

Hung UP

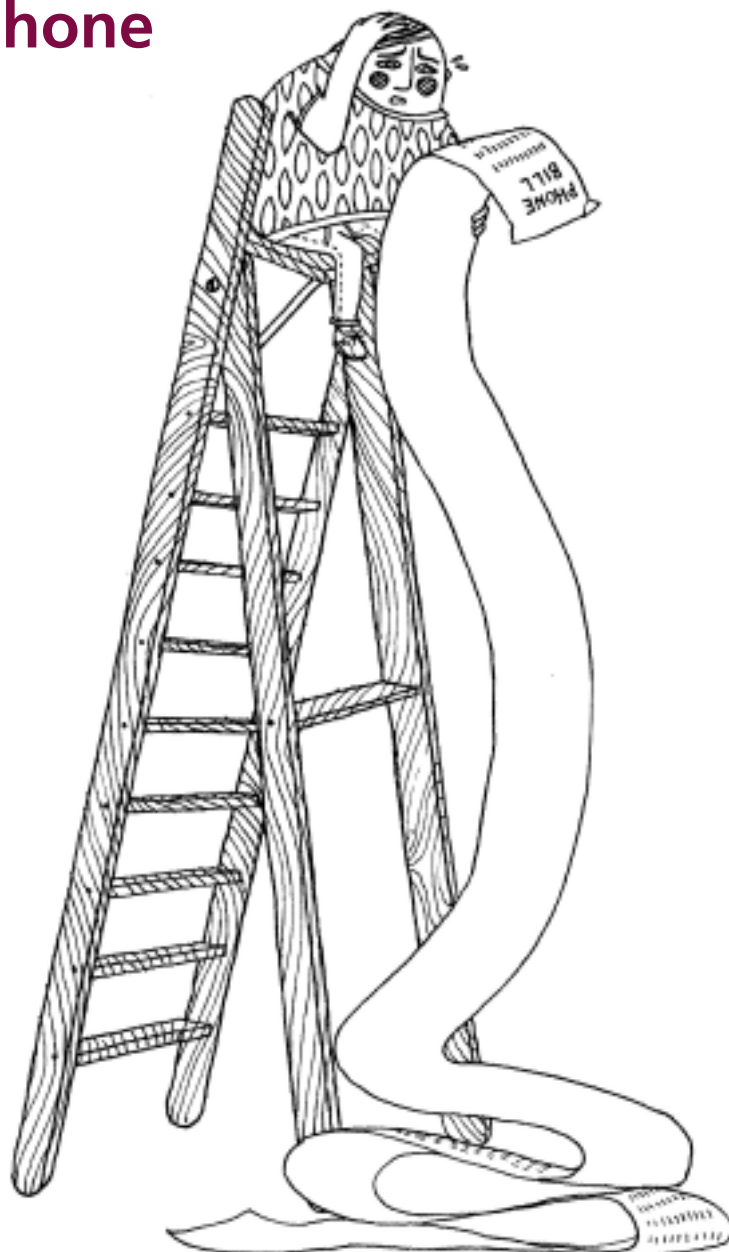
The cost of calling government from a mobile phone

A campaign by Citizens
Advice Bureaux in the
north of England

Report by Leeds
Citizens Advice Bureau

This report is supported by
Citizens Advice

June 2009



Contents

Introduction	1
Why does government use these expensive numbers?	2
Recommendations	3
Problems caused by the high cost of calls from mobile phones to government departments:	5
■ Missed chances	
■ Failed notifications	
■ Unnecessary visits	
■ Debt	
■ Discrimination	
Aggravating features of the current system:	11
■ Front-line staff lack knowledge of official policy	
■ Clients are regularly put on hold or cut off	
■ Many clients have no alternative to mobile phones	
Appendix 1 – Acknowledgements	15
Appendix 2 – Glossary of terms	15
Appendix 3 – Methodology	16

Hung UP – The cost of calling government from a mobile phone

Last August, Sarah's Child Benefit was stopped in error. Consequently, her linked Income Support, Housing Benefit and Council Tax Benefit also stopped.

She tried for days to reach the Child Benefit helpline on her mobile phone. She has no landline.

Every time Sarah rang, she would be charged for the call, which despite it being an 0845 number was charged at a very high rate as she only has a mobile. Every time, after about two minutes she was put through to a recording, which told her, "all the lines are engaged, try again later."

Sarah and her son didn't have enough money to buy essentials, and she was afraid she would be evicted as rent arrears built up.

This is a true story, reported by Manchester Citizens Advice Bureau (CAB).¹ For four months in 2008, Citizens Advice Bureaux from across the North of England collected hundreds of real life stories like these, about the problems of contacting government on a mobile phone.

Many CAB clients have no access to a landline phone, so rely on their mobile phones. When these clients call a government office on a mobile phone, if the number begins '08...' it costs them up to 40p per minute, even if it would be free from a landline.²

¹ We have changed all client names in this report.

² *Telephony in DWP and its agencies: Call costs and equality of customer access*, SSAC, 2007

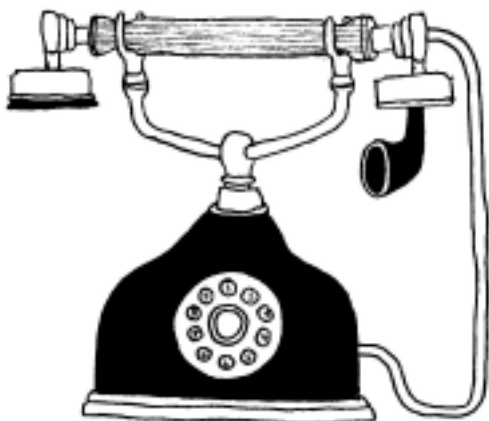
Why does government use these expensive numbers?

When walk-in government offices began to be replaced by call centres in the 1990s, very few people had mobile phones, especially those on lower incomes.³ Government phone services were therefore designed around landline users. Most government phone lines were set up with 0800 or 0845 prefixes, which made them free or cheap to call from a landline.⁴ This was a good model ten years ago.

But now, there are more mobile phones than people in the UK.⁵ And the poorest people are the most likely to rely exclusively on their mobile phone, especially in the North of England.⁶

A survey of several hundred Leeds CAB clients last year showed that 90 per cent of our clients have a mobile phone, but only half of our clients have a landline phone.⁷

British Telecom (BT) have recently announced that 0870 and 0845 numbers will be effectively free to call from their landlines.⁸ This is a very welcome development for landline users. But it makes the experiences of our clients seem even more unfair. Landline users can make long calls to 0870 numbers



08 numbers are an outdated solution. Government has not kept up with social change.

for nothing; a half hour on hold to a Jobcentre Plus on an 0800 free phone number could currently cost a mobile phone user £12.

Government services, which are often only accessible by phone, have not kept up with rapid social change.

Citizens Advice Bureaux see the problems this is causing, and this report collects our evidence into a number of themes:

- **Missed chances:** Benefits go unclaimed, because people can't afford to call.
- **Failed notifications:** People can't tell the government about changes of circumstance or problems, because they can't get through.
- **Unnecessary visits:** People have to queue at busy CAB, just to use our phones.
- **Debt:** Large call costs, run up by the poorest people, at the most difficult moments of their lives.
- **Discrimination:** People with physical disabilities, home caring responsibilities and mental health problems are often the most severely affected.

Additionally, we have collected evidence on three aggravating features of the current system:

- Front-line staff lack knowledge of official policy
- Clients are regularly put on hold or cut off
- Many clients have no alternative to mobile phones

We can see two simple partial solutions. Although our recommendations may mean some additional costs for government, we believe these would be justified by the much greater savings that would result for many impoverished people.

3 In 1996/7, just one in twenty people in the poorest 40% of the population had a mobile phone – *Ownership of mobile phones: by income quintile group, 1996-97 and 2000-01: Social Trends 32*, www.statistics.gov.uk

4 There is a reasonable explanation for why '08' numbers are so expensive to call from mobile phones. It is in part to prevent private companies from unfairly undercutting mobile phone providers by providing call forwarding services. For a fuller explanation see www.hungupcampaign.blogspot.com

5 *The Consumer Experience 2008 research report*, Ofcom, 2008

6 *Nations and Regions Communications Market Report*, Ofcom, 2008

7 See www.hungupcampaign.blogspot.com for survey details.

8 *BT £24m giveaway helps 14m customers say no to 0870*, BT Press release DC09-002, 8 Jan 2009

Recommendations

Our two key recommendations

■ Swap 0845/0870 for 0300

In 2007 OFCOM, the telecoms regulator, introduced '03' telephone numbers.⁹ Within this new number range, 0300 numbers are reserved for use by public bodies and charities. Calls to all 03 numbers cost no more from a mobile phone than a national rate call to an ordinary 01 or 02 geographic number. They are included in 'free minutes' monthly contract packages. Consequently, 0300 calls are effectively free to many contract mobile phone users.¹⁰

Switching government phone lines from 0845/0870 to 0300 numbers would not need any legislation. It would save money for many mobile phone users, and it should not adversely affect landline users.

In February 2008, The Central Office of Information recommended that all government services consider adopting 03 numbers.¹¹ A few small parts of central government have begun using 0300 numbers: the Identity and Passport Service; the Vehicle and Operator Services Agency; the Department of Health's Health Publications Orderline. But these are relatively small services.

Department for Work and Pensions (DWP), HM Revenue & Customs (HMRC) and NHS Direct, by contrast are called by millions of people per year. They should follow suit, as quickly as possible.

Local government is further ahead. Some councils, police forces and other local services are already using 03 numbers. As South Bedfordshire District Council said, deciding to adopt '03' prefixes, "With the recent

introduction of the "03xx" range of numbers, the dilemma of 0845 numbers has been removed."¹²

The DWP, the Home Office, HMRC and NHS Direct should commit to replacing their 0845/0870 numbers with 0300 numbers, by the end of 2009.¹³

■ Make key government services free to call from mobile phones

0300 numbers are not a panacea. Calls to them could still cost up to 20p/minute from some Pay As You Go (PAYG) mobile phones. We do not recommend that 0800 (freephone) numbers be changed to 0300. However, emergency helplines, like the Crisis Loans number, must become genuinely free to call, from any phone.

We are calling on the government to make all of its 0800 helplines free for people with mobile phones in the same way that they are currently free for people with landlines. There are two ways in which this could be done.

The government could make calls free through negotiation with the mobile phone operators. Mobile phone operators have, in the past, agreed to make certain vital 0800 numbers free to call from mobile phones. ChildLine is a notable example.



Alternatively, government departments using 0800 numbers could sign up with the Telephone Helpline Association (THA), a charity running a scheme in partnership with the mobile phone networks, under which most mobile phone operators have agreed to make vital calls to 0800 helplines that participate in the scheme free to call from mobile phones.¹⁴ The THA scheme was mentioned as a possible

⁹ *Ofcom introduces UK-wide 03 numbers*, Ofcom, February 2007

¹⁰ About 40 per cent of the market in mobile phones is for contract mobiles, and this share is increasing. *The Consumer Experience 2008 research report*, Ofcom, 2008. A survey of Leeds CAB clients found about 39 per cent of clients who were mobile users had a contract mobile – so as far as we can see, our clients are in line with the national average. See www.hungupcampaign.blogspot.com for survey details.

¹¹ *Better Practice Guidelines for Government Contact Centres 3rd Edition*, Central Office of Information, 2008

¹² *Report to Bedfordshire District Council Executive*, 22 April 2008

¹³ We would also like government to consider making grants so charities like Citizens Advice Bureaux can afford to make the transition to '03' numbers.

¹⁴ Mobile phone operators signed up to the THA are 3, Orange, T Mobile, O2, Vodafone and Virgin. The scheme requires a very low annual payment, and also requires that 0800 numbers be changed to begin with an '080880' prefix.

solution to expensive call costs to DWP lines by the Social Security Advisory Committee.¹⁵ The scheme already covers some minor government lines – but as with the 0300 numbers, it is not being used enough.

Unfortunately, the THA scheme has received little publicity. Some of the most senior decision-makers in government appear unaware of its existence. The chief civil servant at the DWP told a Parliamentary Committee in October 2008 that the cost of calling government on mobile phones “is an important issue right across the Department. This is terribly frustrating for us because we want in many circumstances to offer a freephone service... but we cannot do that because mobile operators do not in effect provide that service”.¹⁶

Our evidence suggests that the most vital priority, especially at this time of economic hardship, is to make the Crisis Loans service free to call from mobile phones. The DWP should apply immediately to have the “freephone” Crisis Loans phone number put on the THA list, or negotiate directly with mobile phone operators to make this number free to call from a mobile phone.

They should also enter into discussions with the THA with a view to listing the main 0800 benefit enquiry number.

Our further recommendations

■ Make 0300 cheaper from Pay As You Go (PAYG) mobile phones

Our very poorest clients tend to be PAYG phone users, and they will not benefit much from a move to 0300 numbers. If public services are to be accessible to these people, the cost of calling needs to be reduced. Since



0300 numbers are restricted to charities and the public sector, the mobile phone operators can and should restrict the call cost to 0300 numbers to a couple of pence per minute.

■ Use fewer recorded messages

Many of our clients told us that Government helplines should not connect calls if they are not going to be answered. Currently, clients may be connected, and therefore charged, just to hear a recorded message which tells them their call cannot be answered. They would prefer to hear an engaged tone as this would mean that they would not be charged repeatedly each time they called and were not connected.

However, some recorded messages are useful. One way to allow people the benefit of hearing a useful recorded message, without forcing them to be charged each time they try to call, is to always include an alternative ‘message-free’ number at the end of the message, so that once callers have heard the message for the first time they can call the alternative number and either get a call taken or hear an engaged tone.

■ Enforce the policy of offering callbacks

DWP and HMRC should commission mystery-shopping exercises specifically to test how well the ‘offering callbacks’ policy is put into practice, publish the results, and invest in staff training where it is not working well. They should also look into ‘queue-buster’ automated callback systems, which automatically call back a customer once they reach the head of a queue.

■ Enforce the policy of offering face-to-face interviews for vulnerable clients

For some clients, any form of telephone contact is unsuitable because of a disability. DWP and HMRC should commission mystery-shopping exercises to test how well the policy of offering face-to-face interviews is put into practice, publish the results, and invest in staff training where it is not working well.

¹⁵ *Telephony in DWP and its agencies: Call costs and equality of customer access*, SSAC, 2007

¹⁶ Sir Leigh Lewis, Permanent Secretary, DWP, giving evidence to the Public Accounts Committee, Q48: 29 October 2008

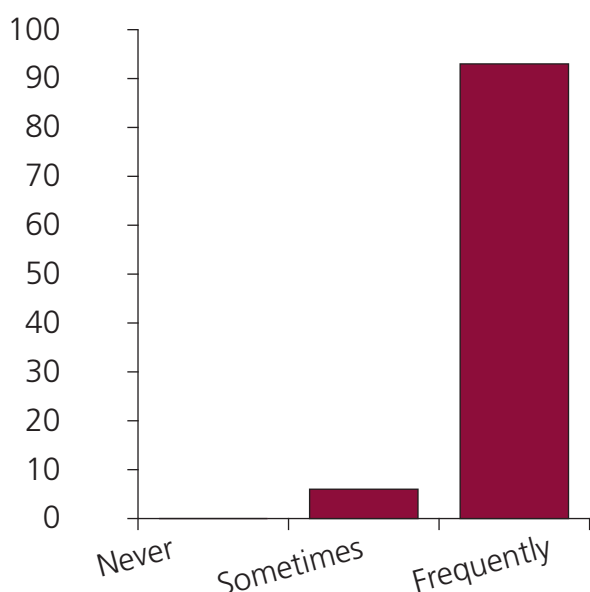
Problems caused by the high cost of calls from mobile phones to government departments

Missed chances: benefits go unclaimed because people can't afford to call

Many CAB clients are finding they are unable to claim benefits to which they are entitled, because they can't afford the high cost of calling government claim lines.

A South Yorkshire bureau surveyed 82 clients. 56 had been unable at some point to call government because they had no money on their mobile phone.

Figure 1: How frequently bureaux make calls to government on clients' behalf due to cost



More than nine in ten bureaux (93 per cent) said they frequently make simple client phone calls to government from their bureau, due in whole or in part to the cost to clients of calling government departments from a mobile phone.¹⁷

"John tried to claim a Crisis Loan in October 2008. He called five times. Of those, three disconnected him with the recorded voice saying that he should try

later. Twice he waited but could not afford to wait more than a few minutes on his mobile. John is in danger of having his gas supply disconnected."

A bureau in North Yorkshire

"Mike is a joiner by trade but has cancer and is unable to work. He used all his mobile phone credit trying to make a claim for Incapacity Benefit and didn't even get to speak to anyone. He says he waited for over 10 minutes before the credit ran out."

A bureau in Greater Manchester

"Tomasz came to this country one and half years ago; his wife and children remained in Poland. He applied for tax credits, to which he was entitled, but despite making numerous phone calls he never managed to receive a payment. There was always a reason why he couldn't be paid but he never got clear instructions from the helpline as to what he needed to do. Several times he was told it was about to be paid, but it always fell through at the last minute. He was very distressed by his experience and the stress of spending a year and a half trying repeatedly to sort this out in a foreign language, getting different answers and explanations each time he rang, repeatedly being let down, spending a small fortune on mobile phone charges without ever getting anywhere."

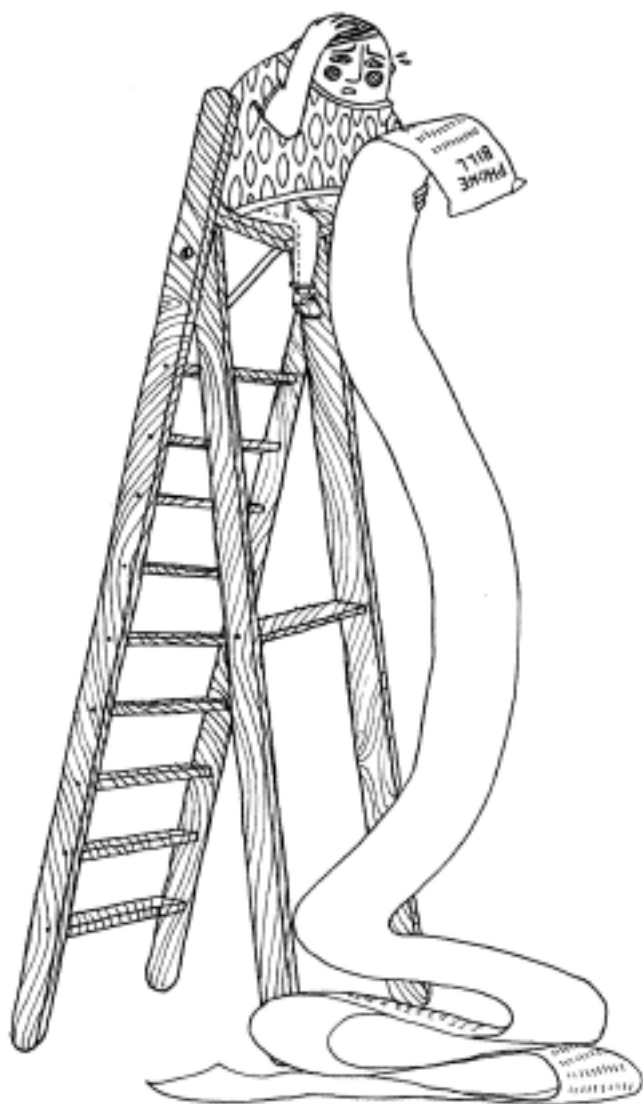
A bureau in North Yorkshire

"Jane suffers from mental health problems. Her father passed away and they needed to contact DWP about funeral grants... The caseworker supporting Jane made five attempts to get through to the funeral grant section of the Social Fund and on the first four attempts, was told by the automated service after two or three minutes that there were either no advisers available or that the call was being put through to an adviser and then was cut off shortly afterwards."

A bureau in South Yorkshire

"Patience is off work on sick leave. She has had 24 weeks sick pay, and she has four weeks left. She has been to the CAB previously and was advised about advance claims of Employment Support Allowance. Upon receiving this advice she called DWP using her mobile phone. She got through to a female staff member and started to make a claim. After ten minutes she was cut off, and she had to call the application line again. She spoke to a male member of staff next who eventually (wrongly) advised her there was no point making a claim until after her Statutory Sick Pay has run out. She accepted this at the time. Patience later found out that the phone calls she made to the DWP had cost her £16.50."

A bureau in Lancashire



"Jim wants to claim Jobseekers Allowance. He called Jobcentre Plus and asked if they could ring him back on his mobile later that day. He was told they could not do this as it might be the following day or the day after when they followed up. Jim is concerned he will miss the call as he will not know when to expect it. He feels distressed because he feels he can not put in an application for benefit."

A bureau in Greater Manchester

"Leanne is a single parent with an 8 year old daughter. Her income comprises of Income Support, Child Tax Credit, Housing Benefit and Council Tax Benefit. She has multiple debts including rent arrears which could lead to losing her home. She wanted to apply to the Social Fund for a budgeting loan to help her manage her finances but found the high cost of using her mobile phone prohibitive."

A bureau in Greater Manchester

"Mark used to be in the army, but since leaving hasn't had any work. There was a problem with his Jobseekers Allowance over Christmas and he had no money, so he couldn't afford to buy food or credit for the electricity meter. He tried calling Crisis Loans but kept getting the recorded messages, and it cost him the last five pounds on his phone. So he didn't manage to get a loan. He told us he ended up with no electricity on Christmas Day."

A bureau in West Yorkshire

Failed notifications: People can't tell the government about changes of circumstance or problems, because they can't get through.

Many clients could be in danger of benefit overpayments, or being paid less than they are entitled to, because the cost and difficulty of

calling government helplines prevents them from informing government about a change in their personal circumstances.

“I would not want to resolve a problem using a mobile phone as the main form of contact.”

A bureau client

“Teresa is married with one child. Her Child Benefit had stopped and she had no payments for two months. When she tried to sort out this problem by calling the helpline, the only reply she got was to call back. The client had no access to assistance when trying to find out why her benefit had stopped. Teresa has lost this portion of her income and has to expend money on repeated fruitless mobile phone calls which she can ill afford.”

A bureau in North Yorkshire

“The battery dies or the credit runs out so it’s hard to get through to someone when they put you in a queue.”

A bureau client

“Neil came to us for advice on a change of circumstances for housing and council tax benefit. He was informed that he needed to tell the benefit officer... The officer he spoke to said he could see his claim but he couldn’t enter the changes as he wasn’t the officer dealing with our client. This meant that Neil, who does not have a landline, would have to use his PAYG mobile to call again the next day. This would be expensive for him as he is on Income Support.”

A bureau in County Durham

“Marta had no income and was unable to find out if, when and how much she would receive from a working tax credit payment she was told she was entitled to, but which had prevented payment of Income Support for the first month of her claim. Clients in hardship who only

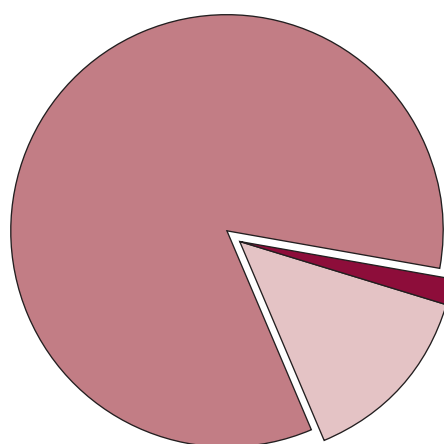
have mobile phones have difficulty affording calls to benefit helplines with only 0845 numbers. They therefore have difficulty sorting out benefits problems when they occur.”

A bureau in Cheshire

“Kayleigh is in receipt of working tax credit, and on the award letter it suggests that her husband is claiming incapacity benefit, which he is not. He is off work sick but is not claiming any benefit. She went to the Jobcentre about this and was not allowed to use their benefit phone line to call Tax Credits to notify them of this. Kayleigh was told to use her own mobile phone for a call which could take 50 minutes. She is concerned about the Tax Credits Office having the wrong information, and possible overpayments; she can’t afford a 50 minute call on her mobile.”

A bureau in Humberside

Figure 2: How frequently clients are put on hold or disconnected while calling government



■ Never ■ Sometimes ■ Frequently

More than eight in ten bureaux (84 per cent) said clients or advisers frequently report being put on hold or being disconnected when calling government.

Unnecessary bureaux visits: People have to queue at busy bureaux, just to use our phones

Many clients feel that the only way they can afford to contact government helplines is to use the phones available at Citizens Advice Bureaux. This is not only time consuming and inconvenient for clients, who will often have to queue for a long time just to use a phone, but uses CAB time and resources which could have been used to deal with other client issues.

“Sayeed had appealed the decision not to grant him an emergency loan. The agency promised to reply in 24 hours. They did not call him back. Although the phone number is a freephone one, Sayeed only has a mobile phone and couldn’t afford to ring so the bureau had to chase it up for him.”

A bureau in Greater Manchester

“Beth has applied for Income Support but is having problems getting it sorted out. She states she has filled in two forms but it is still not sorted. Beth only has the use of a mobile and cannot afford the credit needed to keep chasing up her application. There is no Job Centre in Radcliffe to call in to because it was shut down a few months ago. Therefore she has to come to the CAB.”

A bureau in Greater Manchester

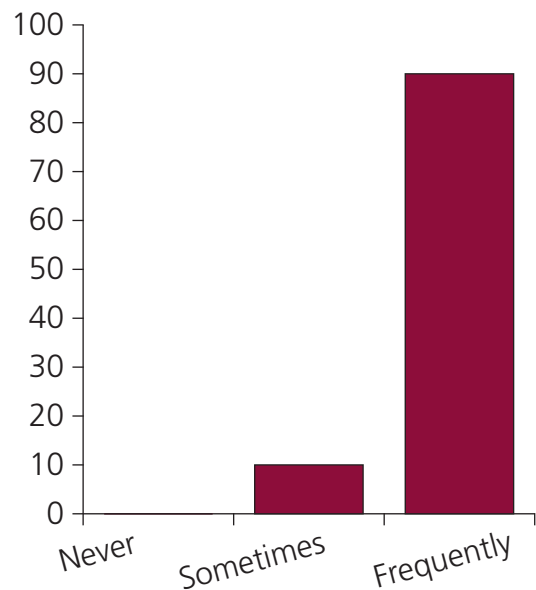
“Mohammed applied for UK citizenship over a year ago, and sent off a lot of documentation to the Home Office. His application hasn’t been decided yet. He has a very ill relative abroad and needs some of the documentation back so he can visit before they die. He has tried telephoning the Home Office, but without success, and can’t afford to keep calling as he has only a mobile phone. So he’s come to the bureau.”

A bureau in West Yorkshire

“The problem is that without a landline, the client has to use either a mobile phone, which is very costly or a public telephone box. The latter is unsatisfactory as the client has to hang on the line for ages, waiting to be put through or called back. This does not go down well with other phone users. In addition, it is humiliating to have to disclose personal information in a public place. Some phone boxes are without a roof and none are sound-proofed.”

A bureau in West Yorkshire

Figure 3: How frequently clients have difficulty getting through to government helplines



All bureaux surveyed said clients reported difficulty getting through to government departments on the phone. Nine in 10 bureaux (90 per cent) said this happens on a frequent basis.

Debt: Large call costs, run up by the poorest people, at the most difficult moments of their lives.

Many clients find they incur huge phone bills because they have called government helplines. Clients calling government helplines are often those who have low incomes and who are struggling. This means they are likely to find it difficult to pay back the debts caused by high call charges.

“All benefits lines are 08 numbers and with a mobile, people who are struggling with bills etc. have to pay more out to get their benefits, which is not fair.”

A bureau client

“Fred has made numerous phone calls being given conflicting information on what benefit he should be receiving. He attended for interview at Jobcentre Plus last week and it was confirmed that he should be getting Incapacity Benefit at £84.50 per week. Fred was told that he would be contacted by phone within three hours on three separate occasions – this has not happened. He states that he has spent £40 in phone calls attempting to sort out the issue.”

A bureau in West Yorkshire

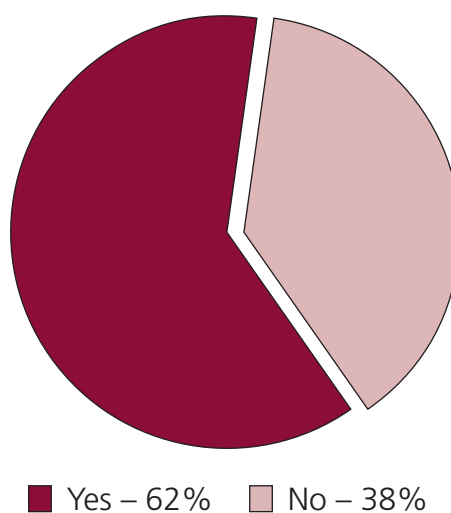


“All benefits are 08 numbers and with a mobile people who are struggling with bills etc have to pay more out to get their benefits, which is not fair.”

“0845 calls on mobiles are vastly expensive. Sometimes long calls in the past have cost up to £10 for a call.”

A bureau client

Figure 4: Percentage of clients who have spent a lot of money on hold to government helplines



Source: Pitsmoor CAB survey

Six out of every ten clients surveyed had spent a lot of money on hold.

Discrimination: People with physical disabilities, home caring responsibilities and mental health problems are often the most severely affected.

Where possible, many of our clients find alternatives to using their mobile phones for long calls to government. Frank, a client from Crossgates told us, “I use public phones, as it is very expensive to call from my mobile.”¹⁸

Unfortunately, many people simply can't use public phones. Some can't get to or use a phone box because of a disability. Others, especially women, can't go to a phone box because they are looking after the sick, or young children, and have to be at home. One Leeds mum wrote, “I have a child with special needs, so I have to stay in the house.”

18 Awareness of call costs may not be so high amongst some groups. Ripon CAB's survey of 96 secondary school age mobile users showed 35% thought 0845 and 0800 numbers were free to call from mobile phones. And the Social Security Advisory Committee even found that some Jobcentre Plus staff thought these numbers were free – *Telephony in DWP and its agencies: Call costs and equality of customer access, SSAC, 2007*

“Joan, who has a physical disability, tried to apply for a Crisis Loan in August 2008. She telephoned from a call box at opening time. She got no reply other than many repeats of the ‘queuing’ message. She had to put the phone down eventually as she felt she was collapsing.”

A bureau in Greater Manchester

“Paulo is homeless and an alcoholic and suffers from epilepsy. He has nothing to live on and needs a Crisis Loan. He could not ring himself so the bureau rang fruitlessly for some time with no answer. I then rang Jobcentre Plus to see if he could be seen face to face as he has mental health problems and was told he should use a public call box.”

A bureau in County Durham

“I haven’t got a landline phone and if the weather is bad I can’t take the children out to stand in the street.”

A bureau client



Aggravating features of the current system

Front-line staff lack knowledge of official policy

Government policy is to offer callbacks to all clients who ask for one:

“When a customer asks us to ring them back because they are worried about the cost of the phone call they are making, our instructions are absolutely clear that the answer is yes and we call them back.”¹⁹

Sadly, this policy is not always followed by front-line staff.

“Edith needed to claim Pension Credit. She had a mobile phone but only had a small amount of cash on it. When she rang the helpline she was worried that all her money would go before she could actually talk to a person as she was in a queue for some time. When she did eventually get through she was told that they could not ring her back because she was ringing from a mobile. If she hadn’t spoken to us she would have taken this information at face value.”

A bureau in North Yorkshire

“Nicola is married with young children. Her husband had just been detained in hospital under the Mental Health Act. He had consequently lost his job and our client had coincidentally been made redundant. She had gone to stay with her mum. She had tried to claim benefit and was asked for a number to call her back on but was told that she couldn’t give her mum’s phone number because it wasn’t her own, and couldn’t give her mobile because it would be too expensive for Jobcentre Plus to call her. As a result, Nicola and her children had been without any income for two weeks.”

A bureau in West Yorkshire

A South Yorkshire bureau surveyed 82 clients. 28 had been refused a callback by government on their mobile phone.

Government policy is to allow clients to make calls from Jobcentre Plus offices, and to offer face-to-face interviews where appropriate:

“We have what are called “warm” phones in Jobcentre Plus offices where people can sit in comfort and in the warmth and dial straight through to a contact centre.”²⁰

Again, this policy can be ignored at local offices.

“James is in his late 50s. He receives Income Support and lives in a shack in the middle of a local wood. James had no means of cooking or heating. He had called into the Jobcentre Plus to apply for a Crisis Loan after running out of credit on his mobile phone trying to contact the benefits helpline the previous day. The local Jobcentre barred him from using the phone.”

A bureau in Northumberland

“Adrian was mugged. He had his wallet which has his Jobseekers Allowance money in stolen. He went to Jobcentre





None of Ripon CAB's 17 calls got through to Crisis Loans.

Plus who told him that they have stopped people using their internal phones as if they don't get their benefits then they kick off. He was told to go to the CAB as 'their phones are free.'"
A bureau in Greater Manchester

Clients are regularly put on hold, or cut off

Because there is great demand for government services, it is understandable that there must inevitably be times when it is impossible to speak with a Government official.

But some services are unacceptably busy, and urgently require greater resources to ensure calls are handled swiftly and efficiently. For example, Ripon CAB tested the Crisis Loan phone line last year by counting the number of calls it took to get through. They called 17 times as if to claim a Crisis Loan for a household item. They gave up with none of their calls having connected to an official.²¹

This was apparently not an untypical experience. The Independent Review Service (IRS) is the body responsible for supervising the operation of Crisis Loans. Between February and March 2007 they conducted a similar experiment, on a larger scale. They made 478 test calls to eight different offices, at various times of day. The IRS found only

23 (4.78 per cent) of those calls connected to an official.²²

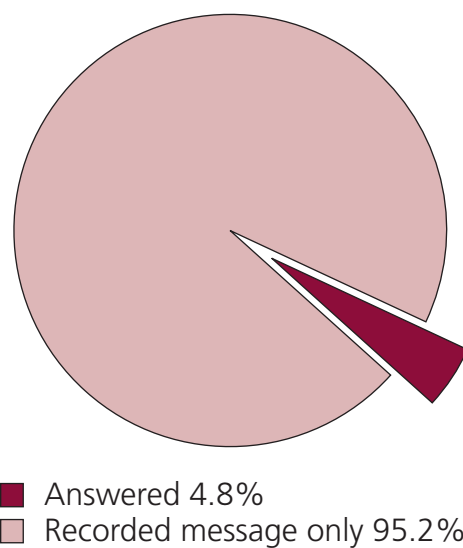
For landline users the difficulty of getting through to Crisis Loans is frustrating, but free. Crisis Loans have a 0800 freephone number.

For many mobile phone users, the difficulty of getting through currently makes the service practically unusable. Crisis Loans, like most government departments, connect all calls to a recorded message when staff are unavailable to take calls.

When the Crisis Loan phone line is busy, callers hear a two minute message and are then cut off. There is no way to tell that you will be cut off until the end of the message, because exactly the same message plays before a call is answered, even when the phone line is not engaged.

So if it takes twenty calls to get through to Crisis Loans the caller will have spent forty minutes listening to the same recorded message. This could cost a mobile phone user £16. Crisis loans are for people who are destitute. Destitute people cannot spend £16 on the chance of receiving a small loan (the average loan is £82).²³

Figure 5: Proportion of Crisis Loan calls answered in IRS survey



21 See www.hungupcampaign.blogspot.com for fuller details.
22 Select Committee on Work and Pensions Sixth Report: paragraph 17, Work and Pensions Committee, 2007
23 The Social Fund: A New Approach, DWP, 2008

"By the time you get through the menu your credit is disappearing, then to be in a queue it costs a fortune. Why can't you just get the engaged tone, like in the past, then it doesn't cost a penny!"
A bureau client

"It's very expensive due to the amount of time you're on hold listening to that music they play!"
A bureau client

"This is terrible, when you know you haven't got enough money to complete the call. I have spent up to £10."
A bureau client

"When I've called 0845 numbers from my mobile my credit usually runs out mid-call."
A bureau client

"She [the client] speaks good English but her husband doesn't. She wasn't allowed to speak to them on her husband's behalf. They had to go through an interpreter and she reports waiting ages for this to be sorted out and getting very stressed because she was aware how much this would be costing on her mobile. In one call they were then cut off and all the money they had spent was wasted. In other calls she was worried that the money on her mobile would run out before she got through. Because the phone is answered with a helpline message and then you are placed in a queue the cost is ticking up without any guarantee of speaking to anyone. If you have been in the queue for some time and it hasn't been answered, it is difficult to know whether you should ring off in case your money runs out before you get through and it is then wasted. However if you do decide to try again later you have then wasted all the money you have spent on the call up to that point."
A bureau in North Yorkshire

"Linda has spent several hours on her mobile phone to avoid disturbing her husband by using the landline [who suffers from severe mental illness] trying to get through to DWP. After 20 rings, the message says 'All our advisers are busy, leave your number and we will return the call.' They don't."
A bureau in Northumberland

"It's too expensive to use up credit on my mobile, always holding and waiting for a reply."
A bureau client

"Usually phone services have automatic answer services which take time and therefore cost money. The queues are also long, and cost money."
A bureau client

Many clients have no alternative to mobile phones

Many clients do not have access to a landline. Although public pay phones are sometimes available, they are not always within convenient distance, can be damaged, and do not offer the client the privacy they might want for a call to a government helpline. This leaves clients with no alternative but to use their mobile phone.

One third of clients surveyed by Leeds CAB had to use a mobile phone to contact government: not only did they not have a landline but they had no way of accessing one through a friend, or at a callbox.

"I don't have a landline and often the local call box is out of order. Plus the nature of the calls are sometimes discussions you would prefer not to have in public."
A bureau client

“Normally the phone box is out of order or has been vandalised.”

A bureau client

“The only phone box was removed two years ago from my village.”

A bureau client

“At the call box it’s too busy and too loud and I can’t understand the conversation.”

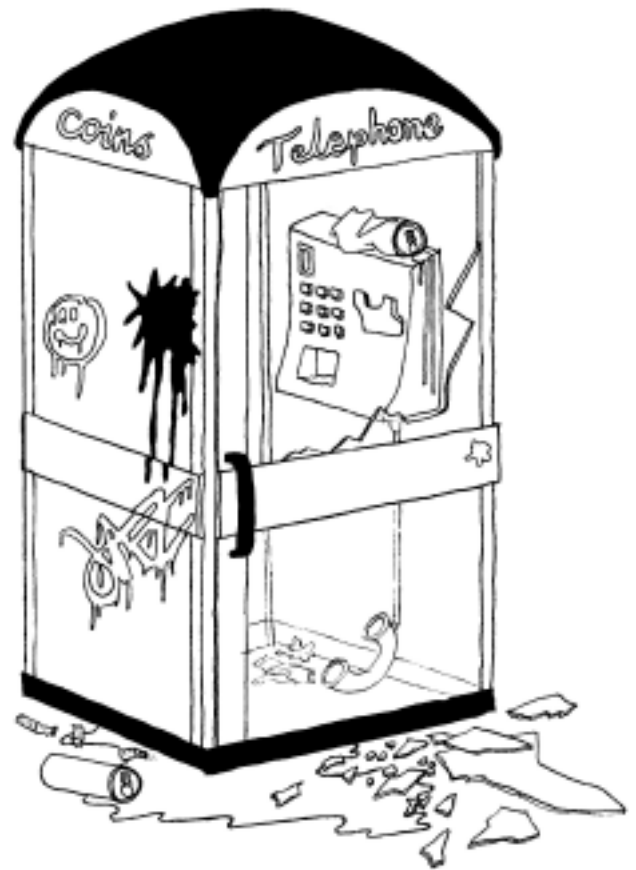
A bureau client

“Charlotte was on her own after her violent partner was excluded from the home with an injunction. She needed to get her benefits directed to her and her children. She only has a mobile phone and was short of credit. Charlotte later returned and said she had run out of credit and could not ring JCP to continue her claim. She could not stand at a phone box with two young children for 45 minutes.”

A bureau in West Yorkshire

“I live far from the nearest public phone and I haven’t got money to get a landline.”

A bureau client



“Normally the phone box is out of order or has been vandalised.”

Appendix 1: Acknowledgments

We would like to thank all of the hundreds of people and organisations who have contributed to this report, particularly Rachel Burr, the CAB North Area Social Policy Steering Group, Sarah Keyword, Keith Pullen and the Telephone Helplines Association.

Special thanks are due to Claudia Bowler, who provided the illustrations.

The CAB which contributed evidence or conducted surveys included: Barnsley, Batley, Blackburn, Blackpool, Boothferry, Bolton, Bradford, Burnley & District, Bury & District, Calderdale, Carlisle, Chapeltown, Chorley & South Ribble, Cleethorpes & District, Congleton, Crewe & Nantwich, Derwentside, Dewsbury, Doncaster, East Leeds, Fylde, Gateshead, Grimsby, Halifax, Halton, Hambleton, Harrogate, Hexham, Hull, Hyndburn, Keswick, Leeds City Centre, Leeds Archway, Liverpool Central, Manchester, Mexborough, Middleton, Morley, Nelson, Netherley, Otley, Pendle, Pitsmoor, Prestwich, Pudsey, Ripon, Ryedale, Salford, Scarborough, Sefton, Selby, Southport, South Tyneside, Spen, Stockport, Tameside, Teesdale, Tynedale, Wakefield, Warrington & District, Wigan, Wirral, Wyre & District, York.

Thanks to all their staff and volunteers.

Appendix 2: Glossary

CAB – Citizens Advice Bureau – each CAB is an independent charity, staffed mostly by volunteers.

Citizens Advice – the National Association of Citizens Advice Bureaux.

Contract phone – A mobile phone package where the owner is contractually obliged to make monthly payments for line rental and/or calls.

DWP – Department for Work and Pensions – responsible for administering most parts of the benefits system.

HMRC – Her Majesty's Revenue and Customs – responsible for Tax Credits, National Insurance, Child Benefit and Income Tax.

North Area – The Citizens Advice Bureau service in England is divided into three Areas. The North Area, roughly, covers England north of Sheffield. There are just over 100 bureaux in the North Area.

OFCOM – an independent, statutory organisation, which regulates the UK's broadcasting, telecommunications and wireless communications sectors.

PAYG – 'Pay As You Go'. A mobile phone package where the owner pays no line rental, just a per-minute fee for the calls they make.

Social Fund – a part of the DWP, administering small one-off grants and interest free loans for the neediest people.

Appendix 3: What did we do?

This is the first ever bureau-led social policy campaign to be run across all bureaux in Northern England. We started it because so many bureaux were seeing problems with mobile phones.

Well over half the bureaux in the North of England submitted evidence of clients' problems.

Some bureaux conducted surveys of their clients and other community groups. For example, volunteer sixth form students at Ripon CAB designed and executed a survey of their peers to learn about young people's knowledge of call charges.

More than 50 bureau representatives across the North of England completed a detailed questionnaire, to give us a picture of bureau views on problems contacting government.

In total we think more than 700 people have been actively involved.

Fuller details of client questionnaires, bureau evidence and our research is available at:

www.hungupcampaign.blogspot.com or by emailing hungup@leedscab.org.uk

Written by

Kayley Hignell
Tom Royston

Published by

Leeds CAB
Westminster Buildings
31 New York Street
Leeds
West Yorkshire
LS2 7DT

www.leedscab.org.uk
Adviceguide.org.uk

