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**WhatsApp as a debt advice channel: Reaching  
people other advice channels do not reach.  
Report Delivered April 2018**



## Executive Summary

### The project

This report, commissioned by Citizens Advice Manchester, has been independently produced by Manchester Metropolitan University's Q-Step Centre to provide an evaluation of Citizens Advice Manchester's WhatsApp Debt Advice service. The WhatsApp Debt Advice service was a pilot project, funded by the Money Advice Trust, which ran between March 2017 and March 2018, and had the following target outcomes:

1. Typically hard to reach groups such as young people who predominantly communicate via social messenger services become more engaged with money advice when compared to traditional channels
2. The client journey is improved by making engagement, case progression and information exchange quicker and easier
3. Drop-out rates following initial contact are reduced
4. Efficiency in money advice delivery is improved as a result of swifter engagement process and lower drop-out rates
5. Other advice providers are able to benefit from the project through shared resources and learning

The WhatsApp Debt Advice service operated as an access channel for new clients; as a follow-up channel reinforcing advice provided during a face-to-face meeting and, for existing clients, as a mode of communication with advisers. Clients were able to send messages along with photographic evidence of letters and relevant documentation via WhatsApp, and access channel advisers were then able to provide advice via WhatsApp. For more complex debt advice, refer the client to the specialist debt advice team, where the client could continue to provide documentation and updates via WhatsApp with their specialist debt adviser.

The WhatsApp Debt Advice service has provided support to 490 unique clients via the access channel, and the service has received 510 unique referral issues.

### The evaluation

The evaluation has adopted a mixed methods approach, collecting qualitative and quantitative data from clients who has used the service either as a new client via the access channel, or as an existing client using WhatsApp either as a follow-up channel, or a means of keeping in touch with their adviser. 101 clients completed an online survey: 60 respondents completed an initial survey, sent out once contact with the access channel was completed; 29 respondents completed a follow-up survey, sent 4 weeks after the initial survey, and 12 respondents completed a survey for existing clients. Each survey asked about their experience of using WhatsApp as a means of either receiving advice or of keeping in touch with their adviser. Further to this, 6 clients took part in a semi-structured interview. In addition, expert interviews were carried out with five key members of staff at Citizens Advice Manchester. The final aspect was an analysis of the anonymised project data collected by Citizens Advice Manchester.

### Key findings

- The WhatsApp Debt Advice Service successfully reached groups considered hard to reach compared to traditional advice channels.
  - 80% of users were aged between 20 and 40 (younger age groups). The mean age of those accessing the service was 33 years old compared to 43 years for those accessing all services and 43 years for the Specialist Level Debt Advice.
  - 32% from the initial survey and 40% from the follow up survey did not speak English as a first language
- 88% of clients did not need any additional support following the initial contact.

- Dropout rate of those using the WhatsApp Debt Advice service is lower than the specialist level debt advice service (telephone line) but higher dropout rate than when compared to face-to-face advice.
- The WhatsApp Debt Advice Service received highly positive comments about the quality service, ease of use and overall satisfaction from clients completing all surveys.
- Qualitative analysis shows how those accessing advice using this channel liked the convenience of the service in that the immediacy it offered was preferable to calling in to an office or telephoning. Again, this related to ease of use and speed of responses.

### **Project Recommendations**

WhatsApp as an advice channel is a viable alternative that can produce benefits to both the client and advice organisation. Once the technology has been better developed:

- i). WhatsApp Debt Advice should be implemented as a route by which hard to reach groups can access this advice.
- ii). WhatsApp should be available as another advice channel for other appropriate advice issues (beyond debt issues).

Managing Client expectations:

- i). To help manage client expectations, the pre-filled/automated response sent via WhatsApp should inform clients of the timeframe within which they should expect to receive a response.
- ii). When using WhatsApp, clients should be reminded that WhatsApp is a system which supports end-to-end encryption, but that they should password protect their phones to ensure that, should the phone be lost or stolen, their personal information could not be accessed. This message could be provided on the Citizens Advice website.

Beyond Debt:

- i). Given the experience of both advisers and clients throughout this pilot project, and the impact WhatsApp has had on the client's advice journey, other advice teams should consider adopting WhatsApp to help support existing clients. Here WhatsApp can be effectively used as a follow-up tool, a method of quickly sending evidence where needed, as well as a means of enabling clients to keep in touch with their advisers, and vice versa.
- ii). A toolkit which includes best practice developed through this project should be developed and shared across the advice sector.

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## Project Background

This report has been independently produced by Manchester Metropolitan University's Q-Step Centre to provide an evaluation of Citizens Advice Manchester's WhatsApp Debt Advice service.

Funded by the Money Advice Trust, the pilot project explored ways in which those in debt can better engage with debt advice services. The WhatsApp messaging service was used in acknowledgment that traditional means of communicating with debt advisers (face-to-face, web chat or telephone) might not always be the most suitable approach for young people or those whose first language might not be English. In addition, the fact that WhatsApp offers end-to-end encryption, whilst also allowing users to have a record of any communication, means that it has the potential to be an accessible and secure channel for advice. As Citizens Advice Manchester is one of the largest providers of advice in the area, their objective was to use their expertise to pilot this novel approach to provide advice.

The target outcomes for the pilot project were as follows:

1. Typically hard to reach groups such as young people who predominantly communicate via social messenger services become more engaged with money advice when compared to traditional channels
2. The client journey is improved by making engagement, case progression and information exchange quicker and easier
3. Drop-out rates following initial contact are reduced
4. Efficiency in money advice delivery is improved as a result of swifter engagement process and lower drop-out rates
5. Other advice providers are able to benefit from the project through shared resources and learning

In addressing these outcomes, Citizens Advice Manchester utilised WhatsApp in three key ways. The first was as an access channel, where new clients were able to send a message, or a photograph of a document, via WhatsApp, and receive advice via WhatsApp. The second was as a follow-up channel, with WhatsApp utilised to support face-to-face or telephone advice, and/or ongoing casework. Using this method, clients were provided with advice during face-to-face drop-in sessions, which was then confirmed and reinforced via WhatsApp. In addition, the use of WhatsApp as a follow-up channel enabled clients referred in to the specialist debt team for more extensive advice and support to communicate with their caseworker. Finally, WhatsApp was used as a keeping-in-touch tool, used specifically with clients already using WhatsApp as a follow-up channel. Here, advisers sent messages to clients three months after their case had been closed to enquire whether they required any further assistance.

The focus of this research was therefore to evaluate the impact of free-to-client debt advice provided by Citizens Advice Manchester. There is a substantial body of literature relating to advice services and the impact of advice (for example, see Europe Economic & The Money Advice Service, 2018; Farr et al, 2014; Allmark et al, 2012; Abbott et al, 2005), and the recommendations contained in this report relate specifically to Citizens Advice Manchester as the largest provider of advice in Manchester. While there are various definitions of what constitutes 'advice', the one used in the current report is taken from the *Working Together for Advice* (2011) which states that advice services diagnose the nature of the enquiry and the related legal issues opposed to simply giving information.

## Context

### The Advice Climate

Although the free-to-client debt advice industry has not received the same level of cuts as other forms of social welfare advice (Davey 2017), this is perhaps fortuitous in light of the social and economic conditions which have led to an increase in unsecured debt (TUC 2016). There is a good deal of evidence pointing to this increase. According to a recent report by the Institute for Fiscal Studies, around half of UK households are now said to be struggling with unsecured consumer debt (Hood, Joyce and Sturrock 2018). The authors of the report further point out that those in debt are likely to have experienced debt for a number of years. Indeed, Whittaker (2018: 7) reports that ‘half of low-income households are enduring at least one form of debt distress’ such as struggling to pay for their housing. Such distress is implicated in lowered productivity, poor health and wellbeing outcomes, and increased mental health issues such as anxiety and depression (Europe Economics and the Money Advice Service, 2018). The debt landscape is far from static and the data points to the situation getting worse. The Guardian (2017) reports how:

‘Growing household debt: Unsecured consumer debt amassed by British households is projected to reach 47 percent of household income by 2021, eclipsing the pre-crisis level of 45 percent of income in 2007. By December 2017, British households had been net borrowers for four successive quarters – the first time since records began in 1987 (Inman and Barr 2017 – The Guardian online).

There appears to be a perfect debt storm brewing, with the lowest-income households comprising low educated young adults being most at risk of falling into unsustainable debt (Hood, Joyce and Sturrock 2018). Whereas work was once seen as a way out of poverty, this is no longer the case, with 55% of those in poverty actually in work (Shafique 2018). In the Wealth and Assets Survey report by the ONS (2016), it is those in employment who have the highest financial liabilities. Yet other data also shows how wages have been stagnating over the last four years (Bell 2018), with pay growth in the last decade being at its lowest for 210 years (Clarke et al. 2017). Interestingly, when examined in relation to gender differences, men have higher debt liabilities than women; but both show very little difference in their debt-to-income ratio (ONS 2016).

#### Jeanette

Jeanette was given the details of the WhatsApp Debt Advice service during a visit to the Citizens Advice drop-in at the town hall. She had found herself in debt, with ‘no money to go out, no money to socialise’, not exercising in the way she had in the past, and in a situation which she describes as ‘embarrassing and shameful’. As she was ‘exceedingly busy, workwise at the time’, what appealed to Jeanette about the WhatsApp Debt Advice service was the ‘convenience of being able to contact [an advisor] without having to get up to travel to them, but also not having to have an in-depth, sometimes time-consuming phone call...I could fit it around what I was doing.’ Receiving advice ‘gave me back a sense of control. That direct information that came back after I sent the message felt like something real to grab hold of’. She describes it as ‘a personal touch, but without the need to have an immediate one-to-one.’ She goes on to state that ‘[the WhatsApp Debt Advice service] saved me a lot of time in the long run and was, in fact, in my experience, essential in the resolution of my problem.’ Following a follow-up one-to-one meeting with an advisor, she is now debt-free.



It is under such conditions that the free-to-client debt advice services have turned to new technologies in a bid to explore innovative ways to support people in debt. In the current report, it is the use of the WhatsApp Messenger which is the focus. WhatsApp is a cross platform messaging platform that supports end-to-end encryption, allowing individuals and groups to message each other.

Since its inception in 2009, WhatsApp has seen phenomenal growth of people using it, with upwards of 1,500 million active users worldwide as of December 2017 (statista.com). Although accurate figures are difficult to come by, the creative communication consultancy, 'We Are Flint' have shown that 58% of online adults regularly use WhatsApp with this being further broken down by gender to 62% female and 54% male. They also point out how WhatsApp is increasingly used by the younger generation (18 to 44 years old) with baby boomers favouring Facebook. When looking at income of users, the data suggests 75% of online users are in the higher income bracket (We Are Flint 2018).

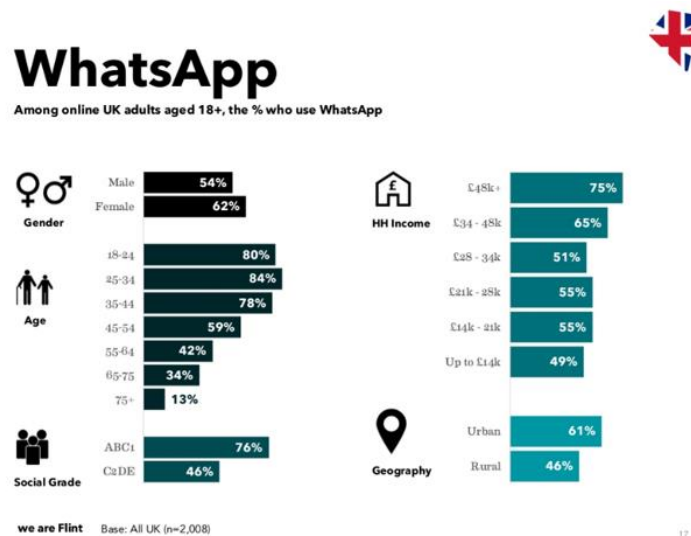


Figure 1 - Taken from [www.WeAreFlint.co.uk](http://www.WeAreFlint.co.uk) accessed 20th March 2018

The pilot project, using WhatsApp as an access channel for advice, was located in Manchester. There is an evident need for debt advice within the Manchester local authority. According to a report by the Money Advice Service (2017), 90,723 (21.5%) adult Manchester residents have problem debt. This is perhaps unsurprising given that Manchester is also the fifth most deprived local authority in the country (Communities and Local Government, 2015), and has the second highest level of child poverty in the UK, with 43.6% of children in poverty in 2017 (End Child Poverty, 2018). 24.2% of Manchester residents are living in income-deprived households, whilst the ASHE survey by the ONS (2017) demonstrates a gap between the median gross weekly earnings for all employee jobs in Manchester (£402.30) and the rest of the UK (£448.60). As such, whilst there is a good deal of wealth generated in Manchester, this is not an affluent city. The high levels of deprivation and, in turn, reliance on welfare benefits mean that demand for advice services is high (CLES, 2012). The social impact of problem debt is significant, impacting on all areas of an individual's life, including relationships, education and lifestyle and health (see Lane, 2016a, Turley and White, 2007).

### The Importance of Debt Advice

Whilst it may be something that people are resistant to, receiving debt advice is impactful in a number of ways. These include improvements in physical and mental health and wellbeing, increased productivity in the workplace, a reduced risk of re-entering the debt cycle in future, improved family relationships, and a reduced risk of homelessness (Europe Economics and the Money Advice Service, 2018; Cain, Goldring et al, 2015, Turley and White, 2007; Adams, 2006). The personal relief from receiving debt advice can empower the recipients to the extent they begin to feel they are able to take back control of their lives (Cain, Goldring, et al, 2015).

## Barriers to advice-seeking

However, whilst there is a clear need for debt advice, and there is clear evidence that people benefit from accessing advice, there is often a reluctance to do so. According to a report by Citizens Advice, seeking money advice is seen as a last resort, and people wait until they reach a 'crisis point like being unable to afford debt repayments' (Lane, 2016b: 3). Young people are particularly affected by this: in spite of experiencing significant social issues, they are far less likely than the rest of the population to access advice (Kenrick, 2009). In fact, Kenrick argues, this group is more likely than others to take no action, put off, or delay attempting to resolve their advice needs. One of the reasons that young people, and the general population, might resist accessing advice might be due to perceived inaccessibility of advice services (Kenrick, 2009; Turley and White, 2007). Thus, the WhatsApp service, as a familiar communication platform for millions, was used in this pilot project by Citizens Advice Manchester to provide a more accessible channel to advice to help overcome the barrier to advice-seeking.

### Faizal

Faizal found out about the WhatsApp Debt Advice service through a search engine. He had been looking for ways of resolving his situation, having received a letter from the bailiffs: 'I'm unemployed, I'm on the sick...[I've] worked for 30-odd years and all of a sudden everything has gone.' In addition, Faizal suffers from severe depression, and describes how 'things were going further down, further down, further down, you wonder where you're going to end up.' He found it difficult to take the first step of seeking advice, he decided to try the WhatsApp Debt Advice service as it's 'an app that I know', and that it would be 'easier to type your name rather than say it, and say what my problem is.' In addition, he states that, 'I tend to get anxious if I'm waiting...if I made a call and the phone was ringing, and I was waiting, I would get anxious.' He found that he received advice 'very quickly, they were very responsive...and [the advice was] all done within a couple of hours.' Faizal is still in the process of resolving his advice issue, but he reports that receiving the advice via WhatsApp has given him 'peace of mind', and made him 'feel a lot calmer, a lot better inside.' He feels 'a lot better about dealing with stuff now.' He also states that, whilst it is difficult to take the first step, the WhatsApp Debt Advice service makes it 'as easy as it can be' for people to access the debt advice they need.

## Methodology

### Approach

Using a mixed methods approach (Johnson & Onwuegbuzie, 2004), the study utilised both quantitative and qualitative methods. The benefits of using a mixed methods approach arise from being able to triangulate findings from the different types of data. The data came from a range of sources. The quantitative data had five parts:

1. Demographic data collected by Citizens Advice Manchester of all clients using the WhatsApp service (490 unique clients).
2. Follow-up client data collected by Citizens Advice Manchester
  - a. Debt team (31 unique clients)
  - b. Town Hall (49 unique clients)
3. Initial survey (60 respondents)
4. Follow up survey (29 Respondents)
5. Survey with existing clients (12 respondents)

The qualitative data was generated from follow-up semi-structured interviews with a small sample of clients to discuss their experience of the WhatsApp service. These were held in order to help understand the clients' experience in greater detail. In addition, semi-structured expert interviews were carried out with key members of staff at Citizens Advice Manchester, including the WhatsApp project manager, in order to better understand how the WhatsApp service has worked from an adviser's perspective.

### Quantitative Data Collection and analysis

#### Surveys and Recruitment

Three online surveys were developed by the research team to explore clients' views and experiences of using the WhatsApp Debt Advice service (see Appendix 1 for copies of the survey). The first was an initial survey, which sought to explore the initial thoughts of clients who had had very recent experience of accessing advice using WhatsApp. The second survey was a follow-up survey, which was sent out four weeks after the initial survey had been sent. This survey aimed to explore clients' thoughts about the service once they had had chance to reflect on their experience, and with more time for their advice issue to have been resolved. In addition to numerical data, respondents were also given the option of providing free text data. The final service was a survey with existing clients who had used WhatsApp to help resolve an ongoing debt advice issue with the specialist debt advice team. While demographic information was collected in the initial survey and follow-up survey, it was not collected in the existing clients survey due to the potential to identify those taking part. The surveys were accessible to clients between May 2017 and March 2018.

Clients who used the WhatsApp service were asked if they would take part in the appropriate survey. These requests were sent out, via WhatsApp, by Citizens Advice Manchester. At the end of the survey, clients were asked if they would be willing to participate in a follow-up semi-structured interview where they could further discuss their advice experience in more detail, and to provide contact details if they wished to do so. Two prize draws were introduced in an attempt to increase the response rate: for the first, drawn at Christmas, the prize was £50; for the second, drawn shortly before the WhatsApp access channel closed, the prize was £25. For each of the prize draws, clients were asked to enter their contact details at the end of the survey if they wished to be entered into the prize draw. These contact details were used solely for the purpose of the prize draw.

A statistical analysis was also conducted on the project data collected by Citizens Advice Manchester. The datasets were anonymised by Citizens Advice prior to it being accessed by the research team. The

data contained the main area of the clients' advice issue, along with their demographic data of age, gender, and postcode. Clients were asked by Citizens Advice Manchester to provide these details via WhatsApp in order to help understand the profile of clients accessing the service, although approximately 56% chose not to leave these details, resulting in a substantial amount of missing data. In addition, the data identified whether the advice issue was resolved at the initial point of contact, or whether the client was referred to a specialist adviser. An additional dataset provided anonymised details of clients who used WhatsApp as a follow-up channel, as well as details of where WhatsApp had been used as a keeping-in-touch tool. These data came from two sources i) following face-to-face advice sessions with the specialist debt teams; ii) from clients who sought advice from the Town Hall Information Hub. All data analysed for this report covers the duration of the WhatsApp project, from April 2017 until March 2018. The data was cleaned and analysed in Excel using descriptive statistics.

Requests to complete the initial survey (n438) were sent to WhatsApp debt advice clients achieving 60 responses. The follow-up survey was sent to 437 clients achieving 29 respondents. Requests to complete the initial survey were also sent to clients using specialise debt team (n21) and Town Hall Information Hub (n37). There was also 12 existing clients who completed a survey who used WhatsApp as a form of follow up contact with Citizens Advice Manchester.

In addition, emails requesting interviews were sent to external organisations which had received materials promoting the WhatsApp Debt Advice service, and as a result may have referred some of their clients to the service. Unfortunately no replies were received to these emails, and therefore the research team was unable to gather any data from the perspective of external organisations.

## **Qualitative Data Collection**

### **Semi-Structured Interviews**

When clients left their contact details at the end of the survey, they were contacted by a member of the research team to ask how they would prefer the interview to take place: by email or telephone. Clients were also invited to participate in an online focus group, but clients stated a preference for interviews either by email or by telephone, and therefore the online focus group did not take place.

Semi-structured telephone interviews took place with key stakeholders on the project. This included five telephone interviews, and one email interview with a client, and five face-to-face interviews with key members of staff at Citizens Advice Manchester. Client interviews included questions about their satisfaction with WhatsApp as a channel for advice (see Appendix 2 for details). The interviews with key members of staff at Citizens Advice Manchester helped the research team to evaluate the service from a practitioner's perspective (see Appendix 2). All clients were invited to take part in an online focus group interview but all declined this invitation.

### **Thematic Analysis**

Thematic analysis was used to analyse both the qualitative data and quantitative data. To achieve this, analysis of the quantitative data was first completed, which then enabled the analysis of qualitative data to commence by identifying related themes and gaining more insight into reasoning behind the quantitative findings. The thematic analysis of the qualitative data was further used to uncover emergent themes and also develop three case studies of client experiences.

### **Ethics**

Ethical approval for this research was obtained from the Faculty of Arts and Humanities Ethics Committee at MMU, and follows the BSA ethical protocol. Participants' names have been changed to ensure anonymity, and the data has been password-protected and stored in accordance with data protection legislation, on the University's staff computer system. This means that only those involved in the project can access the data. All participants consented to take part in the study and were made

aware of how their data would be used. They were also told they could withdraw their data from the study up to the date when the report was published.

### Vanessa

Vanessa found herself in debt, and unsure how to resolve her situation. She suffered from stress for 12 months, feeling very alone, and 'scared to contact anyone'. After contacting Adviceline, she was advised to contact the WhatsApp Debt Advice service who, she was informed, would be able to help her address her advice issue more quickly. She describes the service as 'excellent. They got back to me straight away....They gave me a lot of information, gave me a few options, and were very empathetic to my situation and that always helps because I feel like the problem has been shared with someone.' She preferred receiving advice via WhatsApp as opposed to other channels of advice as 'it was like talking to a friend'. In addition, she felt that she was able to get 'straight to the point', which would not have been possible had she needed to speak to someone about her advice issues, as 'you get emotional when you're talking, especially when it's about an awkward situation.' Having received advice via the WhatsApp debt advice service, she has been 'empowered'. She has 'learned to read the guidelines...it's really helped me to read paperwork.' She goes on to say that 'even though the situation has not been resolved, I know there is light at the end of the tunnel.'

## Findings and Analysis

### Quantitative Data Analysis

The data and analysis in the next section comes from five discrete sources as outlined in the methodology chapter. These are:

- WhatsApp Client Data collected by Citizens Advice Manchester
- Follow-up client data collected by Citizens Advice Manchester
- Initial Survey
- Follow Up Survey
- Existing clients Survey

There is also some comparative data received from Citizens Advice Manchester that illustrates the key demographics of the 'typical' client and of those who have used the specialist telephone advice line. This chapter will focus on providing descriptive summaries of the data from all sources. Where percentages are given, this will be the valid percent which has had any missing data removed. This is the appropriate method of presenting such data which only shows the percentage of those who answered the specific question.

### Exploring the Citizens Advice 'typical' client.

To support deeper exploration into the data obtained from clients who used the WhatsApp Debt Advice service, the data is compared to the 'typical client' who is supported by Citizens Advice Manchester. To ensure no double counting, those clients who used the WhatsApp service have been removed.

### Comparing Data from:

- All Manchester Citizens Advice services (excluding the WhatsApp service)
- Specialist level debt advice clients (Manchester) excluding the WhatsApp service
- The WhatsApp Service (all clients)
- The WhatsApp Service (just debt clients)
- Initial Survey Respondents
- Follow up Survey Respondents

The Citizens Advice Manchester data presented below was collected from July 2017 until March 2018. The WhatsApp data presented below was collected from April 2017 until March 2018.

Table 1 - comparison table

Enquiry Type	Mean Age	Female	Male	Missing
All Manchester Citizens Advice Services	43	49.3%	35.5%	14.4%
Specialist level debt advice clients (Manchester)	43	51%	44.1%	5.3%
WhatsApp Service user clients	33	39%	28%	33%
WhatsApp Service user clients (just debt clients)	32	42%	36%	22%
Initial survey respondents (all)	37	53%	30%	10%
Initial survey respondents (just debt)	37	55%	31%	4%
Follow up survey respondents (all)	40	59%	24%	17%
Follow up survey respondents (Just debt clients)	36	70%	30%	0%

## Key findings from WhatsApp Client Data

### Debt versus non-debt

The data discussed here includes all requests for advice including those from clients who made multiple use of the WhatsApp service. For example, one client called about debt in one instance, and then made contact again about an employment issue.

There were 510 WhatsApp requests for support. Of this figure, 15 reasons for contact are missing, meaning we do not know the reason for the client making contact, as they did not provide enough information for the adviser to identify the nature of their enquiry. Of the 495 requests for support, 60% (n296) were for non-debt related issues, leaving 40% (n199) as requests for debt advice.

Table 2 - Enquiry type

Enquiry Type	
Debt	40% (n199)
Not Debt	60% (296)
Total	100.0% (n495)

The reasons for using the WhatsApp service for non-debt advice include housing (15% n75), benefits (12% n58), and employment (7% n36).

### Key Demographics

The data in this section explores the key demographics of those using the WhatsApp service. It should be noted that there is considerable amount of missing data from the **490** unique clients as discussed in the methodology chapter. Because of duplication, the demographics of those using the service more than once were not double counted. The 490 clients comprise **96.1% (n471)** who used the service just once and **4% (n19)** using it on multiple occasions (see table 2 above)

### Gender

Looking at the gender divide for all clients using the WhatsApp service shows that **58% (n190)** were female and **42% (n140)** male (excluding missing data and client duplication). When the non-debt clients are factored out, there were **53% (n80)** females and **47% (n70)** males (see table 3 below).

Table 3 - The Gender of Clients using the WhatsApp Service

	Gender (all data)	Gender (just debt)
Female	58% (n191)	53% (n80)
Male	42% (n141)	47% (n70)
Total	100% (n332)	100% (n150)

### Age

The average age of all clients using the WhatsApp service was **33** years old. The median age was **31** years with the youngest client being **16** years old and the oldest being **66**.

Focusing just on the debt clients however, shows a slightly younger mean average age of **32 years** (see table 1 above) with the median age continuing to be 31 years, with the youngest client being 19 and the oldest 61 years old. Recoding age into age groups shows that those between 20 and 40 years old made up **80% (n96)** of those requesting debt advice using WhatsApp.

### Referred for telephone advice

Looking only at the data from those who used the service for debt support shows that 88% (n170) did not need any additional support following the initial contact, leaving 12% (n24) who were referred for telephone advice (see table 4 below). Of the 12% (n24) of clients being referred for specialist telephone debt advice, 5 of these clients did not attend their appointment, or could not be contacted, giving a 21% non-attendance rate.

Table 4 - Number of Clients Referred for Specialist Telephone Debt Advice.

Was the Client Referred for Telephone Advice?	
No	88% (n170)
Yes	12% (n24)
Grand Total	100% (n194)

### Postcode data

As discussed in the literature review, Manchester has some of the highest levels of deprivation in the UK. To explore this in more detail, postcodes were collected for the WhatsApp Debt Advice service making it possible to demonstrate where clients using the service were positioned within the English Indices of Deprivation 2015. Of the 180 clients for whom we have a postcode. 82% (n148) clients were from locations which are amongst 50% of the most deprived neighbourhoods in the country. However, just short of half of the clients (49% n89) were from locations which are amongst 10% of the most deprived neighbourhoods in the country. 19 clients provided postcodes from outside the Manchester area and one was from outside of the UK

### Key findings from the Initial Survey

Requests to complete the Initial Survey were sent out to 90% (n438) of clients who had contacted the WhatsApp service for either debt or non-debt issues. This resulted in 60 clients completing the survey.

### Debt versus non-debt

The breakdown of respondents with debt or non-debt issues were 52% (n31) for non-debt clients and 48% (n29) seeking support for their debt issues. Of those 29 debt clients who answered, 60% (n9) stated they had never received debt advice before, with 40% (n6) declaring that they had.

### Key Demographics

The below data explores the key demographics and views of the service from the respondents to the Initial WhatsApp Survey.

### Gender

Looking at the gender divide for all clients responding to the Initial Survey, **64% (n32)** were female and **36% (n16)** male (excluding missing data). When the non-debt clients are factored out, this reveals the same percentage of **64% (n16)** females and **36% (n9)** males (see table 5 below).

Table 5 - Gender breakdown for all respondents and just debt respondents

	Gender (all data)	Gender (just debt)
Female	64% (n32)	64% (n16)
Male	36% (n18)	36% (n9)
Total	100% (n50)	100% (n25)

### Age

The mean age of all respondents was 37 years and the median 36 years. The youngest respondent was 20 years old, with the oldest being 62 years. Of those respondents who had received debt advice via the WhatsApp service, the mean age was slightly older at 38 years, with the median age standing at 37 years. The youngest person was again 20 years old and the oldest 59 years old.

Of those using the service to seek support for debt, 62% (n16) were under 40 years old. For the non-debt group, 59% (n16) were under 40 years old.



## English as First Language

Respondents were asked if English was their first language. 25 responded to this question with 68% (n17) stating it was and 32% (n8) stating that English was not their first language.

## Outcome and Views of the WhatsApp Service (debt clients)

Excluding non-debt clients shows that only 1 client (4%) did not have their issues resolved by the advice they received. Of the remaining clients, 50% (n13) were ongoing with 46% (n12) stating their issues had been resolved.

Survey questions explored the general satisfaction with the WhatsApp service in respect to whether or not the client's debt issues had been resolved using the following four questions.

1. How easy was it to use the service?
2. How satisfied are you with the advice received?
3. How long did it take to receive advice?
4. Did the service make it easier to access advice needed?

The overall consensus was positive where the issue had been resolved or was still ongoing, while only one client (a 26 year old male) providing a negative response stating that he thought it took too long to receive advice. This client also did not get their issue resolved.

Table 6 - Views of WhatsApp Service from Initial Survey

	Advice ongoing	Not resolved	Resolved
How easy was it to use the service	All positive (n13)	1 positive (no negative)	All positive (n12)
How satisfied with the advice	All positive (n13)	1 positive (no negative)	All positive (n12)
How long took to receive advice	All positive (n13)	1 <b>negative</b> comment	All positive (n12)
Service made it easier to access advice needed	All positive (n11)	1 positive (no negative)	All positive (n12)

While only small numbers, there is an interesting trend that shows clients who have their debt issue resolved are overwhelmingly positive about the service. Even those whose issues are ongoing provide positive feedback about the service with no clients providing a negative response. As noted above, the 26 year old client who provided a negative response did not have their issue resolved. Even for this client however, the only negative response was given for the amount of time taken to receive the advice. In the other instances, this client provided positive responses. This is interesting on several levels. Firstly, the advice provided was deemed appropriate and they were satisfied with it. Second, there is only one respondent who felt he did not have his debt issues resolved. The low number of dissatisfaction could be an artefact of the sampling in that those most satisfied were more willing to give up their time to take part in the survey. However, it could also be argued that those least satisfied with the service would equally want to take the survey to express their dissatisfaction.

The table below shows the data from the question asking if clients would use the WhatsApp Debt Advice service if they needed it in the future.

Table 7 - Would Clients use WhatsApp Service again (debt only)

Would you use the WhatsApp service again?	Debt only
No	4% (n1)
Yes	96% (n24)
Grand Total	100% (n25)

Of those who used the service because they wanted advice for debt, **96% (n24)** stated that they would, leaving just one client (4%) who stated he would not (a 50 year old male with ongoing advice). Their previous responses had indicated that they were neutral to positive about the service, so it is not clear why he felt this way (he did not leave any text comments). Of those who would use the service again, their text comments are again extremely positive about the service (see qualitative analysis below).

### Key findings from Follow up Survey:

Requests to complete the follow up survey was sent to 97% (n437) of clients who had requested advice from the WhatsApp service (debt and non-debt). This resulted in 29 clients completing the survey.

### Debt versus non-debt

The breakdown of respondents was debt 41% (n7) and 59% (n10) non-debt issues (12 respondents did not specify their issue on the survey).

### Key Demographics

The below data explores the key demographics and views of the service from those responding to the follow up WhatsApp Survey

#### Gender

Looking at the gender divide for all clients responding to the Follow up Survey, **71% (n17)** were female and **29% (n7)** male (excluding missing data). When the non-debt clients are factored out, this reveals that **70% (n7)** females and **30% (n3)** males (see table below)

Table 8 - Breakdown of gender for all respondents and those with just debt issues.

	Gender (all data)	Gender (just debt)
Female	71% (n17)	70% (n7)
Male	29% (n7)	30% (n3)
Total	100% (n24)	100% (n10)

#### Age

The mean age of all respondents completing the follow up survey was 40 years and the median 38 years. The youngest respondent was 23 years old with the oldest being 58 years. Of those respondents who had received debt advice via the WhatsApp service, the mean age was slightly younger at 36 years, with the median age standing at 35 years. The youngest person was again 23 years old and the oldest 58 years old.

### English as first language (debt clients)

Respondents were again asked if English was their first language. 10 clients responded to this question with 60% (n6) stating it was and 40% (n4) stating that English was not their first language.

### Outcome and Views of the WhatsApp Service (debt clients)

Looking at whether or not the advice had resulted in the debt issue being resolved, 40% (n4) stated that it had with 60% (n6) stating it was ongoing. No respondent stated their debt issue had not been resolved.

Survey questions explored the general satisfaction with the WhatsApp service in respect to whether or not the client's debt issues had been resolved using the following four questions.

Clients were asked if:

- Was the advice you received useful?
- Did the advice received make you feel better about your situation?
- Did the advice you received make you feel more in control of your situation?
- Did the service make it easier to access advice needed?

Table 9 - Views of WhatsApp Service from follow up survey

	Advice ongoing	Not resolved	Resolved
Was the advice you received useful?	All positive (6)	No negative views	All positive (4)
Feel better about your situation?	All positive (6)	No negative views	All positive (4)
Feel more in control of your situation?	All positive (6)	No negative views	All positive (4)
Easier to access advice needed	All positive (5)	No negative views	All positive (4)

Again, as with the initial survey responses, an interesting trend emerges that shows clients who have their debt issue resolved or where advice is ongoing provided positive views about the service.

### Key Findings from Existing Clients Survey

Data for this survey was provided by clients who used WhatsApp as a communication channel with the specialist advice team. There were 12 clients who responded to this survey. It was not deemed appropriate to report demographic data due to the low responses and the potential to identify the clients due to them being seen by an adviser.

Of the 12, only one client responded to say that the advice had resolved their debt issue. They did not provide any other information on the survey. 92% (n11) of the existing clients had either had their debt issues resolved or were in the process of getting it resolved. Only one client had not been able to get their debt issue resolved. In spite of this, the responses asking about the experience of using the WhatsApp service was positive in all but one reply. The remaining respondents all provided positive responses to the following questions:

1. How easy was it to use the service?
2. Was the advice you received via WhatsApp useful?
3. Did the advice you received make you feel better about your situation?
4. How easy was it to keep in touch with your adviser
5. Would you use the WhatsApp service again?

Table 10 - Views of WhatsApp Service from existing clients

	On going	Not resolved	Resolved
How easy was it to use the service	n2 Positive	n1 Positive	n9 Positive
Was the advice you received via WhatsApp useful	n2 Positive	n1 Negative	n9 Positive
Did the advice you received make you feel better about your situation	n2 Positive	n1 Positive	n9 Positive
Having a WhatsApp service makes it easier for me to access the advice I need	n2 Positive	n1 Positive	n9 Positive
How easy was it for you to keep in touch with your adviser	n2 Positive	n1 Positive	n8 Positive
If you needed advice in the future, would you use the WhatsApp service to do this?	n2 Positive	n1 Positive	n9 Positive

The data above shows that the WhatsApp Debt Advice service was valued by respondents regardless of whether or not their issue had been resolved.

Follow up channel clients who had used WhatsApp were also sent a 'Keeping in Touch' (KIT) message three months after their case has closed to see if they require any further assistance. Of the 31 clients

using WhatsApp as a follow up channel to communicate with the specialist debt team, 22 had received advice resulting their cases being closed and were so eligible for KIT messages. 3 clients responded stating that no further action was required. Of those receiving follow up advice after a face-to-face meeting at the Town Hall Information Hub, 49 were eligible to receive a KIT message. 2 of these required further advice and 1 received signposting to further information.

### **Adviser analysis**

Carrying out a thematic analysis on the expert interviews with key members of staff at Citizens Advice Manchester who worked with the WhatsApp Debt Advice service saw several key themes emerge. The main theme was the improved journey into the debt advice support systems for clients and also advisers. This is key in terms of the WhatsApp messaging system having the potential to engage difficult to reach groups such as younger people and those who do not have English as their first language. The WhatsApp pilot project however, saw benefits to those giving advice in terms of efficiency and efficacy through the use of WhatsApp.

### **The Adviser Experience**

The WhatsApp service was used both as an access channel for new or returning clients, and also within the specialist debt team as a means of communication between advisers and clients. For all advisers, there was a need to receive evidence and up-to-date documentation in order to appropriately advise the client. Within the specialist debt team, which continues to use WhatsApp, clients are asked to send photographs of documents or letters via WhatsApp, which are then processed by the administrator, and then stored in the client's file. This, for EI2, has proved invaluable:

It's great for me...because we just get inundated with mail... whereas with the WhatsApp, they have the number and they can just send, send, send. So it's quicker for the client, and it's better for me, because the administrator can look at it rather than me. If I had 27 emails, I've got to look at every single letter, the administrator can look at them for me, update the file, and I never have to see it. So it's much better for me. I can then get on with the advising. (EI2).

One of the main benefits discussed was the improved client journey through the advice terrain.

### **Ease and speed of use, for both advisers and clients**

The fact that clients could use WhatsApp to communicate with Citizens Advice Manchester was seen as a great benefit by advisers. Clients could send paperwork, discuss their advice issue, and communicate with their debt worker through WhatsApp. The point about paperwork is an important one. The ability to send documentation via WhatsApp removed the requirement for clients to send these by post, or to physically bring the documents in to Citizens Advice Manchester, at their own expense. As a result, an adviser could begin working on the client's case more quickly. As EI2 notes:

We cannot act under the Financial Conduct Authority without having up-to-date proof of income. We send them texts saying 'please bring your last three bank statement, nobody ever brings it. So I say 'I can do the appointment, but I cannot act on your behalf without proof of income, so go home and WhatsApp it to me... 90% of clients don't bring proof of income, but then they'll WhatsApp it to us the same day. So right from the word go, we're using it. In the past, we would've had to wait to see if they can scan the pictures and then email them to me. So then they would've had to go to a library, because a lot of the time you've can't take pictures and email them...whereas now they can just take a picture and WhatsApp it to me, and it's instant.

Advisers were therefore able to act more quickly on a client's case. Prior to the use of WhatsApp, advisers would give clients stamped-addressed envelopes and ask them to post their documents back: 'I'd wait 2 weeks, and I can't do anything on that case for a fortnight. So it's much much quicker for me' (E12). E13 also noted how photographs of paperwork sent by a client via WhatsApp meant that 'an adviser can pick that and up and advise straight away.' E12 echoed this point:

Even when the cases are closed they're still getting the advice, whereas I simply wouldn't have time to do that as a caseworker, so if she emailed me that, I'd have to leave that until I've got some time, which might be two weeks. Whereas that came in today, and it's been dealt with today, so it's pretty quick. (E12)

E13 also discussed the benefits to advisers, in that the photographs of clients' paperwork sent via WhatsApp meant that advisers could be sure they were giving the correct advice:

It enables us to give accurate and correct advice as clients can share the paperwork and we can give accurate and up to date information as we're both working on the same hymn sheet. (E13)

As a result, all expert interviewees felt very strongly that using WhatsApp made adviser's jobs 'easier' in that advisers could focus on advising clients, rather than waiting for, and chasing paperwork from clients. This comment by E14 highlights the way in which WhatsApp benefits both advisers and clients:

It's made my work easier to be honest because if I wasn't using Whatsapp to confirm the advice given to a client at an outreach location it would usually be a letter instead. This can be a more cumbersome and inefficient due to having to print and scan documents, and then uploading these to their case file. With WhatsApp, it can just be typed and send and then simply copy/pasted onto their file. Additionally it's a simpler channel for clients to respond to if they have any further issues and send copies of any relevant documents. (E14)

In addition, a number of expert interviewees discussed the way in which the WhatsApp service was used as a tool to reassure clients. This was done in a variety of ways. In the first instance, clients could see from the tick on their WhatsApp service that their message had been sent, which 'offers them peace of mind' (E13). As an initial access channel, advice was provided quickly to clients. Additionally, the use of WhatsApp as a follow-up channel enabled the follow-up to advice provided face-to-face, where advice provided to a client was confirmed through WhatsApp, along with links to websites or factsheets, so that clients had a record to refer back to. In doing so, this served to reassure clients. In addition, clients may have been less likely to remember some of the advice they receive during a face-to-face meeting, due to the fact that the detailed information and advice is provided at a time when clients are, due to their circumstances, more likely to be suffering from stress. Thus, sending 'the most important bits by WhatsApp' (E14) using the follow-up channel could stop clients from feeling overwhelmed. Moreover, when clients sent documents to the specialist debt team, the administrator responded to the message to confirm that they had been received, and would be forwarded to the adviser. This again helped to reassure clients, as they could feel that their advice issue was being addressed.

### **Efficiency and Efficacy: WhatsApp in comparison to other channels of advice**

Expert interviewees compared WhatsApp to other channels of advice, and spoke of the ways in which they believe WhatsApp can help to engage clients:

Sometimes if they're on hold [on the phone] for ages, or nobody's responding to their webchat, which can happen because we're so busy, then you lose clients, whereas in this because they can just sent that message at their convenience and

then come away, I just think you get...There's less opportunity for a drop-out. In most cases [on WhatsApp] the clients are getting their advice, and then even if they go away...they've got that advice. (E15)

E14 also discussed the difficulties that some clients may face when trying to access phone advice or a webchat, or make an appointment with an adviser, in that this can only be done between 9am and 5pm, which is likely to limit accessibility for clients who work during these times. However, E14 also highlighted the way in which WhatsApp alleviates the demand for advice via other channels:

It helps to leave the appointments for those who really need it, and also kind of helps to alleviate some of the demand on Adviceline that some people phone up for advice, because that's just inundated with calls...and it just helps filter out those who need a full appointment. So people who just need a little bit of advice, they don't need a full hour-long appointment going through a financial statement together, they just need one or two little bits of information, so that helps free up Adviceline and webchat for the likes of those who really do need a full appointment. (E14)

As highlighted in the literature review, for some, the stress of being in debt is less than the stress that would be caused by addressing their debt issues (Lane, 2016b). Removing any barrier, however small, offers the potential to improve the client journey by making it easier and quicker for them to engage with the process. One example is the procedures for providing evidence, which as stated previously, is vital for the adviser to be able to provide support, is simplified and much quicker via WhatsApp. This could result in a reduction in the number of clients dropping out of the advice process and falling at the first hurdle. The differences between the way WhatsApp is administered, compared to webchat, face-to-face or telephone advice is therefore subtle yet substantial.

#### **Accessibility: Reaching the groups other messaging advice channels cannot reach**

The accessibility of using WhatsApp was a point highlighted by all expert interviewees. Breaking this down, this relates to a number of factors. Firstly, 'clients don't need any credit, [and] it's free' (E11). Additionally, the accessibility in using WhatsApp as an advice channel: E15 felt that the 'convenience' of using WhatsApp 'means people are more likely to come to you for the advice compared maybe to other channels.' The reach of WhatsApp means that 'everyone uses it' (E12), a point also picked up on by E14:

It's so universally used WhatsApp, literally everyone uses it. I think it's big with minority ethnic groups as well, people who English isn't their first language, they all use WhatsApp to keep in touch with, friends and family back home. (E14)

The 'familiarity' of WhatsApp (E14) also meant that clients were perhaps more comfortable using this as a means to access advice. As a result, clients were more likely to 'just jump on there and send you a message' (E15). This familiarity with WhatsApp could therefore help clients to take the first step to receiving advice, as people 'don't need to pluck up the courage as much' (E14). Therefore, the 'impersonal element' (E15) of WhatsApp may help clients to overcome the barrier to advice. This 'anonymity' could encourage clients to discuss 'sensitive topics [such as debt] and because they're not necessarily seeing someone face-to-face, they're sometimes a little bit more open'. E15 also discussed this point:

People are approaching you about what is sensitive personal information in terms of their finances and that's not always easy for you to open up to somebody about that, But it's definitely easier on a phone than it is face-to-face, maybe especially for younger people [who] have always had a phone, or they're at that age where a phone has been pretty much ever-present. And to them that's how they

communicate with people, that's how they get in touch with everyone from friends and family to more formal... everything's done on your phone. (E15)

In addition, accessing advice may be delayed due to people not wanting to 'sit and wait on the phone to Adviceline, or National Debt Line' (E13). By contrast, it's 'easier for [clients] to send a message rather than having to ring up' (E11), which can lead to stronger client engagement. In addition, the nature of WhatsApp as a communication tool means that the conversation can be spread over a period of time. E15 noted that clients might send a message, but then:

They might go away and not come back for a little bit, but they've got the information to you. You've advised them and then they might come back a day or two later, and I just think that level of almost informality and convenience, the fact that they can just at any time send their message, go away, do whatever else they're doing, and then come back. (E15)

This again highlights the accessibility of WhatsApp as a channel for advice. The fact the clients could access advice at a pace that suited them was clearly beneficial as a means of engaging clients, but it is also a type of communication which would not be feasible for other advice channels. As E15 points out 'it's not the same commitment...of making a phone call...it's just that convenience.'

E12 discussed how WhatsApp could make advice more accessible for clients who do not have English as a first language, and where clients are non-English speaking: 'They can't understand me on the phone, whereas they can read English, so it's very good for non-English speaking clients'. These clients therefore 'tend to do it in writing, and ask you to text them back so they can show a family member or a friend next door.' However, for more in-depth advice, 'I'd say to the client, "It's a bit complicated to explain, ask your daughter/husband/friend to phone me"' (E12). As a result of not having to overcome a language barrier on the phone, a number of expert interviewees felt that 'non-English speaking people take to it very very well' (E12), thus increasing the accessibility to advice.

### **Accessing younger people: engaging with difficult to reach groups**

An important consideration for this project was to engage with those who are considered harder to reach groups. Anecdotally, expert interviewees noted the increase in younger people accessing advice through the use of WhatsApp, and as E14 stated, this is 'the hardest demographic to reach for Citizens Advice.' Similarly, E15 discussed the number of students and younger people using the WhatsApp service, typically about non-debt issues such as housing and private rental. The fact that these groups were accessing a debt service with non-debt issues is interesting in itself, but this may be because of a lack of knowledge of Citizens Advice: as E15 stated, 'I feel like some of those younger people may not be as aware of Citizens Advice generally.' Due to their comfort using technology, younger people may be more willing to access advice via WhatsApp, a point highlighted by E13:

I think young people would be more inclined to contact us through this service rather than sitting on the phone or sitting at the town hall for two to three hours at a time. There are a lot of students in Manchester, and if they can access us through an app they've already got on their phone, then I'm sure they would use that. Otherwise they might not want to sit in the town hall, because it's a very confidential service isn't it when you're sat in a public space, there's that element as well. I can't say that they wouldn't contact us, but I think they'd use WhatsApp over the other channels available to them. (E13)

For E13, the use of technology was therefore 'branching out' to help engage younger people with advice. This provided an opportunity for people to access advice, who perhaps 'wouldn't have done in the past, or maybe would have been a bit slower to, and maybe wouldn't have accessed it until things were a lot

more desperate' (E14). It is certainly the case that it is the younger groups of people who use WhatsApp with around 80% of current internet users also having this app on their phone (We Are Flint 2018), and it is perhaps unsurprising that it was younger groups of people who engaged more with the WhatsApp Debt Advice service.

### **Application to other advice areas: Sharing 'new' best practice**

All expert interviewees were confident that WhatsApp could be used as an advice channel for other advice teams. There was discussion of the way that WhatsApp could be used for example, in applications to trust funds, for white goods, for generalist advice, and debt management. E14 stated that 'in many ways it could arguably be more useful for the teams. I think it would be very, very worthwhile.' E15 also highlighted the potential for the wider use of WhatsApp:

I think there could be scope for other teams and teams within Citizens Advice, not just here but just in general, could just have WhatsApp as another way for them to communicate with the adviser. So, most of them now you'll find will still do a lot of stuff on paper. Some of them will use email for sharing of documents and stuff, but there's no reason why [they couldn't use WhatsApp], especially if it's a relatively small team which most of them are. There's no reason why you couldn't have a phone and set up WhatsApp on that, and give clients the opportunity of getting in touch using that, especially for sending in images and documents. (E15)

Whilst this might not be applicable to all advice areas, given the engagement with the service by clients, and the impact on the workload of advisers, it would be useful for Citizens Advice Manchester to consider how WhatsApp could be implemented for use in other advice teams, as a means of encouraging clients to engage with the advice process.

Indeed, expert interviewees discussed the way that WhatsApp has already been informally used by other teams. One of the reasons this had happened was because there were occasions where clients, once referred to another team, prefer to continue using WhatsApp as a means of sending documentation, as well as keeping in communication with Citizens Advice. Similarly, a separate advice team contacted the initial adviser to let them know that documentation was still missing for the referred client, 'and then I've been able to message them, and it's just straightaway, it's there, so it's made it easier in that sense' (E15). In another example of advisers collaborating to better support a client, documentation relating to a non-debt issue was requested, and then sent via WhatsApp to their debt adviser, and subsequently passed on to the appropriate adviser. Without the communication via WhatsApp, some clients may have been waiting a good deal longer for advice, simply because of the need for clients to provide the relevant documentation.

### **Tech issues, and finding a way around them**

Using WhatsApp as a means of supporting those with debt issues offers a contemporary medium by which specialist debt advisers could communicate effectively and efficiently with clients. While there are potentially key advantages to this, the WhatsApp pilot project was undoubtedly restricted due to technological issues. At the beginning of the WhatsApp Debt Advice pilot project, the WhatsApp service was supported by the Oratio platform, which allowed for several advice conversations, with different advisers, to take place simultaneously. However, during the pilot project, this platform was removed, which impacted on the way the service was run and managed by Citizens Advice Manchester. As a result, the access channel was staffed by the project manager and another adviser who provided support as their workload allowed, but this was not without difficulties:

If I'm on it and responding then [name] can't be, you can't have two people on at the same time....[They] would have to get the phone off me, log on, and start



dealing with the chats, and then I'd be logged off my computer so I couldn't carry on and then obviously the same goes for everybody else. (E15)

This was described as 'frustrating' and 'wasting time' by a number of expert interviewees. An additional challenge was the process of registering a client, which was rather labour-intensive because of the requirement to manually add them as a contact on the phone, and to change their name to their client reference number. This was of course an additional, and unexpected, requirement due to the way the app works, but reduced the time that advisers were able to spend directly supporting clients. As a result of the limitations with the current technology, whilst the service was promoted, it was not feasible to promote the service in the way that had initially been envisaged, to ensure that clients were not adversely affected by these limitations:

We obviously felt that the quality over quantity...we wanted to make sure that obviously we still reached a lot of clients...but we were able to properly deal with them, give them the advice. (E15)

If the numbers of clients using the access channel had been 'huge, then it just wouldn't be practical...it would be more difficult to manage them' (E15). Clearly if the project were to be further developed, or rolled out as an access channel, it would require software which had the capacity to allow multiple conversations with clients to take place at the same time. This would allow 'a more dedicated team [to work on WhatsApp as an access channel]...which would reflect how the channel is used day-to-day for people' (E14).

However, in spite of the limitations with the technology, expert interviewees highlighted the way in which advisers had worked to resolve the issue so that it did not adversely affect clients. Only one person was able to access WhatsApp on the desktop at any one time. Therefore, for the specialist debt team, the role of the administrator was developed to support the continued use of WhatsApp as both a follow-up channel and keeping in touch tool. It was therefore the role of the administrator to take responsibility for coordination of WhatsApp communication to individual caseworkers. As several expert interviewees noted, this is beneficial to the team:

I think it's probably better that way because if you have multiple people using it, it might get a bit confusing. There are so many clients that it might get confusing... Otherwise it would be passing the phone around and it's not practical to do that. (E11)

Once the administrator has received documentation for a particular client, they contact the appropriate adviser 'and say "I've got something in for you", rather than us all getting it all of the time, we'd all be looking, that's just time-wasting' (E12). As a result, whilst the WhatsApp platform provided challenges to the way the service could be used by advisers, these challenges were addressed within the teams. As is evidenced above, the WhatsApp messaging service as a means of supporting people in need of debt advice offers great potential. It is of course, not without its issues. As E13 highlighted, clients have to have not just a mobile, but also a smart phone, and they also need to be able to download the app. E14 discussed how older people may be excluded from accessing advice, perhaps due to the above reasons. E13 also noted that potential clients who are not IT-literate, people who cannot read and write, and clients with language barriers may also struggle to use the WhatsApp service. However, these expert interviewees were keen to emphasise that clients who may struggle with the WhatsApp service can access advice through the more traditional channels of advice.

### **Managing client expectations: avoiding potholes**

Those working on the WhatsApp project were aware of the limitations of the messaging system, which was not developed with the provision of advice in mind. One of the main issues was in providing the appropriate information to clients so they could fully understand the process they were engaging with.

As the system did not allow for automatic responses to be sent, the WhatsApp team needed to develop a procedure that would go some way to provide the information. Firstly, within the specialist level debt advice team: 'the message will have two ticks, and it will turn to blue so [clients] can see it's been read' (E11). However, it may be that not all WhatsApp users understand what the ticks mean. Secondly, within the access channel, when contacting Citizens Advice, clients received pre-filled text on their WhatsApp service which read "Debt advice only. Please include gender, date of birth, and postcode. See full details of service here." It is important to highlight on the pre-filled text that this is a debt advice service only, as a number of clients accessed the service with a non-debt issue, and were then disappointed not to be able to receive advice through this channel, although they would be signposted to other forms of support. The link in the pre-filled text took clients to a webpage which, along with providing details of data protection, informed clients that they would be contacted within 48 hours. Not all clients would access the webpage, and would therefore not be aware of the timescales within which they could expect a response. One of the main issues here is the large amount of information the client would benefit from knowing, versus the level of engagement that can easily be viewed on a small smartphone screen. There was inevitably frustration from some clients about the speed at which they received a response to their message:

You have people texting in [asking] "Can I get an appointment tomorrow?" And then you haven't got back to them within an hour, and they're calling the number, and obviously we can't answer the phone. We respond to every message within 48 hours within two working days and maybe the clients sometimes don't realise that. There are times when a client sends in five messages at once. You then get back to them the next day or something, and obviously because it's on the phone they just get it out there and then, and within 30 seconds they're responding to you with more information and they're kind of expecting the same sort of time it takes you to respond. So that can be a bit of an issue but I think that's really just about making it clear to clients how hard the service works and what kind of timelines we set in terms of getting back to them. It's just making it clear to clients what to expect really. (E14)

So while the WhatsApp project has the potential for swifter engagement with clients, it is also important to manage their expectations so that they do not feel let down, having made the first step to resolve their advice issue. As a result, should WhatsApp be used as an access channel in future, it would be advisable to inform clients of the timescales in the initial pre-filled text. This would help to manage client expectations, in the same way that pre-filled text served to remind clients that this was a debt advice service.

## Client Analysis

### Knowledge of service

Respondents in the follow-up interviews had found out about the WhatsApp Debt Advice service in a variety of different ways. Two respondents were informed of the service by contacting Adviceline, who referred them to the WhatsApp service as a means of accessing advice more quickly. Two respondents found about the service through a search engine, one was a client using WhatsApp with the specialist debt team, with an additional respondent given the details during a visit to the town hall to speak to Citizens Advice. The qualitative responses from each of the surveys were also included in the analysis of the qualitative data in order to provide a more complete picture of clients' views. Where these are used in this section, their gender, age, and advice issue are also provided.

The profile of the clients who participated in the interviews was as follows:

Client 1	female	Aged 50-59
Client 2	female	Aged 30-39
Client 3	female	Aged 20-29
Client 4	male	Aged 50-59
Client 5	female	Aged 40-49
Client 6	male	Aged 20-29

All clients had a debt advice issue.

### A problem shared/the difficulty in asking for help

Three of the respondents discussed how 'alone' they felt prior to receiving advice. One respondent stated that 'dealing with my problem on my own' had been 'worrying, depressing and hopeless particularly while trying to hold down a very demanding job' (Client 5). However, as stated in the Economic Impact of Debt Advice report (2018), living with the stress of debt was easier than actually dealing with it. Respondents stated that they 'didn't know what to do', and were initially reluctant to make contact to get help from anyone: Client 3 admitted that, in spite of feeling 'really stressed for a whole year about the situation...I wasn't sure who to contact', and further, 'I was scared to contact anyone'. Client 5 stated that she felt 'embarrassed and shameful, you feel like you've failed and that it's your fault you are in this position.' This can therefore make it very difficult to ask for help. Furthermore, Client 4 noted that 'the first step is always the biggest, the hardest.' One of the reasons this was the case, for this client, was because 'I've spent my whole life trying to work things out for myself'.

For these clients, being able to send a WhatsApp message requesting advice made it easier to ask for help: 'it's very similar to other types of advice, but it's easier to type your name rather than say it, and say what my problem is' (Client 4). As a result, 'they (Citizens Advice Manchester) make it as easy as it can be' to access advice (Client 4). Undoubtedly part of this is the fact that this is an anonymous service. This point was made by a survey respondent who noted that it is 'easier to explain in writing my debts' (female, aged 30-39, seeking debt advice). It is likely that the impersonal, remote nature of WhatsApp meant that there was perhaps less of a stigma associated with using this channel to seek advice, rather than having to speak to someone either on the phone or face-to-face.

### Peace of mind

Interestingly, once respondents had contacted the WhatsApp debt advice service, they reported that they felt better: 'it saved me really worrying and rushing and thinking about things, and I got my answer there and then, or rather I knew I was going to get an answer' (Client 2). This is an important point: respondents in the follow-up interviews stated that sending a text to the WhatsApp service made them feel better, and gave them 'peace of mind' (Client 4). One client reported that the advice process felt 'like you're in a conversation...because you see the person online so you know that they're listening' (Client 3). Interestingly, getting advice via WhatsApp may have felt more informal to some clients, due

to their familiarity with using WhatsApp. One client, for example, likened the process to 'talking to a friend' (Client 3), a point which was also highlighted in the survey, where a respondent (female, aged 50-59, seeking debt advice) stated that 'it feels more personal' to receive advice in this way.

### **Empowerment and Control**

The theme of control was a strong one for a number of respondents: for example, prior to accessing the WhatsApp Debt Advice service, Client 5 stated that 'I was in control of nothing'. However, the advice she received 'gave me back a sense of control':

'That direct information that came back after I sent the message felt like something real to grab hold of. It was tangible and offered a path to a possible solution.' (Client 5)

When considered alongside the above discussion of the isolation, fear and shame that some respondents felt prior to accessing advice, it is important to recognise the potential for WhatsApp as an advice channel to give clients a sense of control. This non-intrusive channel of communication provided clients with the necessary impetus to take action and help them get over the advice threshold. Perhaps this would be less achievable if a face-to-face was needed. As noted above, Client 4 stated that it was easier to type your issue than to have to say it to somebody. In addition, this client appreciated the time to think in-between messages. Client 3 also highlighted that they preferred accessing advice via WhatsApp:

'things can get misinterpreted over the phone... Sometimes the lines get cut or they can't hear me properly. Sometimes you repeat yourself when you're talking, but when you're writing you know what you've written before, and you don't have to say that again. You get emotional when you're talking as well, especially when it's about an awkward situation, so me being able to text them I could just get straight to the point' (Client 3).

This point was reinforced by a survey respondent:

I can explain better by typing rather than talking and I was very upset crying did not want anyone to hear me crying so this was great (female, aged 30-39, seeking debt advice)

The ability to stay in control of their emotions whilst explaining their advice issue was clearly important to clients, as can be seen in the following point made by Client 4:

I'm struggling at the moment with mental health issues. My patience is quite short...so if I made a call and the phone was ringing and I was waiting, I would get anxious. I thought I'd send a message (to the WhatsApp Debt Advice service) and thought 'I'll just wait and see what happens'. And it worked a lot better for me...it alleviated that stress quite quickly.

This respondent stated that they would recommend the service to other people who 'might have problems communicating' (Client 5).

Using WhatsApp as a means of accessing advice therefore offered clients the opportunity to discuss their advice needs remotely, which afforded them a sense of anonymity. This in turn could help clients maintain control of their emotions, which suggests that the experience of asking for advice through WhatsApp could be a less stressful experience than might be possible through other advice channels. Reflecting on the stigma associated with debt, the anonymity of the WhatsApp service was key to respondents' feelings of empowerment. In essence, their initial contact with the WhatsApp service was

the start of the process of respondents addressing and acting on their debt problems. It offered them an immediacy that telephone communications might not.

### **Accessibility**

Accessibility is a key issue in understanding why respondents use the WhatsApp service; as one survey respondent commented: 'flexibility is the key' (male, aged 40-50, issue unknown). Clients were extremely positive about the fact that they could access the service from anywhere, without having to take time off work, and whilst 'on the move' (survey respondent, female, aged 40-50, seeking debt advice). Several clients had accessed the service from home, and the fact that they were able to do this was one of the reasons why they were so satisfied with the service. Client 1 for example stated that 'it was a very good service...I didn't need to go to the centre, I just did it at my home.' For Client 2, 'it's directly at your phone and you don't need to leave the house' (Client 2). Respondents also highlighted the convenience of the service:

I was both impressed with the convenience of being able to contact somebody there and then without having to get up to travel to them but also not having to have an in depth, sometimes, time-consuming phone call. (Client 2)

I could fit it around what I was doing. [It was] quicker than email, a personal touch but without the need to have an immediate one to one. (Client 5)

Time is therefore an important factor for clients, in the sense of the time they may need to take out of their day, or take off work to get the advice they need. Therefore, a service which allowed them to access advice whenever it was convenient for them to do so, was extremely welcome.

A number of respondents, both in interviews and in the survey, made reference to the more traditional ways of accessing advice, in terms of going to a local Citizens Advice Bureau. The idea of having to wait for an appointment was off-putting to these respondents, with one survey respondent stating that 'it's very easy to communicate [via WhatsApp] instead of going to the City as our Citizens Advice Bureau is closed now' (existing client). Furthermore, an interview respondent suggested that she had been actively discouraged from seeking advice from Citizens Advice:

I think other people's perceptions of Citizens Advice, because sometimes they do move office, they do move around a lot, people usually go 'don't go to Citizens Advice, you're going to have to queue up for ages, you're going to have to do this, you're going to have to do that. (Client 3)

Whilst, for two clients there was a sense that 'you can't get better than a face-to-face meeting' (Client 5), WhatsApp was, even for these clients, seen to be preferable to other forms of advice due to the convenience of the service, and having 'the information that you need there and then and you can refer back to it' (Client 2). As a result, being able to contact Citizens Advice quickly, and being able to quickly access the advice needed, was seen as a great positive of the WhatsApp service, particularly in comparison to other ways of accessing advice. A number of clients therefore stated that they would prefer to continue to receive advice through the WhatsApp channel. One of these clients was a survey respondent who did not have English as a first language. This client felt that it was 'easier to explain [via WhatsApp] as I am not a native speaker' (female, aged 30-39 seeking debt advice). Similarly, for Client 6, the use of WhatsApp made it 'so easy' for him to communicate with Citizens Advice: as a non-native English speaker, he felt that he was not understood when seeking advice in person or by telephone. Therefore, he was very positive about a service that gave him 'exactly what I need' (Client 6). In addition, Client 4 stated that the use of WhatsApp 'shows that Citizens Advice are opening up to as many ways of communication as possible and I think it's a great idea'. The idea that Citizens Advice Manchester is trying to encourage people to seek advice by adapting to the changing ways in which people communicate was therefore acknowledged by this respondent, and was seen in very positive terms.

## Speed of response

On the whole, respondents were impressed with the speed of the response they received from advisers via the WhatsApp service. They spoke of how advisers were 'very responsive' (Client 4) and as a result all interview respondents stated that they received an answer very quickly. Respondents also noted how 'easy' it was to use the service, and as a result they were able to send letters and queries via WhatsApp 'very quickly' (Client 1). The fact that the service was 'straightforward' to use could lead clients to feel that their issue could be resolved more easily than they had expected, as was the experience of Client 4. Client 3 also echoed this point 'because you realise that your problem isn't as big as it maybe seemed, because if someone has got an answer for it that means other people have got that issue too.'

Although interview respondents did not always receive an immediate response, this did not seem to present an issue, either because they had stated at the beginning that their advice issue 'was not urgent' (Client 2), or 'you understand the fact that there are other people they're going to be talking to so you're happy to wait your turn' (Client 4). Efficiency seems a key feature of the WhatsApp service in that there was much less waiting time for both the client and the adviser. For instance, the time taken to answer the phone and obtain the necessary information was reduced for the adviser as the client had already organised what paperwork was needed. For the client, there was no time spent on hold, or waiting in a queue to be seen. In addition, respondents appreciated being 'left in the know...they send you a message when they're unavailable and explain that someone will get back to you' (Client 3). The main point, for these respondents, was that 'you know you've got somebody there who's already working on it with you' (Client 4). Similarly, one of the survey respondents stated that the service is:

Easier and quick and can see someone is dealing with the issue. My issue is known and the experts are thinking on the case. I'm not left days to organise a call or go to the office. I can leave a message and know it's on the way to being dealt with and I won't forget about it after a day, or forget to book an appointment (male, aged 30-39 seeking debt advice)

Here it seems that one of the key features for this client was that he was reassured that his issue was being dealt with and as he had a physical record on his phone, he would not forget about it the next day. This point was echoed by Client 3: 'They were very empathetic to my situation and that always helps, knowing you're not going through it alone, [and] someone else is there to help you.' For this client, simply contacting the WhatsApp Debt Advice service '100% reduced my stress.'

It is important to note that not all survey respondents were satisfied with the time it took to receive a response; however, this mostly related to clients who had accessed the WhatsApp service with a non-debt query, and therefore these clients were more likely to be dissatisfied as they were not able to resolve their advice issue at that point. An example of this is a survey respondent who stated:

Took ages for reply, not available on weekends, do people not have roles on weekends?? (male, aged 20-29, seeking employment advice).

Nonetheless, there may be a case for managing clients' expectations so that they understand when they are likely to receive a response, as can be seen in the following comment from the survey:

It's helpful though it seems it's only looked at at the end of the day, which means a question on Friday evening will be answered on Monday evening or Tuesday (male, aged 30-39, seeking debt advice)

Similarly, an existing client who responded to the survey stated that 'I noticed that it takes you time before you open my message' (existing client). Whilst this is not a negative comment, it again illustrates

the need to manage expectations, perhaps by giving an example of when the client can expect to receive a response to their message.

### **‘No waffle, straight to the point’ – the benefits of the WhatsApp Service**

Respondents discussed the advice they had received via the WhatsApp service. For some, they had not received the advice they had hoped for, for example, Client 1 was advised to pay a fine which they had hoped to successfully appeal, whilst another was advised not to take an intended course of action as this would not achieve the desired outcome. In both of these cases however, clients were still very positive about their advice experience, as they still received the advice that was most useful to them. In the case of Client 1, ‘I don’t want to pay, but they said I needed to, so ok, I pay’. This trust in the service provided by Citizens Advice is therefore apparent, regardless of the channel through which the advice was received.

The quality of advice was commented on by all respondents. Along with receiving ‘advice instantly about my circumstances’ (Client 3), part of clients feeling that they had received high-quality advice was due to the ‘in-depth answer’ which they received (Client 2). In addition, for Client 5:

the WhatsApp [Debt Advice service] was quick, it was direct, and they were experts...No waffle, straight to the point, information passed over and also a check-up on service given and anything further that I may require. (Client 5)

Respondents also discussed how ‘grateful’ they felt for the advice they received through the WhatsApp service. Client 3 discussed how they are now ‘fully clued up on what my rights are because of Citizens Advice...It’s really helped me read paperwork now...And I’ve learned to just read the guidelines as well.’ As a result of the learning they gained by seeking advice, this client felt ‘empowered’, and thus, is unlikely to need advice on the same issue in future. Similarly, Client 4 felt ‘a lot calmer, a lot better inside’ because of gaining advice through the access channel. Interestingly, this client had initially thought that using the WhatsApp access channel would simply result in ‘getting me to the place or the person who I’d need to speak with to get this resolved.’ However:

I felt it resolved it quicker than having to explain it to one person after another after another...It got me from A to B quite quickly. It was all done within a couple of hours, I had things arranged for the following week, conversations to be had. It’ll be ongoing, but the actual getting everything in place, for me mentally, was within a couple of hours understanding them. (Client 4)

For this client, who struggled to take the first step to seeking advice, the speed of the response gave him ‘peace of mind’.

### **Potential barriers to use**

Whilst they had not encountered any barriers in terms of using the WhatsApp service, respondents were aware that barriers may exist for some groups; for example, Client 2, a first time user of Citizens Advice Manchester, stated that she was ‘not sure if elderly people would be able to use [WhatsApp], or people who are not computer literate’. In addition, Client 5 noted the potential concerns over the security of the data that may be stored on WhatsApp:

I suppose people may worry about anonymity, information being held, phones being hacked, etc their personal information, but it’s getting harder to avoid a world now that’s getting more technologically-based. I’m sure there is some guarantee that messages are encrypted and information is data-protected.

Whilst one survey respondent made reference to the ‘end-to-end confidentiality offered by WhatsApp’ (male, aged 40-49), this was not something that other respondents made reference to. In order to avoid

security issues concerning the sensitive nature of the data sent by clients via WhatsApp, it would be advisable for clients to be reminded that WhatsApp is an encrypted service, but that they should password protect their phones to ensure that, should the phone be lost or stolen, their personal information could not be accessed. This information could be posted on the Citizens Advice website, and/or made available to existing clients who are continuing to use the WhatsApp service.

### **WhatsApp provision beyond debt advice**

All respondents, in both the surveys and interviews, were keen to see the WhatsApp service extended beyond the provision of debt advice, and in fact were surprised that it was not currently available for other areas of advice. Indeed, for those whose advice issue was not debt-related, there was a frustration that they could not use the WhatsApp service, as can be seen in the following survey comments:

If I was in debt then maybe but as I am not (yet) then no help at all (female, aged 60-69, seeking advice for benefits and tax credits)

They don't want to help me with my situation and they are to able help (female, aged 20-29, seeking advice about an injury claim)

For those who had had the experience of getting advice through this channel, respondents were keen to repeat this should they need have a need for advice in future:

I would like to see it offered to other areas of advice. There are a few things I could do with advice about and I'm thinking that I would like to use the WhatsApp service to get that. (Client 2)

It's a genius way of helping people in this social media world (male, aged 20-29 with debt issues)

It's so easy that I hope this becomes a future way of contacting Citizens Advice (existing client)

For the purpose of this pilot project, WhatsApp was used solely for debt advice. Clients who contacted the access channel with a non-debt advice enquiry were signposted to other sources of advice which could more appropriately support them. Whilst there was some frustration about this from some clients, it is interesting to note that a number of non-debt clients remained very positive about the service. It may be that the client categorised their advice enquiry in a different way to the way Citizens Advice categorised it, and therefore a client who stated that they had a benefits enquiry was actually able to receive advice due to this enquiry being debt-related. However, it may also be the case that simply receiving a quick response with a clear signpost to appropriate support was enough to make people respond very positively to the WhatsApp service.

The speed at which respondents received advice via WhatsApp was something that they thought would be beneficial when applied to other areas of advice. However, Client 3 noted that Citizens Advice Manchester would 'probably have to have a caption telling people what they can or can't put on WhatsApp or it would get ridiculous.' The point around managing the expectations of clients is an important one. However, what is clear is that the WhatsApp Debt Advice service has been highly successful for clients with debt advice issues, and is something which both survey and interview respondents felt would be beneficial to offer beyond debt advice.



## Discussion

This pilot project aimed to explore the use of WhatsApp as an access channel and as a means of supporting clients through their debt advice journey. The target outcomes for the project were as follows:

1. Typically hard to reach groups such as young people who predominantly communicate via social messenger services become more engaged with money advice when compared to traditional channels
2. The client journey is improved by making engagement, case progression and information exchange quicker and easier
3. Drop-out rates following initial contact are reduced
4. Efficiency in money advice delivery is improved as a result of swifter engagement process and lower drop-out rates
5. Other advice providers are able to benefit from the project through shared resources and learning

To address these points, the discussion that follows is organised around a number of key themes covered in the above target outcomes.

### Accessing difficult-to-reach groups

The accounts from those who used the WhatsApp Debt Advice service show it to be a great success. The headline figure of 88% of clients having their debt issue resolved by using this system is testament to this. Add to this the fact that it was used extensively both by younger people, and those whose first language is not English, and this reveals how the advice sector is rising to meet the needs of difficult-to-reach groups of people who require money advice. As noted in the literature review, younger people are less likely to seek advice (Kenrick, 2009), and would therefore be described as a difficult-to-reach group for Citizens Advice. However, when considering the quantitative data collected and analysed throughout the pilot project, it is evident that a younger cohort of clients accessed advice through the WhatsApp channel when compared to traditional channels of advice. Demographic data collected by Citizens Advice Manchester indicates that the mean age of clients using the traditional access channels is 43 years, whereas the mean age for all clients using the WhatsApp channel was 33 years and for those seeking advice for debt, 32 years. The age range for this sample was 16 to 66 years. This shows that younger people, who are more likely to communicate via social messaging systems, were also more likely to access advice in this way.

This evidence therefore confirms the view of expert interviewees; that increased numbers of younger people were accessing advice due to the WhatsApp access channel, and whilst they were sometimes making contact about non-debt advice issues, the key point is that they were making contact, which perhaps they might not have done previously. Moreover, contacting the WhatsApp service could result in an increased presence for advice agencies more generally, with the possibility of younger people being signposted to other support services.

The accounts of using the WhatsApp Debt Advice service were extremely positive. Key to this was the convenience and ease of use that provided the impetus for the clients to begin the process of resolving their debt issues in a way that traditional access points had not. Unpicking these accounts, we can see a number of reasons why clients responded in this way. One client, for example, discussed how she had delayed advice-seeking for 12 months, to the detriment of her mental health and wellbeing. She found that she was better able to stay in control of her emotions when communicating with Citizens Advice via WhatsApp, and importantly, this client appreciated feeling that she was in a conversation with someone, in spite of the anonymous nature of the service. This client's route into the money advice system, and advice journey that resulted from this, reveals how the anonymity and immediacy provided

the necessary 'nudge' for the client in a way that face-to-face meetings or telephone calls do not. Receiving money advice via WhatsApp provided younger clients with a gateway towards support in a way that resonated with them, partly because they found it to be an easier, more convenient method of contacting Citizens Advice.

Another difficult to reach group who benefited from the WhatsApp Debt Advice service were those whose first language is not English. As WhatsApp is so widely used, it could be that this group of people use it to communicate with friends and family members outside the UK, and are therefore very familiar with this messaging system. The data for the current project shows that this group of people engaged with money advice via WhatsApp, with 32% (n8) of the initial survey respondents and 40% (n4) follow-up survey respondents stating that English was not their first language. Two respondents in the younger age group who did not have English as their first language stated that they were better able to communicate and receive advice via WhatsApp. This example reveals how verbal communication can act as a barrier to engaging with debt advice and how this obstacle is sidestepped when using WhatsApp. Data is not typically collected by Citizens Advice Manchester about whether English is a first or other language, and it is therefore not possible to make a comparison between WhatsApp and other advice channels. However, the responses from clients who do not have English as a first language indicate that traditional access channels might be more difficult for them to use, which therefore raises an interesting point about whether advice via WhatsApp helps this potentially difficult to reach group to access advice.

Another difficult-to-reach group who could benefit from obtaining advice via WhatsApp are those who experience mental health issues. This was highlighted by an interview with a client who stated that he would have struggled to access telephone advice, or wait for an initial face-to-face appointment, as the waiting would have heightened his anxiety. The accessibility offered by WhatsApp therefore provides a route into advice, and the data collected for this report suggests that it helps clients to overcome the barriers they experience when attempting to cross the threshold to receiving advice, and encourages difficult to reach groups to engage with advice.

### **Increasing engagement by improving the client journey**

As well as the accessibility of money advice via WhatsApp being a key theme, there is also ample evidence to show how the client journey was much improved once in the system. There are several strands to this but key is how the client is able to maintain a sense of control. As highlighted in the expert interviews and by clients, those using the service were able to communicate at their own pace, and in a way that suited them. Clients stated that they did not have to book time off work to receive advice or wait for a face-to-face appointment; they were instead able to contact an adviser via WhatsApp to both receive debt advice and provide additional detail on an ongoing case, at a time that suited them. Once in the system, clients then had time to think and could therefore consider their answers during the WhatsApp conversation, rather than feeling pressured and 'on the spot'.

In addition, the detailed advice provided via WhatsApp was empowering for clients. Being able to store the conversation and links to relevant documentation meant that clients could return to the conversation, again at a convenient time, in order to refresh their memory, or to take in new pieces of information which they may have initially overlooked. The ease with which this information could be exchanged between adviser and client was a powerful tool for individuals who may have found themselves feeling overwhelmed due to their circumstances, and advice provided in this way encouraged clients to engage with the advice they received. It was also instrumental in successfully progressing the cases in ways that face-to-face and telephone advice services could not, in that it offered an immediacy that the others lacked. What is also interesting about this pilot project is that by slowing the whole communication process down to a messaging service, provided the necessary time to consider and reflect for those using the service (be they adviser or client). This in some respects is the key to the success of the service.

Another key theme to emerge from both clients and advisers was the ease and speed with which documents could be sent via WhatsApp. The use of WhatsApp to communicate with advisers, and to quickly send paperwork and documentation, was extremely beneficial to both advisers and clients, not least because this sped up the advice process. For existing clients using WhatsApp as a follow-up channel, the process was further sped up by the administrator of the specialist debt advice team being able to check and send newly received documentation to the appropriate adviser, saving the need for advisers to study the paperwork. Advisers were therefore able to begin work on the client's advice issue as soon as they received the relevant documentation, and where that could in the past have taken up to two weeks, with WhatsApp it was instant. In most instances, clients were contacted within 48 hours of them sending their message requesting support, although this was often the same day. Starting the process sooner also meant that the client's advice issue was likely to be resolved a great deal more quickly. In addition, the fact that advisers had copies of the clients' documents also meant that they could be sure they were giving the correct advice to the client. However, where there was frustration from clients, this related to a lack of awareness of the timescales within which they could expect to receive a response. The nature of WhatsApp, and how it is likely being viewed on a small screen means that some clients could miss, or skip, the guidance provided on the Citizens Advice website. It may be that including this information on the pre-filled text that clients receive via the WhatsApp channel could help reduce this frustration.

### **Reduced drop-out rates**

An important project outcome was to reduce the drop-out rates as compared to other modes of debt advice. The data suggests a mixed picture, with 21% drop out rate for those using the WhatsApp Debt Service compared to 20% for face-to-face and 35-40% for telephone advice services. It is important to note that the process of referring clients via WhatsApp was most similar to the referral of clients via telephone advice services: with clients for both services being placed in a work queue, and then contacted within two working days to arrange an appointment. It is therefore logical to compare the WhatsApp Debt Advice service with telephone advice services, in which case there was a significantly lower drop-out rate for clients from the WhatsApp service. In addition, it is also necessary to consider the demographics of those using the service. As stated, these were difficult to reach groups, younger people, those who do not speak English as their first language, and people experiencing mental health issues. Perhaps the focus should therefore be on the 88% of clients whose advice issues were resolved via the WhatsApp Debt Advice service without the need to progress the case to the specialist telephone debt advice team. Again, this success is likely down to the reasons highlighted above. However, the reasons for dropping out from the other services also need exploring. As the adviser is unable to progress the case without this evidence, the clients are asked to provide this either in person, or by post/email. At best, this introduces delays while the client struggles to scan the documents, post them to the office, or bring them along in person. For someone trying to begin the process of resolving their debt issues, this situation can mean they stumble at the first hurdle and the information may either not be provided at all, or the case is delayed while awaiting the paperwork. The WhatsApp messaging system, however, bypasses this by the client simply photographing the paperwork needed.

### **Provision of WhatsApp beyond debt advice**

There was a clear narrative from both clients and expert interviewees that the functionality of WhatsApp can, and should, extend beyond the provision of debt advice. Engaging with this new audience means that they are more likely to be willing to use other advice services as a result of their initial contact with the WhatsApp Debt Advice service. This was evident in the high number of cases where advice was sought using WhatsApp for non-debt issues. This led to a frustration for some potential clients that they could not access advice in this way, whilst for those clients who had accessed advice about a debt issue, they were keen to use WhatsApp in future for advice issues, whether or not these issues were debt-related.

Expert interviewees were confident that WhatsApp could be used within other advice teams as a means of engaging, and communicating with clients. The key benefits to the service, namely the accessibility, the ease of use, and the speed at which documentation can be provided, and advice can be given, are areas which are likely to benefit other advice teams. As a result, other advice teams could benefit from implementing WhatsApp as another way for clients to access advice and communicate with an adviser. Indeed, this did start to occur informally with other teams using the system to improve their practice. It may therefore be possible to develop training materials, and a best practice toolkit, which can be shared both within Citizens Advice, and across the wider advice sector.

### **Project Recommendations**

WhatsApp as an advice channel is a viable alternative that can produce benefits to both the client and advice organisation. Once the technology has been better developed:

- i) WhatsApp Debt Advice should be implemented as a route by which hard to reach groups can access this advice.
- ii) WhatsApp should be available as another advice channel for other appropriate advice issues (beyond debt issues).

Managing Client expectations:

- i) To help manage client expectations, the pre-filled/automated response sent via WhatsApp should inform clients of the timeframe within which they should expect to receive a response.
- ii) When using WhatsApp, clients should be reminded that WhatsApp is a system which supports end-to-end encryption, but that they should password protect their phones to ensure that, should the phone be lost or stolen, their personal information could not be accessed. This message could be provided on the Citizens Advice website.

Beyond Debt:

- i) Given the experience of both advisers and clients throughout this pilot project, and the impact WhatsApp has had on the client's advice journey, other advice teams should consider adopting WhatsApp to help support existing clients. Here WhatsApp can be effectively used as a follow-up tool, a method of quickly sending evidence where needed, as well as a means of enabling clients to keep in touch with their advisers, and vice versa.
- ii) A toolkit which includes best practice developed through this project should be developed and shared across the advice sector.

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## Appendices

### Appendix 1 – WhatsApp Surveys CAB WhatsApp initial feedback

Q1 This survey is now closed.

Q13 What was the main issue you sought advice about?

- Debt (1)
- Benefits and tax credits (2)
- Housing (3)
- Immigration (4)
- Relationships and family (5)
- Consumer (6)
- Employment (7)
- Other (please specify) (11) \_\_\_\_\_

Q4 How easy was it to use the Citizens Advice WhatsApp service, with 0 being very difficult and 10 being very easy?

Q5 How satisfied are you with the advice you have received, with 0 being very unsatisfied and 10 being very satisfied?

Q6 How long did it take for you to receive advice, with 0 being much longer than you expected, and 10 being much shorter than you expected?

Q7 Has the advice you received sorted out your advice issue?

- Yes (1)
- No (2)
- My advice issue is still ongoing (3)

Q16 Have you had debt advice before?

- Yes (1)
  - No (4)
-

Q14 Having a WhatsApp service makes it easier for me to access the advice I need  
Q8 If you needed advice in the future, would you use the WhatsApp service again?

- Yes (please state the reason why) (1)
- No (please state the reason why) (2)

Q17 Is there anything you would like to add about your experience of using the WhatsApp service?

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Q12 Is English your first language?

- Yes (5)
- No (6)

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Q9 What is your age?

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Q10 What is your gender?

- Male (1)
- Female (2)

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Q11 What is your postcode?

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Q15 We would like to ask you a few more detailed questions about using the WhatsApp service. If you would be willing to help us out with this, please leave your e-mail address or phone number and we will contact you to arrange a convenient time.

- Yes (1) \_\_\_\_\_
- No (2)

Q18 If you would like to be entered into the prize draw to win a £25 gift voucher, please leave your name and preferred contact details in the box below. The winner will be notified on the 9th March.

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End of Block: Default Question Block

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## CAB WhatsApp follow-up survey

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Q1 This survey is now closed

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Page Break

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Q2 Has the advice you received resolved your advice issue?

- Yes (1)
  - No (2)
  - My advice issue is still ongoing (3)
- 

Q3 Was the advice you received useful, with 0 being not at all useful and 10 being very useful?

Q4 Did the advice you received make you feel better about your situation, with 0 being not at all better, and 10 being much better?

Q12 Did the advice you received make you feel more in control of your situation, with 0 being not at all, and 10 being much more in control?

Q10 Having a WhatsApp service makes it easier for me to access the advice I need

Q5 Would you recommend the WhatsApp advice service to a family member/a friend?

- Yes (1)
- No (2)

Q13 Is there anything you would like to add about your experience of using the WhatsApp service?

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Page Break

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Q9 Is English your first language?

Yes (1)

No (2)

---

Q6 What is your age?

\_\_\_\_\_

Q7 What is your gender?

Male (1)

Female (2)

Q8 What is your postcode?

\_\_\_\_\_

Q11 We would like to ask you a few more detailed questions about using the WhatsApp service. If you would be willing to help us out with this, please leave your e-mail address or phone number and we will contact you to arrange a convenient time.

\_\_\_\_\_

Q14 If you would like to be entered into the prize draw to win a £25 gift voucher, please leave your name and preferred contact details in the box below. The winner will be notified on the 9th March.

\_\_\_\_\_

End of Block: Default Question Block

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## WhatsApp survey with existing clients

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Start of Block: Default Question Block

Q1 This survey is now closed.

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Page Break

Q10 Has the advice you received resolved your advice issue?

- Yes (1)
  - No (2)
  - My advice issue is still ongoing (3)
- 

Q2 1) How easy was it to use the Citizens Advice WhatsApp service, with 0 being very difficult and 10 being very easy?

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Page Break

Q3 1) Was the advice you received via WhatsApp useful, with 0 being not at all useful and 10 being very useful?

Q4 1) Did the advice you received make you feel better about your situation, with 0 being not at all better, and 10 being much better?

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Page Break

Q5 1) Having a WhatsApp service makes it easier for me to access the advice I need

---

Q6 Would you recommend the WhatsApp advice service to a family member/a friend?

- Yes (1)
  - No (2)
- 

Page Break

Q7 1) How easy was it for you to keep in touch with your adviser, with 0 being not at all easy, and 10 being very easy?

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Q8 1) If you needed advice in the future, would you use the WhatsApp service to do this?

Yes (please explain) (1)

\_\_\_\_\_

No (please explain) (2)

\_\_\_\_\_

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Q11 Is there anything you would like to add about your experience of using the WhatsApp service?

\_\_\_\_\_

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Page Break

Q9 We would like to ask you a few more detailed questions about using the WhatsApp service. If you would be willing to help us out with this, please leave your e-mail address or phone number and we will contact you to arrange a convenient time.

Yes (1) \_\_\_\_\_

No (2)

Q12 If you would like to be entered into the prize draw to win a £25 gift voucher, please leave your name and preferred contact details in the box below. The winner will be notified on the 9th March.

\_\_\_\_\_

End of Block: Default Question Block

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## Appendix 2 – semi-structured interview questions

### Questions for advisers

1. How long have you been involved in the project? Were you involved in the development of this project?
2. Has it developed as had been expected? (Has this been beneficial to the project?)
3. How well do you think this project has been working? (e.g. as channel for advice)
4. How successful do you think the WhatsApp project has been in terms of reaching new clients?
5. Strengths/weaknesses of the project?
6. Are there gaps in the service provided? If so, how could these best be filled?
7. How would you like to see the project develop?
8. What would you like to see happen as a result of this research?

### WhatsApp Project Client Questions

Please give as much information as possible; we are looking for your experiences so there are no right or wrong answers. We will base some of these questions on your responses provided in the initial WhatsApp Survey that you answered a short time back.

We hope that it is OK to prompt you for your answers in a few days. Once again, thanks for all your help with this, we hope that your answers will enable the Citizens Advice to make this service available for others in the future.

1. How did you find out about the Citizens Advice WhatsApp Debt Advice service?
2. In the survey, you rated the service as (insert score) in terms of how satisfied you were – can you tell me why you gave it this score?
3. You gave it (insert score) for how easy it was to use the service – can you tell me why you gave it that score?
4. How long did it take for you to get advice?
5. How long did the process of you getting advice take, from the start to the end?
6. **Before** you got the advice from via the WhatsApp service, how was this issue affecting you? Can you provide a few words for any of the following areas?
  - a. Home life
  - b. Health and well-being
  - c. Quality of life
  - d. Relationships
  - e. Other area (please specify)
7. **After** you got advice, how much of a difference did the advice make to your situation? Can you provide a few words for any of the following areas?
  - a. Home life
  - b. Health and well-being
  - c. Quality of life
  - d. Relationships
  - e. Other area (please specify)
8. Has the issue you contacted CAM about now been resolved?
9. Why did you use WhatsApp rather than contact CAB in a different way? Is WhatsApp different to using a different form of contact?
10. Would you recommend the WhatsApp service to other people?
11. Is there anything in particular you like about using WhatsApp to get advice? E.g. is it more informal than other forms of advice?

12. At the moment, WhatsApp is only available for debt advice. Would you like to see advice on different issues (e.g. benefits, housing, consumer etc) being offered via WhatsApp? If so, what would be useful to you?
13. Are there any other comments you'd like to make?