and ongoing monthly fees which do little to diminish the clients total indebtedness, enslave clients in debt for longer than they should be and generate large fees for those companies when a free to client option is available.

We face enormous changes in, and challenges to, our money advice service delivery in the next 12 months. Citizens Advice nationally is improving and updating its Money Advice Strategy 2012-2015 and we aim to be in the forefront of those changes. We have already participated in several pilot projects, in particular, leading nationally on the DMP pilot in conjunction with the StepChange Debt Charity; it is our intention to assist in the building and implementation of this strategy to enable excellence in money advice delivery to be embedded as a core offering.

Internally we are striving to be more efficient, reduce operating cost, lower our carbon footprint and be innovative such as by piloting our interviews through Skype, corresponding with clients via e-mail and embracing new means of communication such as Twitter and Facebook. The challenges ahead, which threaten our service provision for money advice, are ominous. In March 2013 the Legal Service Commission will cease to fund social welfare law nationally and this will remove funding we have held for over 10 years with an A1 audit rating. The direct impact will be a loss of much needed assistance to over 500 of the most vulnerable people within our community for debt advice and welfare benefit advice at a specialist caseworker level.

The need to deliver three strand money advice through financial capability, advice and information, and debt advice is self evident; the securing of additional funding not only to replace the loss of the Legal Service Commission funding as a necessity with demand growing year on year but to enhance our money advice service delivery is one that will act as a catalyst to drive economic stability, inclusion and prosperity throughout our community in the future.

DCAB was recently highly praised for its debt advice at the Citizens Advice national Money Advice conference by Caroline Siarkiewicz, former executive director at the Institute of Money Advisers, currently on secondment as Head of the UK Debt Advice programme at the Money Advice Service. We believe we are uniquely placed to integrate the full three strand integrated money advice service as we currently hold two of the three strands (debt advice and advice and information) and are currently
seeking funding for the final strand of financial capability to enable us to deliver a fully integrated money advice service as recent funding cuts have denied us this vitally important strand.

We would anticipate completing a further survey in 5 years and it will be interesting to compare the results and also whether:

- The Citizens Advice Money Advice Strategy review produces a coherent UK wide offering.
- The funding of money advice with the three integral strands is placed on firm long term foundations.
- There has been an increase in the number of IVAs completed in view of the lower entry level for debt and monthly payment.
- The DRO limit is increased with 2 levels of debt and fee, perhaps under £20000, £100 and £20001 to £40000, £250 as a means of providing low cost debt relief without the need for high cost local Official Receiver involvement as in bankruptcy.
- The numbers of DMPs reduce as IVAs increase and whether the next financial mis-selling scandal is fee charging debt management companies or interest only and non-status mortgages.
- The impact of Universal Credit and welfare reform generally has a significant increase in the need for debt advice.

We wish to thank our current funders who have enabled us to serve our community so well, we are grateful for their belief, trust and support of DCAB.

Our main funders are:

- Denbighshire County Council
- The Money Advice Service
- The Royal British Legion
- Welsh Government
- Denbighshire Town Councils in Corwen, Denbigh, Llangollen, Prestatyn, Rhyl and Ruthin
- The Freeman Evans Trust

We would also like to thank our dedicated team; both paid staff and volunteers who are committed to providing this excellent service within our community. We are pleased to see that the work of our paid staff and volunteers has been recognised by Citizens Advice nationally through DCAB achieving a membership and quality of advice audit within the top 20%.

Denise Bailey                 Lesley Powell                         Paul Roberts
Chief Executive              Deputy Chief Executive         Money Advice Manager

November 19th 2012
Introduction

Denbighshire Citizens Advice Bureau (DCAB) delivers free, confidential, impartial and independent debt advice to the people of Denbighshire and within neighbouring counties in North Wales for specific projects. Over 38% of all enquiries that our bureau deal with involves debt of some kind, and debt is the number one reason that people seek advice from our service.

In 2011-2012 our Money Advice Unit assisted 1338 clients, a 26% increase in demand on the previous year. We helped people to manage £17.2 million of debt, carried out 232 Debt Relief Orders (56% increase) and helped clients to complete 67 Bankruptcy Petitions (a reduction on previous year but only one third of UK average reduction). The Legal Services Commission funding for debt work will end in March 2013 and this will have a serious impact on our capacity to help those people seeking debt advice in our community.

With our services in such high demand it is important that we seek feedback from our service users in order to ensure that they are efficient, effective and the best that they can be. To that end DCAB commissioned an in-house survey to canvas our former debt clients for their opinions on the service that they had received from us.

Methodology

We retrieved from our data base a list of former clients who were referred to the DCAB Money Advice Unit for help with their debts whose files were closed between the beginning of 2008 and the second half of 2011. This resulted in a random initial sample of 602 clients. These clients were divided up based on the debt remedy that we assisted them with, namely:

- Debt Management Plan (DMP) - 231 (39%)
- Individual Voluntary Arrangement (IVA) - 33 (5%)
- Debt Relief Order (DRO) - 144 (24%)
- Bankruptcy (BNK) - 194 (32%)

Total - 602 (100%)

Over the course of several months we contacted the clients by telephone initially, with the contact details available on our CASE information system. Once the telephone contacts were exhausted, we posted paper surveys out to all the remaining clients who were not contactable by telephone. We recorded the responses onto a spreadsheet, and used the information to produce our results.
We asked a number of questions to our survey sample. The questions we asked can broadly be split into five sections.

1. **The quality of the information that we gave out to clients.** How did our clients rate the information and advice we give out, both through face to face consultation with our caseworker and the written handouts that we gave? Did the clients consider them clear and easy to understand? Did the information we gave prepare the client for the realities of their debt remedy? Finally did our clients feel reassured by our intervention?

2. **The long-term effects of our intervention.** In other words, did our clients end up taking on more debt? Had our intervention changed our clients’ attitude to debt?

3. **The health and social impact of debt.** Did the clients feel that being in debt affected their health, their family relationships and their ability to deal with their finances?

4. **Possible improvements that we could bring into our money advice service.** This included an open question about whether there was anything more that could be done to help the client at the time. We also asked whether the client would have been interested in a number of possible services that we could pilot; budgeting advice sessions, evening opening hours, weekend opening hours and provision for internet service delivery.

5. **The client’s overall rating of the DCAB service** and whether they would recommend it to a friend?

Respondent feedback comments can be found in Appendix 1

A description of the debt remedies detailed above can be found in Appendix 2.

Samples of our postal survey can be found in Appendix 3 as follows:
- 3A. DMP
- 3B. IVA
- 3C. DRO
- 3D. BNK

**Results and Discussion**

As we can see from chart A we have an overall response rate of 35% of the whole sample, giving us a total of 212 respondents. We consider this to be an acceptable response rate for the purposes of evaluation. As we can see from chart B, the sample size varies between debt remedies. The IVA group in particular was much lower than the others. This is due to the relatively small number of IVAs that we refer on when compared to other debt remedies completed in-house.

Chart B also shows some deviation in the percentage response rate across the samples. The DMP sample had the lowest percentage response rate of 32%, followed by DROs of 35%. The IVA response rate was higher still at 39%, with Bankruptcy clients having the highest rate at 40%.
### Sample size and Responses

<table>
<thead>
<tr>
<th>Debt remedy</th>
<th>Sample</th>
<th>Responded to survey</th>
<th>Did not respond by telephone or post</th>
</tr>
</thead>
<tbody>
<tr>
<td>DMP</td>
<td>231</td>
<td>73 (32%)</td>
<td>158 (68%)</td>
</tr>
<tr>
<td>IVA</td>
<td>33</td>
<td>12 (39%)</td>
<td>21 (61%)</td>
</tr>
<tr>
<td>DRO</td>
<td>144</td>
<td>50 (35%)</td>
<td>94 (65%)</td>
</tr>
<tr>
<td>BNK</td>
<td>194</td>
<td>77 (40%)</td>
<td>117 (60%)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>602</td>
<td>212 (35%)</td>
<td>390 (65%)</td>
</tr>
</tbody>
</table>

**Chart A: Survey Responses**

- **Answered Survey**: 212 (35%)
- **Didn't Answer Survey**: 390 (65%)
Chart B: Survey responses by debt remedy

- DMP: 158
  - Blue: 73
  - Red: 85
- IVA: 21
  - Blue: 12
  - Red: 9
- DRO: 94
  - Blue: 50
  - Red: 44
- BNK: 117
  - Blue: 77
  - Red: 40
Section 1: The quality of the information that we gave out to clients

Chart 1.1: "Was the written information that we gave you clear and easy to understand?"

When asked, the overwhelming majority agreed that our written information was clear and easy to understand. A few clients felt that it was not, and these were spread more or less evenly throughout the survey sample.
When asked the overwhelming majority were happy with the quality of information they were given by their caseworker. When compared with the first question, more people were happy with the advice given to them than they were with the written information given to them.
When asked, the vast majority of our clients felt that our advice and information adequately prepared them for the realities of their given debt strategy option. All bar one of the negative responses came from the DMP sample.

When asked whether the help received was positive and reassuring, the majority of the sample agreed, the largest negative response was in the open ended non outcome based DMP group.
Discussion
It is clear from these responses that clients are overwhelmingly happy with the quality of advice and information that we gave them. That the negative responses mainly come from the DMP group suggests that there is potential for improvement within this group.

Recommendations

1) To continue to review of our written information to ensure it is as clear, concise and comprehensive as we can attain.

2) Retain and maintain verbal advice within our face to face and telephone advice. Written information is still essential to underpin verbal advice as clients retain more information when it is provided in written format than when received orally.
Section 2: The long-term effects of our intervention – was further debt taken on?

Chart 2.1: "Since carrying out your debt strategy, have you taken on any further debt?"

Asking whether the client had taken on any further debt, the majority answered in the negative. Obviously, we have to be careful with this as clients may not be answering truthfully, or may be embarrassed to say, as evidenced by the significant minority who said that they either didn’t know or declined to answer. Even assuming a margin of error, however, it seems clear that the majority of our former clients have not taken on any further debt since we helped them.

Bankruptcy shows the greatest number of clients not taking on further debt (92%) and this may well reflect the severity of the impact and/or stigma of this form of insolvency. The DRO figure (60%) is of concern and needs to be monitored; DMP figure (64%) would have been expected to be the lowest percentage due to the reduced impact on the client’s credit file compared to an insolvency option.
If we express the results by percentage of the whole sample, as seen in table 2.2, we can get an idea of the comparative results. As we can see here, the percentage of clients who said that they have not taken on further debt is significantly lower than average within the DMP and DRO groups.
If we look at it in a slightly different way, we can compare the debt remedies by looking at the percentage of people who definitely have taken on more debt. Admittedly, we have to be careful about what conclusions to draw from this, as the numbers involved are so small. Bearing this in mind, it is clear the DMP sample represent an outright majority of those clients who we know have taken on further debt, which is plausible as their credit file will not have been impaired to such a great extent as the three insolvency options.
**Discussion**

The results indicate that our intervention has had a positive result. About 75% of all the clients that we assisted have not taken on further debt. This is a clear result to say that we are changing attitudes towards debt, however budgeting advice post-debt assistance would undoubtedly increase this figure.

The other point is that the majority of those that did take on more debt were within the DMP group. This reinforces the result from the previous section that our DMPs potentially need improvement, and being non-outcome based and more open-ended, are by definition more likely to see further debt being incurred over a longer timeframe.

The final point is with regards to the DRO group. While the results do not show that the DRO group was particularly poor with regard to taking on more debt, it is something which requires ongoing analysis. DROs were introduced in April 2009 as a low-cost alternative to bankruptcy. A possible concern amongst the money advice sector is that DROs are treated as a convenient way of walking away from debt at little upfront cost without having a transformative effect on attitudes to debt. Such a situation could lead to further debt being incurred in the future and the need perhaps for financial capability as part of the debt relief process. It is therefore important that we bear this in mind when advising our potential DRO clients.

**Recommendation**

1) To enhance the financial capability and budgeting provision as part of pre and post debt advice work
Section 3: The health and social impact of debt

Chart 3.1: "Did being in debt affect your health?"

Chart 3.2: "Did being in debt affect your family relationships?"
Charts 3.1 to 3.3 show the client responses when asked about the impact on health, relationships and finances respectively. When asked whether their health was affected by debt, the majority agreed that it had been.

When asked whether their relationships were affected by debt the responses were more even-handed. Most of the DMP and Bankruptcy groups agreed with the statement, whereas the majority of the DRO group felt that their relationships had not been affected. When asked whether their ability to deal with their finances had been affected, the majority across all groups felt it had been, although not to the same degree as the affect on their health.

If we compare the results by the question asked, as we have done in Table 3.4, we get a fairly unambiguous result. Most people (168), considered their health to be affected by debt. Less (130) considered their ability to deal with their finances affected by their debts, and less still considered their family relationships (111); around a 6:4 ratio overall.
Discussion
The results more or less confirm what we already knew from other research, that debt can have a definite social and health impact on people. However, it is quite surprising just how unequivocal the results are in this regard.

Recommendations

1) That we continue our efforts to record examples of poor practices via our Social Policy procedures.
2) We consider the early intervention work such as in financial capability and unmanageable debt crisis prevention crucial to lessen the impact on clients’ health, family relationships and ability to manage their finances.
Section 4: Possible improvements that we could bring into our money advice service

Chart 4.1: "Do you feel that there was anything else the CAB could have done at the time that would have helped your situation?"

When asked if there was anything else they felt that DCAB could have done to help at the time, only 15 felt that we could have. Of those 15, the majority (13) came from DMP group who would have preferred not have to contact their creditor to set up the repayment after the offers were made by us. The vast majority of all groups were happy with the service that we provided.
The feedback for proposed new services was mixed. The responses were slightly positive in terms of evening and weekend opening hours at the bureau. However, the majority were against budgeting advice and online services.
Discussion

It’s clear that most people are happy with our services as they stand. That doesn’t mean that we should not strive to make improvements where we can. But we should take care when introducing new services that we are not doing so at the expense of the services we already provide. Additional services should be complimentary to our present services, and not replacements to the work we already do.

In terms of budgeting advice, many of the clients questioned believed that their problems were not due to lack of budgeting knowledge on their part. Others believed that it might have been useful, but that their problems were too far advanced by the time they sought help for budgeting advice to have been any use.

Response to online advice services was quite negative. Reasons cited included lack of access to the internet, and distrust of sources found on the internet. Many clients felt that face to face advice was more important and reassuring.

For evening and weekend openings, things are a bit more positive, and a majority were in favour of these additional hours. It is somewhat surprising that we didn’t get a more positive result from this. It may be that, as our former clients were able to access our services at the times that we currently offer, they perhaps have less need for additional opening hours. However, we are seeing a change in our demographic and socio economic mix which would suggest a need for an additional hours service.

Recommendations

1) We need to view each of the supporting comments to evaluate the necessity for a change or improvement to our current service.

2) Monitor the socio economic mix of our clients and respond to debt demand and volunteer supply availability.

3) Consider early intervention financial capability and post-insolvency budgeting advice through the Money Advice Service money advice delivery channel.
When asked how they rated DCAB overall, the vast majority of our clients said that DCAB was brilliant. The next largest sample regarded the service as good enough. A small minority felt that the service could be better, or was very poor.

We have viewed the individual negative comments to ascertain if changes or improvements need to be made to our service provision.
When we look at the responses by group, it is clear that, once again, the majority of dissatisfaction comes from the DMP respondents. The entirety of the DRO and IVA groups regarded our services as either brilliant or good enough.
When it came to recommending DCAB to a friend, the pattern is similar. Only three people said that they wouldn’t recommend DCAB to a friend, all of which were in the DMP Group. The entire rest of the sample would recommend DCAB to a friend with debt problems. Many said that they had already done so.

**Discussion**

The clear conclusion here is that the overwhelming majority are happy with our services. The level of negative responses found in the DMP group again indicates that efforts to improve service may need to be concentrated here. The negative responses often stemmed from clients having to make payments to creditors themselves and having ongoing contact with their creditors upon regular review.

**Recommendation:**

Review the DMP process to overcome negative client experience of being in a Citizens Advice in-house DMP.
Addendum: StepChange Debt Charity (formerly CCCS) DMP

Prior to the survey conclusion, DCAB took part in a pilot project in partnership with StepChange Debt Charity; to refer proposed DMP clients for them to set up a free, single monthly payment distributed DMP. To this end, we added a question to the postal surveys which we sent out to the DMP group asking whether they would have been interested in a StepChange Debt Charity DMP. We received 24 responses, outlined on the chart below.

![Chart showing responses to "Would you have been interested in a CCCS DMP?"]

Obviously, the numbers involved aren’t very conclusive. However, there was clearly some interest in the StepChange Debt Charity DMP from our DMP respondents.

Discussion

Obviously not everyone in the group would qualify for a StepChange Debt Charity DMP, requiring as it does, the client to be able to commit at least £5 per month to each of their creditors, and be able to pay off the balance of their debt within a set period of time. But there is certainly an interest in the provision of an easy to use, single payment DMP. We should therefore aim to make use of the StepChange Debt Charity DMP whenever the client qualifies for it, if it is an appropriate solution, and if the client agrees to the referral.

Recommendations

1) The pilot project may well become part of the mainstream debt strategy option offered across the national Citizens Advice organisation in due course.

2) In-house or StepChange Debt Charity DMPs will be offered to each DMP client who fits the eligibility criteria.
Conclusions

The debt survey feedback is overwhelmingly positive

Whatever else is to be said about the results, we must keep in mind that the feedback we have received is overwhelmingly positive.

Irrespective of debt remedy group, the vast majority of clients rated the quality of our advice highly, said that they have not incurred further debt, and said that they felt DCAB did everything that it could have done for them, rated us brilliantly and would recommend us to a friend in their situation.

Debt Management Plans

Throughout the survey we received numerous responses showing that our provisions for setting up DMPs may require some improvement. The DMP group were less likely to be satisfied with the advice they received, more likely to get back into debt, more likely to feel that more could have been done for them and were less likely to recommend DCAB to friends.

Part of the problem is inherent in the structure of a DMP. Unlike the insolvency options available (IVA, DRO and Bankruptcy) which are either immediate solutions, or in the case of an IVA has a set time limit, a DMP is an open-ended debt strategy. Once we have made offers to the client’s creditors they are required to set up arrangements with their creditors for repaying their debts, make the ongoing payments, all the while receiving more letters from creditors, requests for further regular reviews and quite often demands for increased payments, all without ongoing support from DCAB unless they seek a further appointment.

DROs were introduced in April 2009, clients who would have chosen a DMP prior their introduction would, subsequent to their introduction, have a further debt strategy option to deal with their financial difficulty and so the satisfaction issue would been partly addressed through this during the survey timeframe. The recent lowering of the IVA threshold for debt and monthly payment levels will have an impact on the DMP issues especially as IVAs are a legally binding contract incorporating the freezing of all interest, with this being a most positive benefit to debtors. When we contacted the DMP group they were offered the opportunity to explore the IVA, DRO and bankruptcy options as if they were contacting us for the first time.

A DMP can sometimes be an imperfect solution. For example, a client who cannot afford to pay their committed monthly instalments may nevertheless be “asset rich”, and thus unwilling or unable to pursue a Bankruptcy or DRO without risking their property or possessions. Sometimes clients feel that there is a stigma attached to insolvency and wish to make repayments to their creditors, even if they are unlikely to repay their debts in full within a reasonable period of time. These are some of the circumstances in which a DMP may be a solution we can carry out although an IVA,
whilst a form of insolvency procedure, is a means of possibly protecting the equity in a property and should be explored.

There have been two major changes in the provision of DMPs since the first of the survey sample were assisted:

1. The bureau now operates a self-imposed maximum timeframe of ten years to clear debts through a DMP to fall in line with the StepChange Debt Charity DMP pilot, having previously introduced an eight year caseworker time limit without agreement from a manager. If debts cannot be paid off in that time, the bureau will not recommend that the client pursue a DMP, although we would still respect the client’s wishes in respect of their own timeframe to repay their debts. In addition, when a client is put into a token offer DMP (payments of £1 per month to each creditor), we advise them that this is a short-term measure only, and that if their circumstances do not change in the short term (12 months) that they consider an insolvency option.

2. We now offer a formalised DMP through the DCAB’s partnership with StepChange Debt Charity. StepChange Debt Charity is a debt management charity that offers formal DMPs, but does not charge the client fees as many commercial debt management companies do. The client makes a single payment to StepChange Debt Charity each month, and they distribute the monies equitably to the creditors; this involves less work for the client as they do not have to contact their individual creditors and make multiple payments each month.

To further improve our services to DMP clients we could consider a number of additional options, for example:

1. Empower generalist advisers to carry out limited debt work for returning clients
2. Exploring other charitable DMP providers as an option for clients who do not qualify for a StepChange Debt Charity DMP.
3. Self-assisted help through the “CASHflow” scheme with client empowerment

Being in debt clearly has a negative effect on clients’ health, family relationships and an ability to manage their finances.

**Additional Services**

As said above, in view of the overwhelmingly positive responses seen in the survey, any new services should enhance what we are already doing.

From the results that we have gathered, it is clear that the highest levels of interest were for evening and weekend opening hours. Priority should therefore be given to exploring an evening and weekend provision.
Not having an evening/weekend provision:

1. Restricts access to the service to those people who are in full time work, education or training.
2. Restricts our volunteers only to those people who are not working full time.
3. Means that DCAB loses a volunteer every time someone gets a job, along with the considerable time and resources invested in training them.

Jonathan Davies
October 31st 2012

Denbighshire Citizens Advice Bureau
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Appendix 1: Respondent feedback comments

Knowledge and expertise was outstanding with empathy for the emotional effects of our position. The relief gained from your assistance was amazing; we wish we would have come to you sooner.

I tried to take my life; I was depressed, ashamed at being in debt and felt isolated until you helped me. I felt more confident after receiving your friendly and helpful service.

My wife suffered with depression as a result of our financial situation, my son would not go to school as a result of the rows and tense atmosphere at home. I hated opening the door as I could not pay my debts.
Depression and panic attacks dogged me after I got into uncontrollable debt; I felt I had let my family down during this traumatic experience. I was frightened to use the gas cooker and heating as I was being chased by my creditors and felt I had to pay them until I came to see CAB.

Being in debt resulted in me having a stroke; I had to rely on others having previously been in a responsible employment position, CAB saved my life and gave me a future.

Because of the professional and caring support I received I have recommended many people to you for advice.

CAB did exactly “what it said on the tin” You were my guardian angel, amazingly helpful.
A referral to Grant Thornton provided a welcome relief from the incredible trauma of oppressive debt. They lifted a huge burden from my shoulders at a very traumatic time.

I received no empathy from my creditors, just harassment.

The CAB helped me move on with my life and taught me not to suffer in silence. Prior to seeing the CAB; I was not sleeping and often crying with the worry of my financial position.

I like the CAB because they are patient and get to the heart of the matter.

Too many people turn to fee charging companies, CAB offer advice without a profit motive.

My health was affected which affected my ability to do my job, I cannot praise the CAB enough for their help and support.
Appendix 2: Debt remedy description

We will take a moment to briefly discuss some of the terms found in the rest of the report.

**Debt Management Plan (DMP)**
A DMP is a debt remedy which involves an arrangement with a client’s creditors to pay back their debts at a lower rate than their committed monthly installments through regular payments. This can either be negotiated directly with creditors or arranged through a 3rd party Debt Management Company (DMC).

DCAB assists clients to draw up a repayment plan based on a client’s net disposable income, the calculation based upon the principles of the British Banking Association and Money Advice Trust Common Financial Statement. We make repayment offers to creditors on an equitable basis and ask that interest and charges be suspended for the duration. Once this is done, it is up to the client to keep to the agreement. We provide clients with instructions for making payments, advice for dealing with their creditors and template letters that they can use to use in the event that they need to vary repayments.

A DMP can also take the form of token offers. In this case, the client pays a nominal amount, usually £1 per creditor per month, in order to prevent further enforcement action in anticipation of a change of circumstances within a short timeframe of 12 months.

Recently Citizens Advice entered into a pilot project with StepChange Debt Charity (formerly CCCS), to offer their DMPs as a payment option for clients. The advantage of this to clients is that they can make one lump sum payment to StepChange Debt Charity, rather than having to set up multiple standing orders or post multiple cheques each month. While the project has only relatively recently gone live, DCAB has been an enthusiastic lead participant. To date we have made 52 referrals, involving debt managed of £643,000, to the project and are ranked within the top 5 bureau in the UK and more likely number one based upon caseworker numbers.

**Individual Voluntary Arrangement (IVA)**
An IVA is a legal agreement with creditors to repay debts, either in part or in full. The arrangement is negotiated, written up and checked regularly by an approved Insolvency Practitioner. This is a useful option for clients who can pay over £100 per month to their creditors and clients with equity in their property which would otherwise be at risk from charging orders by their creditors, or else at risk in bankruptcy

DCAB refers clients seeking an IVA to an approved IVA provider. The client is provided with a list of IVA providers. Grant Thornton is the only face to face provider.
Debt Relief Order (DRO)

A DRO is an insolvency procedure by which a client’s debts are written off. It has been described as a “mini bankruptcy or bankruptcy light” in the media. A DRO is cheaper than going bankrupt, but is subject to much more strict qualifying criteria; only certain types of debts can be written off in a DRO. There is an upper limit of £15000 of qualifying debts, a client cannot have assets over £300 in value and a car over £1000 in value, or disposable income over £50 per month.

DROs have to be carried out by an approved intermediary. The majority of our Money Advice Caseworkers are approved intermediaries. As such we can make DRO applications directly through the Citizens Advice Bureau service.

Bankruptcy

Bankruptcy involves a debtor's assets being liquidated and their debts being written off (excluding certain debts such as court fines or child support arrears). Unlike a DRO, a bankruptcy covers debts of any amount. It usually costs £700 to go bankrupt, and the clients run the risk of having to make monthly payments to the Official Receiver for three years if they have a surplus assessed income of over £20 per month.

Clients apply for Bankruptcy through the court. DCAB assists clients to complete the forms, checks the possible implications (e.g. loss of home and other assets) also specialises in Income Payment Agreement calculations, and helping clients to book dates in the appropriate court.

Jonathan Davies
October 31st 2012
We ask that you spare a few minutes as we need your help

We helped you when you contacted us about your financial problems which resulted in us setting up a repayment plan with your creditors known as a Debt Management Plan (DMP).

Our funders want to know how helpful our support was to you and we would like your feedback in order that we can improve our service to help others in a similar situation.

We really would appreciate a few minutes of your time as this will help others that were in your situation.

A stamped addressed envelope is enclosed for you to return this short survey. The survey is anonymous unless you wish to add your name at the end of the survey.

Q1. Thinking of the information we gave you in the form of handouts and leaflets, was it clearly set out in a way you could understand?
   □ Yes, go to question 2
   □ No, in what way was it not clear?

Q2. Did the adviser use too much technical information?
   □ Yes
   □ No

Q3. Was the reality of a Debt Management Plan (DMP) different to what was advised to you?
   □ Yes, if so why?
   □ No

Q4. Was there anything that arose later which you were not expecting?
   □ Yes, if so what?
   □ No

Q5. How much did you pay to your creditors, via the DMP, in total each month?
   £
Q6. If you were only paying a nominal/token amount of £1pm to each of your creditors were you advised that this was only a short term measure until your circumstances changed to enable you to repay your creditors over a realistic period of time?
     ❑ Yes
     ❑ No

Q7. Are you a home owner? Or were you then?
     ❑ Yes
     ❑ No

Q8. Was the DMP set up until you could raise the funds to find a more appropriate solution such as bankruptcy or a Debt Relief Order (only for cases after April 2009)
If so did you file a bankruptcy petition or complete a Debt Relief Order
     ❑ Yes
     ❑ No

Q9. After your DMP was set up did you manage to keep to the repayments?
     ❑ Yes, go to question Q10
     ❑ No, if not why was that?
     What was the reason for not being able to do so was it:
     ❑ Reduced household income
     ❑ Unemployment in the household
     ❑ Relationship breakdown
     ❑ Additional child
     ❑ Other, if so what?

Q10. Following the setting up of your DMP have you incurred further additional debt?
     ❑ Yes, if so how much? £

What was the reason you took on more debt?

How do you feel about being in debt or deeper in debt?

Are you managing to repay all your debts?
     ❑ Yes
     ❑ No

If you are not coping why did you not return to us for advice?

Have you turned to anyone else for advice?
     ❑ Yes, if so who did you turn to?
     ❑ Family/friends
     ❑ Another debt advice agency
No, what made you want to not take on additional debt do you think?

Determined to live within income/means once DMP set up to repay debt?

Yes
No

Scared to take on further debt after DMP set up?

Yes
No

Did you change your attitude towards incurring further debt?

Yes, if so how?
No

Q11 Do you think being in debt causes problems/difficulties with:

Your health
Family relationships
Your ability to deal with your financial affairs

If so, how did it affect you?

Q12. Was the help you received positive and reassuring?

Yes, go to question 13
No, in what way was it not as this will help us with other clients

Q13. Was there anything else that could have been done for you at the time of setting up your DMP that would have helped?

Yes. If so what?
No

Q14. Do you feel that any of the following would have benefited you or our future clients?

Household budgeting advice
Bureau opening times in the evening
Bureau opening times at the weekend
Internet on-line support group
Social media support such a Facebook, Twitter etc
Q15. Would you have preferred it if we could have taken one monthly payment from you, distributed this to your creditors for you, rather than you setting up the repayments yourself?
- Yes
- No

Q16. Thinking about the overall service you received from us at the time, is the CAB:
- Brilliant
- Excellent
- Good enough
- Could be better
- Poor
If so why?

Q17. Would you recommend the CAB to anyone in your situation?
- Yes
- No
If so why?

Q18. Do you need any further help from us?
- Yes
- No
If so what?

Name ............................................................
Contact numbers ............................................................
........................................................................

Thank you for your help with this survey.

Please return to Denbighshire Citizens Advice Bureau in the stamped addressed envelope provided.

Contact us at:

Denbighshire Citizens Advice Bureau 23 High Street Denbigh Denbighshire LL16 3HY
T. 01745 818390
We ask that you spare a few minutes as we need your help

We helped you when you contacted us about your financial problems which resulted in us setting up a repayment plan with your creditors known as an Individual Voluntary Arrangement (IVA).

Our funders want to know how helpful our support was to you and we would like your feedback in order that we can improve our service to help others in a similar situation.

We really would appreciate a few minutes of your time as this will help others that were in your situation.

A stamped addressed envelope is enclosed for you to return this short survey. The survey is anonymous unless you wish to add your name at the end of the survey

Q1. Thinking of the information we gave you in the form of handouts and leaflets, was it clearly set out in a way you could understand?
☐ Yes, go to question 2
☐ No, in what way was it not clear?

Q2. Did the adviser use too much technical information?
☐ Yes
☐ No

Q3. Was the reality of an Individual Voluntary Arrangement (IVA) different to what was advised to you?
☐ Yes, if so why?
☐ No

Q4. Was there anything that arose later which you were not expecting?
☐ Yes, if so what?
☐ No

Q5. How much did you pay to your creditors, via the IVA each month?
£
Q6. Did your IVA last the term agreed?

- ☐ Yes, it has been completed as all monies have been paid as agreed
- ☐ It is still ongoing
- ☐ No, it failed because I could not maintain the payments

If it failed was the repayment amount agreed unrealistic at the start?

- ☐ Yes
- ☐ No

Did a change in circumstances mean you could not keep to the payments?

- ☐ Yes
- ☐ No

What was the reason for not being able to keep to the repayments was it:

- ☐ Reduced household income
- ☐ Unemployment in the household
- ☐ Relationship breakdown
- ☐ Additional child
- ☐ Other, if so what?

Q7. After your IVA was set up did you manage to keep your home and did you have to remortgage it in the final year to pay a lump sum to your creditors?

- ☐ I kept my home and did not have to remortgage it - Go to question Q8
- ☐ I kept my home and had to remortgage it to pay creditors - Go to question Q8

- ☐ No I lost my house and my IVA failed due to a change in circumstances

Q8. Following the setting up of your IVA have you incurred further additional debt?

- ☐ Yes, if so how much? £

What was the reason you took on more debt?

How do you feel about being in debt or deeper in debt?

Are you managing to repay all your debts?

- ☐ Yes
- ☐ No

If you are not coping why did you not return to us for advice?

Have you turned to anyone else for advice?

- ☐ Yes, if so who did you turn to?
- ☐ Family/friends
- ☐ Another debt advice agency
☐ No, what made you want to not take on additional debt do you think?

Determined to live within income/means once IVA set up to repay debt?
☐ Yes
☐ No

Scared to take on further debt after IVA set up?
☐ Yes
☐ No

Did you change your attitude towards incurring further debt?
☐ Yes, if so how?
☐ No

Q9. Do you think being in debt causes problems/difficulties with?
☐ Your health
☐ Family relationships
☐ Your ability to deal with your financial affairs

If so, how did it affect you?

Q10. Was the help you received positive and reassuring?
☐ Yes. go to question 11
☐ No, in what way was it not as this will help us with other clients

Q11. Who was your IVA provider?
☐ Grant Thornton
☐ Payplan
☐ CCCS
☐ Other, who?

Q12. Was there anything else that could have been done for you at the time of setting up your IVA that would have helped?
☐ Yes. If so what?
☐ No
Q13. Do you feel that any of the following would have benefited you or our future clients?

☐ Household budgeting advice
☐ Bureau opening times in the evening
☐ Bureau opening times at the weekend
☐ Internet on-line support group
☐ Social media support such as Facebook, Twitter etc

Q14. Thinking about the overall service you received from us at the time, is the CAB:

☐ Brilliant
☐ Excellent
☐ Good enough
☐ Could be better
☐ Poor
If so why?

Q15. Would you recommend the CAB to anyone in your situation?

☐ Yes
☐ No
If so why?

Q16. Do you need any further help from us?

☐ Yes
☐ No
If so what?

Name ...........................................................................

Contact numbers ................................................................
...................................................................................

Thank you for your help with this survey.

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Denbighshire Citizens Advice Bureau 23 High Street Denbigh Denbighshire LL16 3HY
T. 01745 818390
We ask that you spare a few minutes as we need your help

We helped you when you contacted us about your financial problems which resulted in us assisting you to complete an insolvency procedure known as a Debt Relief Order (DRO).

Our funders want to know how helpful our support was to you and we would like your feedback in order that we can improve our service to help others in a similar situation.

We really would appreciate a few minutes of your time as this will help others that were in your situation.

A stamped addressed envelope is enclosed for you to return this short survey. The survey is anonymous unless you wish to add your name at the end of the survey

Q1. Thinking of the information we gave you in the form of handouts and leaflets, was it clearly set out in a way you could understand?
   - Yes, go to question 2
   - No, in what way was it not clear?

Q2. Did the adviser use too much technical information?
   - Yes
   - No

Q3. Was the reality of a DRO different to what was advised to you?
   - Yes, if so why?
   - No

Q4. Was there anything that arose later which you were not expecting?
   - Yes, if so what?
   - No

Q5. Did you increase your total monthly income in the 12 months after you completed your DRO?
   - Yes, if so by how much? £
   - No

Please see overleaf
Q6. After you completed your DRO did your creditors still chase you for payment?
☐ Yes, go to question 7
☐ No, go to question 8

Q7. Why did your creditors continue to chase you for repayment? Was it because:
☐ They said you still had to pay them
Did you still pay them?
☐ Yes
☐ No
What was the name of the creditor who said you still had to pay them and how much did you pay them in total after the DRO was approved?
1. £
2. £
3. £
4. £
5. £

☐ You were told by us you had to pay certain creditors by law
Did you pay them?
☐ Yes
☐ No

Q8. Following the completion of your DRO have you incurred further additional debt?
☐ Yes, if so how much? £

What was the reason you took on more debt?

How do you feel about being in debt or deeper in debt?

Are you managing to repay all your debts?
☐ Yes
☐ No

If you are not coping why did you not return to us for advice?

Have you turned to anyone else for advice?
☐ Yes, if so who did you turn to?
☐ Family/friends
☐ Another debt advice agency
No, what made you want to not take on additional debt do you think?

Determined to live within income/means once DRO completed?
- Yes
- No

Scared to take on further debt after DRO completed?
- Yes
- No

Did you change your attitude towards incurring further debt?
- Yes, if so how?
- No

Q9. Do you think being in debt causes problems/difficulties with?
- Your health
- Family relationships
- Your ability to deal with your financial affairs

If so, how did it affect you?

Q10. Was the help you received positive and reassuring?
- Yes. go to question 11
- No, in what way was it not as this will help us with other clients

Q11. Was there anything else that could have been done for you at the time of completing your DRO that would have helped?
- Yes. If so what?
- No

Q12. Do you feel that any of the following would have benefited you or our future clients?
- Household budgeting advice
- Bureau opening times in the evening
- Bureau opening times at the weekend
- Internet on-line support group
- Social media support such a Facebook, Twitter etc
Q13. Thinking about the overall service you received from us at the time, is the CAB:
- Brilliant
- Excellent
- Good enough
- Could be better
- Poor
If so why?

Q14. Would you recommend the CAB to anyone in your situation?
- Yes
- No
If so why?

Q15. Do you need any further help from us?
- Yes
- No
If so what?

Name .................................................................

Contact numbers ..................................................

............................................................................

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T. 01745 818390
We ask that you spare a few minutes as we need your help

We helped you when you contacted us about your financial problems which resulted in us assisting you to complete an insolvency procedure known as a Bankruptcy Petition.

Our funders want to know how helpful our support was to you and we would like your feedback in order that we can improve our service to help others in a similar situation.

We really would appreciate a few minutes of your time as this will help others that were in your situation.

A stamped addressed envelope is enclosed for you to return this short survey. The survey is anonymous unless you wish to add your name at the end of the survey.

Q1. Did you pay an amount to your creditors, via the Official Receiver, each month from your income – known as an income payment agreement?
   - Yes, if so how much was this? £

   If so was this the amount you expected to pay after our advice?
   - Yes
   - No, if not why did it differ?

   - No I did not have an income payment agreement

Q2. After your bankruptcy did you manage to keep your home?
   - Yes, go to question 3
   - No

   Why was that, was it because:
   - You could not afford to meet the mortgage payments and the house was sold/repossessed
   - The Official Receiver/trustee wanted his share and house had to be sold to pay him.
   - The Official Receiver/trustee repossessed and sold the house to obtain his share.

Q3. After you completed your Bankruptcy Petition did your creditors still chase you for payment?
   - Yes, go to question 4
   - No, go to question 5

Q4. Why did your creditors continue to chase you for repayment? Was it because:
   - They said you still had to pay them

Did you still pay them?
What was the name of the creditor who said you still had to pay them and how much did you pay them in total after the Bankruptcy Petition was approved?
1. £
2. £
3. £
4. £
5. £

You were told by us you had to pay certain creditors by law
Did you pay them?
☐ Yes
☐ No

Q5. Thinking of the information we gave you in the form of handouts and leaflets, was it clearly set out in a way you could understand?
☐ Yes, go to question 6
☐ No, in what way was it not clear?

Q6. Did your adviser use too much technical information?
☐ Yes
☐ No

Q7. Was the reality of a Bankruptcy Petition different to what was advised to you?
☐ Yes, if so why?
☐ No

Q8. Was there anything that arose later which you were not expecting?
☐ Yes, if so what?
☐ No

Q9. Following the completion of your Bankruptcy Petition have you incurred further additional debt?
☐ Yes, if so how much? £

What was the reason you took on more debt?

How do you feel about being in debt or deeper in debt?
Are you managing to repay all your debts?

☐ Yes
☐ No

If you are not coping why did you not return to us for advice?

Have you turned to anyone else for advice?

☐ Yes, if so who did you turn to?
☐ Family/friends
☐ Another debt advice agency

☐ No, what made you want to not take on additional debt do you think?

Determined to live within income/means once Bankruptcy Petition completed?

☐ Yes
☐ No

Scared to take on further debt after Bankruptcy Petition completed?

☐ Yes
☐ No

Did you change your attitude towards incurring further debt?

☐ Yes, if so how?
☐ No

Q10. Do you think being in debt causes problems/difficulties with?

☐ Your health
☐ Family relationships
☐ Your ability to deal with your financial affairs

If so, how did it affect you?

Q11. Was the help you received positive and reassuring?

☐ Yes. go to question 12
☐ No, in what way was it not as this will help us with other clients
Q12. Was there anything else that could have been done for you at the time of completing your Bankruptcy Petition that would have helped?

☐ Yes. If so what?

☐ No

Q13. Do you feel that any of the following would have benefited you or our future clients?

☐ Household budgeting advice
☐ Bureau opening times in the evening
☐ Bureau opening times at the weekend
☐ Internet on-line support group
☐ Social media support such a Facebook, Twitter etc

Q14. Thinking about the overall service you received from us at the time, is the CAB:

☐ Brilliant
☐ Excellent
☐ Good enough
☐ Could be better
☐ Poor

If so why?

Q15. Would you recommend the CAB to anyone in your situation?

☐ Yes

☐ No

If so why?

Q16. Do you need any further help from us?

☐ Yes

☐ No

If so what?

Name ……………………………………………

Contact numbers ……………………………………………………

…………………………………………………..

Thank you for your help with this survey.

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