

# **MAS Debt Advice Outcomes Framework: Final report**

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**Personal Finance Research Centre  
University of Bristol**

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# 1 Overview

The Money Advice Service (MAS) commissioned this study to develop an evaluation framework to measure the outcomes of debt advice for clients. By measuring debt advice outcomes, the MAS aims to ensure that people in financial difficulty receive the help and support they require to improve their situation, regardless of the debt advice provider they use or the debt solution they pursue.

The framework is designed for debt advice that has actionable outcomes, such as in-depth casework advice provided by an adviser or self-help or assisted self-help tools. The framework is intended to be used for debt advice delivered face-to-face, on the telephone or online.

The Debt Advice Outcomes Framework produced by this study is the result of a rigorous three-stage process with input from a range of experts:

1. The MAS consulted with expert stakeholders in the debt advice sector between September and November 2012. From this consultation, MAS produced a set of desired outcomes for debt advice.
2. The MAS commissioned the Personal Finance Research Centre at the University of Bristol to develop a Debt Advice Outcomes Framework and related survey questions, based on the stakeholder consultation. This work was carried out between November 2012 and February 2013.
3. The MAS commissioned DVL Smith to test the Debt Advice Outcomes Framework and survey questions with debt advice clients who had received help from MAS-funded contractors, other free-to-client services, and fee-charging services. This work was carried out between March and June 2013.

This report documents the key stages in the development of the Debt Advice Outcomes Framework and the survey questions designed to capture information about the outcomes from debt advice.

## 2 Debt Advice Outcomes Framework

As a result of its consultation with expert stakeholders in the debt advice sector, the MAS produced a list of 22 measures that were considered desirable outcomes of debt advice, grouped into six categories (Table 1).

**Table 1: Original list of outcomes produced from expert stakeholder consultation**

<p><b>Money management</b></p> <p>1 Has a clear sense of what they want to achieve from receiving debt advice and able to disclose full situation</p> <p>2 Referral to other services/support identified and enabled</p> <p>3 Understand which financial commitments to prioritise</p> <p>4 Undertakes a full income maximisation exercise</p> <p>5 A weekly or monthly budget in place and able to make ends meet</p> <p>6 Debt remains manageable during period of arrangement/solution</p> <p>7 Understands where there is a change in circumstance debt solution to be reviewed</p>
<p><b>Understanding options</b></p> <p>8 Be aware of their legal rights and obligations with respect to debts</p> <p>9 Understands when and how to engage with creditors</p> <p>10 Awareness of the different debt services and solutions available to them and their implications</p>
<p><b>Taking Action</b></p> <p>11 Have a personalised debt solution or arrangement in place</p> <p>12 Be able to make regular, affordable repayments</p> <p>13 Debt reduction</p> <p>14 Receive regular updates on the progress of their debt repayments</p> <p>15 Be in control of their finances and able to avoid future financial problems</p>
<p><b>Dealing with creditors</b></p> <p>16 Creditor action contained (i.e. no more letters/calls)</p> <p>17 Acquired the skills and confidence to deal with creditors</p>
<p><b>Wider individual benefits</b></p> <p>18 Improvement of health, wellbeing and personal relationships</p> <p>19 Remaining in home/avoiding homelessness</p>
<p><b>Wider societal benefits</b></p> <p>20 Maintaining employment and wages</p> <p>21 Avoiding court costs/actions</p> <p>22 Gaining employment</p>

These measures formed the basis of an interim Debt Advice Outcomes Framework, developed by the Personal Finance Research Centre at the University of Bristol.

## **2.1 Interim Debt Advice Outcomes Framework**

In developing the interim Debt Advice Outcomes Framework, an 'outcome' was defined as a change, benefit, or learning that results from information or advice. It was agreed to exclude 'Wider societal benefits' from the framework, because the measures in this category were impacts (broader or longer-term effects that might occur as a result of debt advice) rather than outcomes. In addition, other measures identified in the expert stakeholder consultation were excluded from the interim Framework because they related to the process of debt advice rather than the outcomes from it.<sup>1</sup>

The interim Framework comprised 17 outcomes that people might be expected to achieve as a result of debt advice, grouped into four categories (Table 2).

## **2.2 Final Debt Advice Outcomes Framework**

Based on the consumer testing carried out by DVL Smith with debt advice clients, the interim Framework was further refined to produce 15 meaningful and measurable outcomes.<sup>2</sup> The main changes were:

- Three 'outcomes' in the interim Framework were removed because they were difficult to measure and/or only provided contextual information rather than being outcomes in their own right (items 1, 5, 14 in left-hand column Table 2)
- Four other outcomes were revised to reflect different client contexts and to ensure the Framework captured outcomes rather than process (items 2, 9, 12, 13 in left-hand column Table 2)
- One new outcome was added (item 1 in right-hand column Table 2).

The interim Framework, the actions taken following the consumer testing and final Framework are shown in Table 2.

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<sup>1</sup> Full details are documented in 'MAS Debt Advice Outcomes Framework', Personal Finance Research Centre (February 2013), available on request from the Money Advice Service.

<sup>2</sup> Full details are documented in 'Evaluation of the Money Advice Service Outcomes Questionnaire and Framework: Final Project Report', DVL Smith (July 2013), available on request from the Money Advice Service.

**Table 2: Interim and final versions of the Debt Advice Outcomes Framework**

	<b>Interim</b>	<b>Action</b>	<b>Final</b>
<b>Recognising and framing debt problems</b>	1. The client has clear and realistic expectations about what they want to achieve from debt advice.	Removed	
		New	1. The client got the advice or information they wanted.
	2. The client understands the possible different ways of dealing with their debt problem.	Revised	2. The client is aware of the possible different ways of dealing with their debt problem.
	3. The client better understands that debtors and creditors have rights and obligations and has some idea what these are.	No change	3. The client better understands that debtors and creditors have rights and obligations and has some idea what these are.
<b>Actions to resolve debt problems</b>	4. The client has a clear idea about the steps required to try and sort out their debt problems.	No change	4. The client has a clear idea about the steps required to try and sort out their debt problems.
	5. The client understands what steps they should take and what steps an adviser or someone else will take on their behalf.	Removed	
	6. The client takes the steps they should to sort out their debt problems.	No change	5. The client takes the steps they should to sort out their debt problems.
	7. If a referral is made, the client follows it up and receives help from another organisation.	No change	6. If a referral is made, the client follows it up and receives help from another organisation.
<b>Money management</b>	8. The client increases their household income.	No change	7. The client increases their household income.
	9. The client is able to plan how they use their money, sticks to the plan and reviews it.	Revised	8. The client is able to plan how they use their money and sticks to the plan.
	10. The client reduces their outgoings.	No change	9. The client reduces their outgoings.
	11. The client pays priority bills first before non-priority (such as consumer credit).	No change	10. The client pays priority bills first before non-priority (such as consumer credit).

	<b>Interim</b>	<b>Action</b>	<b>Final</b>
<b>Towards debt resolution</b>	12. The client's financial situation stabilises.	Revised	11. The client's financial situation is brought under control
	13. The client takes action to review their situation if their circumstances change.	Revised	12. The client knows to review their situation if their circumstances change.
	14. The client is able to maintain an adequate standard of living without borrowing, while also managing to repay what they owe to their creditors.	Removed	
	15. The client's outstanding debt is reducing.	No change	13. The client's outstanding debt is reducing.
	16. The client has appropriate contact with his/her creditors	No change	14. The client has appropriate contact with his/her creditors.
	17. The client's wellbeing improves.	No change	15. The client's wellbeing improves.

### 3 Survey questions

The aim of the survey questions is to measure the extent to which individuals resolve their debt problems and experience an improvement in their well-being, as a result of the advice they receive. To achieve this, the survey questions are designed to capture the debt advice outcomes described in Section 2.

A challenge in designing the survey questions was to make them relevant to respondents regardless of the delivery channel through which they received debt advice and the type of debt advice they got. The survey questions were designed to be self-completed by respondents (either on paper or online), rather than administered by a professional interviewer.

An interim set of survey questions was generated and tested with debt advice clients, in order to produce a robust final set of survey questions to sit alongside the Debt Advice Outcomes Framework.

#### 3.1 *Interim survey questions*

An interim set of 28 survey questions was generated by the Personal Finance Research Centre at the University of Bristol. Most of the questions were newly generated for the purpose of this study. Some questions drew on previous studies such as the Baseline Survey of Financial Capability, the Money Guidance Pathfinder evaluation and an evaluation of face-to-face debt advice services carried out for the MAS by Optimisa Research in 2012.

The interim question set was tested with a small number of clients who had received face-to-face advice from an advice agency funded by the Money Advice Service. The purpose of the testing was to explore if clients understood the survey questions in the way intended and to identify any questions that should be revised. The clients were asked to complete the questions themselves and to ‘think aloud’ as they did so.

The testing identified some issues with the terminology of the survey questions. These in part related to the different debt problems that clients had and the different routes to debt resolution they had pursued. A number of survey questions were revised to address the issues raised in the testing, in preparation for the larger-scale consumer testing described in Section 3.2. Several new survey questions were also added (bringing the total number to 36), mainly to provide contextual information about people’s circumstances at the time they sought debt advice. A separate set of survey questions was produced for Scotland, adapted to the Scottish legal framework.

In order to collect standard socio-economic and demographic information from survey respondents, several of the harmonised ONS classification questions were adapted for self-completion.<sup>3</sup> These questions are intended to be incorporated into the final set of survey questions.

#### 3.2 *Consumer testing*

The purpose of consumer testing the interim set of survey questions was:

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<sup>3</sup> See Appendix for *National Statistics Opinions Survey - Technical Report February 2009*, titled ‘Classification questions, National Statistics Opinions Survey, February 2009’.



- To check that debt advice clients understood the survey questions and were able to answer them
- To ensure the survey questions collected data that could be used to assess the outcomes in the Debt Advice Outcomes Framework
- To test different methods of data collection (telephone, face-to-face, online).

The consumer testing was conducted by DVL Smith and comprised:

- Face-to-face depth interviews with 25 clients who had received debt advice from MAS-funded contractors
- Telephone depth interviews with 28 clients who had received debt advice either from an MAS-funded contractor or a free-to-client debt management provider
- Online survey questionnaires completed by 115 clients who had received debt advice either from a free-to-client debt management provider or from a fee-charging debt management provider
- Telephone depth interviews with six debt advisers.

The consumer testing provided detailed feedback from debt advice clients on each of the 36 survey questions. This feedback was used to produce a final set of survey questions (see Section 3.3 and Appendix). The main findings from the consumer testing are outlined below, in relation to the aims of the testing.<sup>4</sup>

### **3.2.1 Did debt advice clients understand the survey questions and were they able to answer them?**

On the whole, debt advice clients understood the survey questions and were able to answer them. Some minor revisions were made based on the consumer testing, to make the question wording as clear and comprehensible as possible, particularly for clients whose first language may not be English.

The consumer testing also confirmed that the survey questions comprehensively covered clients' experiences of debt advice and the outcomes from that advice. Some clients wanted the opportunity to explain the context of their situation in more detail, which the interim survey questions did not allow. Several open-ended questions were therefore added to the final question set.

The consumer testing included some clients who were not yet in financial difficulty but anticipated problems in the future, and who wanted help to try and *prevent* financial difficulties. The survey questions were not always relevant to these respondents and it would be difficult to adapt the questions to accommodate their particular experiences. For this reason, it is intended to screen out of the survey clients who sought preventative advice and did not take any action as a result of that advice. Clients who sought preventative advice and took some action as a result would not be excluded, in order to assess any outcomes from the advice and their subsequent actions.

### **3.2.2 Can the data be used to assess the outcomes in the Debt Advice Outcomes Framework?**

The data collected in the consumer testing was checked to ensure that the survey questions measured the intended outcome. This process distinguished questions that are asked because they

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<sup>4</sup> Full details are documented in 'Evaluation of the Money Advice Service Outcomes Questionnaire and Framework: Final Project Report', DVL Smith (July 2013), available on request from the Money Advice Service.

provide important contextual information (i.e. to make sense of the data at the analysis stage) and questions that directly measure outcomes in the Debt Advice Outcomes Framework. All questions in the final question set fall into one of these two groups.

### **3.2.3 How effective were the different survey data collection methods?**

Three methods of data collection were tested by DVL Smith: self-completion of a paper questionnaire; self-completion of an online questionnaire; and survey questions administered by a professional interviewer on the telephone.

The consumer testing found the three methods of data collection to be workable. Respondents generally found the questions easy to understand and straightforward to answer. Some respondents commented on the length of the survey (i.e. it was too long). It should take 15-20 minutes to complete the final question set (see Appendix).

The main issue raised by the consumer testing was the ability and willingness of clients with complex problems (i.e. debt problems as well as other issues such as physical or mental health problems) to self-complete the survey questions. The consumer testing showed that respondents with complex problems could find it difficult to concentrate on the questions; the questions did not always capture their experiences adequately; and advisers were concerned that some of their clients would find the survey daunting and inaccessible if they had to complete it themselves. As a result, any survey that relied solely on self-completion would risk under-representing these types of clients. One way to overcome this issue would be to conduct the survey on the telephone or face-to-face. To avoid data collection biases, the survey questions should be asked of all respondents in the same way, however.

### **3.3 Final survey questions**

The final survey question set takes into account the findings from the consumer testing. As far as possible, this study has sought to ensure that the questions are comprehensible and unambiguous; comprehensive; salient to debt advice clients; and valid in terms of outcome measurement.

The final question set comprises 30 survey questions that directly relate to the 15 outcomes in the Debt Advice Outcomes Framework or provide important contextual information, plus four open-ended questions that are optional for respondents to complete. It is expected that the survey should take 15-20 minutes to complete.

In addition, at the end of the survey respondents will be asked a small number of questions about their socio-economic and demographic characteristics. These include a question about mental health problems experienced by the respondent, which was added as a result of the consumer testing.

The Appendix provides the final question set, as well as the survey questions mapped against the 15 outcomes of the Debt Advice Outcomes Framework.

## 4 Survey implementation

Three other issues pertinent to implementation of the Debt Advice Outcomes survey are sampling; timing of the survey; and framing the survey. The following sections consider these issues in relation to MAS-funded contractors.

### 4.1 Sampling

The MAS envisages that clients who use the services it funds are invited to take part in the Debt Advice Outcomes survey independently of the advice service they have used, e.g. by the MAS or by a research organisation.

Face-to-face advice contractors must provide management information to the MAS. Assuming this contains name and contact details that are of reasonable quality, the management information can form the sample frame for the Debt Advice Outcomes survey (that is, the population from which survey respondents are drawn).

In terms of defining the survey sample (i.e. the population of clients who are asked to answer the survey questions), the MAS may want to survey clients who received advice in a specific time period (see Section 4.2) rather than, for example, all clients who have ever used an advice service.

The Client Data form completed by contractors for each client records the type of advice received by the client (triage/gateway; one-off; casework) and the initial channel used (face-to-face; phone; digital). These seem to be two of the key variables that the MAS may wish to use to design the sample, the third being the lead organisations that deliver face-to-face advice for the MAS.

The MAS will need to consider whether the sample should be representative *across* delivery channels and/or advice types (in which case any survey would have to include the correct proportions of clients) or representative *within* delivery channels and/or advice types. These decisions will help inform the appropriate sample size.

The Client Data form also includes information about characteristics such as age, ethnicity, employment status, and tenure. Rather than aiming to achieve a representative sample of clients, the MAS may want to over-sample particular client groups (e.g. include disproportionately more BME clients) or under-sample others. In the case of under- or over-sampling, the data would have to be weighted before it was analysed.

Any client survey should be designed to ensure sufficient numbers of achieved questionnaires for analysis by sub-groups of interest, e.g. analysis by type of advice, or particular socio-economic or demographic characteristics. Notably, the recruitment of debt advice clients for the consumer testing carried out for this study proved challenging and time-consuming. There was a high degree of non-response among debt advice clients to DVL Smith's telephone calls and messages, possibly because clients feared the calls were from creditors. Some clients did not have an email address or internet access which also limited the opportunities for contacting them.

### 4.2 *When will respondents be asked to complete the Debt Advice Outcomes survey?*

It is likely that clients who use MAS-funded face-to-face debt advice services will only be asked about their initial advice experience once. For example, the MAS may conduct a Debt Advice Outcomes

survey as part of an annual review of its face-to-face services. Clients may be asked to complete the survey in subsequent years as well, in order to get a longitudinal view of outcomes.

The key issue here is client recall of the debt advice they received and their subsequent actions (if any).

Any decision about the timeframe for the sample has to balance the likely accuracy of client recall with allowing sufficient time for the client to achieve the types of outcome captured in the survey.

It seems reasonable to expect that clients who receive casework will have better recall of events than those who receive one-off advice, or are signposted to another service. This is because casework clients are likely to experience a greater level of engagement with the advice service.

It may therefore be judicious to choose different time frames for the Debt Advice Outcomes survey depending on the type of advice received – selecting clients who contacted the agency in the last four weeks, for example, in the case of one-off advice; and clients who contacted the agency in the last six months where casework was carried out.

### **4.3 Data collection**

If MAS wishes to compare data across advice delivery channels, then we would recommend the same method of data collection for all clients, regardless of delivery channel, in order to avoid data collection biases.

We have designed the Debt Advice Outcomes survey questions with a view to clients self-completing the questions with pen-and-paper. So as far as possible, we have tried to ensure that the questions can be answered by any debt advice client. There are a number of places in the survey questionnaire, however, where clients are asked to skip questions that do not apply to them (see Appendix).

If a *pen-and-paper self-completion* survey is conducted, the survey questionnaire has to be printed (with the appropriate logo etc) and sent to selected clients with a covering letter (e.g. framing the survey as discussed in section 4.4, explaining the survey, the deadline for returning the questionnaire, and a contact person in case they have any questions) and also a prepaid return envelope to encourage completion and return.

*Online self-completion* is most appropriate for users of online debt advice services. An off-the-shelf tool such as Survey Monkey could be used to generate and test the online questionnaire, although it offers less flexibility than a bespoke survey. Potential respondents would ideally receive a covering email with a link to the survey and the same information as in a covering letter. An online self-completion survey may not be appropriate if clients are likely to have limited computer access or limited computer skills.

We would caution against the use of slide-in or pop-up surveys for online services. Even if it were possible to use these, based on the Money Guidance Pathfinder evaluation the response rates would be likely to be low. Just as importantly, the questions would have to be asked before the user left the website, which severely limits their usefulness in terms of measuring outcomes.

Sending reminders has a significant effect on response rates for self-completion surveys. Whether a self-completion survey is intended to be completed with pen-and-paper or online, it is usual to send at least one reminder (preferably two) to the potential respondents.

An alternative to self-completion surveys is for a professional survey company to administer the survey questions, either face-to-face or by telephone. This would undoubtedly increase the survey response rate and the accuracy and completeness of the data that is collected – but at a cost.

Ordinarily, face-to-face data collection is reckoned to produce the best quality data (albeit at the highest cost). In this instance, however, clients may prefer to answer questions by telephone, for reasons of anonymity. The relatively short questionnaire length and the fact that the questions are precoded (as opposed to open-ended) also lend themselves well to being administered by telephone.

Compared with a pen-and-paper self-completion survey, there are data entry cost savings to be made in conducting a telephone survey. If a telephone survey is administered using Computer Assisted Telephone Interviewing (CATI), there is a one-off upfront cost to programme the questionnaire, but there will be no subsequent data entry costs provided the questions remain the same.

#### **4.4 *Framing the survey***

Previous research conducted for the MAS found that it was common for people in financial difficulty to use multiple sources of advice and information. In order to help respondents answer the Debt Advice Outcomes survey, it will be important to explain in a covering letter or email exactly what advice or information the survey refers to, for example their use of a particular web tool or a named advice agency. Otherwise it will not be possible to say what service any debt advice outcomes relate to.

## Appendix



### Introduction

Thank you for taking the time to complete this questionnaire.

This questionnaire asks about information and advice you have received relating to your household bills and payments, and the impact it may have had for you.

It should take you no more than about **15 minutes** to complete. Please answer each question in the order shown.

It is important that you provide honest and thoughtful responses. This helps ensure that the research leads **to an improved service for you**, and for other consumers.

Please be assured that your responses will be completely anonymous; we will not analyse results on an individual basis.

This **survey is being conducted** under the terms of the Market Research Society's Code of Conduct. If you have any comments about this questionnaire please contact **[insert contact details]**.

**PLEASE ANSWER THESE QUESTIONS BEFORE YOU START THE SURVEY**

**QUESTION A. When you sought advice or information about your debts or arrears, was this because: PLEASE TICK ONE BOX ONLY.**

You were already behind with bills or credit commitments

	PLEASE GO TO QUESTION 1
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You were not behind with bills or credit commitments but were concerned that you might fall behind in the near future

	PLEASE GO TO QUESTION B
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**QUESTION B: As a result of the information or advice you received, which of these two statements best applies to you? PLEASE TICK ONE BOX ONLY.**

I took some action to sort out my financial situation

	PLEASE GO TO QUESTION 1
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I have not taken any action to sort out my financial situation.

	YOU DO NOT NEED TO COMPLETE THE SURVEY – THANK YOU
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**SECTION 1: About your situation and getting information and advice**

1. Were you concerned about any of the following household bills or payments when you decided to seek advice or information?

*Tick all boxes that apply.*

- Rent or mortgage
- Gas or electricity bill
- Telephone (Landline) bill
- Mobile phone bill
- Water bill
- Internet access bill
- Council rates/ Council Tax bill
- TV licence
- Satellite or cable television
- Credit card/ Store card
- Overdraft from a bank or building society
- Personal loan from a bank or building society
- Payday loan
- Loan from a door to door lender
- Loan from a pawnbroker
- Goods bought on hire purchase
- Goods bought on mail order/ catalogue credit
- Loan from a friend or family member
- Overpayment of benefits or tax credits
- Family / Child maintenance payments
- Court fines
- Tax debts
- Some other bill or credit commitment



2. Thinking now about you and your household what were the main reasons for your debts or arrears?

**Tick all boxes that apply.**

- Job loss
- Concerns about job loss
- Drop in wages, including loss of overtime
- Loss of / Reduced benefits or tax credits
- Drop in other income
- Low income
- Relationship breakdown
- Sickness or disability
- Over-spending
- Increased or unexpected expenses
- Overlooked payments
- Withheld payments
- Some other reason

3. When you decided to seek advice or information, which of the following best described your situation?

**Tick one box only.**

- I wanted advice and information so I could sort out my debts or arrears *myself*
- I wanted advice and information and someone to *help me* sort out my debts or arrears
- I wanted advice and information and someone to sort out my debts or arrears *for me*
- Something else

4. Which of the following statements best describes how you received your advice or information?

***Tick all boxes that apply.***

- From a website
- On the phone from an adviser
- Face-to-face from an adviser
- By email
- By post
- Somewhere else

5. Did you get advice or information about any of the following topics?

***Tick all boxes that apply.***

- Ways of dealing with your debts or arrears
- Drawing up a budget of money coming in and payments going out
- Ways of reducing the amount of money you spend
- Ways of reducing the cost of your household bills
- Ways of increasing your income, including from benefits or tax credits
- Who to contact for help with debts or arrears
- Ways of managing communications and dealing with your creditors
- None of the above

6. As a result of the advice or information you received, how well did you understand the steps you needed to take to sort out your debts or arrears?

***Tick one box only.***

- Very well
- Quite well
- Not very well
- Not at all well

**7. Thinking about the advice or information you have received to date, did you get everything that you wanted, or not?**

***Tick one box only.***

I got everything that I wanted

I only partly got what I wanted

I did not get anything that I wanted

**8. Thinking now about the most recent occasion when you sought advice or information, had you experienced any of the following actions beforehand?**

***Tick all boxes that apply.***

Having your landline phone cut off

Having your mobile phone cut off

Being contacted by creditors

A court summons from a creditor

Being contacted by bailiffs

Being evicted from your home

Having your home repossessed

Having your gas or electricity cut off

Having a prepayment meter imposed for gas or electricity

None of these, but I expected at least one to happen soon

None of these, and I did not expect them to happen

***Please go to Question 10 if you select "None of these"***

**9. Continuing to think about your answers to Question 8, did the advice or information you received resolve this action (or actions)?**

***Tick one box only.***

Yes - completely

Yes – to a great extent

Yes – but only in part

No

Not relevant

**10. So far in this questionnaire we have been asking about you and your household's situation prior to receiving debt advice and information and your views on the advice you received – is there anything you would like to add? If so, please write in below to help us fully understand your situation.**

No nothing more to add

**SECTION 2: What actions did you take after receiving advice or information?**

**11. As a result of the advice or information that you received, did you take up or start any of the following options?**

***Tick all boxes that apply.***

- Making reduced payments to the organisations you owed money to
- Agreeing a period of time when you made no payments
- Setting up a Debt Management Plan
- Individual Voluntary Arrangement (IVA)
- Debt Relief Order (DRO)
- Trust Deed (*Scotland only*)
- Protected Trust Deed (*Scotland only*)
- Debt Arrangement Scheme (*Scotland only*)
- Bankruptcy
- Full and final settlement of debts
- Having your debts written off
- None of these

**12. And have you considered or discussed any other options, apart from the ones that you have already taken up and started?**

***Tick all boxes that apply.***

- Making reduced payments to the organisations you owed money to
- Agreeing a period of time when you made no payments
- Setting up a Debt Management Plan
- Individual Voluntary Arrangement (IVA)
- Debt Relief Order (DRO)
- Trust Deed (*Scotland only*)
- Protected Trust Deed (*Scotland only*)
- Debt Arrangement Scheme (*Scotland only*)
- Bankruptcy
- Full and final settlement of debts
- Having your debts written off
- None of these

**13. Did the advice or information you received tell you what you should do if your circumstances changed either for the better or worse?**

***Tick one box only.***

- Yes
- No
- Don't know
- This doesn't apply to me

**14. Were you referred to another organisation for advice or information in relation to your debts or arrears?**

***Tick one box only.***

- Yes I was referred and I followed it up
- Yes I was referred, and I tried to contact them but was unable to
- Yes I was referred but I did not follow it up
- No, but I would have liked a referral
- No, I did not need a referral

**15. As a result of the advice or information you got, have any of the following things happened?**

***Tick all boxes that apply.***

- I am paying off my debts or arrears
- Some or all of my debts or arrears have been paid in full
- Some or all of my debts or arrears have been written off
- I have a payment plan/ monthly payment arrangement in place with my creditors
- My income has increased
- I have cut back on spending
- I have saved money by switching gas or electricity supplier
- I have saved money in some other way
- I am in the process of /have declared bankruptcy
- I am in the process of organising/ have a Debt Relief Order (DRO)
- I am in the process of organising/ have an Individual Voluntary Arrangement (IVA)
- None of these

**16. As a result of the advice or information you got, which of the following things do you expect to happen in the next 6-12 months?**

***Tick all boxes that apply.***

- I will pay off my debts or arrears
- Some or all of my debts or arrears will have been paid in full
- Some or all of my debts or arrears will have been written off
- I will have started paying off my debts or arrears
- I will have declared bankruptcy
- I will have an Individual Voluntary Arrangement (IVA)
- My income will increase
- I will cut back on spending
- I will have saved money by switching gas or electricity supplier
- I will have saved money in some other way
- None of these

**17. Is there anything else about the actions you took after first receiving debt advice or information that you would like to tell us about, so that we would fully understand your situation? If so please write in.**

No nothing more to add

**SECTION 3: Your current financial situation.**

**18. Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment, including any debts or arrears that you are paying off?**

***Tick one box only.***

I am keeping up with everything without any difficulties

I am keeping up with everything but it is a struggle

I am falling behind with some bills or credit commitments

I am having real problems and falling behind with many bills or commitments

**19. Since you have started receiving debt advice or information have you ever delayed or missed paying a bill? (By delay I mean not paying the bill until 4 or more weeks after the due date.)**

***Tick one box only.***

I often do this

I occasionally do this

I rarely do this

I never do this

20. Which of the following bills do you think it is **most important** to pay on time, even if you do not have to pay this bill yourself? **Please select a MAXIMUM of three items.**

***Tick up to 3 boxes that apply.***

- Rent or mortgage
- Gas or electricity bill
- Telephone (Landline) bill
- Mobile phone bill
- Internet access bill
- Water bill
- Council rates/ Council Tax bill
- Credit card/ Store card bill
- Loan or other credit repayments
- TV licence
- Satellite or cable television
- Family / Child maintenance payments
- Some other bill
- Difficult to say as all bills seem important

21. Since you got advice or information, have you fallen (further) behind with any of the following bills? ***Tick all boxes that apply.***

- Rent or mortgage
- Gas or electricity bill
- Telephone (Landline) bill
- Internet access bill
- Mobile phone bill
- Water bill
- Council rates/ Council Tax bill
- Credit card/ Store card bill
- Loan or other credit repayments
- TV licence
- Satellite or cable television
- Family / Child maintenance payments
- Some other bill



**22. Thinking about your overall financial situation now, is it better, worse or about the same as when you first sought advice or information?**

***Tick one box only.***

- Much better
- A little better
- About the same
- A little worse
- Much worse

**23. Since you got advice or information, have you built up further debts in any of the following ways?**

***Tick all boxes that apply***

- Used a credit card or store card that you don't pay off in full
- Gone overdrawn
- Taken out or extended a personal loan from a bank or building society
- Taken out or extended a payday loan
- Loan from a door to door lender
- Taken out or extended loan from a pawnbroker
- Bought goods on hire purchase
- Bought goods on credit through a mail order account
- Borrowed from family or friends
- Some other way
- I have not built up further debts

**24. Is there anything else you would like to add to help us understand your current financial situation? If so, please write in**

No nothing more to add

**SECTION 4: Your views about the effect of advice or information**

This section contains statements that some other people have made about the impact of getting advice or information to help sort out their debts or arrears. For each statement, please indicate whether you agree or disagree that it applies to you.

**25. As a result of the advice or information I received....***Tick one box per row*

	<b>Agree strongly</b>	<b>Tend to agree</b>	<b>Neither agree nor disagree</b>	<b>Tend to disagree</b>	<b>Disagree strongly</b>	<b>This doesn't apply to me</b>
I now know more about the different options for sorting out debt problems						
I now know more about the fees that are charged for debt solutions such as bankruptcy, Debt Relief Orders, and Debt Management Plans						
I now know more about the steps I should take if I am not able to pay my creditors						
I now know more about my rights when creditors try to recover the money owed to them						
I now know more about the steps that creditors can take to recover money owed to them						
I now feel more confident about dealing with my creditors						

**26. As a result of the advice or information I received.... *Tick one box per row***

	<b>Agree strongly</b>	<b>Tend to agree</b>	<b>Neither agree nor disagree</b>	<b>Tend to disagree</b>	<b>Disagree strongly</b>	<b>This doesn't apply to me</b>
I now feel more in control of my financial situation						
I am more likely to open my post now						
Money is no longer a source of friction in my life						

**27. As a result of the advice or information I received... *Tick one box per row***

	<b>Agree strongly</b>	<b>Tend to agree</b>	<b>Neither agree nor disagree</b>	<b>Tend to disagree</b>	<b>Disagree strongly</b>	<b>I already did this</b>
I now keep to a plan for spending my money						
I now plan ahead for household bills and other expenses						
I now have a plan for paying my bills in a priority order						
I now find it easier to balance my household budget						

**28. As a result of the advice or information I received.... *Tick one box per row***

	Agree strongly	Tend to agree	Neither agree nor disagree	Tend to disagree	Disagree strongly	This doesn't apply to me
I now worry less about my debts						
I am sleeping better now						
I am not as worried about answering the phone or the front door						
I no longer have companies pursuing or chasing me						
I am now less stressed about my debts or arrears						
I now feel comfortable in how I go about dealing with my financial situation						

**SECTION 5: Repaying your debts**

**29. Which one of the following statements best describes your situation at the moment?**

***Tick one box only***

- I am repaying the money I owe and the total amount I owe is reducing
- I am repaying the money I owe but the total amount is about the same
- I am repaying the money I owe but the total amount is increasing
- I am repaying the money I owe but I don't know whether the total amount I owe has changed
- I have paid off my debts or arrears
- I have a DRO / have declared bankruptcy
- I am not repaying the money I owe

***If you are not repaying money that you owe, skip to Question 31***

**30. Since you started repaying the money that you owe, have you asked to increase or decrease the amount that you pay? *Tick one box only***

I have asked to increase the amount that I pay

I have asked to decrease the amount that I pay

The amount that I pay has stayed the same

This doesn't apply to me

**31. Did the information or advice you received explain how to increase your income from wages, benefits, tax credits or any other source? *Tick one box only***

Yes

No

*If you answered 'No' please go to Question 34*

**32. And did your income from any source increase as a result of the information or advice you received? *Tick one box only***

Yes

No

*If you answered 'No', please go to Question 34*

**33. In what ways did your income increase/financial situation improve?**

*Tick all boxes that apply*

Increased benefits or tax credits

Increased income from job

Received a charitable grant

Some other way

**34. How many months or years do you think it will be until you have repaid the money that you owe?**  
*Tick one box only*

Less than one month

One to three months

3 to 6 month

6 to 12 months

1 to 2 years

2 to 3 years

3 to 5 years

More than 5 years

Don't know

This doesn't apply to me I have a DRO/ declared bankruptcy

**35. If you are on a Debt Management Plan, do you pay a fee to the organisation that set up your Debt Management Plan?**  
*Tick one box only*

Yes

No

Don't know

I am not on a Debt Management Plan

**36. If there is anything else you would like to tell us about your situation and the information or advice you received, please write it here:**

No nothing more to add

**SECTION 5: About you and your household**

**37. Are you...**

***Tick one box only***

Male

Female

**38. In which of these age groups are you?**

***Tick one box only***

16 to 24

25 to 44

45 to 54

55 to 64

65 to 74

75 or over

**39. In which of these ways to you occupy your home?**

***Tick one box only***

Own it outright

Buying it with the help of a mortgage or loan

Pay part-rent and part-mortgage (shared ownership)

Rent it from a private landlord

Rent it from a local authority or housing association

Live rent-free (included rent-free in relative's or friend's property)

Squatting

Some other arrangement

**40. Who else lives with you in your household?**

***Tick all boxes that apply***

No-one else

Wife, husband or partner you live with as a couple

Children aged 15 or under

Children aged 16 to 18 who are still at school or college

Children aged 16 to 18 who are not at school or college

Other adult family members

Other adults who share meals or a living room with you (e.g. a lodger)

**41. To which of these ethnic groups do you consider you belong? *Tick one box only***

- White British
- Any other White background
- Mixed
- Asian or Asian British
- Black or Black British
- Chinese
- Any other ethnic group

**42. What is the highest level of education qualification that you have?**

*Tick one box only*

- Degree or equivalent
- Below degree level
- Other
- No qualifications

**43. Have you experienced mental distress or used a mental health service in the last two years?**

*Tick one box only*

- Yes
- No

**44. Have you been diagnosed with any of the following conditions?**

*Tick all boxes that apply*

- Depression
- Obsessive compulsive disorder
- Personality disorder
- Anxiety
- Panic attacks or phobias
- Bipolar disorder
- Post-traumatic stress disorder
- Schizophrenia
- Eating disorder
- Dependent on drugs and/or alcohol
- None of these



**45. Which of these descriptions best applies to you current situation?**

***Tick one box only***

- In full-time education
- Working full-time (30 or more hours a week), including temporarily off work
- Working part-time (up to 29 hours a week), including temporarily off work
- Looking after the home or family
- Retired from paid work
- Unemployed
- On a government work or training scheme
- Permanently sick or disabled

**THANK YOU VERY MUCH FOR COMPLETING THIS SURVEY.**

**THE RESULTS WILL BE USED TO HELP IMPROVE  
THE QUALITY OF DEBT ADVICE SERVICES IN THE FUTURE**

### Debt Advice Outcomes mapped against Survey Questions

Outcome	Survey Questions that help measure Outcome	Contextual Survey Questions
<p>1. The client got the advice or information they wanted</p>	<p>7. Thinking about the advice or information you have received to date, did you get everything that you wanted, or not</p> <p>8. Thinking now about the most recent occasion when you sought advice or information, had you <u>experienced</u> any of the following actions beforehand?</p> <p>9. Continuing to think about your answers to <u>Question 8</u>, did the advice or information you received resolve this action (or actions)?</p>	<p>1. Were you concerned about any of the following household bills or payments when you decided to seek advice or information?</p> <p>2. Thinking now about you and your household what were the <u>main</u> reasons for your debts or arrears?</p> <p>3. When you decided to seek advice or information, which of the following best described your situation?</p> <p>5. Did you get advice or information about any of the following topics?</p>
<p>2. The client is aware of the possible different ways of dealing with their debt problem</p>	<p>25. <i>I now know more about the different options for sorting out debt problems</i></p> <p>25. <i>I now know more about the fees that are charged for debt solutions such as bankruptcy, Debt Relief Orders and Debt Management Plans</i></p>	<p>12. And have you <u>considered or discussed</u> any other options, apart from the ones that you have already taken up and started?</p>
<p>3. The client better understands that debtors and creditors have rights and obligations and has some idea what these are.</p>	<p>25. I now know more about my rights when creditors try to recover the money owed to them</p> <p>25. I now know more about the steps that creditors can take to recover money owed to them</p>	<p>35. If you are on a Debt Management Plan, do you pay a fee to the organisation that set up your Debt Management Plan?</p>

Outcome	Survey Questions that help measure Outcome	Contextual Survey Questions
<p><b>4.</b> The client has a clear idea about the steps required to try and sort out their debt problems.</p>	<p><b>6.</b> As a result of the advice or information you received, how well did you understand the <u>steps you needed to take</u> to sort out your debts or arrears?  <b>25.</b> <i>I now know more about the steps I should take if I am not able to pay my creditors</i></p>	
<p><b>5.</b> The client takes the steps they should to sort out their debt problems.</p>	<p><b>11.</b> As a result of the advice or information that you received, did you <u>take up</u> or start any of the following options?</p>	
<p><b>6.</b> If a referral is made, the client follows it up and receives help from another organisation.</p>	<p><b>4.</b> Which of the following statements best describes <u>how</u> you received your advice or information?  <b>14.</b> Were you referred to another organisation for advice or information in relation to your debts or arrears?</p>	
<p><b>7.</b> The client increases their household income.</p>	<p><b>31.</b> Did the information or advice you received explain how to <u>increase</u> your income from wages, benefits, tax credits or any other source?  <b>32.</b> And did your income from any source increase as a result of the information or advice you received?</p>	<p><b>33.</b> In what ways did your income increase/financial situation improve?</p>
<p><b>8.</b> The client is able to plan how they use their money and sticks to the plan.</p>	<p><b>27.</b> <i>I now keep to a plan for spending my money</i>  <b>27.</b> <i>I now plan ahead for household bills and other expenses.</i></p>	

Outcome	Survey Questions that help measure Outcome	Contextual Survey Questions
9. The client reduces their outgoings.	15. As the result of the advice or information you got, have any of the following things happened (please included things you expect to happen)?	
10. The client pays priority bills first before non-priority (such as consumer credit).	27. <i>I now have a plan for paying my bills in a priority order.</i>	20. Which of the following bills do you think it is <u>most important</u> to pay on time, even if you do not have to pay this bill yourself? <i>Please select a MAXIMUM of three items.</i>
11. The client's financial situation is brought under control.	15. As a result of the advice or information you got, have any of the following things happened? 21. Since you got advice or information about your debts or arrears, have you fallen (further) behind with any of the following bills? 22. Thinking about your overall financial situation now, is it better, worse or about the same as when you first sought advice or information?	16. As a result of the advice or information you got, which of the following things do you expect to happen in the next 6-12 months? 18. Which one of the following statements best describes how well you are keeping up with your bills and credit commitments at the moment, including any debts or arrears that you are paying off? 19. Since you have started receiving debt advice or information have you ever delayed or missed paying a bill? (By delay I mean not paying the bill until 4 or more weeks after the due date.) 23. Since you got advice or information, have you build up further debts in any of the following ways? 27. <i>I now find it easier to balance my household budget</i>

Outcome	Survey Questions that help measure Outcome	Contextual Survey Questions
12. The client knows to review their situation if their circumstances change.	13. Did the advice or information you received tell what you should do if your circumstances changed either for the better or worse? 30. Since you started repaying the money that you owe, have you asked to increase or decrease the amount that you pay?	
13. The client's outstanding debt is reducing.	29. Which one of the following statements best describes your situation at the moment? (I am repaying the money I owe and the total amount I owe is reducing.... etc)	34. How many months or years do you think it will be until you have repaid the money that you owe?
14. The client has appropriate contact with his/ her creditors.	25. I now feel more confident about dealing with my creditors 26. I am more likely to open my post now 28. I no longer have companies pursuing or chasing me	
15. The client's wellbeing improves	26. I now feel more in control of my financial situation 28. I now feel comfortable in how I go about dealing with my financial situation 28. I now worry less about by debts 28. I am now less stressed about my debts or arrears	26. Money is no longer a source of friction in my life 28. I am sleeping better now 28. I am not as worried about answering the phone or the front door