



PUBLIC DEBT ADVICE HELPLINE

All opinions expressed today are solely my own opinions and do not reflect the opinions of the Citizens Information Board or the Money Advice and Budgeting Service.

Organisation of debt advice

- MABS Helpline
- Combination of services to deliver debt advice
- Promoted - Three Channel approach
- Funders perspective
- 100% funded by CIB
- Managing resources effectively
- Effective and Efficient



Citizens Information Board





Money Advice and Budgeting Service

- MABS
- Best solution
- FREE | INDEPENDENT | NON-JUDGEMENTAL
- Zero cost (+,-)
- 1992 - Almost 30 -2022
- 60 offices nationwide

First point of contact

- MABS Helpline
- Clients access points
 - Telephone
 - Email
 - Request a Call back service - Website
 - Messaging (WhatsApp, Facebook, SMS\text)
- Helpline Advisors available
- 0818 07 2000 – Phone charges \ Call back

MABS

Helpline: 0818 07 2000

Mon - Fri 9am - 8pm

When a client makes that call

Client assessment

- Previous client?
- Build a picture
- Establish the level of competence or ability
- Emergency clients (Sheriff or utility disconnected)

Make a judgement and Develop a plan

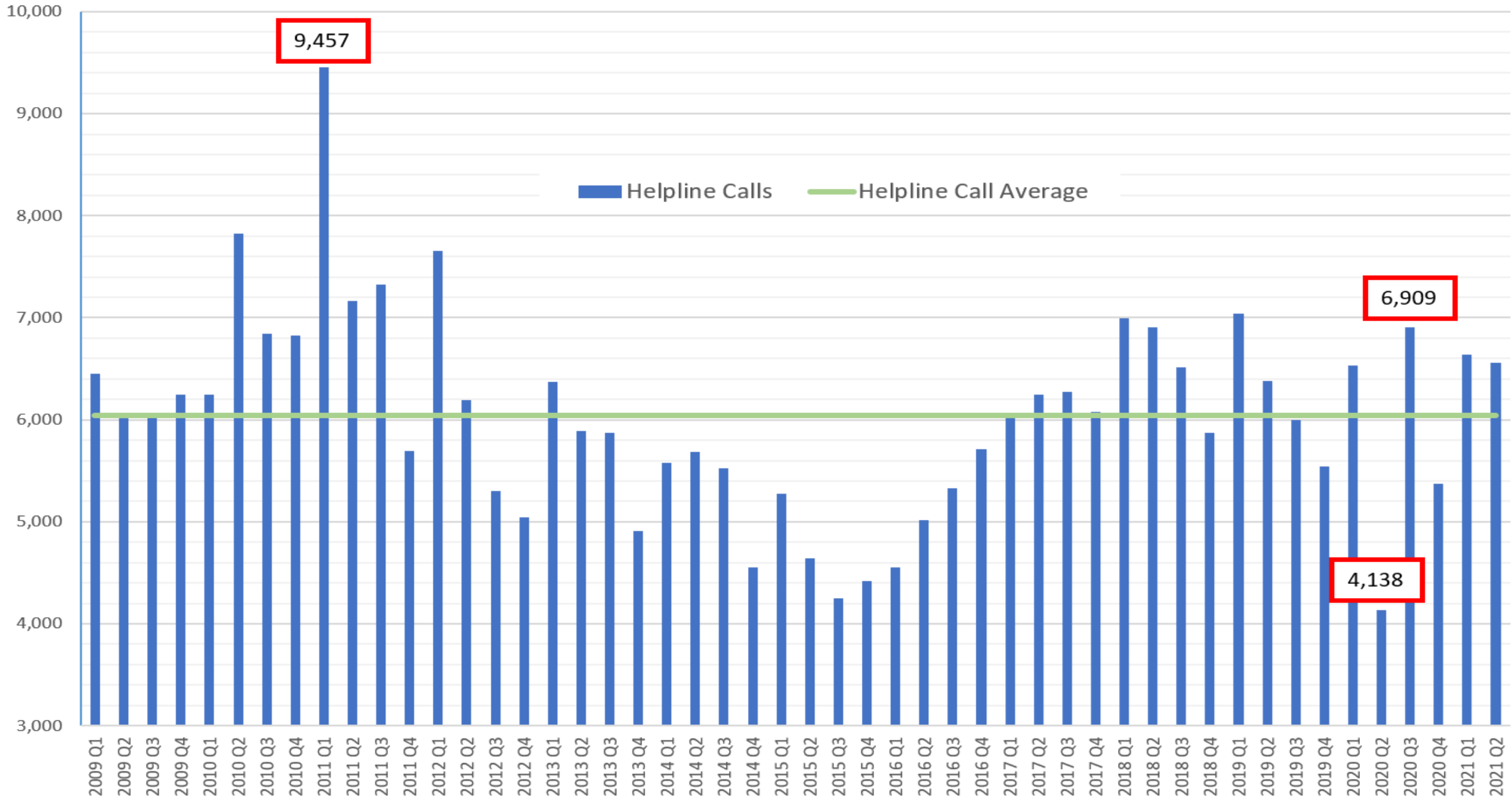
- Client empowerment model
- Information or Advice
- (If necessary) Referred to a MABS Office for advocacy services
- Personal Insolvency Practitioner

How can we improve?

- 2007
- 6000 (9,457 High – 4,138 Low – Q2 2020)
- 24,000
- 300,000 (314,591) – Significant
- €1.2 billion (€1.186) /€88,000 (new client)

(More Statistics, such as demographics, at the end)

Helpline Calls 2009 - 2021 Q2



Promote the Helpline

- Three-channel approach
 - Online (Website, Social Media)
 - Helpline
 - Face-to-face (local MABS offices)
- Our primary Call to Action – **‘Call the MABS Helpline’**
- Digital ‘Always on’ message of support and hope on Social Media
- Themed campaigns at strategic times (September, January)
- Collaborate with Banks, Court Services, and Charities



Advertising MABS

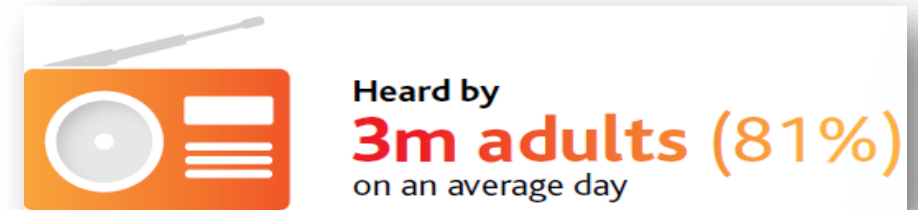
Digital Activity - **Always on Message**

- MABS Website \ Abhaile Blog
- YouTube content
- Pay Per Click - Google AdWords
- Social Media (Facebook, Instagram, LinkedIn, Twitter)



National Campaigns

- Local \ National Radio – Mix
- Out-of-Home (Bus shelters, Trains, Shops, Doctors)
- TV or Cinema



Modern Work: Unlock the Tech

- Growing & Success = different problems
- Connected & Productive - Anywhere
- Client expectations changing – modern services
- Quality, Consistency and Reporting on outcomes ++
- + Technology is relatively inexpensive right now
- Understand the Tools and Resources – Fit for purpose?
- Don't wait. Act now. Time

Better Together

- Upgrade all MABS IT Systems
- Start with the Helpline - Modern - 10 years
- Time (12 month cycles) – Massive benefits
- Helpline & Case Management Systems = Powerful Combination
 - Record all interactions (emails, phones, missed calls, SMS)
 - Personalisation – Hello Adrian - it saves time
 - Automatically send SMS appointment reminders
 - Automatically send out documents

Better Together

- Helpline & Case Management Systems = Powerful Combination
 - Electronic signatures (no more waiting for consent forms)
 - Everything online (Bills, Letters, Paperless?)
 - Information follows clients
 - Research bonus – everything can be accessed\reported on
 - Easy to add extra features - Webchat\Instant messaging\Chat bots
 - Connect to the Helpline or CMS from anywhere
- Powerful combination – just the start

Benefits of a Helpline

- Single number to share and advertise
- Social Media - 'Always on' message of support and hope
- Easy to integrate with your website 'Click here to Call'
- Easy to innovate and new services over time (IVR)
- Relatively easy to scale
- Cost effective – Nationwide Service vs. main street
- **SHOW** how you are making a difference – metrics
- Modern day essential – Start here – expand



END



MABS - New and active clients 2020

- MABS supported 13,480 new clients in 2020
- 1,040 people who did not require long term support, sought information about budgeting and money management from MABS
- As of 31 December 2020, the total open cases was 11,515

MABS Profile of New Clients

- Most new clients (63%) were in the 41 to 65 age group. A further 26% aged were between 26 and 40
- Just over half (55%) were women

MABS Clients – Income source

52% of new clients received a social welfare payment. Of these:

- 34% received disability payments, carer's payments or an Invalidity Pension
- 9% received the COVID-19 Pandemic Unemployment Payment (PUP)
- 26% received Jobseeker's Allowance or Jobseeker's Benefit
- 33% of new clients were in employment
- 5% were self-employed
- 37.5% of households had one income source

MABS Clients – Accommodation

- 48% of clients lived in mortgaged accommodation
- 6% of clients lived in homes they owned outright
- 15% lived in private rented accommodation
- 13% lived in rented local authority accommodation
- 3% of clients lived with their parents
- 15% lived in various other accommodation types such as with family or friends, or sheltered housing

MABS Clients – Total Debt Owed

- New clients in 2020 owed their creditors a total of €1.186 billion
- The average level of recorded debt for each new client was €88,000
- Over 90% of the debt was owed to a bank or other financial institution, a sub-prime lender or a debt collection agency