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University College Cork, Ireland
Coláiste na hOllscoile Corcaigh

CORK MABS STUDY

Clients' Experiences, Opinions and Satisfaction Levels



CORK
mabs
Money Advice & Budgeting Service

Cork MABS Clients: Experiences, opinions and satisfaction levels



November 2013



Written by Olive McCarthy, Caoilfhionn Lane
& Noreen Byrne, Centre for Co-operative
Studies, University College Cork

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Olive McCarthy

Caoilfhionn Lane

Noreen Byrne

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Executive summary

This study evaluates the Cork MABS service in terms of client satisfaction. The research found that there is an exceptionally high level of satisfaction with the MABS service among its clients. Cork MABS is seen by its clients as a highly professional and caring service. A large number of clients cited the peace of mind and the reassuring nature of the money advice process for them.

It was found that there is a significant relationship between the perceived overall outcome in terms of clients' ability to manage their financial affairs in a better way and their level of satisfaction with the service. Clients value the longer-term impacts as well as the more immediate money advice service.

Some issues raised by clients were the need for more information on benefits and allowances and greater support in negotiating with creditors. For a small number of clients, particularly in the older age category, there were continuing uncertainties about the confidentiality of the service. There was some frustration about the length of time that clients had to wait for their first appointment with a money advisor. A significant relationship was found between waiting times and clients' overall levels of satisfaction with the MABS service.

The study makes a number of recommendations, most of which hinge on maintaining the current high level of support for MABS clients. Without this support, it is likely that satisfaction levels will begin to fall, and clients will suffer.

The ethos of Cork MABS from the start has been about self-help and it continues to promote self-help over dependency among its clients. This in turn works to improve the financial capability of clients in the longer run which has wider societal benefits.

Section 1

Introduction

1.1 Purpose of the report

The purpose of this report is to present the findings of a research study into the experiences, opinions and satisfaction levels of clients with the Money Advice and Budgeting Service (MABS). It focuses on clients in the Cork office only. The research was commissioned by MABS Cork and carried out by researchers with the Centre for Co-operative Studies, University College Cork.

1.2 What is MABS?

MABS is a government funded and led initiative¹ operating in over 60 offices nationwide and focuses on giving debt advice to people on low incomes experiencing financial difficulties².

MABS describes itself as *"a free, confidential, independent and non-judgmental service for people in debt, or in danger of getting into debt, in Ireland. MABS aims to work with clients by supporting them in drawing up realistic budgets and maximising their incomes. MABS also supports clients in dealing with their debts according to their budgets. MABS does not give "financial advice" nor does it give out money to its clients"*.

According to the MABS website, people often seek the help of MABS when:

¹ Although the idea originated in a Cork credit union, it was later taken over by the Irish government and rolled out across the country in 1992.

² Stamp, 2011

- There are extra bills to pay because something has happened, such as being made redundant, an illness in the family, relationship difficulties or a bereavement
- They have no money left over to pay every day bills
- The money coming into the household is less than it used to be, causing them to fall behind on loan repayments
- They have been living on a low income for a long time and are getting further and further behind because of the cost of mortgage, rent, medicines, childcare, travel etc.

MABS aims to offer a holistic approach, working with clients to achieve sustainable outcomes. Its focus is on enabling: enabling people to avoid debt problems and to take actions to manage debt triggers which cause or compound debt problems.

1.3 Previous studies

There are surprisingly few publicly available studies on MABS despite the fact that MABS is generally viewed internationally as a model of transferable good practice (for example, see Korczak (2004)). Stamp's (2011) study on the impact of debt advice found that MABS had a very positive impact on helping people to cope with crisis debt, enabling people to repay their creditors and to manage their money. Other publicly available studies include those by Bennett (2013) who examined the profile of MABS clients in mortgage arrears and FLAC (2009) which examined the experiences of MABS clients with the instalment and committal order process.

1.4 MABS clients and the money advice process

MABS has 3 main types of client: 'information only', who are provided with information regarding their legal rights, social welfare entitlements and so on; 'special account', who receive a basic payment facility if they are deemed to require additional assistance with their finances (having already come through the money advice process); and 'budget negotiable', who meet a money advisor, engage in a budgeting exercise and on whose behalf MABS will negotiate with creditors if necessary. It is this latter category – the budget negotiable clients - who are under consideration in this study. All new clients in this category for the period January 2012 to September 2013 were included for consideration in the study. New Cork MABS clients in this timeframe totalled 2,397. Of these, 1,938 were budget negotiable.

This study examines each step of the money advice process within MABS, from the perspective of the budget negotiable clients, from the point of initial

contact with MABS through to a detailed advisory meeting with a money advisor.

The **first step** involves initial contact by way of a telephone call to MABS by the individual experiencing financial difficulties. The individual provides some basic information about her/himself and is informed that s/he will be contacted by a money advisor within 3 days. The majority of clients make contact with MABS of their own accord, although other sources of referral include creditors, community welfare officers, the media, the St. Vincent de Paul Society, credit unions and family and friends. In the **second step**, the money advisor contacts the individual by telephone. At this point, the money advisor collects more details from the client and arranges a face-to-face appointment with the client, giving her/him a list of documents they need to bring to the meeting, including outstanding bills, financial statements, and so on. The client is sent an appointment letter and information pack in the post. A reminder of the appointment is sent to the client by way of a text message 24 to 48 hours prior to the appointment. The **third step** involves a face-to-face meeting between the client and the money advisor. This normally takes place within 4 weeks, depending on the availability of a money advisor and the volume of clients that are being helped at any given time. At this meeting, the Service Agreement Document is first presented and outlines MABS' commitment to the client, providing details of the clients' rights and of MABS' expectations of the client. The original is issued to the client and a copy is held on file. Then the Client Authorisation Form is signed by the client and witnessed by the Money Advisor, after the Money Advisor has explained its purpose, which is to outline the terms and conditions of the MABS service especially in relation to keeping the clients' personal and financial information confidential. A copy of the signed form is issued to the client and the original is held on file. The advisor then gathers written confirmation of the client's income, living expenses and debt. A draft Personal Budget Plan (PBP) is created. Items where savings can be made are flagged. Spending diaries are issued as a means of assisting the client to identify how they spend their money. A list of tasks is prepared for the client and the money advisor and the original is issued to the client. The money advisor arranges a follow-up appointment or agrees a time in the future for the client to make contact when the tasks are complete.

1.5 Brief description of Cork MABS

Cork MABS is one of 4 MABS services in the Cork area, the others being West Cork MABS, Mallow MABS, and Charleville MABS. Cork MABS is one of the

oldest in the country as it began life as one of the first pilot MABS projects in 1992. Cork MABS covers the region stretching from Youghal in the east to Innishannon in the west with a total population catchment of 339,000 people. Cork MABS has 8 staff members, including an overall co-ordinator, 5 money advisors and 2 administrative staff. Cork MABS is widely acknowledged as the busiest MABS office in the country. The total client base of Cork MABS has increased steadily over the years. In 2009, Cork MABS had 1,245 new clients. This rose to 1,327 in 2012, representing 6% of all new MABS clients nationwide and three-times the national average across 60 MABS offices. Sixty six percent of the client base of Cork MABS is dependent on State welfare. Less than 28% earns a wage and 70% have only one source of household income. It is also interesting to note that the percentage of new clients with mortgages rose from 31% to 44% between 2009 and 2012, demonstrating a continued broadening client profile.

Furthermore, according to MABS money advisors, the cases now presenting are much more complex than heretofore. The level and type of debts have changed as have the mortgage issues and there is complexity around the M.A.R.P. (mortgage arrears resolution process) and CCMA (code of conduct in relation to mortgage arrears). Managing the clients themselves, who in many cases are worried, stressed and under doctors' care due to physical and mental conditions, has also become more challenging. Many clients are worried about their housing and what the future holds for them and their families.

Section 2

Research Methodology

2.1 Introduction

This section details the research methods employed to conduct the primary research for this study. Cork MABS approached UCC with a view to carrying out an independent study of client satisfaction with their money advice service. The services of the Centre for Co-operative Studies were engaged to independently conduct and objectively analyse the findings of a client survey. The UCC research team and a MABS appointed Research Steering Group worked together to agree the parameters of the research and to develop an appropriate research questionnaire to be administered to MABS clients.

2.2 Research approach

The main focus of this project was a survey of new MABS clients on their experiences of the money advice process from the moment they first made contact with MABS. A detailed survey questionnaire was developed jointly by the UCC research team and the MABS Research Steering Group (See Appendix 1 for a copy of the questionnaire).

As the MABS' client base has a substantial diversity of individuals from varying cultural and socio-economic backgrounds, it was decided that a telephone survey, rather than a postal survey, would best accommodate differences in language and literacy skills. It was also deemed that a telephone survey would give the fastest response and would allow for participants to expand on their views more easily.

All new 'budget negotiable' clients with Cork MABS during the period January 2012 to September 2013 were included for sampling purposes. During this period, 2,397 clients were active on the MABS database of whom 1,938 were in the budget negotiable category. It was agreed that 100 clients

in this category would be surveyed. The survey consisted of 18 questions in total, and included both open ended and closed ended questions. A pre-test on the questionnaire was carried out and identified no major issues with the questions or the structure of the questionnaire.

2.3 Sampling

Initially, 200 MABS clients were randomly selected from the MABS database. A letter (See Appendix 2 for a copy) explaining the research and a consent form giving consent to be contacted and to participate in the research (See Appendix 3 for a copy) were posted to each selected client, together with a stamped addressed envelope. From this sample of 200, 38 consent forms were returned, which represented a 19% response rate. Letters and consent forms were then sent to a further 200 randomly selected clients which yielded 31 consent forms, representing a 15.5% response rate.

At this point in the recruitment process, it was noted that 95% of consenting participants were in the 41-65 age group. As noted in Table 1 below, this does not accurately reflect the spread of ages of MABS clients. Thus it was then decided to conduct a stratified sample of 200 clients in the 26-40 age group. Further, given the hitherto poor response rate from that age group, it was decided that an incentive should be provided to encourage clients to consent to being surveyed. The offer of a €20 Dunnes' Stores shopping voucher to the first 10 clients who returned their consent forms was made. A total of 21 forms were returned at this point.

This gave a total of 90 clients who gave consent to be contacted.

Telephone calls were made to all 90 clients. Six of these clients had disconnected telephone lines and were therefore deemed uncontactable. Participants who were not contactable on the initial call were left a voicemail detailing the purpose of the call and were advised of the time of the follow up call. If contact was not made on the follow-up call, a second voicemail was left as detailed previously. A further 5 calls were made to each participant. A concern was raised that the MABS telephone number was quite similar to the telephone number of some creditors. To help allay any fears the remaining clients might have in answering their phone, a text message was sent to inform the client that the interviewer was trying to get in touch with them and informed them of the number that the interviewer would be ringing from. Following this text message, a further 6 participants completed the survey. The total surveys completed using the telephone survey method came to 73.

In a final attempt to increase the sample size, the UCC research team and the MABS Research Steering Group decided to approach a number of clients who were due to visit the MABS office to meet a money advisor to gauge whether they would be willing to participate in a face-to-face interview. Four additional participants were recruited bringing the total number of surveys to 77.

It was decided by the UCC research team and the Steering Group that, given the time and resource constraints in completing the research, no further efforts would be made to recruit clients for the survey.

While there was disappointment that the total sample size of 100 could not be reached, several reasons emerged as to why the response rate was not higher. An overarching factor was that, due to the sensitive nature of the survey, many participants may have found it difficult to re-live a stressful period in their lives. It was also considered that MABS clients may need ongoing support and encouragement and may not feel confident within themselves or with their personal situation to share their experiences. Another possible factor may have been that clients were simply satisfied with the service or had no strong views, either positive or negative, thus felt they had nothing to contribute to the survey. Furthermore, it is not unusual for sensitive studies of this nature to have relatively small sample sizes. For example, Stamp's (2011) study of MABS surveyed 36 clients while FLAC's (2009) study included 38 MABS clients.

Tables 1 to 7 show the profile characteristics (age, gender, marital status, source of referral to MABS, housing/accommodation status, income sources) of the surveyed clients with comparisons to the profile characteristics of all new MABS clients in Cork over the period under consideration³. The tables serve to demonstrate that the sample of clients was generally representative of the total new client base.

³ The MABS IT system cannot separate out the budget negotiable clients from the other clients. As budget negotiable clients represent the majority of clients, total client figures are used as a proxy for budget negotiable clients.

Table 1: Age breakdown of clients

Age	No of clients in MABS database	% of MABS client base	No of respondents (% of sample size)
18	2	0.08%	n= 0 (0%)
19-25	100	4.17%	n= 0 (0%)
26-40	1054	43.97%	n= 28 (36.36%)
41-65	1203	50.19%	n= 48 (62.33%)
65+	38	1.59%	n= 1 (1.29%)
Total	2397	100%	n=77 (100%)

Table 2: Gender breakdown of clients

Gender	No of clients in MABS database	% of MABS client base	No of respondents (% of sample size)
Male	1083	45.18%	n=34 (44.16%)
Female	1314	54.82%	n=43 (55.84%)
Total	2397	100%	n=77 (100%)

Table 3: Marital status of clients

Marital Status	No of clients in MABS database	% of MABS client base	No of respondents (% of sample size)
Separated	125	5.21%	n=2 (2.59%)
Married with Children	601	25.07%	n=26 (33.76%)
Married	235	9.80%	n=10 (12.98%)
Separated with Children	247	10.30%	n=9 (11.68%)
Single	532	22.19%	n=19 (24.67%)
Single with Children	321	13.39%	n=2 (2.59%)
Divorced with Children	46	1.91%	n=1 (1.29%)
Divorced	50	2.08%	n=1 (1.29%)
Couple with Children	115	4.79%	n=2 (2.59%)
Couple	34	1.41%	n=1 (1.29%)
Widowed with Children	16	0.66%	n=1 (1.29%)
Widowed	26	1.08%	n=3 (3.89%)
Unknown	49	2.04%	n=0 (0%)
Total	2397	100%	n=77 (100%)

Table 4: Source of referral to MABS of clients

Source of referral	No of clients in MABS database	% of MABS client base	No of respondents (% of sample size)
Own accord	753	31.41%	n=40 (51.94%)
Other MABS company	216	9.01%	n=0 (0%)
Citizens Information Centre	109	4.54%	n=4 (5.19%)
Media	84	3.50%	n=4 (5.19%)
Social Workers	49	2.04%	n=2 (2.59%)
St. Vincent de Paul	90	3.75%	n=2 (2.59%)
Local Authority	12	0.50%	n=0 (0%)
Credit Union	47	1.96%	n=1 (1.29%)
Creditors	242	10.09%	n=8 (10.38%)
Family/Friends	179	7.46%	n=3 (3.89%)
HSE Community Welfare Officer	107	4.46%	n=2 (2.59%)
MABS Helpline	125	5.21%	n=1 (1.29%)
Mortgage Arrears Resolution Process	72	3.0%	n=2 (2.59%)
Other	312		n=8 (10.38%)
Total	2397		n=77 (100%)

Table 5: Housing/accommodation status of clients

Housing/accommodation status	No of clients in MABS database	% of MABS client base	No of respondents (% of sample size)
Mortgage Holders	1044	43.55%	n=44 (57.14%)
Local Authority Housing	357	14.89%	n=8 (10.38%)
Private rented	565	23.57%	n=15 (19.48%)
With family and friends	57	2.38%	n=1 (1.29%)
With parents	72	3.0%	n=2 (2.59%)
Homeless	3	0.13%	n=0 (0%)
Home owners (No mortgage)	87	3.63%	n=4 (5.19%)
Social Housing Scheme	41	1.71%	n=2 (2.59%)
Emergency	3	0.13%	n=0 (0%)
Unknown	76	3.17%	n=0 (0%)
Other	92	3.84%	n=1 (1.29%)
Total	2397	100%	n=77 (100%)

Table 6: First income source of clients

First source of income	No of clients in MABS database	% of MABS client base	No of respondents (% of sample size)
Self employed	102	4.26%	n=5 (6.49%)
Wage earner	663	27.66%	n=10 (12.98%)
No income	48	2.0%	n=23 (29.87%)
Social welfare including FAS/FIS/DB/JS/SWA	1584	66.08%	n=36 (46.75%)
Total	2397	100%	n=77 (100%)

Table 7: Second income source of clients

Second source of income	No of clients in MABS database	% of MABS client base	No of respondents (% of sample size)
Self employed	47	1.96%	n=5 (6.49%)
Wage earner	276	11.51%	n=10 (12.98%)
No second income	755	31.49%	n=22 (28.57%)
Other	1319	55.02%	n=40 (51.94%)
Total	2397	100%	n=77 (100%)

2.4 Telephone surveys

On commencement of the survey, all respondents were provided with a brief introduction to the objective of the study and were informed that participation was entirely voluntary. They were advised that they had the right to opt out of the interview at any stage, including the right to refuse to answer any questions that they felt too personal or intrusive. They were then informed that all information obtained was strictly confidential and would only be used for the purposes of this research. Participants were made aware that their identities would remain anonymous. This process ensured that all clients took part in the project of their own free will and were fully informed as to the nature of the project.

On initial contact, each respondent was first asked if they were in a position to take part in the survey at that time. If consent was given at this point, the researcher outlined the purpose of the survey and the time it would take to complete the survey. If they were not in a position to complete the survey at that time, a mutually convenient time was agreed for a follow-up call. The surveys took approximately 15 minutes to complete and some respondents had more to say than others.

2.5 Additional information – money advisors

Good relations and interactions between all MABS staff and clients are essential to ensure that consistent and satisfactory levels of service are delivered to clients. In this respect, and for the purpose of adding a further dimension to the project, it was decided that a brief, informal interview would be held with 5 Cork MABS money advisors. All advisors consented to the interview being recorded for the purpose of transcription. The advisors were asked to describe their working environment, how they engaged with the clients and what they found challenging about the positions they held. Upon completion of the transcribing process, all recordings were destroyed.

2.6 Observance of Research Ethics

Given the extremely sensitive nature of the data being collected for this report, and the potential vulnerability of the MABS client base, very careful consideration was given to conducting the research in an ethical manner and in full compliance with the Data Protection Acts 1988 and 2003, as amended. Prior to commencing the project, the UCC team sought and were granted ethical approval for the research from the UCC Ethics Committee. The Ethics Committee approved the research proposal, the proposed survey questionnaire, and the consent form to be signed by clients willing to participate in the research. A Data Processing Agreement was drawn up and signed by both MABS and UCC.

All personal data was anonymised and collated, ensuring that no individual could be identified in the research. No personally identifiable information was removed from the MABS premises at any stage.

Section 3

Findings

3.1 Introduction

This section presents the detailed findings from the surveys. It is divided into 4 main sections. The first section (3.2) concerns clients' overall opinions on the MABS service and staff and explores what clients feel MABS does well and could do better. The second section (3.3) examines the clients' feelings and experiences of the MABS service before, during and immediately after the first telephone conversation with a money advisor. The third section (3.4) explores the experiences and outcomes of the face-to-face meeting with the money advisor and any follow-up. The fourth section (3.5) explores the longer-term impacts on financial lifestyles of clients after having been assisted by MABS. Finally, the fifth section (3.6) gives a summary of the views of some of the money advisors of the role they play, from their perspective.

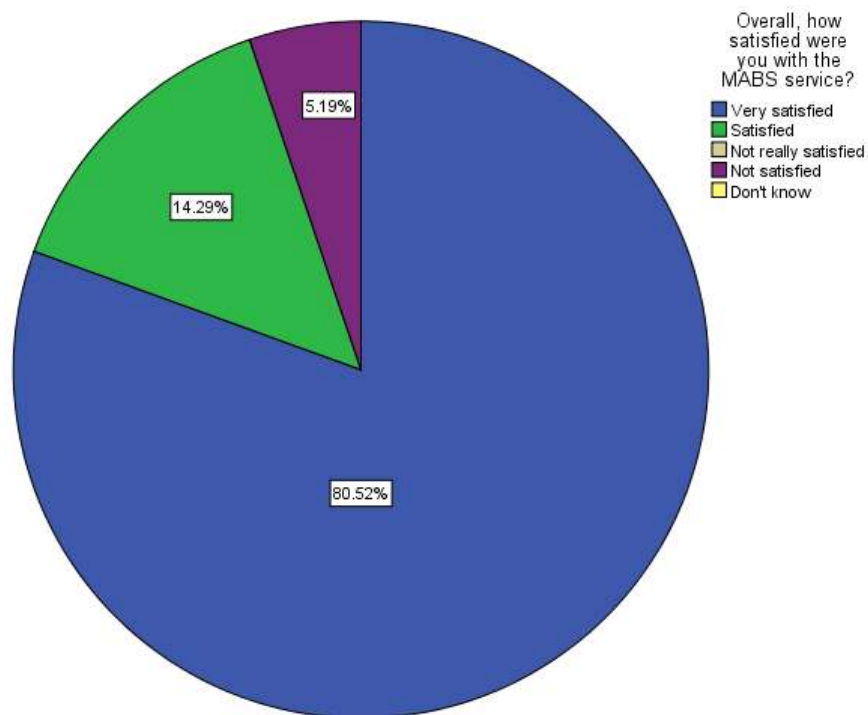
3.2 Overall opinions on the Cork MABS service

This section examines the overall satisfaction levels of clients with Cork MABS, what clients felt Cork MABS does well and what clients felt Cork MABS could do better. It also examines clients' views of the assistance received from money advisors. Quotes from clients are included to further explain some of the views expressed.

3.2.1 Overall satisfaction

Clients were asked how satisfied they were with the MABS service overall. The results are shown in Figure 1. Over 80% were very satisfied and almost 95% were satisfied or very satisfied. This is an exceptional result by any standard and is a credit to all staff involved.

Figure 1: Overall satisfaction with MABS service



3.2.2 Views on what Cork MABS does well

Clients were asked what they felt MABS does well. All 77 clients gave answers to this question. A wide range of responses was given and the general consensus is that the MABS service is compassionate, constructive, professional and confidential. The MABS service helps to get people back on their feet and to overcome a sense of hopelessness.

A sample of responses included:

"They tackle issues head on. They dealt with all my problems and dealt with the bank for me which I couldn't do myself. "

"Everything, they did everything for me. I wouldn't be where I am today without them. They encouraged and supported me so much. I would recommend them to anyone."

"Gave us more confidence. Thorough, helpful. Gave us better options with our insurance plans. Always rang when they said they would."

"They put your mind at ease, that you're not the only person in the world in this situation. They gave me great tips on how to cut back on my spending."

"They are confidential."

"They got people off my back, really shared my burden. They really knew what they were talking about."

"Speedy, efficient, staff are so professional, such kind staff. They calmed me down and gave me hope."

"Helping to sort out a plan. Giving you confidence to deal with your situation. They treated you like a human being, not just a person in debt."

"They put you at ease. Not judgemental. You're embarrassed at the position you're in. I got my first proper nights' sleep after my meeting in a long time."

"They inform people very well, give you great advice on even the simple things. Like if you break a note to buy a bottle of milk, don't end up wasting the change on things you don't need. Get stuff off your chest, they're someone you can unload on."

"Took away the stress of dealing with lenders because they dealt with them for me. Really professional in how they deal with you."

"They make everything so clear, let you know what you're entitled to. They really put you at ease, give you a sense of hope. If it wasn't for MABS there would be a lot more people committing suicide."

3.2.3 Views on what Cork MABS could do better

Clients were also asked what MABS could do better. Thirty four respondents (44%) made suggestions. Twelve of the responses (16%) concerned the waiting time for appointments and the perceived need for more MABS staff. For example, respondents said:

"Get to clients quicker because I was desperate."

"The waiting list is too long."

"More staff needed, they are probably overworked."

"The gap between appointments was a bit too long but I can appreciate how busy they must be."

A further 8 clients (10.4%) felt they could have been given more information or that MABS might have done more negotiating on their behalf. For example:

"They could have helped me a bit more with wording a letter to the ESB and the bank because I wouldn't be good at that."

"If they had negotiated with the bank for me."

"I would have liked them to ring the bank on my behalf because I'm not good at negotiating."

"More advice on claiming benefits."

"More help with filling out forms."

Five clients felt that MABS did not help them at all. A sample of comments includes:

"They didn't do anything for me. I left there feeling so much more hopeless than before I went in."

"I have heard great things about them, I just think it was my situation that they couldn't do anything to help."

"So many things. They need more resources, more training, they need to listen to their clients and treat each person differently, not just a one-solution-fits-all answer. I was so disappointed with them."

3.2.4 Views on the assistance provided by the money advisor

Clients were also asked to describe the approach of the money advisor who assisted them and were presented with a number of options. Table 8 presents the responses. The findings here are very positive in that only a very tiny percentage of clients were unhappy with the assistance of the money advisor.

Table 8: Description of approach of money advisor*

Description	% responses
Positive comments	
Very professional and organised	50.65
Understanding and kind	41.56
Supportive and friendly, made me feel at home	50.6
Negative comments	
Cold/impersonal	3.9
Judgemental, made me feel stupid that I got into financial difficulty	0
Other	6.49

*Responses do not add to 100% as some respondents gave more than one description

All but 6 respondents expanded on their answer to this question, all but 2 of whom were extremely positive. Responses included:

"Very helpful, put everything in black and white."

"She saved my sanity. I had such faith in her."

"She just reassured me so much and made me feel really comfortable."

"Amazing person. I'll never forget her, she changed my life."

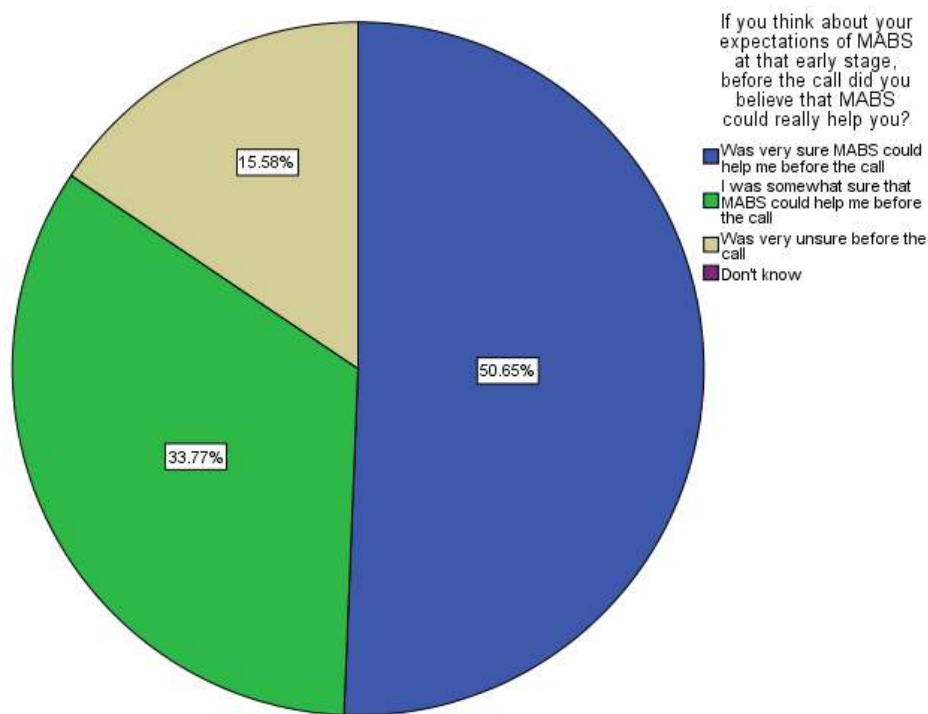
"I want to put him in my pocket and bring him home with me. He's like a father figure to me."

3.3 Experience of the MABS service: before, during and immediately after the first call from a money advisor

3.3.1 Before the first call from a money advisor

As we have seen, MABS promotes itself as a confidential, non-judgmental service and aims to support clients in managing their financial affairs. Surveyed clients were asked what their expectations were of MABS before they engaged with the service – if they thought that MABS could really help them. Figure 2 shows that almost 16% were unsure of how MABS could help them. The remainder had some degree of certainty that MABS could help them.

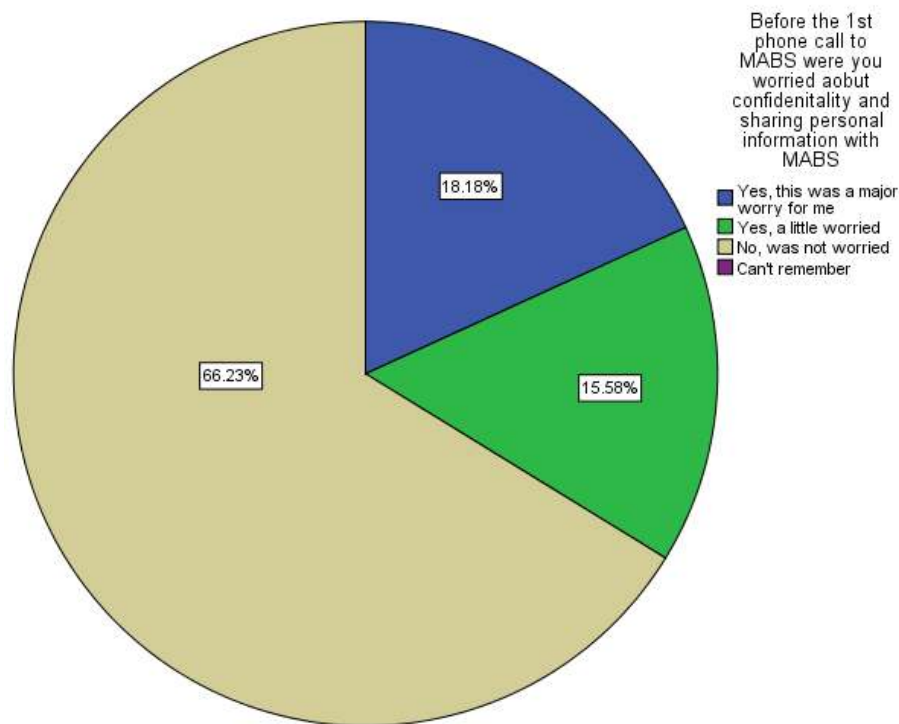
Figure 2: Prior expectations



There were no significant differences in clients' expectations across age and gender of clients.

Clients were also asked if they had fears about the confidentiality of the service before they engaged with it. Figure 3 shows the responses. Thirty four percent had some concerns in this regard.

Figure 3: Fears of confidentiality before the first contact with a money advisor



There were few concerns about the time clients had to wait to receive the first call from a money advisor, from the point at which they first contacted MABS. Five clients (6.5%) said the wait was too long for them, but in some of those cases, it became apparent that they were particularly anxious about their situation and as a result, what might have seemed short for one client, felt like a lifetime for another. Four clients (5.2%) could not recall how long it took and the remainder were quite satisfied at the response rate. One was highly impressed that she received a return call within 2 hours.

3.3.2 During the call

Clients were asked what happened during the first call. Responses varied but most stated that they were asked to outline their concerns. Their details were then taken and an appointment was set up. Some respondents referred to the reassuring nature of the call:

"Wanted to know why I was calling. Reassured me. Referred me to my doctor because I was distressed."

"Put my mind at ease and told me that things were going to be ok."

"Really reassuring. Really put my mind at ease."

"Reassured me, calmed me down a bit."

"Not intimidating at all. Didn't make me feel stupid for having to call."

3.3.3 Feelings after the first call

Table 9 shows how respondents felt after the first call with the money advisor. Respondents were offered a range of responses which included both positive and negative feelings. All responses were positive. Of particular note are the almost 52% of respondents who felt relief at having taken the first step in tackling their financial difficulties, the 44% who felt that MABS understood and cared about their problems, and the almost 33% who felt MABS could really help them. The responses reflected the relief that clients felt at beginning to tackle their problems while also having the support to do so.

Table 9: How clients felt after their first phone call from a money advisor*

Description	% responses
Positive comments	
That MABS really understood my problems and seemed to care	44.16
That MABS could really help me	32.47
Relief that I had taken that first step	51.95
Peace of mind	18.18
That at last there might be a way out of my financial difficulties	18.18
Negative comments	
That MABS would not really be able to help me	1.3
That the call was impersonal and that I was just another client or number	0
That I was a nuisance	0
That I did not have enough time to explain my situation – it felt rushed	0
Other	9.09

*Responses do not add to 100% as some respondents gave more than one answer

Typical comments of respondents included:

"I got a good night's sleep for the first time in 2 years."

"I can't even begin to describe the relief I was feeling that I was finally taking that first step."

"Psychologically it felt great to just get everything off my chest."

"I really felt that it was a blessing in disguise. I just don't know why I didn't go to them sooner - pride I guess."

"I felt like I wouldn't have to do things on my own anymore. Knowing that there was someone there to support me was just amazing."

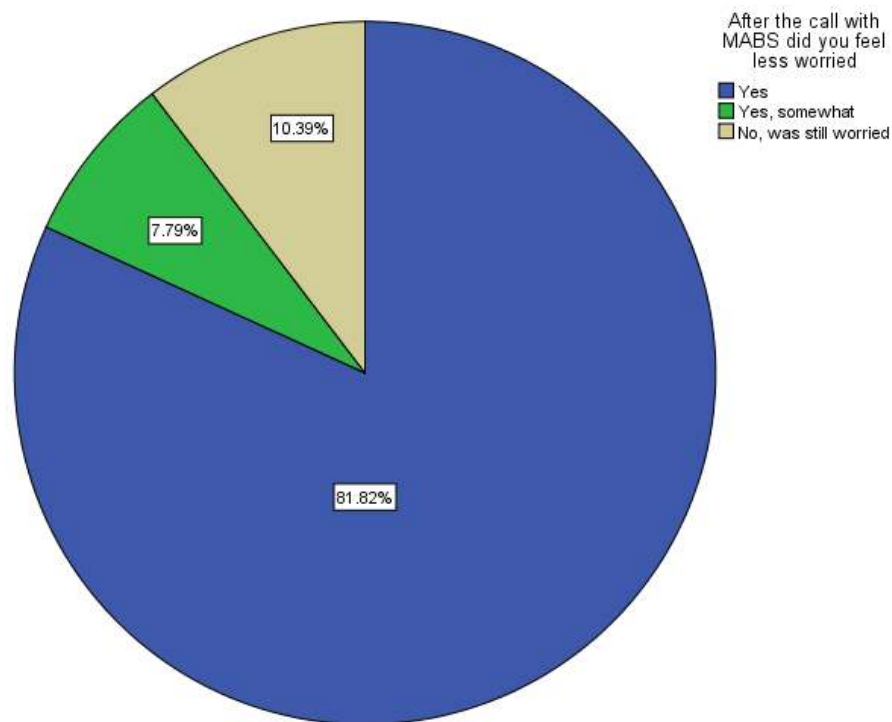
"They really gave me some hope which I hadn't felt in a long time."

Just a little under 95% of respondents felt that the first call could not have been improved in any way. Four clients (5.2%) felt that this call could have been improved. Some comments include:

"Yes, maybe if they'd tried to reassure me a bit or tried to put my mind at ease."

"Very matter of fact, a bit cold and impersonal but what else was I expecting? I'm not really sure."

Figure 4 shows that up to about 18% of clients still had concerns about confidentiality after their first call with the money advisor although the vast majority were less concerned after the call.

Figure 4: Fears about confidentiality after the first contact with a money advisor

There was a significant relationship between a continued fear about confidentiality and the age of the client. Older clients were significantly more likely to have continuing fears of a lack of confidentiality. This can be seen in Table 10.

Table 10: Relationship between client age and continuing fears about confidentiality⁴

After the call with MABS did you feel less worried about confidentiality?	Age			P value
	26-40	41-65	65+	P < 0.05
Yes	28 (90%)	35 (78%)	0 (0%)	.008 Chi-Square – 13.934
Yes, somewhat	1 (3%)	4 (9%)	1 (100%)	
No, was still worried	2 (7%)	6 (13%)	0(0%)	

⁴ A Pearson's chi-square test of contingencies (with a - .05) was used to evaluate if concerns about confidentiality are related to age of client. The chi-square test was statistically significant, $\chi^2 (4, N = 77) = 13.934, p < .05$. The association between age and concerns about confidentiality can be considered **medium** at, $\phi = .425$, where 0.1 is considered a small effect, 0.3 is considered medium, and 0.5 is considered large (Cohen, 1988).

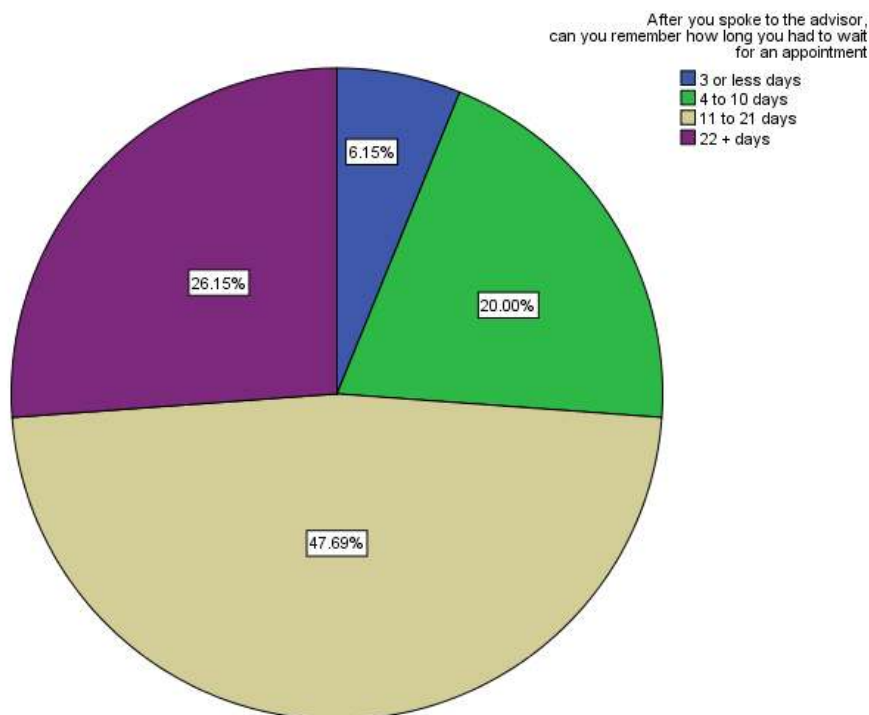
3.4 Experience of MABS service: meeting the money advisor face-to-face

The next step in the process for MABS clients is to meet with the money advisor in person. In advance of this meeting, the MABS frontline staff send the client an information pack, an appointment letter advising of the date and time of appointment and the name of the money advisor who will meet them, and a list of the documentation to bring to the meeting. Frontline staff issue a reminder text message of the appointment 24 to 48 hours prior to the appointment. A little under 95% of respondents said they received the information pack. Almost 77% of respondents said it was useful, almost 21% said they weren't sure if it were useful and the remainder, just over 2%, said it was not useful. Just over 80% of respondents said they received the reminder text, 18.18% said they weren't sure, and 1.3% (1 client) said he did not.

3.4.1 Waiting for the appointment

Clients cited anywhere between a few days and a few weeks' waiting time for an appointment. Figure 5 shows a full breakdown of the waiting times. Almost 50% waited about 2-3 weeks. A little over 26% said they waited in excess in 3 weeks.

Figure 5: Waiting times for an appointment



When asked how they felt about the wait, responses were mixed. Twenty seven percent of respondents were unhappy with the wait, although some did mention the fact that they understood that the MABS service was very busy. Typical comments were:

"2 weeks. It was quite long especially as I was feeling so desperate."

"3 weeks. I was so stressed out at the time that it felt like a lifetime."

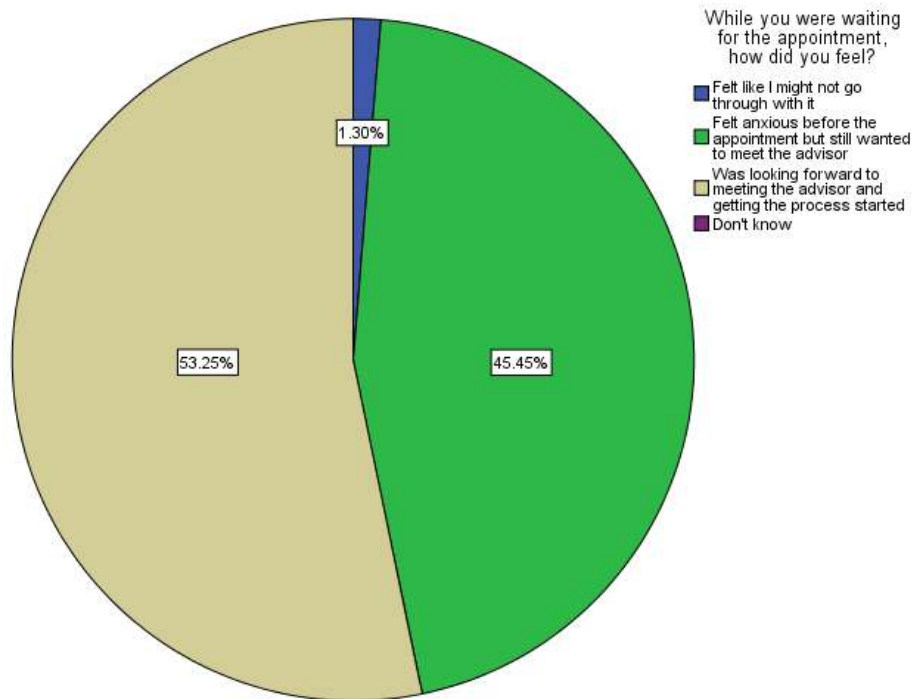
"4 weeks. Too long. I was in difficulty so it felt like forever."

"5 weeks. They were very busy and we knew that but it was still a long time to wait."

Six clients (7.8%) stated that the waiting time gave them an opportunity to pull their financial information together. Two clients contacted creditors to say they were in touch with MABS and the creditors *"backed off"*.

Clients were asked how they were feeling about the appointment while they were waiting. Figure 6 shows the responses. Only 1.3% (1 client) felt he might not go through with the appointment. Of the remainder, just over 53% described themselves as looking forward to the appointment and just over 45% said they were anxious but still wanted to go ahead with the appointment.

Figure 6: How clients felt while waiting for the first meeting



Most clients elaborated on their response. Some typical responses were:

"I needed help. I was lost and really needed to talk to someone who could help me."

"After seeing the website and everything they said they could do, I was excited to see how they could help me."

"I was very distressed and at the point of giving up, but that was nothing to do with MABS."

"I was feeling pressure because I wasn't organised. I didn't have everything they had asked me to bring in."

"Anxious about sharing information with a stranger. I hadn't talked to anyone about my situation so it was a big step."

"Very down in myself. I felt ashamed of how bad things had gotten."

The results for waiting times were cross-tabulated with overall satisfaction levels with MABS to determine the extent to which a longer waiting time led

to greater dissatisfaction with the MABS service. Table 11 shows that the longer a client has to wait, the less satisfied s/he is with the MABS service. Although the result was not statistically significant, there is certainly a tendency towards significance.

Table 11: Relationship between satisfaction levels and waiting time for first appointment

Waiting time for first appointment	Level of Satisfaction with MABS Service			P value
	Very Satisfied	Satisfied	Not Satisfied	P < 0.05
3 days or less	2 (4%)	2 (26%)	0 (0%)	Chi Square 12.136
4 to 10 days	12 (22%)	1 (12%)	0 (0%)	
11 to 21 days	28 (53%)	1 (12%)	2 (50%)	
22 + days	11 (21%)	4 (50%)	2 (50%)	

3.4.2 Attending the meeting

All clients (100%) said they attended the first meeting as scheduled. They were asked what encouraged them to attend. Table 12 presents the responses and shows that the vast majority of clients are encouraged by external stimuli, especially creditors, rather than by themselves or by a family member.

Table 12: What encouraged clients to attend the first meeting*

Description	% responses
The urgent need to deal with my finances	32.47
Letter from a lender	51.95
Prompting from a family member	11.69
Decided it was time to do this myself	6.49
Other	27.27

*Responses do not add to 100% as some respondents gave more than one answer

Most clients expanded on their responses. Over 36% of clients cited pressure from their bank as the reason they approached MABS. Other reasons were very varied and included poor health, family break-ups, advice from a credit union, doctor, charitable organisations, counsellors, family and friends, and television advertising of the MABS service.

Some comments, reflecting the broad nature of the responses included:

"I was getting into debt so wanted to deal with things before they got too bad."

"Everyone was on to me. Every letter I opened was this person or that person threatening me."

"The banks were on to me about mortgage arrears and credit card payments. It got very stressful."

"Social welfare cuts really affected me. My bills were getting higher. I just couldn't manage."

"The credit union sent me in. I got really emotional at the counter because I knew I couldn't pay any of my loan or bills or anything so they suggested that I come in to MABS. Best advice I ever got."

"We were behind on the mortgage but we realised after coming to MABS that we didn't need to be. We were just mis-spending our money on things we really didn't need."

No significant relationship was identified between the factors which encouraged clients to attend the first meeting and their age and gender.

Clients were also asked about the practicalities of the meeting – location, time and day. As can be seen in Figures 7 and 8, most respondents found the meeting easy to get to and found the time and day that was scheduled to be flexible.

Figure 7: Difficulties in getting to the meeting

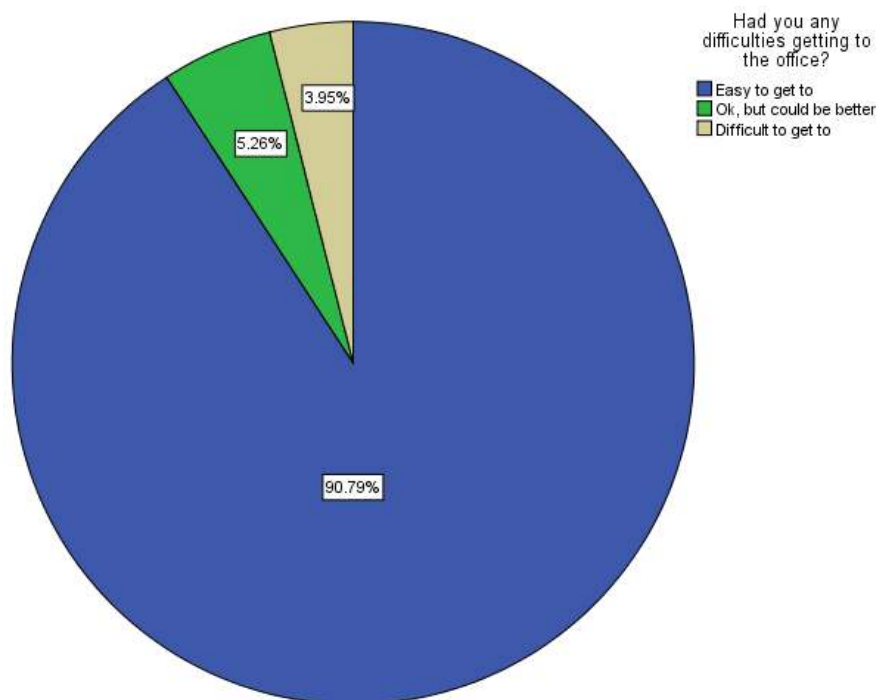
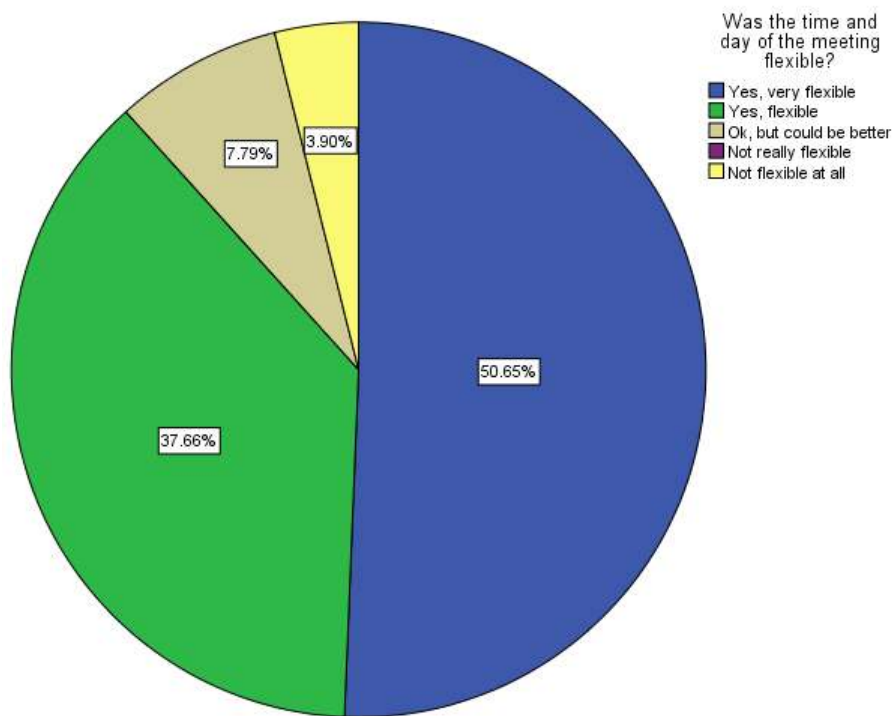


Figure 8: Flexibility of time and day of meeting

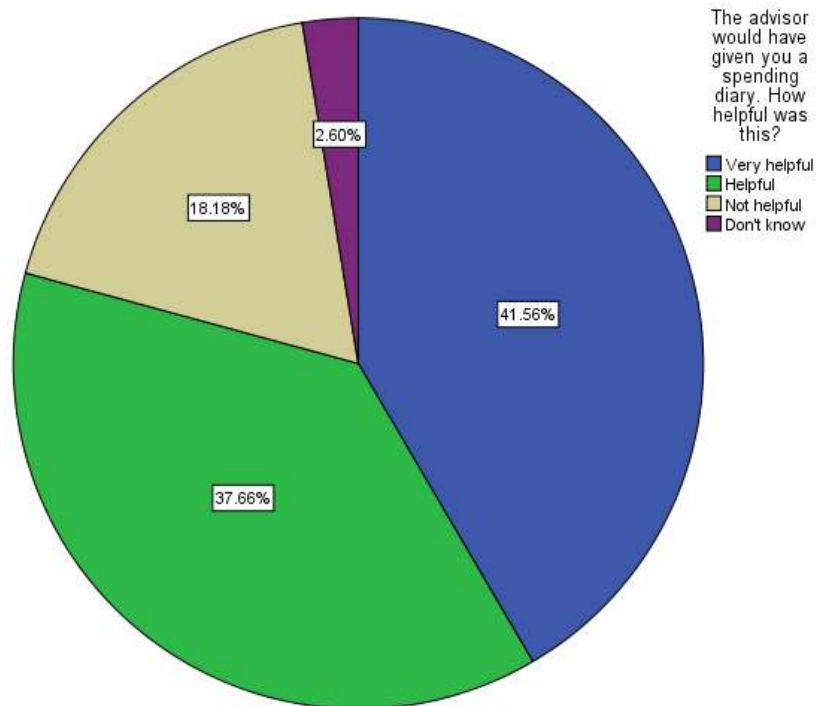


3.4.3 Content of the meeting

At the face-to-face meeting, the Service Agreement Document and the Client Authorisation Form are first explained and signed. Then the money advisor gathers written confirmation of income, debts and living expenses. A draft Personal Budget Plan (PBP) is created. Items where savings can be made are flagged. Spending diaries are issued to clients to help them to see how they spend their money and a list of tasks (for example, contacting a creditor) is prepared for the client. The original is issued to the client and a copy is kept on file.

Clients were asked how helpful the spending diary is. Figure 9 shows that just under 80% of respondents find the spending diary helpful. Just over 18% said it is not helpful.

Figure 9: Helpfulness of the spending diary



Typical comments of those who find the spending diary helpful included:

"Great. It really showed where I could cut back."

"I use it all the time. It really makes me aware of my incomings and outgoings."

"I set a budget and have stuck to it ever since."

"I tweak a few things every now and again. It makes you see where you're spending your money. I saw I was spending €10 a day on Coca Cola."

Typical comments of those who find the spending diary unhelpful included:

"I had used it previously. It was nothing new."

"I couldn't get my head around it. It asks you to go through things weekly but bills and wages are monthly so I found it very confusing."

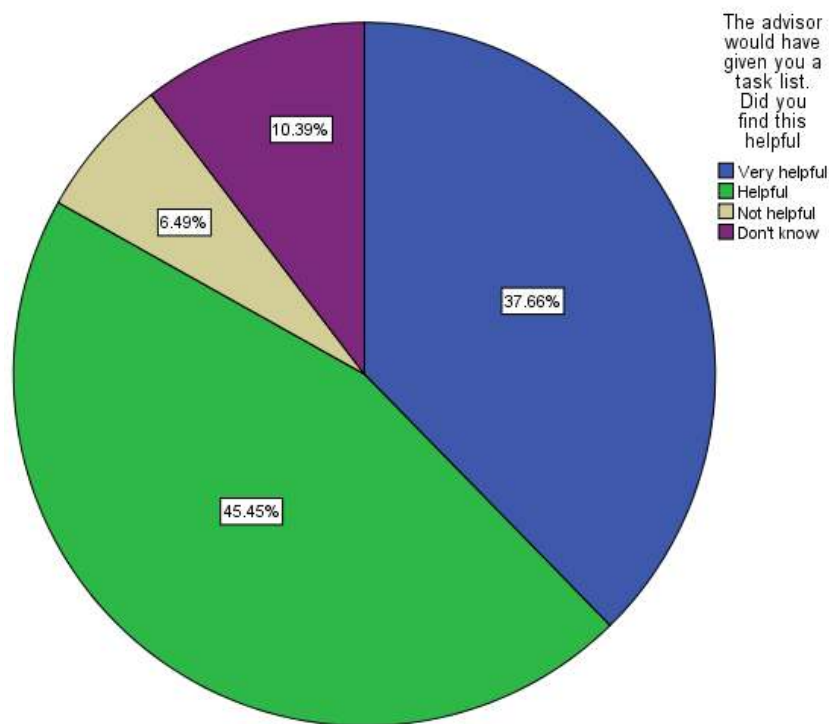
"It's too difficult to write down every little thing you buy in a day."

"I have such little money that I know exactly how much I can spend already."

"I have four kids. You never know what you have to spend your money on. It's not realistic."

Clients were asked if they found the task list helpful. Figure 10 shows the breakdown of responses. Over 83% of respondents found the task list helpful or very helpful. Just over 6% said it was not helpful and over 10% didn't know.

Figure 10: Helpfulness of the task list



Typical comments of those who found the task list helpful included:

"It helped me to see what I needed to do next."

"It helped me to get my affairs in order."

"Very sensible suggestions."

"Brilliant. It really helped me get organised and get on top of things."

"It made me take my head out of the sand and deal with things. It was like they set me homework and it gave me a goal."

Typical comments of those who found the task list unhelpful included:

"It was difficult to read it because the writing was very small."

"Things change every week so it's hard to plan and difficult to get things done."

"It was really overwhelming as we had so much to do and so many forms to get."

Clients were asked if the MABS advisor gave them information on the benefits and allowances for which they could apply to help maximise their income and if MABS had offered to negotiate with their lenders.

The responses are shown in Figures 11 and 12.

Figure 11: Advice on information and benefits

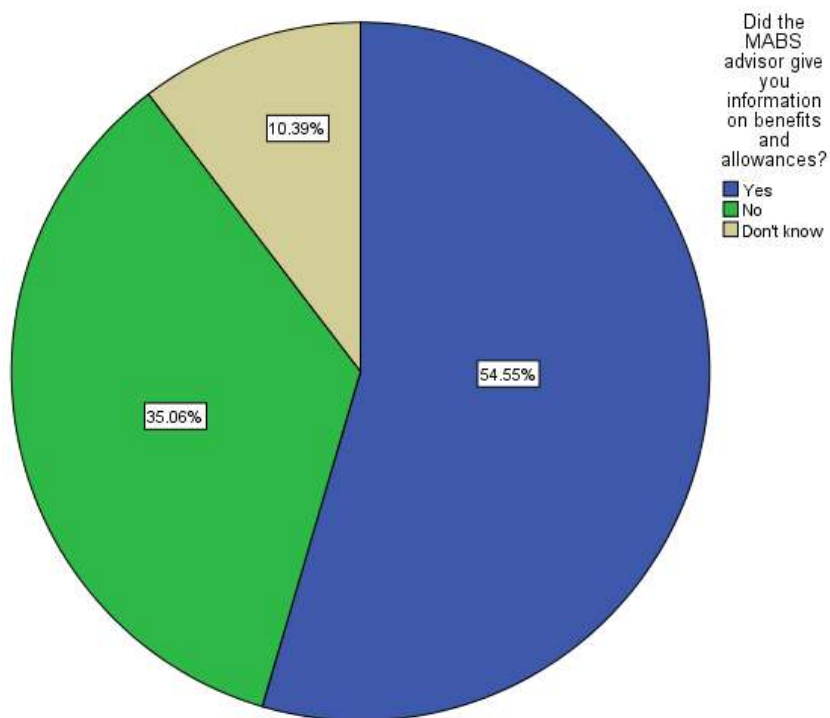
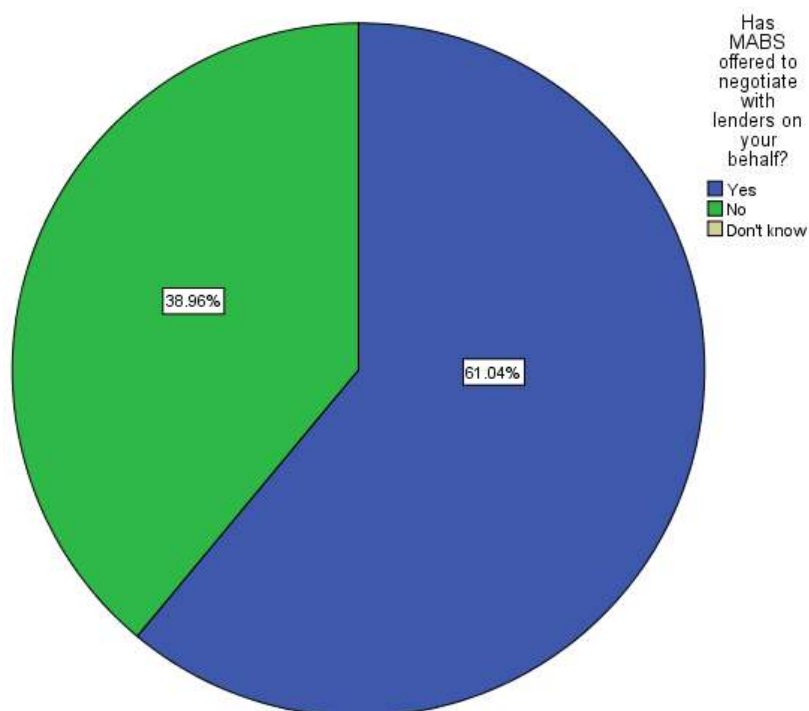


Figure 12: Offer to negotiate with creditors



Just under 55% of clients were offered information on benefits and allowances and MABS had offered to negotiate with lenders for over 60% of respondents. It is clear from Table 13 that clients who said they received information on benefits and allowances are statistically more inclined to be satisfied with the MABS service.

Table 13: Relationship between level of satisfaction and receipt of information on benefits and allowances⁵

Did the MABS Advisor give you information on benefits and allowances?	Level of Satisfaction with MABS Service			P value
	Very Satisfied	Satisfied	Not Satisfied	P < 0.05
Yes	38 (61.3%)	4 (36.4%)	0 (0%)	0.028 Chi-square = 10.881
No	17 (27.4%)	6 (54.6%)	4 (100%)	
Don't Know	7 (11.3%)	1 (9%)	0 (0%)	

⁵ A Pearson's chi-square test of contingencies (with a - .05) was used to evaluate whether the provision of information by MABS is related to the level of satisfaction felt by the client. The chi-square test was statistically significant, $\chi^2 (4, N = 77) = 10.881, p < .05$. The association between satisfaction and receipt of information can be considered **medium** at, $\phi = .376$.

Table 14 shows that clients for whom MABS offered to negotiate with lenders are statistically more likely to be satisfied with the MABS service.

Table 14: Relationship between level of satisfaction and offer to negotiate with lenders⁶

Has MABS offered to negotiate with lenders on your behalf	Level of Satisfaction with MABS Service			P value P < 0.05
	Very Satisfied	Satisfied	Not Satisfied	
Yes	44 (71%)	3 (27%)	0 (0%)	Chi-square = 14.111
No	18 (29%)	8 (73%)	4 (100%)	

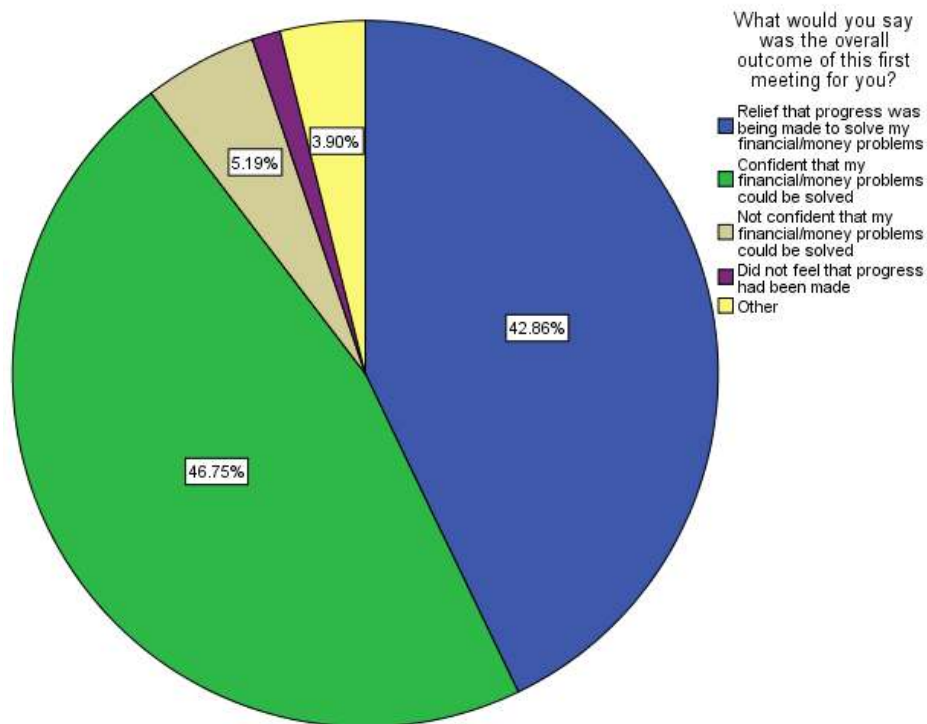
Almost 85% of respondents were offered another appointment with a money advisor and 82% of these respondents accepted the offer of another meeting.

3.4.4 Outcome of the first meeting

Clients were asked what the outcome of the first meeting with the MABS money advisor was for them. Figure 13 shows that almost 90% of respondents felt relief or confidence that progress was being made on their financial situation as a result of the meeting.

⁶ A Pearson's chi-square test of contingencies (with a - .05) was used to evaluate whether MABS' offer to negotiate with lenders is related to the level of satisfaction felt by the client. The chi-square test was statistically significant, $\chi^2 (2, N = 77) = 14.111, p < .05$. The association between outcome and satisfaction can be considered medium at, $\phi = .428$

Figure 13: Overall outcome of the first meeting for clients



Typical positive comments included:

"They gave me great hope."

"I was very confident things would work out."

"They gave me good advice, what to do next, the steps I needed to take."

"I felt I could do this and get my life back on track."

"The process was started. A fresh perspective on my situation was great."

"I had hope. I was optimistic. A bit more than I had been anyway."

"They really gave me so much hope. They changed my life."

"I felt like my life had been saved that day. The greatest feeling you could ever imagine."

Less positive comments included:

"I was very disappointed. It wasn't at all what I was expecting."

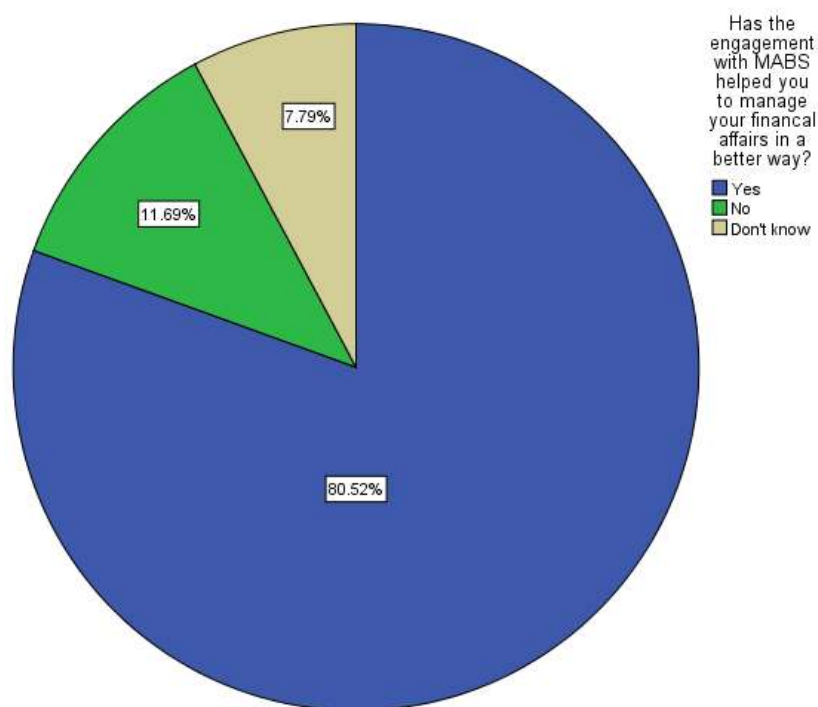
"My finances felt more manageable but I was frustrated at being asked to cut some things like my car."

3.5 Financial lifestyle changes: overall outcome of engagement with MABS

The survey wished to determine if the assistance by MABS has helped to change the way in which people manage their financial affairs, in other words, did it improve aspects of their financial capability. We refer to this as the 'perceived overall outcome'.

Clients were asked if their engagement with MABS helped them to manage their financial affairs better. Figure 14 presents the results. Almost 81% responded positively to this, while almost 12% felt it hadn't helped them and 8% didn't know.

Figure 14: Has engagement with MABS helped clients to manage their financial affairs better



A cross tabulation of the results for the perceived overall outcome with the results for clients' level of satisfaction with MABS shows, not surprisingly, that the clients who feel that their engagement with MABS has helped them to manage their financial affairs better are significantly more satisfied with the MABS service than those who don't. Table 15 shows the results.

Table 15: Relationship between overall outcome and satisfaction with MABS service⁷

Has engagement with MABS helped to manage financial affairs better	Level of Satisfaction with MABS Service			P value P < 0.05
	Very Satisfied	Satisfied	Not Satisfied	
Yes	58 (94%)	4 (36%)	0 (0%)	Chi-Square
No/Don't Know	4 (6%)	7 (64%)	4 (100%)	36.916

There is also a statistically significant relationship between the gender of clients and the perceived overall outcome of engagement with MABS in terms of managing financial affairs. Table 16 shows that women were more likely to feel that they could manage their financial affairs better having engaged with the MABS service.

Table 16: Relationship between overall outcome and gender of MABS client⁸

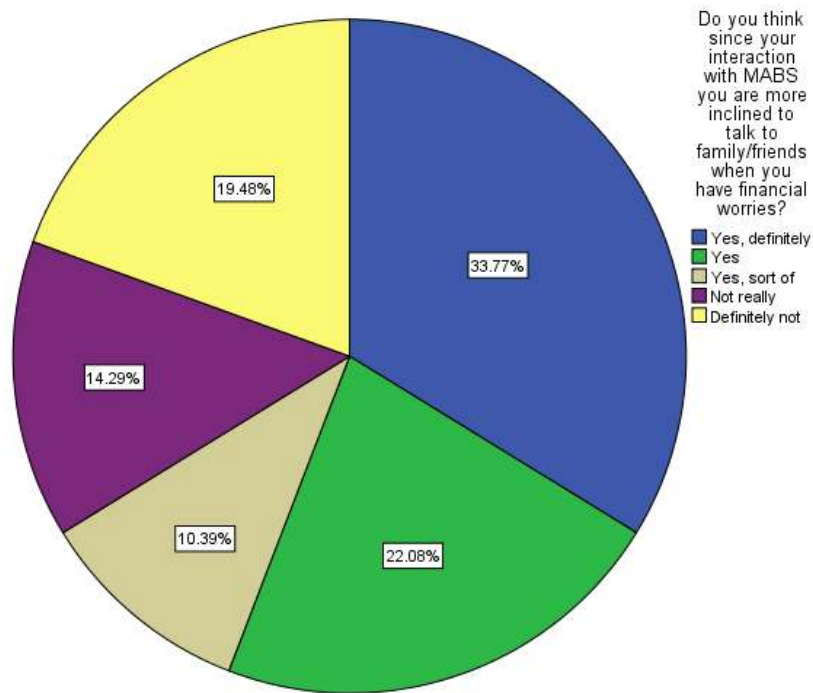
Has the engagement with MABS helped you to manage your financial affairs in a better way?	Gender		P value P < 0.05
	Male	Female	
Yes	23 (70%)	39 (89%)	Chi-Square
No/Don't Know	10 (30%)	5 (11%)	4.312

Clients were also asked if their interaction with MABS made them more inclined to talk to family and friends about their financial worries. Figure 15 shows a mixed response. Approximately 34% are not inclined to speak more with family and friends while the remainder say they will, but to varying degrees.

⁷ A Pearson's chi-square test of contingencies (with $\alpha = .05$) was used to evaluate if overall outcome is related to whether or not clients feel satisfied with the MABS service. The chi-square test was statistically significant, $\chi^2 (2, N = 77) = 36.916, p < .001$. The association between outcome and satisfaction can be considered **large** at, $\phi = .692$. Hence, there is a significant relationship between the level of satisfaction and the perceived overall outcome from engagement with MABS.

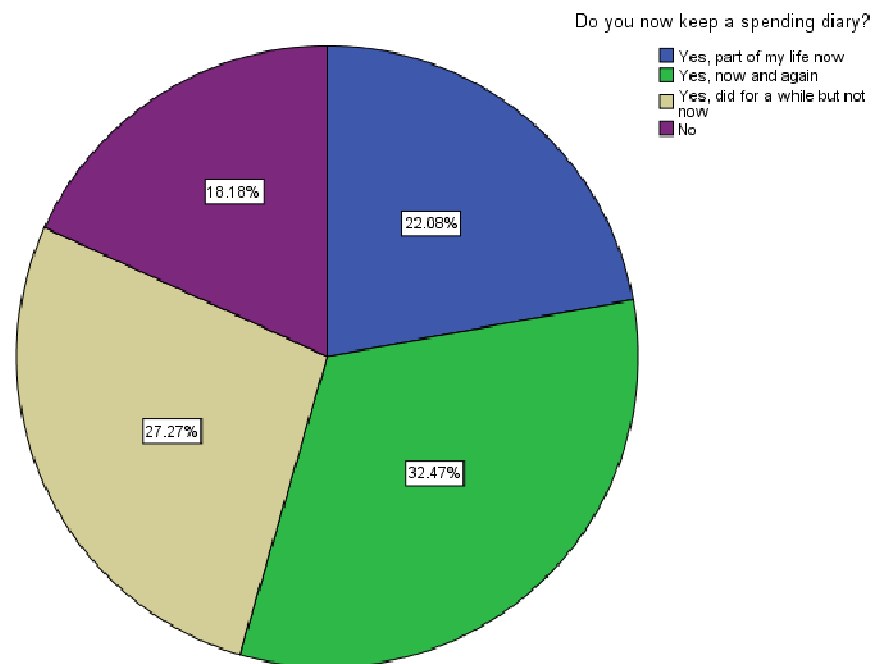
⁸ A Pearson's chi-square test of contingencies (with $\alpha = .05$) was used to evaluate if the overall outcome for the client is related to gender. The chi-square test was statistically significant, $\chi^2 (1, N = 77) = 4.312, p < .05$. The association between overall outcome and satisfaction can be considered **small** at, $\phi = .236$.

Figure 15: Clients' likelihood of talking to family/friends about their financial worries



Clients were also asked if a spending diary had become part of their life. Responses were very mixed, as can be seen in Figure 16. A spending diary is used now as part of their financial management by 22% of clients. Just over 32% use a spending diary now and again and the remainder used one for a while and/or doesn't use a spending diary now.

Interestingly, there was no determinable relationship between the use of a spending diary and the perceived overall outcome.

Figure 16: Use of a spending diary

The greatest changes can perhaps be seen in terms of clients' spending behaviour, use of credit and ability to cope with debts. As can be seen in Figure 17, over 70% have changed or are trying to change their spending behaviour. However, almost 30% of clients have not changed their spending behaviour.

Figure 17: Change in spending behaviour

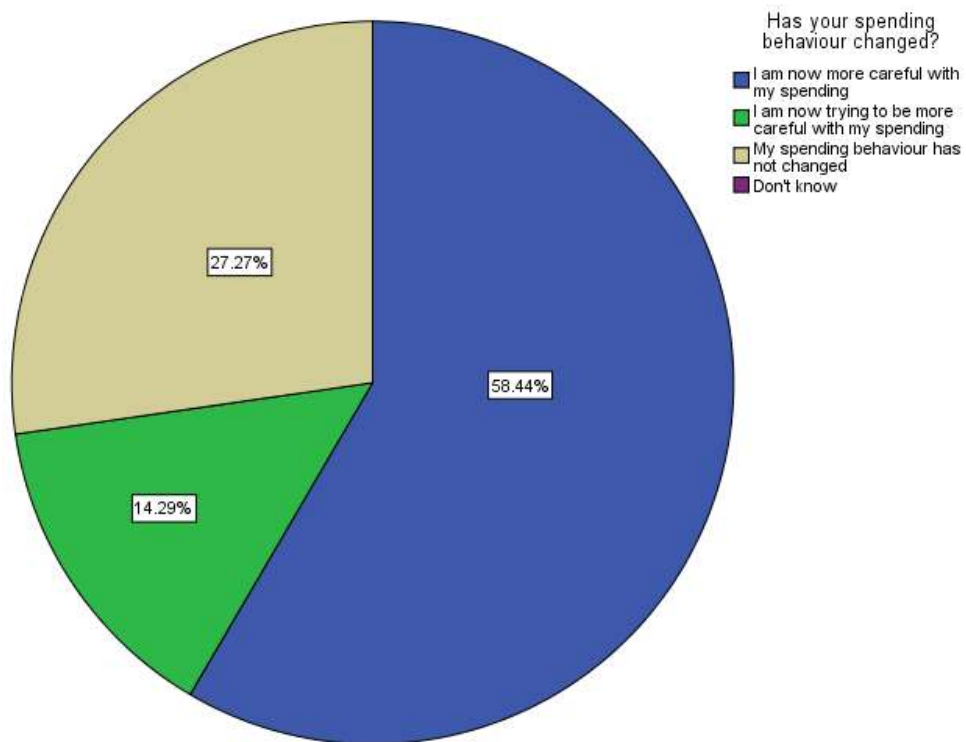
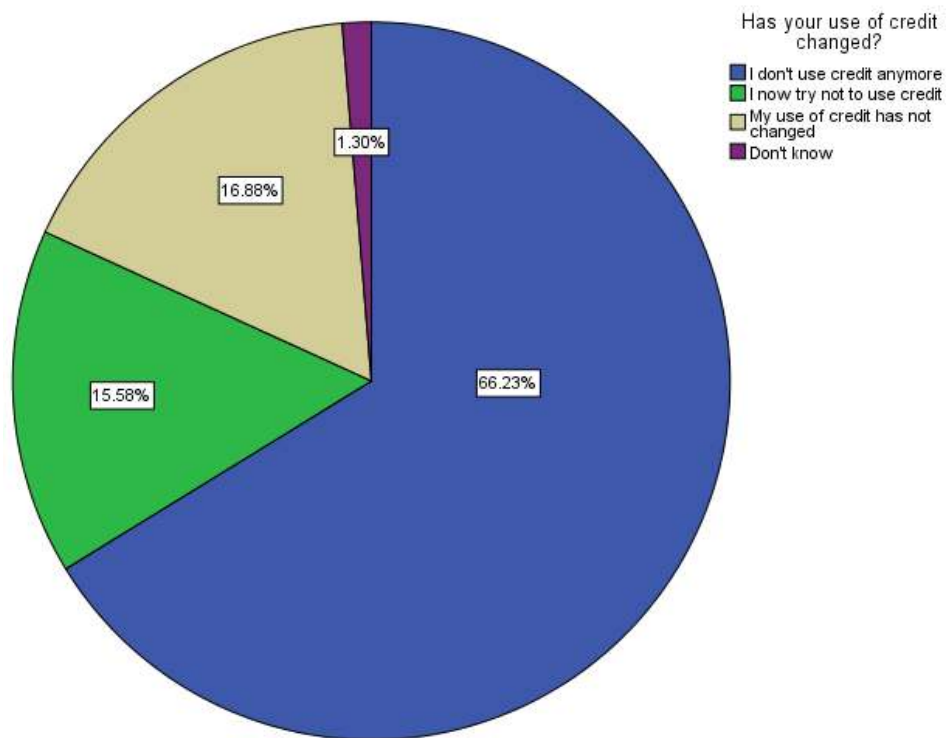
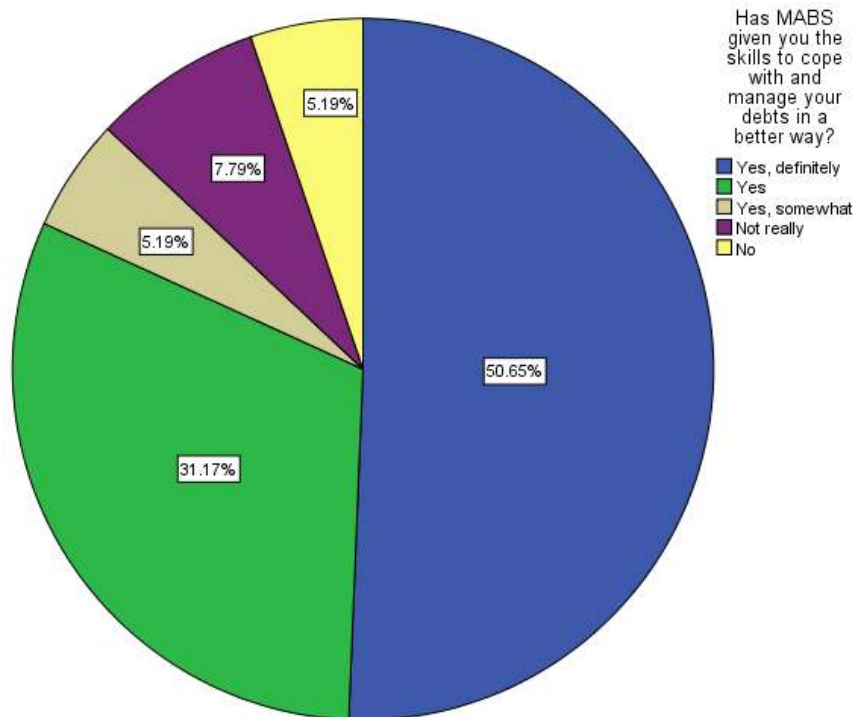


Figure 18 shows that over 80% of respondents no longer use credit or try not to use credit, demonstrating a greater awareness, perhaps, of the dangers of debt.

Figure 18: Change in the use of credit

Finally, clients were asked if MABS helped them to cope and to manage their debts in a better way and if they felt they had been given the skills to cope. Figure 19 shows that over 80% felt positive about their ability to cope and their skills in doing so. Five per cent felt the situation had certainly improved while 13% felt it had not.

Figure 19: Better coping skills



For those who feel the engagement with MABS has had a positive outcome for them, the biggest changes seem to be in terms of spending behaviour, use of credit and coping with debts. Tables 15, 16, and 17 examine this in more detail. Table 17 shows that there is a statistically significant relationship between spending behaviour and perceived overall outcome. In other words, those clients who feel MABS has helped them, now control their spending better.

Table 17: Spending behaviour of those who feel MABS has helped them⁹

Has spending behaviour changed?	Has engagement with MABS helped you to manage your financial affairs in a better way?		P value P < 0.05
	Yes	No/Don't Know	
I am now more careful with my spending	42 (67.7%)	3 (20%)	0.000 Chi-Square = 15.323
I am now trying to be more careful with my spending	9 (14.5%)	2 (13%)	
My spending behaviour has not changed	11 (17.8%)	10 (67%)	

Table 18 shows that there is a statistically significant relationship between a change in the use of credit and perceived overall outcome. In other words, those clients who feel that MABS has helped them, are less inclined to use credit now than they were before making contact with MABS.

Table 18: Use of credit by those who feel MABS has helped them¹⁰

Has your use of credit changed?	Has engagement with MABS helped you to manage your financial affairs in a better way?		P value P < 0.05
	Yes	No/Don't Know	
I don't use credit anymore	44 (71%)	7 (47%)	0.041 Chi-Square = 8.257
I now try not to use credit	10 (16%)	2 (13%)	
My use of credit has not changed	8 (13%)	5 (33%)	
Don't know	0 (0%)	1 (7%)	

Finally, table 19 shows that there is a statistically significant relationship between the ability to cope with debts and perceived overall outcome.

⁹ A Pearson's chi-square test of contingencies (with $\alpha = .05$) was used to evaluate if the perceived overall outcome for the client is related to their perception of their spending behaviour. The chi-square test was statistically significant, $\chi^2 (2, N = 77) = 15.323, p < .001$. The association between perceived overall outcome and change in spending behaviour can be considered **medium** at, $\phi = .446$.

¹⁰ A Pearson's chi-square test of contingencies (with $\alpha = .05$) was used to evaluate if the perceived overall outcome for the client is related to perceived changes in borrowing behaviour. The chi-square test was statistically significant, $\chi^2 (3, N = 77) = 8.257, p < .05$. The association between perceived overall outcome and use of credit can be considered **medium** at, $\phi = .327$.

Table 19: Debt coping skills of those who feel MABS has helped them¹¹

Has MABS given you the skills to cope with your debts?	Has the engagement with MABS helped you to manage your financial affairs in a better way?		P value P < 0.05
	Yes	No/Don't Know	
Yes	60 (97%)	3 (20%)	0.000 Chi-Square = 48.266
Yes, somewhat	1 (2%)	3 (20%)	
No	2 (1%)	9 (60%)	

3.6 Discussion with money advisors

Five money advisors participated in a short informal group discussion of their role. They were in broad agreement on the need to be sympathetic towards clients but to remain detached so as to serve clients well. It was agreed that many clients' situations will 'touch' a money advisor and the money advisor's role is to give constructive help. They also highlighted the need for clients to help themselves by fully engaging with the service through producing the required documentation and turning up to scheduled meetings. Some clients will need more than one or two meetings.

3.7 Conclusion

This section of the report has presented the detailed findings of the client survey. It has also briefly presented the views of the money advisors who work with these clients through the money advice process. The next and final section of the report will synthesise and discuss the key findings in more detail and make recommendations for the money advice process within Cork MABS.

¹¹ A Pearson's chi-square test of contingencies (with a - .05) was used to evaluate if the perceived overall outcome for the client is related to debt coping skills gained. The chi-square test was statistically significant, $\chi^2 (2, N = 77) = 48.266, p < .001$. The association between outcome and debt coping skills can be considered **large** at, $\phi = .792$

Section 4

Discussion and recommendations

4.1 Introduction

This section will discuss the findings of the research as they relate to the money advice process within Cork MABS and the impact on aspects of the financial capability of MABS clients. It will also make a number of recommendations based on the findings of the research.

4.2 Money advice process

Clients of Cork MABS tend to be motivated to seek money advice by external stimuli, such as a letter from a creditor, rather than taking a proactive decision to deal with their financial difficulties. Having sought the advice of MABS, an overwhelming majority of clients (90%) feel a sense of relief or self-confidence that they have taken the first step and can work out a solution to their financial difficulties. A sense of peace of mind among clients emerged with subsequent improvements in mental health. It is interesting to note that a number of studies have found a link between deteriorating mental health and increasing debt levels. (See for example, Brown et al (2004) and Skapinakis et al (2006).) MABS would appear to play a very important role in reducing the mental distress that arises from over-indebtedness. This role is often quite hidden and needs to be further highlighted by MABS and recognised more generally. In a sense, MABS might be playing a substantial support role to other policy areas, such as mental health.

Clients of Cork MABS are exceptionally satisfied with the service they receive. They highly commended the money advisors, viewing them as reassuring, sympathetic, non-judgmental, highly professional and constructive in their advice and support.

However, understandably, some clients were unhappy about the length of time they must wait for an appointment to meet a money advisor face-to-face. For many clients, the wait creates further anxiety, particularly for those in what they themselves term as 'a desperate situation'. Even a few days' wait seemed like 'a lifetime' for some clients. Waiting increased clients' feelings of shame and fear and, no doubt, pressure mounted during this time as letters from creditors continued to arrive. Furthermore, it appeared that there was a tendency that the longer a client waited for a first appointment, the less satisfied they were overall with the MABS service. This is in line with previous studies which suggest that there is a significant relationship between waiting time and consumer satisfaction with a service. (See, for example, Bielen & Demoulin (2007).)

More recently, there is evidence to suggest that the money advice process is changing in that clients who seek the help of MABS are more inclined to have complex cases and are in deep distress. This puts increased pressure on the MABS service in working towards solutions as cases are more difficult and more time-consuming now than in the past. Over time, this will likely impact negatively on the waiting time for appointments and the current very high level of client satisfaction with the service may decline.

At a practical level, there seemed to be two areas of concern for clients. The first was the confidentiality of the service. Despite the fact that the service is confidential, is promoted as confidential, and clients and money advisors sign a confidentiality agreement, some degree of concern appeared to remain for about 18% of clients. And there was statistically significant evidence to suggest that this is more a concern the older a client is. This is an issue, perhaps, for MABS to address. The second practical issue concerned the provision of information and advice on the wording of letters to creditors, including banks, utility companies and so on. Thirty nine per cent of clients stated that MABs did not offer to negotiate with their creditors. There was a general sense among clients that many did not feel equipped or sufficiently confident to write letters to or to negotiate with their creditors. Thirty five per cent said they were not offered advice on what social welfare benefits or allowances they might be entitled to. Ten per cent of clients felt MABS could do more to help them with these issues. And there was a statistically significant relationship between client satisfaction levels and both the provision of information and advice and help in negotiating with creditors. This, perhaps, is a second area to which MABS might give some consideration, notwithstanding the existing pressures on money advisors to support clients.

4.3 Building financial capability of clients

The MABS approach focuses on sustainable outcomes, which implies that the money advice process is designed to help build at least some aspects of the financial capability of its clients. Byrne et al (2010), following a detailed review of various definitions of financial capability, conclude that financial capability is as much about building people's knowledge and skills (their capacity to make wise financial decisions) as it is about access to financial services and broader structural change.

About 81% of clients reported that the perceived overall outcome of engaging with the MABS service was that they could now manage their financial affairs in a better way. And there was a clear relationship between those who perceive a positive overall outcome and their level of satisfaction with the MABS service. Another interesting point to note is that there was a clear link between being female and having a positive perceived outcome.

Prior to contact with MABS, few clients seemed to seek the advice or support of family and friends. About 75% of clients now report that they would turn to family and friends for financial advice and support if they needed it.

The greatest changes in clients' financial capability can be seen in their spending behaviour, use of credit and ability to cope with debt. Clients who feel that MABS has helped them to manage their financial affairs in a better way are statistically more likely to feel that they have improved spending behaviour, less likely to say they borrow and more likely to say they have better debt coping skills. Therefore, those clients who feel MABS has helped them, are likely to have improved financial capability. Therefore, Cork MABS would appear to have a positive impact on aspects of the financial capability of 80% of their clients. The ethos of Cork MABS from the start has been about self-help and it continues to promote self-help over dependency among its clients.

4.4 Operation of Cork MABS

There is no doubt Cork MABS is growing and operates within a context of finite resources. It is testament to the sterling work of all of its staff members that client satisfaction levels are so high. It is evident from our findings that the workload of the existing money advisors is increasing and will continue to increase. Client cases are increasingly complex. From the clients' perspective, waiting times for appointments are less than satisfactory. If Cork MABS is to maintain its current high satisfaction levels, and to maintain its current level of service, it will need more resources.

4.5 Recommendations

We now propose a set of recommendations based on the research findings and analysis:

1. To maintain the exceptionally high client satisfaction levels it currently has, Cork MABS needs more resources to cope with the ever-increasing demands being placed on its service. If further resources are not made available, it is to be expected that waiting times will increase, clients may not receive as full a service as they may otherwise have received, and satisfaction levels may decrease. Within this context:
 - a. Client waiting times need to reduce
 - b. Clients require additional information on benefits and allowances
 - c. Clients want more support in negotiating with their creditors

It should be remembered that Cork MABS is the busiest MABS service in the country.

2. Notwithstanding the fact that every client signs a Service Agreement Document and a Client Authorisation Form, the confidentiality of the service needs to be further highlighted to clients at each point of contact.
3. It would appear that, within the parameters of this research at least, approximately 20% of MABS clients do not exhibit signs of improved financial capability. While it is unlikely to be within the remit of MABS to tackle this issue, it is certainly an issue which would need to be raised at a policy level, with a view to identifying and supporting such individuals, 'post-MABS'.

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Appendix 1: Survey questionnaire

MABS Client Experience Survey: Summer 2013

1. After you first called MABS and they took your initial details (name and contact details), a MABS advisor should have called you for a more in-depth interview. Can you remember how long you had to wait for the MABS advisor to phone you?

Probe: were you ok with this wait...

2. (a) Before this call from MABS, were you worried about confidentiality, in other words, were you worried about sharing your personal information with MABS?

- ☐ Yes, this was a major worry for me
☐ Yes, a little bit worried
☐ No, was not worried
☐ Can't remember

- (b) After the call with MABS, did you feel less worried

Yes ☐ Yes somewhat ☐ No, was still worried ☐

3. Can you tell me what happened during this call?

4. Now if you think about your expectations of MABS at this early stage, when you got that first call – Before the call did you have a belief that MABS could really help you

- ☐ Was very sure MABS could help me before the call
- ☐ I was somewhat sure that MABS could help me before the call
- ☐ Was very unsure before the call
- ☐ Don't know

5. What were your feelings after the call?

- ☐ That MABS really understood my problems and seemed to care
- ☐ That MABS would not really be able to help me
- ☐ That the call was impersonal and that I was just another client or number
- ☐ That I was a nuisance
- ☐ That I did not have enough time to explain my situation – it felt rushed
- ☐ That MABS could really help me
- ☐ Relief that I had taken that first step
- ☐ Peace of mind
- ☐ That at last there might be a way out of my financial difficulties
- ☐ Other

6. Could this call from the MABS advisor have been improved for you in any way? If yes, how?

7. After you spoke to the money advisor on the phone, can you remember how long you had to wait for an appointment?

Probe: Were you ok with this wait....

8. Before your first face-to-face meeting you should have received an information pack and a reminder by text message.

- (a) Did you receive the information pack? ☐ Yes ☐ Not sure ☐ No
- (b) Was the information pack useful? ☐ Yes ☐ Not sure ☐ No
- (c) Did you receive a reminder text of meeting? ☐ Yes ☐ No

9. Had you any difficulties in getting to the meeting in terms of:

(a) Getting to the office:

Easy to get to ☐

OK, but could be better ☐

Difficult to get to ☐

(b) The time and day of the meeting:

Yes, very flexible ☐

Yes, flexible ☐

Ok, but could be better ☐

Not really flexible ☐

Not flexible at all ☐

Probe: How could it have been improved for you?

10. A. While you were waiting for the appointment, how did you feel?

- ☐ Felt like I might not go through with it
- ☐ Felt anxious before the appointment, but still wanted to meet advisor
- ☐ Was looking forward to meeting the advisor and getting the process started
- ☐ Don't know

B. Did you attend your first assigned face-to-face meeting as scheduled?☐ Yes☐ No**If no, why not?***Probe: Why they did not attend?***B. If you did attend, what encouraged you to attend?**☐ The urgent need to deal with my finances☐ Letter from a lender☐ Prompting from a family member☐ Decided it was time to do this myself☐ Other**11. Now... can you go back in your mind to that first face-to-face meeting with MABS...****(a) What words would you use to describe the MABS advisor that you met at that first meeting?**☐ Very Professional and organised☐ Understanding and kind☐ Supportive and friendly, made me feel at home☐ Cold/impersonal☐ Judgemental, made me feel that I was stupid to have got into financial difficulty☐ Other

Please explain

(b) The MABS advisor would have given you a spending diary. How helpful was the spending diary for your situation?

Very helpful ☐ Helpful ☐ Not helpful ☐ Don't know ☐

Probe

(c) Also the MABS advisor would have given you a tasks list. Did you find this helpful?

Yes, very helpful ☐ Helpful ☐ No, not helpful ☐ Don't know ☐

Probe

(d) Were you offered another appointment?

Yes ☐ No ☐ Can't remember ☐

(e) If you were offered another appointment, did you attend

☐ Yes ☐ No

If you did not attend, can you tell me why you did not attend?

Probe

12. What would you say was the overall outcome of this first meeting for you?

- ☐ Relief that progress was being made to solve my financial/money problems
- ☐ Confident that my financial/money problems could be solved
- ☐ Not confident that my financial/money problems could be solved
- ☐ Did not feel progress had been made
- ☐ Other

13. Did the MABS advisor give you information on benefits and allowances for which you could apply to help you maximise your income?

- ☐ Yes ☐ No ☐ Don't know

14. Has MABS offered to negotiate with lenders on your behalf?

- ☐ Yes ☐ No ☐ Don't know

15. Do you think that your interaction with MABS has made you more inclined to talk to friends and family when you have financial worries?

- ☐ Yes definitely
- ☐ Yes
- ☐ Yes sort of
- ☐ Not really
- ☐ Definitely not

16. Has the engagement with MABS helped you to manage your financial affairs in a better way?

- ☐ Yes ☐ No ☐ Don't know

If yes (or don't know), how?

A. Do you now keep a spending diary?

- ☐ Yes, part of my life now
- ☐ Yes, now and again
- ☐ Yes, did for a while but not now
- ☐ No

B. Spending behaviour

- ☐ I am now more careful with my spending
- ☐ I am now trying to be more careful with my spending
- ☐ My spending behaviour has not changed
- ☐ Don't know

C. Use of credit

- ☐ I don't use credit anymore
- ☐ I now try not to use credit
- ☐ My use of credit has not changed
- ☐ Don't know

D. Have MABS helped you to cope and manage your debts in a better way – have they given you the skills to do so?

Yes, definitely ☐ Yes ☐ Yes, somewhat ☐ Not really ☐ No ☐

17. (a) If you were to say one or two things that MABS do well, what would those things be?

[illegible]

(b) If you were to say one or two things that MABS could do better, what would those things be?

18. Overall, how satisfied were you with the MABS service?

- ☐ Very satisfied
- ☐ Satisfied
- ☐ Not really satisfied
- ☐ Not satisfied
- ☐ Don't know

Appendix 2: Information letter to MABS clients

Date

Name

Address

Dear Name

To ensure that we continue to provide a service that meets the needs of the public we are writing to a number of clients who contacted our service in the last 12 months seeking feedback on your experience. The findings of the survey will assist us to make any improvements/changes that are necessary.

We would appreciate your participation in a short telephone survey which will be carried out by an independent researcher Name _____ of University College Cork on our behalf and enclose a "Letter of Authority" giving your written consent to be included in the telephone survey. Your responses will remain anonymous to us. We have put formal protection measures in place with the research body to ensure all information gathered will be treated in confidence and will not be used for external purposes.

I look forward to receipt of the signed form in the SAE provided, and am available at 0761 07 2099 to answer any queries or questions you may have on the matter.

Yours sincerely,

Margaret O'Neill
Co-ordinator
CORK MABS

Appendix 3: Consent form

Date

CONSENT FORM

I _____ give my consent to be a participant in the telephone survey carried out by Name _____ of University College Cork on behalf of CORK MABS. I understand the purpose of the survey is to gather information on my experience of engaging with the service.

I consent to the processing of my information for the reasons outlined above and my feedback will remain anonymous to CORK MABS.

I acknowledge that the terms and conditions of this authorisation have been explained to me by a staff member of CORK MABS.

Signed: _____

Name



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