

Online Chat Inverclyde Council

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Existing Scottish Debt Advice Web Chat Providers



Pilot Project

- Funded by Scottish Legal Aid Board until 31st March 2019.
- Full-time digital adviser employed.
- External provider of chat service Click4Assist used.
- Benefit calculators, “Entitledto” installed with chat embedded (first for Entitledto).
- Believed to be 1st local authority in Scotland offering money and benefit advice through chat.
- Been available in “Advice and Benefit” section of Inverclyde Online for over a week (no paid for marketing yet).

Pilot Project

- Users primarily accessing through smart phones in relation to benefit checks using calculator and in relation to Welfare Fund grants and problems with deductions for debts from Universal Credit.
- Plans are to use marketing money to promote debt advice services and expand content on site in relation to Debt and Money Advice issues.
- Initial experience is people will use chat and it is not just a gateway to access the service but an advice providing tool.

- <https://youtu.be/0BbZqGRwbY4>

Case Study A

- **Background**

- Client was a single mum looking for a Community Care Grant to pay rent arrears and 1st months rent for new home offered via social housing provider.
- Client was advised Welfare Fund not available for this.
- Client able to complete benefit calculations online and sent to adviser
- Client advised would be better off applying for Universal Credit.
- Identified client recently refused Personal Independence Payments and need assistance with doing a mandatory reconsideration.
- Client referred to IDEAS project and will get holistic support with benefits, rent arrears, budgeting and starting a savings fund for first months rent when offered another house.

- **Lessons**

- Unnecessary application to Welfare Fund avoided.
- Client will financially benefit because use of online chat and benefit calculator identified client had additional entitlement. Client now in repayment plan with landlord.

Case Study B

- **Background**

- Client recently made unemployed and in receipt of Universal Credit was struggling with his budget and was looking for a Crisis Grant.
- Client contacted chat and was advised what Crisis Grants could be applied for.
- Client had credit card he was not able to make contractual payments to.
- Client now receiving assistance to negotiate with creditor.

- **Lessons**

- Again unnecessary Crisis Grant application avoided.
- Client receiving service he was not aware was available.
- The need to develop online income and expenditure forms and template letters that clients with simple single debts can use to assist themselves.
- The need for webpage to explain to clients how they can deal with simple debts.

Case Study C

- **Background**

- Client referred by Legal Service Agency for rent arrears case that was calling in court the following week.
- Client spoke to by telephone and directed to online benefit calculator to complete benefit calculation and income and expenditure completed.
- Benefit calculation and expenditure form completed and emailed to solicitor who was able to represent and negotiate with landlord.
- Client had other multiple debts. Referred to specialist money adviser to deal with these debts.

- **Lessons**

- Clients can be dealt with and assisted more quickly and 30 minute benefit check interview avoided
- Specialist money adviser will have benefit check and draft income and expenditure completed when they see client.

Case Study D

- **Background**

- Client single mum with 4 children who had her bank account arrested.
- Was left with only £494 for the remaining month and had to pay rent.
- Client was wanting to apply for her rent money via Scottish Welfare Fund. Client advised Welfare Fund not available to pay rent, but could apply for Crisis Grant for living expenses.
- Client also advised bank arrestment challengeable as client only in receipt of benefits.

- **Lessons:**

- Many clients visiting Scottish Welfare Fund pages on Council webpages are making poorly informed applications and clogging up phone lines. Online money and benefit advice can avoid and address underlying problems, particularly debt related ones.