KANTAR PUBLIC

Money & Pensions Service

Longitudinal study of debt advice: Report of Wave 1

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1. Introduction

The Money Advice Service (MAS), now part of the Money and Pensions Service (MaPS), estimates that there are just under eight million adults in the UK who are over-indebted. Over-indebtedness is associated with a wide range of negative factors including poor mental and physical well-being, damage to relationships and increased risk of homelessness.

The debt advice sector in the UK, coordinated by MAS, provides services to people in debt. MAS seeks to extend the provision of debt advice as well as to support changes in the channels through which advice is accessed. To date, however, there has been little robust understanding of the impact of debt advice in improving outcomes for people in financial difficulty.

Following recommendations from a scoping study1 , in 2016 Kantar Public was commissioned by MAS to conduct a development stage to test the methodology for a potential large-scale longitudinal evaluation of debt advice conducted over a minimum of two fieldwork waves. In the development study, Wave 1 represented the baseline data collection stage and provided a vehicle for the recruitment of indebted individuals to the longitudinal study. Recruited individuals were then randomly allocated to two groups: a treatment group and a control group. Following an encouragement intervention which aims to encourage the treatment group to seek debt advice, a Wave 2 study will then follow up individuals over the longer term to ascertain whether or not debt advice has been effective in improving longer-term outcomes. This methodology is referred to as a randomised encouragement design.

The primary purpose of the development study is to assess whether or not an encouragement method is viable to ascertain robust quantitative estimates of the impact of debt advice in a main stage. This requires accurate estimates of the proportion of over-indebted individuals receiving advice in the control group (with no encouragement to seek advice) and in the treatment group (who receive encouragement to seek advice)2. More widely, the development stage was designed to provide parameters for the design of a mainstage, including:

- Testing an encouragement strategy and identifying ways in which his could be made more effective
- Estimating the effect of the encouragement strategy and its effect on the uptake of advice in order to estimate required issued sample sizes for the main study
- Testing the survey instruments and validity of measures about outcomes
- Estimating attrition between waves and identifying ways to maximise response rates
- Accurately estimating the costs of the main study
- Consideration of improvements to the design or alternative approaches in the light of the findings from the feasibility study

This report represents an interim review of the project including the methodology used at Wave 1 and an early review of the encouragement strategy. It is not expected at this stage to fully answer

1 Davies, S, Hartfree Y, & Kempson E (2016) Debt Advice: a scoping study for measuring outcomes (commissioned by the Money Advice Service)

2 The above scoping study also made clear that the analysis should be conducted between sub-groups within the control and treatment groups

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the research questions as the full impact of the encouragement will not be known until Wave 2 has been conducted. A further updated report will be submitted after the completion of Wave 2, which will seek to answer these questions more comprehensively.

In addition, the report also provides recommendations about the Wave 2 interview and considers the methodology for re-contacting respondents at Wave 2; what measures should be collected; the contact strategy; the incentive strategy and estimates for the Wave 2 achieved sample size.

The report is structured as follows:

- Chapter 1: Introduction and methodology – introduces the development study and chosen methodology
- Chapter 2: Wave 1 fieldwork – includes information on the administration of fieldwork and a discussion on the achieved sample
- Chapter 3: Experimental allocation – includes information on how the sample was stratified and allocated to treatment or control group
- Chapter 4: Encouragement Strategy – outlines the development and administration of the encouragement strategy
- Chapter 5: Conclusions & recommendations from Wave 1 – details the main recommendations for conducting a Wave 1 interview in a potential mainstage survey
- Chapter 6: Plans for Wave 2 – summarises the plans for the Wave 2 interview

1.1 Overview of methodology

The project uses a *randomised encouragement methodology*. With this design, a group of people is identified who are facing debt problems, half of whom are selected at random and encouraged to contact a debt advice service, while the other half is not encouraged to do so. The outcomes of both groups are then tracked.

Three different fieldwork approaches were used to identify and recruit individuals for the study (Section 2.2):

- Kantar's face to face Omnibus;
- Kantar's online Omnibus; and
- An ad hoc online survey recruited using Kantar's online panel provider Profiles, (previously Lightspeed).

Eligible individuals completed a ten-minute questionnaire which formed the Wave 1 baseline for the study. The questionnaire collected a brief snapshot of their finances and use of debt advice agencies in the past (Section 2.1)

At Wave 1 respondents were recruited to the study if they met the following criteria:

- They were classified as over-indebted according to two screening questions which MAS currently uses to define this[3]
- They had not sought any debt advice in the previous 6 months
- They agreed to be re-contacted for a Wave 2 survey

[3] Respondents were classified as indebted if they answered "a heavy burden" to the question "To what extent do you feel that keeping up with your bills and credit commitments is a burden?" OR they answered "yes" to the question: "In the last 6 months, have you (and your partner) fallen behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months? These 3 months don't necessarily have to be consecutive months".

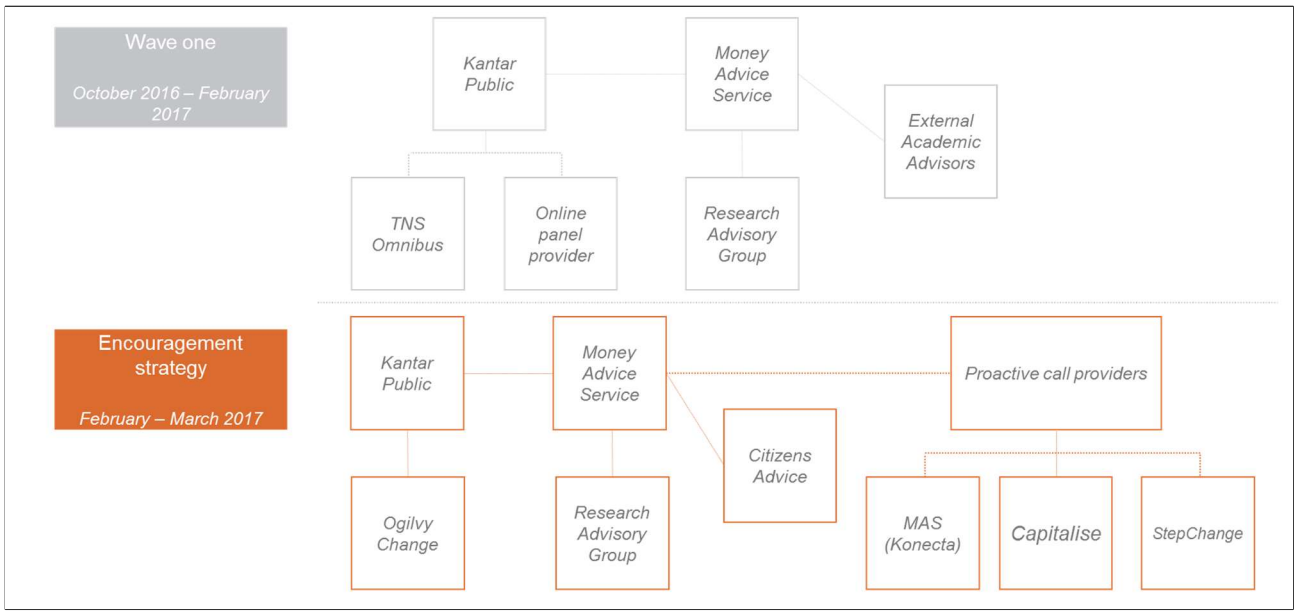
Once the sample for Wave 2 was collated, the sample of respondents was systematically stratified and randomly allocated to either the treatment or control group (Section 3). Respondents in the treatment group received encouragement to seek debt advice (Section 4). This took the form of three mailings (using direct mail, emails and texts) alongside proactive calls from debt advice agencies for those who agreed to receive a call in the Wave 1 interview (Section 4.4). Members of the control received no communication after the Wave 1 interview.

Kantar Public and MAS worked closely with Ogilvy Change, a behavioural interventions agency, in the design of the encouragement materials and strategy.

1.2 Project stakeholders

One of the main features of the study is the large number of stakeholders. In particular, the development and administration of the encouragement strategy required collaboration across several organisations. Figure 1.1 outlines the main stakeholders involved in Wave 1 and the encouragement strategy[4].

Figure 1.1 Stakeholder involvement in project at Wave 1



[4] The Research Advisory Group (RAG) includes representatives from debt advice agencies, the FCA and other relevant organisations

2. Wave 1 fieldwork

Fieldwork for Wave 1 was conducted from September 2016 to February 2017.

2.1 Wave 1 questionnaire development

Initially, a review of relevant questionnaires was undertaken to identify appropriate questions for the Wave 1 questionnaire. This included previous survey research commissioned by the Money Advice Service, now part of the Money and Pensions Service (MaPS), alongside a wider review within the topic area. The main questionnaires/sources reviewed were:

- Debt Advice Quarterly Tracker – MAS/Optimisa Research[5]
- Social return on investment survey – MAS/YouGov[6]
- Financial capability survey (MAS)[7]
- Financial capability outcomes framework – MAS/NPC[8]
- Debt Advice evaluation toolkit (MAS)[9]

In addition to this, the scoping paper produced by Davies et al (2016) provided a list of recommended measures to be collected at Wave 1 and in subsequent waves. A further consideration was the length of the Wave 1 interview. The adoption of an Omnibus methodology set an upper limit on the length of the questionnaire, while the use of both face-to-face and online interview modes meant that the questionnaire needed to be developed for both.

The final questionnaire included key financial indicators, measures required for the allocation process and permissions for re-contact. Table 2.1 below gives an outline of the content of the questionnaire. The full Wave 1 questionnaire has been included as an Appendix to this report (Appendix A).

[5] This questionnaire has not been published but is available on request

[6] This questionnaire has not been published but is available on request

[7] https://www.fincap.org.uk/financial-capability-survey

[8] http://www.fincap.org.uk/outcomes_adults

[9] https://www.moneyadviceservice.org.uk/en/corporate/debt-advice-evaluation-toolkit

Table 2.1 Wave 1 questionnaire content

Question topics
Screener questions for over indebtedness
When financial problems started
Reasons for financial difficulties
Financial decision-making
Current financial situation
Previous financial/debt advice
Advice capability
Attitudes to finances
Attitudes to seeking financial advice
Re-contact permissions

The questionnaire for the online and face-to-face Omnibus survey represented one module within a longer questionnaire which included questions on a range of topic areas for other clients. Therefore, as in all Omnibus surveys, the context of the questions will have varied depending on the content of other modules and the positioning of the MAS module within the longer survey.

2.1.1 Reflections on the Wave 1 questionnaire content

Overall, the information collected at Wave 1 represented a broadly sufficient baseline for the methodology. It collected relevant information to allow for the stratification and then allocation of sample to the treatment or control group. It also gathered key contact information for the encouragement strategy.

Reflecting on the questionnaire after the encouragement strategy, some possible improvements could be made for a mainstage design.

- First, the wording of the questionnaire restricted the personal data that could be supplied to proactive call providers (name and telephone numbers only). A repeat of Wave 1 should revisit this and allow room to provide proactive call providers with additional information such as postcode. This would allow them to conduct 'security' checks[10] with respondents which may boost the credibility of the calls.
- Another possible amend centres around the collection of re-contact details. As detailed below (Section 2.3.5), a number of respondents who agreed to re-contact failed to give their name or other contact details. One suggestion would be to tie the possibility of a future incentive to the provision of valid contact details.
- Finally, the adoption of an Omnibus methodology placed restrictions on the volume of content which could be accommodated. Ideally, the Wave 1 questionnaire would be extended to allow more baseline measures for direct comparison with Wave 2. In particular, the Wave 1 questionnaire did not capture wider outcome measures such as wellbeing, health, housing, employment, financial capability etc which would have been useful if a longer questionnaire was possible. In the Wave 2 development study movement on these outcomes will need to be measured based on retrospective refection (e.g. do you now worry more or less about X? Do you know now more or less about X?) which will not be as accurate as direct comparisons. The choice of Wave 1 fieldwork source for the mainstage

[10] 'Security checks' are standard questions that an organisation will ask a client to ensure that they are speaking to the correct person. Common questions include confirming personal information or information pertaining to the respondent's relationship to that organisation (e.g. type of agreement, last payment made, etc.)

may give greater scope for a longer Wave 1 questionnaire. For example, if we recruit all study participants using an online ad hoc survey, this provides scope to increase the questionnaire length to 15-20 minutes which would allow more baseline measures to be collected.

2.2 Recruitment sources

Respondents were recruited from one of three sources:

- Face-to-face Omnibus,
- Online Omnibus
- Online ad-hoc survey.

The inclusion of both face-to-face and online interview modes was a deliberate decision to allow the viability of each to be tested for the mainstage. A further recruitment source was later added – an *ad hoc* online survey. This was introduced to boost the recruited sample for Wave 2 and to address an issue that emerged during fieldwork (after the completion of the online Omnibus it was discovered that the research team would not be given access to contact details held by panel provider which. meant that the recruited sample could not be contacted for Wave 2. An explanation on this issue is covered in Appendix B) The inclusion of this third fieldwork vehicle did, however, present an opportunity to collect further data on recruitment methods for the mainstage. The following sections begin this process of evaluation and will be continued in the Wave 2 report

It is important to note some fundamental differences between online and face-to-face recruitment. Both the online Omnibus and ad-hoc survey used sample from an online panel provider (Lightspeed). This is a panel made up of respondents who have agreed to take part in surveys in return for rewards[11]. As the sample drawn is not randomly selected, quotas are put in place to ensure that the overall profile of the interviewed sample closely matches the GB national population.

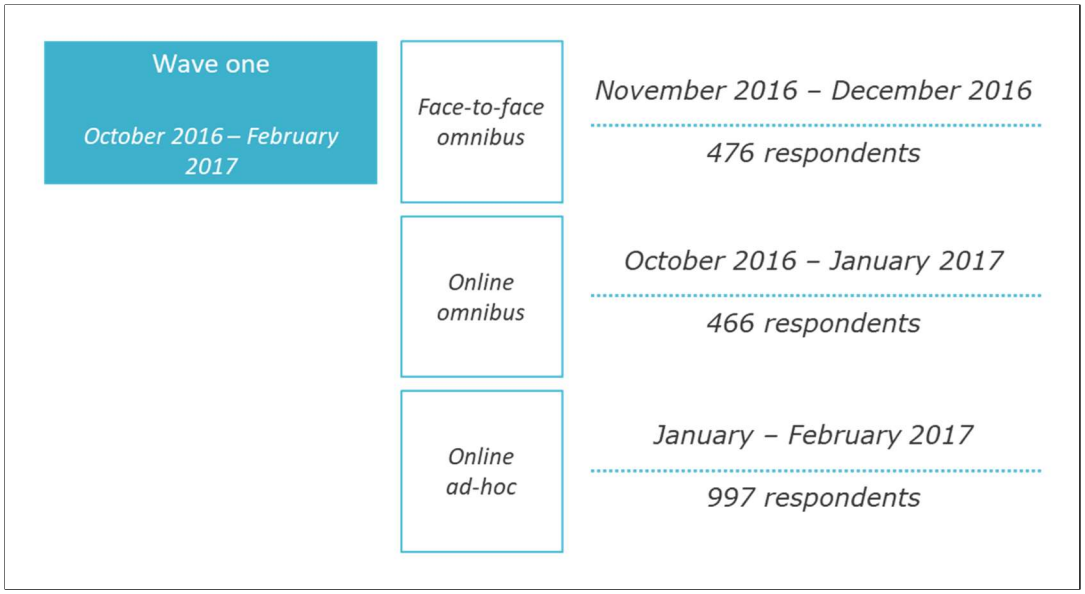
In contrast, face-to-face Omnibus uses random location sampling conducted in-home using CAPI methodology. Each wave, an interviewer is allocated an area (typically a census output area) and asked to achieve a set number of interviews. Additional quotas are also used to ensure that the achieved sample is representative of the GB population. A discussion on the recruitment modes is found in Section 2.3.

The eligible sample[12] recruited to the study was 2,025. This was then reduced to 1,940 once duplicates (different unique IDs) and respondents recruited from a sister panel were excluded (due to a permissions disagreement). All duplicates cases have been removed from the below figures. Figure 2.1 breaks down the recruitment by source and fieldwork timing.

[11] Lightspeed offer points for each survey completed. These can then be exchanged for items in a 'Rewards' catalogue.

[12] The eligibility criteria are discussed in detail in Section 2.3.

Figure 2.1 Wave 1 recruitment sources[13]



2.3 Recruiting a sample of over-indebted individuals

2.3.1 Overview

Respondents from Wave 1 were included in the sample for Wave 2 if they met the following criteria:

- The respondent was classified as over-indebted;
- The respondent had not received formal debt advice in the last six months;
- The respondent gave permission to be re-contacted and, in the case of the online Omnibus and online ad hoc survey, gave sufficient contact details for re-contact.[14]

Respondents were additionally asked if they were willing for their details to be given to a debt advice agency, who may contact them by telephone to offer debt advice (see Section 4.4). These proactive phone calls formed part of the encouragement method, although respondents' answers to this question did not affect their eligibility for the study.

In this section, we discuss each of these inclusion criteria in turn. As a summary, Table 2.2 details the impact these criteria have on the proportion of respondents qualifying for Wave 2.

[13] The online Omnibus did not run for around a week over the Christmas and New Year period. It began again in the first week of January.

[14] Contact details were collected by interviewers on the face-to-face Omnibus for all respondents.

Table 2.2 Summary of inclusion criteria for Wave 2

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Total number of interviews completed per wave (average)	c. 2,000	c. 1,200	-
[i] Proportion of all respondents classified as over-indebted	5% c. 100 per wave	20% c. 240 per wave	20%
[ii] Proportion of all respondents classified as over-indebted *and* had not recently received debt advice	4% c. 85 per wave	14% c. 170 per wave	15%
[iii] Proportion of all respondents qualifying for Wave 2 (i.e. classified as over-indebted, not received formal debt advice in last six months, agreed to re-contact and gave sufficient contact details)	3% c. 50 per wave	8%[15] c. 95 per wave	8%
[iv] Proportion of all respondents qualifying for Wave 2 *and* agreeing to proactive calls	1% c. 25 per wave	2% c. 25 per wave	2%

2.3.2 Defining over-indebtedness

Consistent with previous MAS research, respondents were classified as over-indebted if they reported:

- Finding keeping up with bills and credit commitments a heavy burden, and/or
- Falling behind or missing any payments for credit commitments or domestic bills in at least three of the last six months.

Table 2.3 gives the responses to these questions across the three recruitment sources. A demographic profile of the three recruitment sources can be found in Appendix E.

[15] The actual observed incidence for the online Omnibus here was 11% (c. 130 per wave) for final Wave 2 eligibility and 4% (c. 45 per wave) for agreement to proactive call. However, this does not take into account the fact that agreement to re-contact would be substantially lower had respondents been given the opportunity to directly refuse their name (see Appendix B). For Table 2.2, we have modelled the rates for (iii) final eligibility and (iv) proactive calls for the online Omnibus using the online ad hoc survey.

Table 2.3 Responses to questions to define over-indebtedness: based on all respondents screened for eligibility

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
To what extent do you feel that keeping up with your bills and credit commitments is a burden?			
It is not a burden at all	12,667 68.5%	5,670 38.3%	4,777 37.3%
It is somewhat a burden	4,542 24.5%	6,641 44.9%	5,863 45.8%
It is a heavy burden	625 3.4%	1,657 11.2%	1,607 12.6%
Refused	400 2.2%	246 1.7%	153 1.2%
Don't know	270 1.5%	576 3.9%	398 3.1%
In the last six months, have you (and your partner) fallen behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months?			
Yes	517 2.8%	1,862 12.6%	1,595 12.5%
No	17,406 94.1%	12,274 83.0%	10,804 84.4%
Refused	381 2.1%	250 1.7%	146 1.1%
Don't know	200 1.1%	407 2.8%	253 2.0%
Base (Total sample screened)	*18,504*	*14,790*	*12,798*

Based on the definition above, 5% of the face-to-face Omnibus sample, 20% of the online Omnibus sample and 20% of respondents screened for the online ad hoc survey sample were classified as over-indebted (Table 2.4).

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Table 2.4 Over-indebtedness

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Not over-indebted	17,578 95.0%	11,903 80.5%	10,249 80.1%
Over-indebted	926 5.0%	2,890 19.5%	2,579 19.9%
Reason for over indebtedness			
Finds keeping up with bills/credit commitments a heavy burden (only)	409 2.2%	1,026 6.9%	954 7.5%
Fallen behind on/missed payments in at least three of the last six months (only)	301 1.6%	1,230 8.3%	942 7.4%
Both finds keeping up with bills/credit commitments a heavy burden and fallen behind on/missed payments in at least three of the last six months	216 1.2%	631 4.3%	653 5.1%
Base (Total sample screened)	*18,504*	*14,790*	*12,798*

The reasons for the large difference in the proportions classified as over-indebted between the face-to-face Omnibus and the two online methods are not entirely clear. There is not a significant time effect as the face-to-face and online Omnibuses were conducted more-or-less concurrently and incidence levels between waves were reasonably consistent within both Omnibuses (see Figure 2.2). Additionally, previous studies by MAS have estimated the incidence of over-indebtedness as between 10%-16% (see Figure 2.3).

The differences between the face-to-face and online samples therefore should be largely explained by a combination of:

- **Measurement effects:** differences due to the experience of completing the survey face-to-face as opposed to online;
- **Selection effects:** differences in the underlying samples of the face-to-face Omnibus and the online panel.

As an example of **measurement effects**, it may be the case that respondents are less willing to admit to financial difficulties when an interviewer is present (due to social desirability bias). This could account for the relatively low incidence of over-indebtedness in the face-to-face survey. However, the incidence is still considerably lower than in previous face-to-face research conducted by MAS (figure 2.3), indicating that this would only partially explain the difference. In any case, it seems unlikely to us that this – or other measurement effects – would have such a large impact as to account for the whole of the difference between the incidence rates observed.

Regarding **selection effects**, it should be expected that different types of people will take part in the face-to face Omnibus and the online surveys given the different sampling methods. Some differences between the underlying samples can be easily observed. In particular, the face-to-face Omnibus tends to over-represent the non-working population: it has a relatively high proportion of the older age groups (aged 65+), those not in work (including retired) and lower social grades (see Appendix D for a demographic profile of the different samples). This is likely to be largely due to the fact that these groups are more likely to be at home and therefore easier for interviewers to make contact in a random location design such as the face-to-face Omnibus uses (see Section 2.2 for a description of random location sampling). The online methods, on the other hand, under-represent older age groups as these are much less likely to have signed up to online panels.

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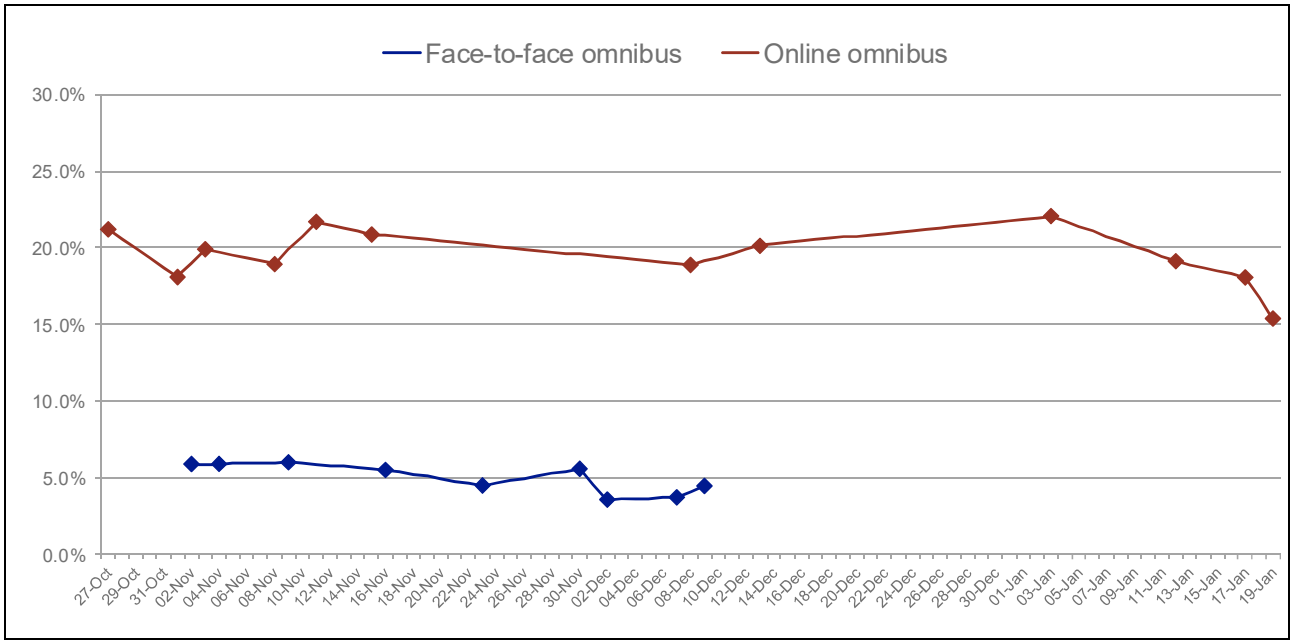
Such *observed* differences, however, explain only a small amount of the difference in incidence rates. Using common variables from the Wave 1 survey, we modelled the incidence of over-indebtedness for the online Omnibus and online ad hoc respondents and applied this model to the face-to-face respondents.[16] This model gives a 'predicted incidence of over-indebtedness' which provides an indication of the amount of difference we would expect between the face-to-face and online samples due to observed sample differences. This *predicted* incidence for the face-to-face respondents was 18%, very similar to the actual *observed* incidence for online cases; in other words, the observed differences in the sample profiles explain only a small amount of the actual difference in incidence.

This in turn suggests that much of the difference in incidence is due to *unobserved* differences between the samples. For example, over-indebted individuals may be less likely on average to answer the door to unexpected callers and so under-represented in the face-to-face Omnibus, or they may on average more likely to join an online panel given the small financial incentives offered and so over-represented in online surveys.

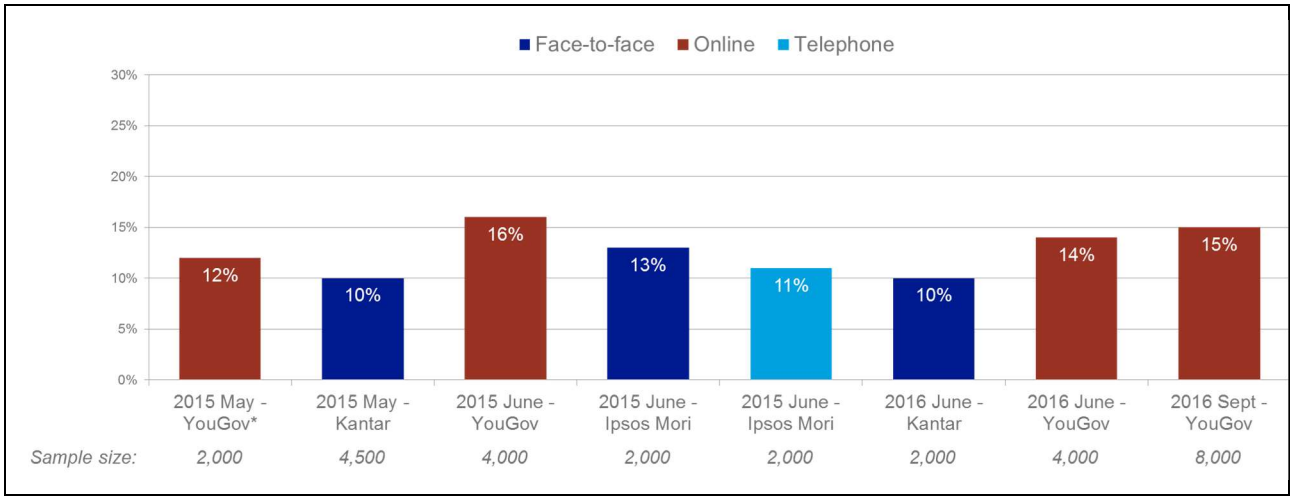
However, for the purposes of this study, it is important to remember that the Wave 1 phase is intended primarily to identify and recruit over-indebted individuals, rather than to obtain estimates of the prevalence of over-indebtedness; the analytical priority for the study is instead the change between Waves 1 and 2. Although it is impossible for us to tell which of the recruitment methods is closest to the 'true' rate of over-indebtedness, the different incidence rates do not compromise the recruitment as long as the recruited respondents can be considered broadly representative of the population of over-indebted individuals.

Figure 2.2 Incidence of over-indebtedness by Omnibus mode



[16] We fitted a logistic regression model for the online respondents (combining both the online Omnibus and online ad hoc survey respondents) predicting over-indebtedness. Applying this model to the face-to-face Omnibus sample gives each case a predicted probability of being over-indebted if the relationship between over-indebtedness and the demographic variables in the model were the same for the face-to-face sample as the online samples, in other words, controlling for any observed demographic differences between the face-to-face and online samples.

Figure 2.3 Incidence of over-indebtedness in previous MAS studies



2.3.3 Profiles of over-indebtedness

Table 2.5 compares the demographic profiles of the over-indebted samples from the face-to-face Omnibus, the online Omnibus, and the online ad hoc survey. The table also includes the equivalent profile of over-indebtedness from the MAS DebtTracker (2016, Waves 17-20) as a comparison. However, it should be noted that the DebtTracker is itself an online survey rather than a definitive external benchmark – we would therefore expect the profiles to be more similar to the online Omnibus and online ad hoc survey than the face-to-face Omnibus, but this does not necessarily mean these are any more accurate.

Common across all three recruitment sources, over-indebted respondents were more likely than the non-over-indebted to be:

- Aged under 55
- Lower social grades
- Have a child in the household
- Living in London

The profiles of over-indebtedness for the online Omnibus and online ad hoc survey were generally similar.[17] This is to be expected given that these respondents were part of the same online panel. However, the over-indebted sample from the face-to-face Omnibus differs in some respects from the online samples, in particular:

- **Age:** A greater proportion of the over-indebted population are aged 55 or above in the face-to-face Omnibus compared to the online samples
- **Social grade:** A greater proportion are in C2DE social grade compared to the online samples
- **Working status:** A greater proportion are not working compared to the online samples

These differences reflect the greater likelihood of the non-working population to be interviewed in a face-to-face Omnibus given that these people are more likely to be at home when an interviewer calls. This indicates a weakness of recruiting through the face-to-face Omnibus: that it is likely to under-represent the working over-indebted population. A face-to-face approach may be suitable,

[17] The main differences are in gender (more males in the online Omnibus) and age (more aged 16-24 in the online Omnibus), although these are likely to be primarily due to the tight quotas for age and gender used in the online Omnibus.

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however, for recruiting certain groups, such as the older over-indebted, who are likely to be under-represented in online panels.

Table 2.5: Profiles of over-indebtedness

	Face to face Omnibus		Online Omnibus		Online ad hoc survey		DebtTracker (online)
	Over-indebted	Not over-indebted	Over-indebted	Not over-indebted	Over-indebted	Not over-indebted	Over-indebted
Gender							
Male	385 41.6%*	8,471 48.2%*	1,439 49.9%	5,752 48.3%	875 34.3%*	3,814 37.2%*	41%
Female	541 58.4%	9,107 51.8%	1,445 50.1%	6,139 51.6%	1,668 65.3%	6,413 62.6%	59%
Age							
16-24	102 11.0%*	2,355 13.4%*	547 18.9%*	1,646 13.8%*	224 8.8%*	702 6.8%*	11%
25-34	209 22.6%*	2,779 15.8%*	850 29.4%*	1,770 14.9%*	657 25.8%*	1,515 14.8%*	21%
35-44	194 21.0%*	2,354 13.4%*	627 21.7%*	1,847 15.5%*	626 24.6%*	1,744 17.0%*	25%
45-54	203 21.9%*	2,390 13.6%*	516 17.9%	2,162 18.2%	639 25.1%*	2,231 21.8%*	26%
55+	218 23.5%*	7,700 43.8%*	347 12.0%*	4,478 37.6%*	403 15.8%*	4,057 39.6%*	17%
Working status							
Working full-time	260 28.1%*	5,629 32.0%*	1,440 49.9%*	4,727 39.7%*	1,133 44.4%*	3,986 38.9%*	44%
Working part-time	163 17.6%*	2,302 13.1%*	519 18.0%*	1,870 15.7%*	492 19.3%	1,800 17.6%	15%
Not working	503 54.3%	9,647 54.9%	928 32.1%*	5,306 44.6%*	924 36.2%*	4,463 43.5%*	41%
Base	*926*	*17,578*	*2,887*	*11,903*	*2,549*	*10,249*	*880*
**Significant difference between over-indebted and non-over-indebted*							

Table 2.5 Profiles of over-indebtedness (cont.)

	Face to face Omnibus		Online Omnibus		Online ad hoc survey		DebtTracker (online)
	Over-indebted	Not over-indebted	Over-indebted	Not over-indebted	Over-indebted	Not over-indebted	Over-indebted
Region[18]							
North	220 23.8%	4,348 24.7%	736 25.5%	3,119 26.2%	643 25.2%	2,589 25.3%	28%
Midlands	133 14.4%	2,919 16.6%	520 18.0%*	1,961 16.5%*	420 16.5%	1,768 17.3%	17%
East of England	89 9.6%	1,661 9.4%	237 8.2%*	1,198 10.1%*	242 9.5%	994 9.7%	9%
London	137 14.8%*	2,138 12.2%*	453 15.7%*	1,301 10.9%*	363 14.2%*	1,075 10.5%*	12%
South	202 21.8%	4,065 23.1%	585 20.3%*	2,793 23.5%*	555 21.8%*	2,540 24.8%*	20%
Wales	44 4.8%	901 5.1%	144 5.0%	621 5.2%	126 4.9%	456 4.4%	6%
Scotland	101 10.9%*	1,546 8.8%*	212 7.3%	910 7.6%	200 7.8%	827 8.1%	8%
Social grade and children in household							
ABC1	229 24.7%*	8,399 47.8%*	1,319 45.7%*	7,008 58.9%*	1,118 43.9%*	6,278 61.3%*	47%
C2DE	697 75.3%*	9,179 52.2%*	1,568 54.3%*	4,895 41.1%*	1,431 56.1%*	3,971 38.7%*	54%
Children in household	405 43.7%*	4,397 25.0%*	1,315 45.5%*	3,064 25.7%*	1,048 41.1%*	2,520 24.6%*	41%
Base	*926*	*17,578*	*2,887*	*11,903*	*2,549*	*10,249*	*880*

**Significant difference between over-indebted and non-over-indebted*

Table 2.6 compares the debt profile of over-indebted respondents for the three different recruitment sources:

- **Advice history:** Whether respondent has ever previously sought debt advice or is open to doing so.
- **Levels of debt:** *'Thinking just about the loans, overdrafts and credit agreements in your own name or jointly with someone else, how much in total do you currently owe on these?'*
- **Length of time over-indebted:** *'At what point did you start missing these payments regularly?' / 'At what point did keeping up with your bills and credit commitments start to feel like a heavy burden?'*
- **Type of over-indebtedness:** *'To what extent do you feel that keeping up with your bills and credit commitments is a burden?' / 'In the last 6 months, have you (and your partner) fallen*

[18] Northern Ireland is not covered by the face-to-face or online Omnibuses. It can be covered by an ad hoc online survey, although here it was not included for consistency with the two Omnibus samples.

behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months?'

The largest observed difference between the debt profiles is the amount owed in debt: around a third of the face-to-face Omnibus sample reported not currently owing anything, compared to just 4% for the online Omnibus sample. Conversely, almost half of the online Omnibus sample reported owing more than £5,000, compared to 14% from the face-to-face Omnibus sample. In this way, the online Omnibus and online ad hoc samples appear to be, on average, more heavily over-indebted than the face-to-face Omnibus sample.

Such a large difference in the debt profile again points to differences between the online and face-to-face samples and suggests that the online and face-to-face respondents are likely to have different experiences of over-indebtedness. As such, it will be important to consider at Wave 2 how the face-to-face and online samples differ in terms of take-up of advice and other key outcomes. Although technically over-indebted by our definition, a sizeable proportion of the face-to-face sample may well consider they are not in need of debt advice given that they are currently keeping up with their financial commitments.

Table 2.6 Debt profile of sample by mode of recruitment[19]

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Advice history			
Previously sought debt advice	422 45.6%	1,679 58.2%	1,202 48.5%
Open to seeking debt advice / Don't know	240 25.9%	754 26.1%	789 31.8%
Not open to seeking debt advice	264 28.5%	454 15.7%	487 19.7%

[19] All respondents classified as over-indebted: find keeping up with bills and credit commitments a heavy burden and/or fallen behind or missed payments for at least three of the last six months.

Table 2.6 Debt profile of sample by mode of recruitment (cont.)

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Level of debt			
Not currently owe anything	303 32.7%	108 3.7%	306 12.1%
Up to £1,000	170 18.4%	641 22.2%	524 20.7%
£1,001-£5,000	162 17.5%	669 23.2%	590 23.4%
More than £5,000	129 13.9%	1,337 46.3%	840 33.3%
Don't know / Refused	162 17.5%	132 4.6%	266 10.5%
Length of time over-indebted			
Up to 6 months	311 33.6%	805 27.9%	844 33.2%
6-12 months	173 18.7%	624 21.6%	487 19.1%
1-2 years	173 18.7%	644 22.3%	505 19.8%
More than 2 years	211 22.8%	663 23.0%	560 22.0%
Can't remember	58 6.3%	151 5.2%	150 5.9%
Type of over-indebtedness			
ONLY: Finds keeping up with financial commitments a heavy burden	409 44.2%	1,026 35.5%	954 37.4%
ONLY: Fallen behind/missed payments	301 32.5%	1,230 42.6%	942 37.0%
BOTH: Finds keeping up with financial commitments a heavy burden & fallen behind/missed payments	216 23.3%	631 21.9%	653 25.6%
Base	*926*	*2,887*	*2,549*

2.3.4 Excluding respondents who have recently received debt advice

Over-indebted respondents were excluded if they had received debt advice in the last six months. The proportion excluded ranged from 17% in the face-to-face Omnibus to 30% in the online Omnibus (Table 2.7).

Table 2.7 Whether over-indebted individuals had received formal debt advice in the last six months

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Received debt advice in last six months:			
Not received formal debt advice in last six months	766 82.7%	2,027 70.2%	1,966 77.1%
Received either free or free-paying advice in the last six months	160 17.3%	860 29.8%	583 22.9%
Free debt advice agency	*147* *15.9%*	*717* *24.8%*	*513* *2.1%*
Fee-paying debt advice agency or insolvency practitioner	*17* *1.8%*	*250* *8.7%*	*133* *5.2%*
Base	*926*	*2,887*	*2,549*

2.3.5 Re-contact permission

Respondents were asked for permission to be re-contacted to take part in further research and only those who agreed could be included in Wave 2. The re-contact agreement rates for each recruitment source are shown in Table 2.8.

The re-contact agreement rates were broadly as we expected. It is not surprising that the agreement rate was lower for the face-to-face sample: respondents from the online Omnibus or online survey have all signed up to an online access panel and so have already shown willingness to take part in regular research. The face-to-face Omnibus respondents, on the other hand, are not so used to taking part in surveys.

For the online ad hoc survey, respondents had to additionally give their name and at least one form of contact details (address, telephone number, email address) to be eligible for Wave 2.[20] Around two in five (39%) online ad hoc survey respondents who agreed to further re-contact did not give their name; these respondents therefore could not be used for Wave 2.

[20] Equivalent contact details were collected by interviewers for all respondents in the face-to-face Omnibus at the start of the interview.

Table 2.8 Re-contact permission and contact details

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Re-contact permission			
Agreed to re-contact	477 62.3%	1,752 86.4%	1,680 85.5%
Refused re-contact permission	289 37.7%	275 13.6%	286 14.5%
Base	*766*	*2,027*	*1,696*
Contact details (online ad hoc survey only)			
Gave contact details	-	-	1,023 60.9%
Refused details	-	-	657 39.1%
Base	-	-	*1,680*

For the online Omnibus, respondents would normally be given the opportunity to explicitly refuse to give their name, even though they had agreed to re-contact. This was not done, however, in this study (see Appendix B). We have therefore modelled the rate of refused contact details for the online Omnibus sample using the online ad hoc survey. From this, we have estimated final usable re-contact rates among eligible respondents (i.e. over-indebted respondents who had not received formal debt advice in the last six months) as follows:

- 62% of face-to-face Omnibus respondents;
- 52% of online Omnibus respondents;
- 52% of online ad hoc survey respondents.

2.3.6 Profile of recruited respondents

Table 2.9 compares the sample profiles for those respondents recruited to Wave 2 and those respondents who were identified as over-indebted but were not recruited because they had recently received formal debt advice, had refused re-contact permission, or had not given sufficient contact details. The profile of over-indebtedness from the MAS DebtTracker (2016, Waves 17-20) is again given as a comparison.

Common across all three sources, the respondents who were recruited were more likely to be **female** compared to the over-indebted respondents who were not recruited. In terms of other demographics, there were relatively few differences observed for the online ad hoc survey or the face-to-face Omnibus. More differences were observed in the online Omnibus sample, in part because of the large number of respondents which could not be recruited because of unavailable names (see Appendix B). Nonetheless, the main differences between the recruitment profiles of the three sources are that the face-to-face recruited sample is more likely to be aged 55 or above, not working and a lower social grade compared to the online recruited samples. These reflect the underlying differences in the face-to-face Omnibus sample and the online samples, as discussed in Section 2.3.2.

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Table 2.9 Comparison of over-indebted sample eligible for Wave 2

	Face to face Omnibus		Online Omnibus		Online ad hoc survey		DebtTracker (online)
	Recruited	Over-indebted/ not recruited	Recruited	Over-indebted/ not recruited	Recruited	Over-indebted/ not recruited	Over-indebted
Gender							
Male	183 38.4%	202 45.0%	218 42.1%*	1,221 51.5%*	315 31.6%*	555 36.4%*	41%
Female	294 61.6%*	247 55.0%*	298 57.5%*	1,147 48.4%*	681 68.3%*	963 63.2%*	59%
Age							
16-24	63 13.2%*	39 8.7%*	55 10.6%*	492 20.8%*	86 8.6%	138 8.9%	11%
25-34	100 21.0%	109 24.3%	123 23.6%*	729 30.8%*	274 27.5%	383 24.7%	21%
35-44	102 21.4%	92 20.5%	115 22.1%	512 21.6%	258 25.9%	368 23.7%	25%
45-54	102 21.4%	101 22.5%	142 27.3%*	374 15.8%*	236 23.7%	403 26.0%	26%
55+	110 23.1%	108 24.1%	86 16.5%*	262 11.1%*	143 14.3%	260 16.8%	17%
Base	*477*	*449*	*518*	*2,369*	*997*	*1,552*	*880*
**Significant difference between not recruited and over-indebted/not recruited*							

Table 2.9 Comparison of over-indebted sample eligible for Wave 2 (cont.)

	Face to face Omnibus		Online Omnibus		Online ad hoc survey		DebtTracker (online)
	Recruited	Over-indebted/ not recruited	Recruited	Over-indebted/ not recruited	Recruited	Over-indebted/ not recruited	Over-indebted
Region							
North of England	109 22.9%	111 24.7%	116 22.4%	620 26.2%	247 24.8%	396 25.5%	28%
Midlands	74 15.5%	59 13.1%	87 16.8%	433 18.3%	166 16.6%	254 16.4%	17%
East of England	42 8.8%	47 10.5%	57 11.0%*	180 7.6%*	106 10.6%	136 8.8%	9%
London	68 14.3%	69 15.4%	66 12.7%*	387 16.3%*	131 13.1%	232 14.9%	12%
South of England	107 22.4%	95 21.2%	116 22.4%	469 19.8%	214 21.5%	341 22.0%	20%
Wales	27 5.7%	17 3.8%	31 6.0%	113 4.8%	48 4.8%	78 5.0%	6%
Scotland	50 10.5%	51 11.4%	45 8.7%	167 7.0%	84 8.5%	115 7.4%	8%
Social grade and children in household							
ABC1	124 26.0%	105 23.4%	236 45.6%	1,083 45.7%	432 43.3%	686 44.2%	47%
C2DE	353 74.0%	344 76.6%	282 54.4%	1,286 54.3%	565 56.7%	866 55.8%	54%
Children in HH	223 46.8%	182 40.5%	202 39.0%*	1,113 47.0%*	419 42.0%	629 40.5%	41%
Base	*477*	*449*	*518*	*2,369*	*997*	*1,552*	*880*

**Significant difference between not recruited and over-indebted/not recruited*

Table 2.9 Comparison of over-indebted sample eligible for Wave 2 (cont.)

	Face to face Omnibus		Online Omnibus		Online ad hoc survey		DebtTracker (online)
	Recruited	Over-indebted/ not recruited	Recruited	Over-indebted/ not recruited	Recruited	Over-indebted/ not recruited	Over-indebted
Working status							
Full-time	124 26.0%	136 30.3%	229 44.2%*	1,211 51.1%*	432 43.3%	701 45.2%	44%
Part-time	81 17.0%	82 18.3%	99 19.1%	420 17.7%	199 20.0%	293 18.9%	15%
Not working	272 57.0%	231 51.4%	190 36.7%*	738 31.2%*	366 36.7%	558 36.0%	41%
Previous debt advice							
Already sought advice	197 41.3%*	225 50.1%*	212 40.9%*	1,467 61.9%*	363 36.4%*	839 56.7%*	-
Open to receiving advice	133 27.9%	107 23.8%	195 37.6%*	559 23.6%*	403 40.4%*	386 26.1%*	-
Not open to receiving advice	147 30.8%	117 26.1%	111 21.4%*	343 14.5%*	231 23.2%*	256 17.3%*	-
Level of debt							
Not currently owing anything	173 36.3%*	130 29.0%*	22 4.4%	86 3.6%	140 14.0%*	166 10.7%*	-
Up to £1,000	97 20.3%	73 16.3%	117 23.3%	524 22.1%	228 22.9%	296 19.1%	-
£1,001-£5,000	95 19.9%*	67 14.9%*	123 24.5%	546 23.0%	269 27.0%*	321 20.7%*	-
More than £5,000	58 12.2%	71 15.8%	241 47.9%	1,096 46.3%	279 28.0%*	561 36.1%*	-
DK/Prefer not to say	54 11.3%	108 24.1%	15 2.9%	117 4.9%	81 8.1%	208 13.4%	-
Base	*477*	*449*	*518*	*2,369*	*997*	*1,552*	*880*

**Significant difference between not recruited and over-indebted/not recruited*

Table 2.9 Comparison of over-indebted sample eligible for Wave 2 (cont.)

	Face to face Omnibus		Online Omnibus		Online ad hoc survey		DebtTracker (online)
	Recruited	Over-indebted/ not recruited	Recruited	Over-indebted/ not recruited	Recruited	Over-indebted/ not recruited	Over-indebted
Length of time over-indebted							
Up to six months	168 35.2%	143 31.8%	137 28.1%	668 28.2%	358 35.9%*	486 31.4%*	-
6-12 months	98 20.5%	75 16.7%	107 22.0%	517 21.8%	200 20.1%	287 18.5%	-
1-2 years	99 20.8%	74 16.5%	104 21.4%	540 22.8%	181 18.2%	324 20.9%	-
More than 2 years	102 21.4%	109 24.3%	139 28.5%*	524 22.1%*	210 21.1%	350 22.6%	-
Can't remember	10 2.1%*	48 10.7%*	31 6.0%	120 5.1%	48 4.8%	102 6.6%	-
Type of over-indebtedness							
'Heavy burden' only	206 43.2%	203 45.2%	234 45.2%*	792 33.4%*	393 39.4%*	561 36.1%*	61%
'Missed payments' only	168 35.2%	133 29.6%	175 33.8%*	1,055 44.5%*	373 37.4%	569 36.7%	20%
BOTH 'heavy burden' AND 'missed payments'	103 21.6%	113 25.2%	109 21.0%	522 22.0%	231 23.2%*	422 27.2%*	19%
Base	*477*	*449*	*518*	*2,369*	*997*	*1,552*	*880*

**Significant difference between not recruited and over-indebted/not recruited*

2.3.7 Permission for proactive calls

Respondents were asked for permission for their details to be passed on to a debt advice agency to allow such agencies to make proactive calls offering debt advice or to refer respondents to another suitable debt advice agency. This formed part of our encouragement strategy. Table 2.10 shows the agreement rate for proactive calls among those respondents recruited for Wave 2; a little under half (45%) of the face-to-face sample agreed, while agreement was substantially lower for the online samples.

Table 2.10 Agreement to proactive call

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Agreement to proactive call			
Agreed	213 44.7%	169 32.6%	293 29.4%
Refused	264 55.3%	349 67.4%	704 70.6%
Base	*477*	*518*	*997*

3. Experimental allocation

The respondents recruited from the Wave 1 survey were randomly allocated to one of two groups:

- **Treatment group:** This group received the encouragement intervention as described in Section 4.3.
- **Control group:** This group did not receive any treatment between Waves 1 and 2.

3.1 Stratification by recruitment mode

In order to ensure that there were no systematic differences between the treatment and control groups due to the ***method of recruitment***, respondents were allocated separately within the face-to-face Omnibus, online Omnibus and online survey, as outlined in Table 3.1. The allocations were made in two separate batches with the first available respondents (those recruited from the face-to-face and online Omnibuses) in the first batch and the respondents from the online survey in the second batch.

Respondents who were re-contacted in order to gain permission to use their full contact details were mostly included in the first batch (alongside the other online Omnibus cases). A small number (36), however, were included in the second batch alongside the ad hoc survey respondents as they gave permission after the first batch allocation had been completed. The figures below exclude any duplicates or cases with incorrect permissions (see Appendix B).

Table 3.1 Allocation to Batch 1 and Batch 2 by recruitment source

Allocation batch	Recruitment method	Number of respondents
Batch 1 (face-to-face, 476 cases)	Face-to-face Omnibus	476
Batch 1 (online, 430 cases)	Online Omnibus	181
	Online Omnibus: Re-contacted[21]	249
Batch 2 (online, 1,033 cases)	Ad hoc online survey	997
	Online Omnibus: Re-contacted	36

[21] See Appendix B for an explanation of the online re-contact.

3.2 Stratification by agreement to phone re-contact

Respondents who agreed to the proactive call from a debt advice agency were disproportionately allocated to the treatment group; 70% of those who agreed to the proactive calls were randomly allocated to the treatment group. In order to keep the treatment and control groups the same size, a smaller proportion of those who *did not* agree to phone contact were randomly allocated to the treatment group, as shown in Table 3.2. Table 3.3 shows the allocation to treatment and control groups within each recruitment source.

The intention of this disproportionate allocation was that increasing the proportion of the treatment group receiving proactive calls would lead to a larger proportion of this group receiving debt advice between Waves 1 and 2. This would increase the statistical power to detect effects at Wave 2. For the analysis of Wave 2 data, it will be necessary to calculate a design weight which will account for the disproportionate allocation.

Table 3.2 Allocation to treatment or control group by agreement to proactive call

Recruitment method	Total	Respondents who agreed to proactive call	Respondents who did not agree to proactive call
Batch 1 (face-to-face)	50.5% allocated to treatment group (241 respondents)	70.0% allocated to treatment group (149 respondents)	35.0% allocated to treatment group (92 respondents)
Batch 1 (online)	48.3% allocated to treatment group (208 respondents)	69.0% allocated to treatment group (78 respondents)	40.9% allocated to treatment group (130 respondents)
Batch 2 (online)	50.0% allocated to treatment group (516 respondents)	69.8% allocated to treatment group (178 respondents)	43.4% allocated to treatment group (338 respondents)
Total	49.7% allocated to treatment group (965 respondents)	69.7% allocated to treatment group (405 respondents)	41.2% allocated to treatment group (560 respondents)

Table 3.3 Allocation to treatment or control group by agreement to proactive call

	Face to face Omnibus		Online Omnibus		Online ad hoc survey	
	Agree	Not agree	Agree	Not agree	Agree	Not agree
Allocated to control group	64 30.0%	172 65.2%	36 30.0%	199 57.3%	76 30.6%	429 57.3%
Allocated to treatment group	149 70.0%	92 34.8%	84 70.0%	148 42.7%	172 69.4%	320 42.7%
Total	213	264	120	347	248	749

3.3 Stratification by debt profile

Additionally, in order to ensure that there were no systematic differences between the treatment and control groups in terms of their ***debt profile***, the samples of respondents were sorted by certain characteristics which were considered likely to be associated with propensity to seek debt advice, or with the types of advice which might be sought. These characteristics are detailed in Table 3.4.

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A systematic selection was then made for the respondents to be allocated to the treatment group (according to the proportions described in Table 3.2). After the allocations were made, the control and treatment groups were compared in terms of demographics, debt profile and other Wave 1 variables to check that they were balanced by these characteristics. The distributions of the variables above for control and treatment groups can be found in Appendix D (Tables A1-A4). The control and treatment groups are well balanced on these variables although, as noted in Section 3.2, design weights will be needed to account for the disproportionate allocation by agreement to proactive calls.

Table 3.4 Stratification variables used for treatment/control group allocation

Variable	Categories
Advice history	1 Previously sought debt advice 2 Open to seeking debt advice / Don't know 3 Not open to seeking debt advice
Level of debt	1 Don't know / Refused 2 Not currently owe anything 3 Up to £2,500 4 More than £2,500
Length of time over-indebted	1 Up to one year 2 More than one year
Type of over-indebtedness	1 Finds keeping up with financial commitments a heavy burden (but not fallen behind/missed payments) 2 Fallen behind/missed payments (but not finds keeping up with financial commitments a heavy burden) 3 Both finds keeping up with financial commitments a heavy burden and fallen behind/missed payments

4. Encouragement strategy

4.1 Development of encouragement materials

The initial encouragement material and strategy was shaped following conversations with both stakeholders and consumers. Firstly, a stakeholder workshop was held which included representatives from MAS, Kantar Public, Ogilvy Change and from three stakeholder organisations: Citizens Advice (Head Office); Citizens Advice (a local outreach office) and a local MAS-funded debt advice organisation. Stakeholders shared their experience and recommendations regarding the effective use of referral strategies; tone and messaging; different delivery channels; signposting strategies; and use of branding and visuals.

Following the workshop, Ogilvy and Kantar Public developed an early draft of encouragement materials. These included a direct mailer, email, and text messages – various different versions were created to test the impact of different brands and messaging. These were then tested with consumers in a focus group setting. Six consumers were recruited who had recently experienced debt problems; the group included people across a range of ages and life-stages. The group included discussion of experience and attitudes towards debt advice; debt advice triggers; reactions to sample materials including branding, tone, and messaging; and communication channels and preferences. Following the workshop, MAS, Ogilvy, and Kantar Public made some amendments to materials to reflect this feedback. The materials were then further developed in consultation with the stakeholders involved in the encouragement operation.

4.2 Behavioural concepts employed

In developing the encouragement materials Kantar Public worked closely with Ogilvy Change, who provided recommendations for the behavioural approach. This section outlines the behavioural concepts which were employed in the encouragement materials.

Table 4.1 Behavioural concepts employed in the encouragement material

Behavioural concept	How was it employed?
Salience	– Envelopes: A5 pastel yellow matt envelopes – smaller than standard and non-white envelopes physically stand out and signal personal communication; gloss finish is frequently used in advertisements. Handwritten font was used to capture respondents' attention – Direct mail, emails: used icons and logos – images are processed much faster than text; the most crucial information prioritised by using largest headlines and bolding, so that the direct mail and emails could be understood through skimming – Emails: the subject line and the pre-header demonstrated relevance without disclosing the contents (subject line: Impartial and confidential advice from someone you can trust; pre-header: Our free and confidential advice can help you get on your way today)

Ego threat – a threat to a person's self-image or self-esteem. This is a barrier to our bias to behave in ways that make us feel good about ourselves and which promote a positive self-image; the fear of judgement from social networks can impede people's motivation to seek advice	– Envelopes: envelopes were unbranded and did not display information about the service on the outside to maintain privacy – Direct mail, emails, text messages: underlined confidentiality, reassuring of non-judgmental and anonymous process
Messenger Effect – people attribute more attention and value to information which is conveyed through an authoritative, likeable and relevant figure; one of the biggest barriers to seeking debt advice is a lack of confidence in the authority and competence of the debt adviser	– Direct mail, emails: included branding associated with a credible source (MAS, Citizens Advice) to clearly convey that they are delivering the information – Text messages, emails: credible source (MAS, Citizens Advice) as a sender
Cognitive fluency – information which is easy and quick to digest	– Direct mail, emails: use of bold and bullet points, chunking, and clear CTAs to support easy understanding of the content; use of logos and icons, as images are processed much faster than text – Text messages: simple and relevant
Ego – personalisation is engaging; people are very attuned to the differences between personal and commercial communication, and are far more likely to engage in the former	– Direct mail and emails were personalised (e.g. 'Dear Mrs Smith, I'm..') – Emails: 'You' and 'your' used in the subject line and in the pre-header to engage the reader; receivers' name not included in the subject line, as this is often associated with junk mail
Social norms – people are more likely to engage in behaviours when they know that other people are doing them	– Direct mail: testimonials and references people who received help in local area and throughout the country (e.g. 'We helped hundreds of thousands of people in Holborn') used to convey that others have had success in the process and to normalise debt seeking behaviour
Choice overload – when presented with too many choices or courses of action, people will often suffer from inertia	– Direct mail, emails, text messages: choice overload overcome by reducing cognitive effort required to assess whether their problem qualifies (e.g. 'Every day we work with people facing all types of money concerns'); language used created a sense of choice to help respondents feel confident and in control (e.g. 'Please do give us a call', 'It's completely up to you if you want to get in touch'); So-called "calls to actions" (CTAs) kept to minimum to overcome inertia (e.g. 'Give us a call today')
Hyperbolic discounting – people have a tendency to choose smaller rewards sooner over large rewards later and research suggests that people in debt seek and immediate solution	– Direct mail: emphasised immediate outcomes to overcome present bias and desire for remedy now (e.g. 'We can give you straight forward, practical advice that can help you right now').

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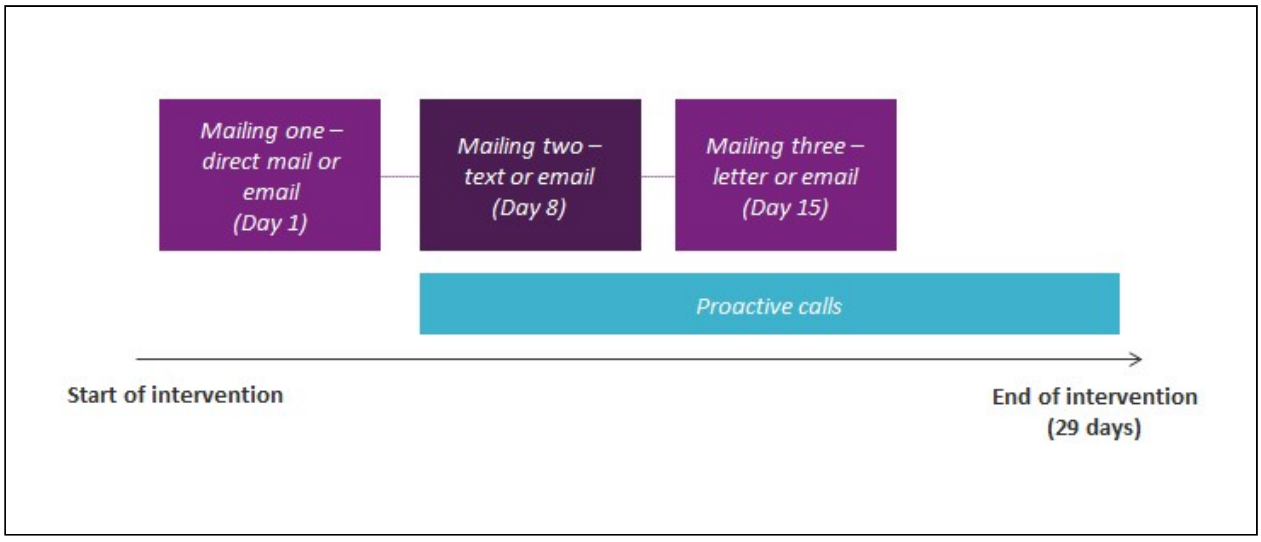
Confirmation bias – people dismiss information that is inconsistent with their pre-existing views	– Direct mail, emails: acknowledged apprehensions about seeking free advice to overcome confirmation bias (e.g. 'Every day I work with people facing all types of money concerns and I understand how isolating being worried about money can be')
The Ostrich Effect – people have a tendency to avoid exposing themselves to information that they fear will cause them psychological discomfort	– Direct mail, emails, text messages: avoided use of 'debt' to overcome the ostrich effect – Emails: avoided using language associated with money, finances, or debt in the subject line or pre-header as it may cause people to immediately dismiss the email before they realise the nature of its contents

4.3 Encouragement plan

A multi-channel encouragement intervention was administered to the treatment group Respondents allocated to the treatment group received up to three mailings and, where they had given permission in the Wave 1 interview, a telephone call from debt advice agencies. Each of these channels provided respondents with information about sources of debt advice.

Figure 4.1 Encouragement intervention plan



The intervention was split into two batches with respondents assigned to either batch by virtue of their interview date. The first batch covered respondents interviewed in October 2016 – January 2017 and the second batch included respondents interviewed in January 2017- February 2017.

One of the main challenges of the encouragement intervention was the need to liaise with a number of stakeholders in the development of materials. As detailed below, all materials were 'branded' as being from either the Money Advice Service or Citizens Advice. It was underestimated how much time would be needed for review and approval of the materials by debt advice providers and communication between MAS/Kantar Public and the organisations was not always timely. As a result of this, there was a delay in signing off some of the materials. Consequently, respondents assigned to Citizens Advice in Batch 1 received some of their encouragement materials later than planned (see table 4.2) and some contacts were reassigned to MAS-branded sample[22].

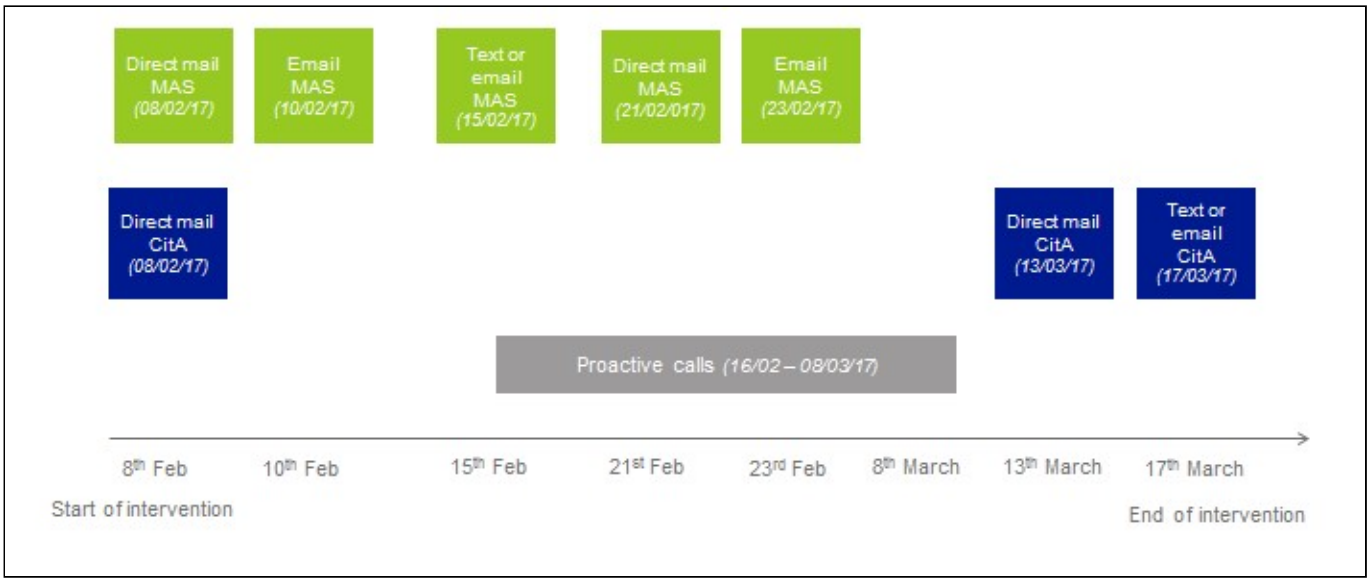
[22] 18 respondents who were originally allocated to CitA sample were reassigned to MAS sample after first mailing was sent out. These respondents received only two mailings – 13 of the received emails and 5 received text messages as their first mailing

The main part of the Batch 1 intervention took place between 8th February and 8th March 2016, with the remaining communication sent on 13th and 17th March. The Batch 2 intervention took place between 7th March and 4th April 2017. The full encouragement schedule for both batches is presented in Table 4.1 and Figures 4.2 and 4.3.

Table 4.2 Encouragement schedule

Mailing	Sample brand	Batch 1 date	Batch 2 date
Direct mail 1	MAS sample	8th February 2017	7th March 2017
	CitA sample	8th February 2017	7th March 2017
Email 1 (replacing Direct mail 1)	MAS sample	10th February 2017 16th February 2017[23]	9th March 2017
	CitA sample	n/a	9th March 2017
Text or email	MAS sample	15th February 2017[24]	14th -15th March 2017
	CitA sample	17th March 2017	14th March 2017
Direct mail 2	MAS sample	21st February 2017	21st March 2017
	CitA sample	13th March 2017	21st March 2017
Email 2 (replacing Direct mail 2)	MAS sample	23rd February 2017	23rd March 2017
	CitA sample	n/a	23rd March 2017
Proactive calls		16th February- 8th March 2017	15th February - 4th March 2017

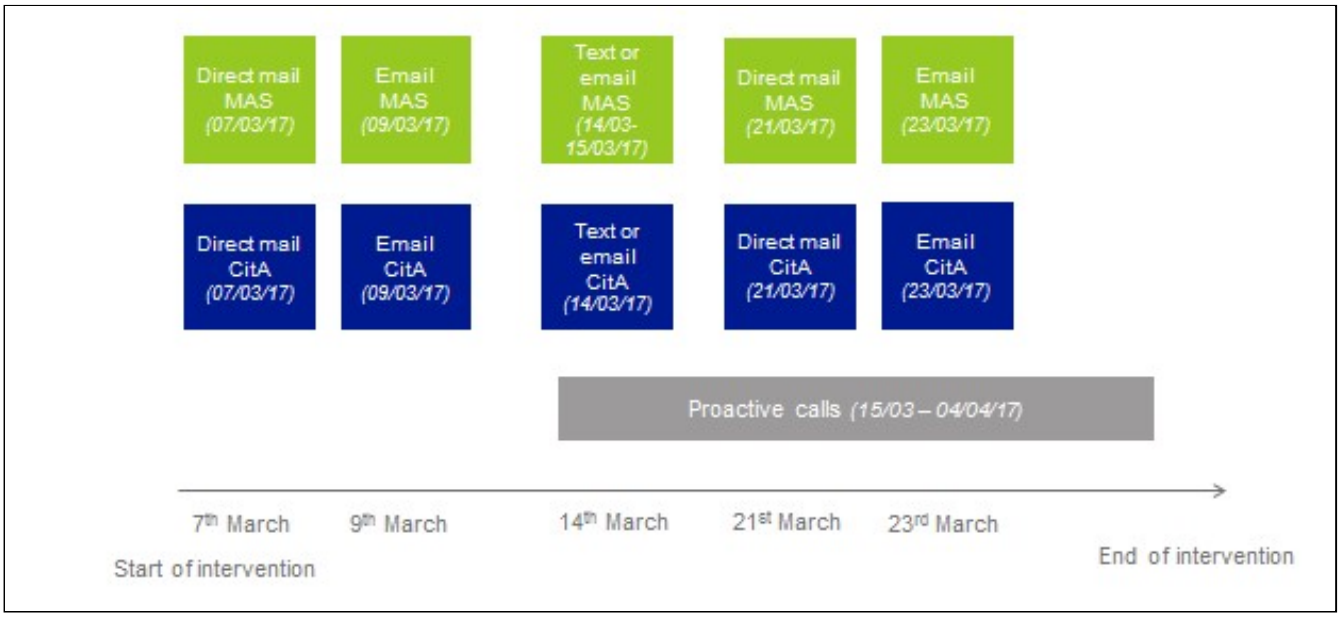
Figure 4.2 Encouragement timeline – Batch 1



[23] 13 emails were sent on 16th February – these respondents were originally allocated to CitA sample but due to delays in agreeing the materials , they were reassigned to MAS sample after the first mailing was sent out.

[24] 5 respondents who received texts were originally allocated to CitA sample but due to delays in agreeing the materials , they were reassigned to MAS sample after the first mailing was sent out

Figure 4.3 Encouragement timeline – Batch 2



Due to the number of stakeholders and the need for the materials to be adapted accordingly, the encouragement operation was very complex, with a number of different versions of materials required. Respondents could receive either MAS-branded or Citizens Advice-branded material, with communication types varying by the nature of contact details provided, respondent's gender, location, and proactive call provider. The below criteria were used when allocating respondents to MAS or Citizens Advice branding:

– All respondents from Scotland were allocated to the MAS materials group. All respondents receiving proactive calls were allocated to the MAS group. In Batch 1, all respondents who had not provided their postal address were allocated to the MAS group.

– In Batch 1, all remaining respondents were allocated to the Citizens Advice group; in Batch 2, all remaining respondents were randomly allocated to either the Citizens Advice or the MAS group, with more respondents being assigned to CitA than to MAS. This was done by randomly assigning a number (1 or 2) to each of the respondents – all who were assigned to group 1 were allocated to CitA and all assigned to group 2 were allocated to MAS.

Although two branding 'types' were used during encouragement intervention, the behavioural concepts outlined in Table 4.1 were applied in both the Money Advice Service – branded and Citizens Advice-branded materials. The only difference between these two groups was that letters from CitA were not coming from a specific person – however, personalisation was also applied in these materials in other ways, for example through using respondent's name and words such as 'you' or 'your'.

Table 4.3 shows the number of respondents allocated to MAS and Citizen Advice groups for each mailing. Due to a sampling error, around half of the face-to-face sample were attached to the incorrect name. This meant all encouragement materials and calls were addressed to the wrong person. These cases have been excluded from all Figures and Tables in Section 4.

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Table 4.3 Allocation to mailing types in Batch 1 and Batch 2[25]

Mailing			Number of respondents		
			MAS sample	CitA sample	Total
Mailing 1	Direct mail 1	Batch 1	156	143	299
		Batch 2	230	215	445
	Email 1 (replacing direct mail 1)	Batch 1	22[26]	n/a	22
		Batch 2	27	44	71
Mailing 2	Text message (number of respondents who received proactive calls in parentheses)	Batch 1	112[27](105)	80	192
		Batch 2	192 (155)	149	341
	Email replacing text message (number of respondents who received proactive calls in parentheses)	Batch 1	32 (32)	58	90
		Batch 2	62(42)	102	164
Mailing 3	Direct mail 2	Batch 1	156[28]	143	299
		Batch 2	243	232	475
	Email 2 (replacing direct mail 2)	Batch 1	22[29]	n/a	24
		Batch 2	13	27	40
	No email or address provided (not received mailing one and three)	Batch 1	4	2	6
		Batch 2	1	0	1
	No email or mobile phone provided (not received mailing two)	Batch 1	19	22	41
		Batch 2	2	8	10
Total		Batch 1	169	160	329
		Batch 2	257	259	516

In the MAS materials, the sender's gender was matched to the respondent's gender. Gender matching was not done for Citizens Advice sample as their communications were signed by the organisation (Citizens Advice Team) rather than a named person sender. However different versions of materials needed to be used for respondents living in Wales and England due to differences in CitA's contact details in both countries. Additionally, in mailing three, contact details to a local debt advice provider were included based on respondent's postcode. This information was included in mailings to all respondents in the treatment group who had provided their full address. In the case of Citizen Advice sample, the organisations included only local Citizens Advice offices, while for the MAS sample, different debt advice providers were included based on their location. The different mailing types used in mailing one and three are outlined in Figure 4.4.

[25] Mailing types needed to be amended during fieldwork for some respondents. Respondents who asked to be removed from the mailing list were not sent subsequent mailings

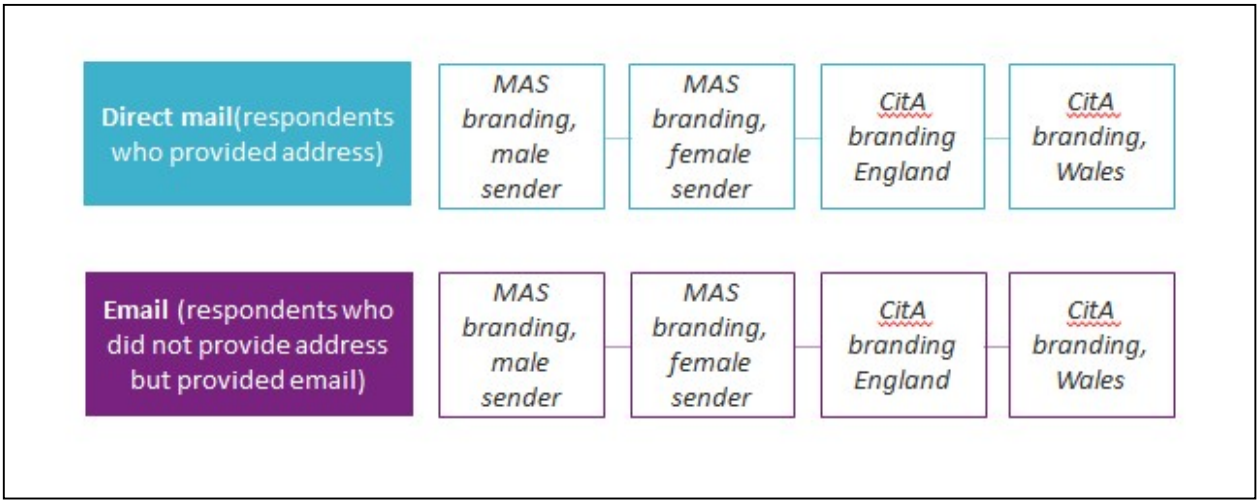
[26] 13 of these respondents were originally allocated to CitA sample but due to delays in agreeing the materials ,they were reassigned to MAS sample after first mailing was sent out and received their first email on 16th February

[27] 5 of these respondents were originally allocated to CitA sample but were reassigned to MAS sample

[28] 1 of these respondents was originally allocated to CitA sample but was reassigned to MAS sample

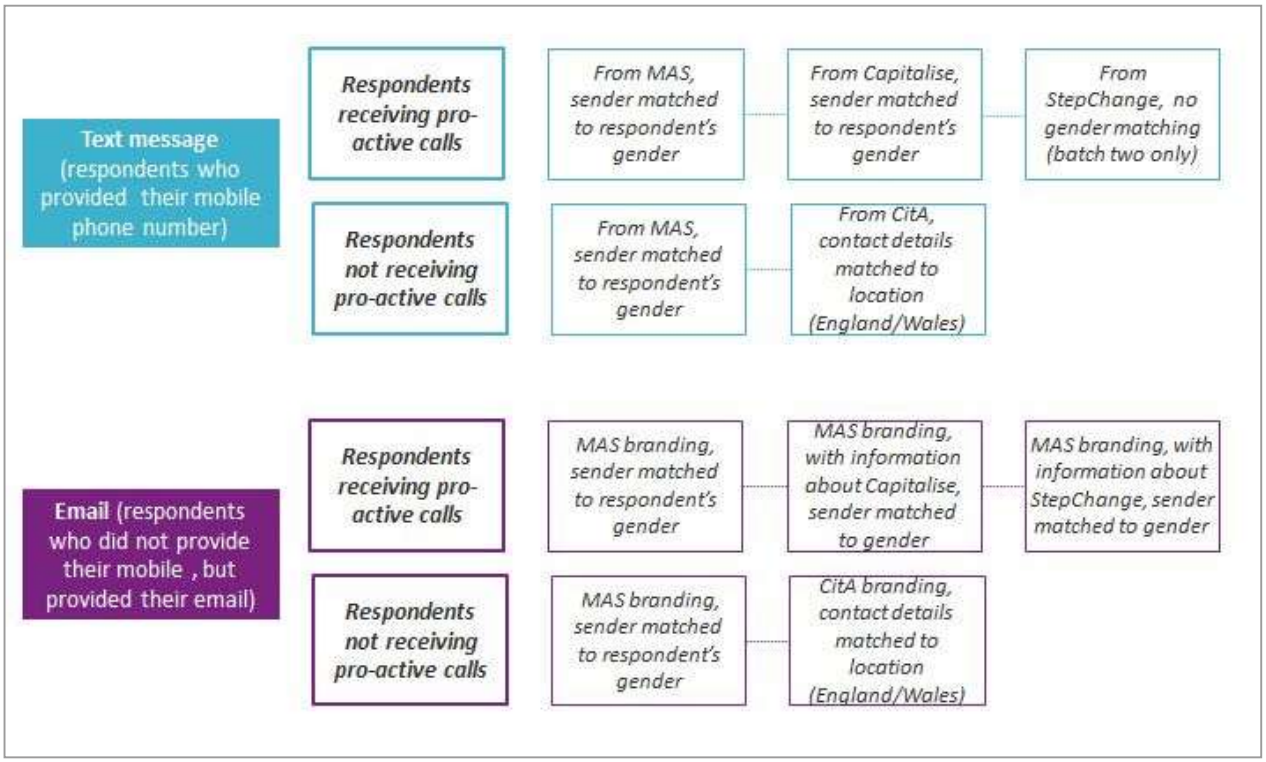
[29] 14 of these respondents were originally allocated to CitA sample but were reassigned to MAS sample

Figure 4.4 Communication types in Mailing 1 and Mailing 3



For mailing 2, a number of additional communication versions needed to be developed. This was because the emails and text messages needed to vary depending on whether the respondents were in the proactive calls group or not. Additionally, as the proactive calls were conducted by three different providers, the emails and texts were adapted accordingly. All communication types used for mailing 2 are displayed in Figure 4.5.

Figure 4.5. Communication types in mailing two



4.4 Operational delivery of the proactive calls

The operational delivery of the proactive calls was one of the most complex elements of the encouragement strategy. This involved liaising with four potential providers of debt advice, three of which eventually took part in the proactive calls. Calls were conducted over two batches, with StepChange only taking part in the second.

Batch 1 – The Money Advice Service (Konecta), Capitalise

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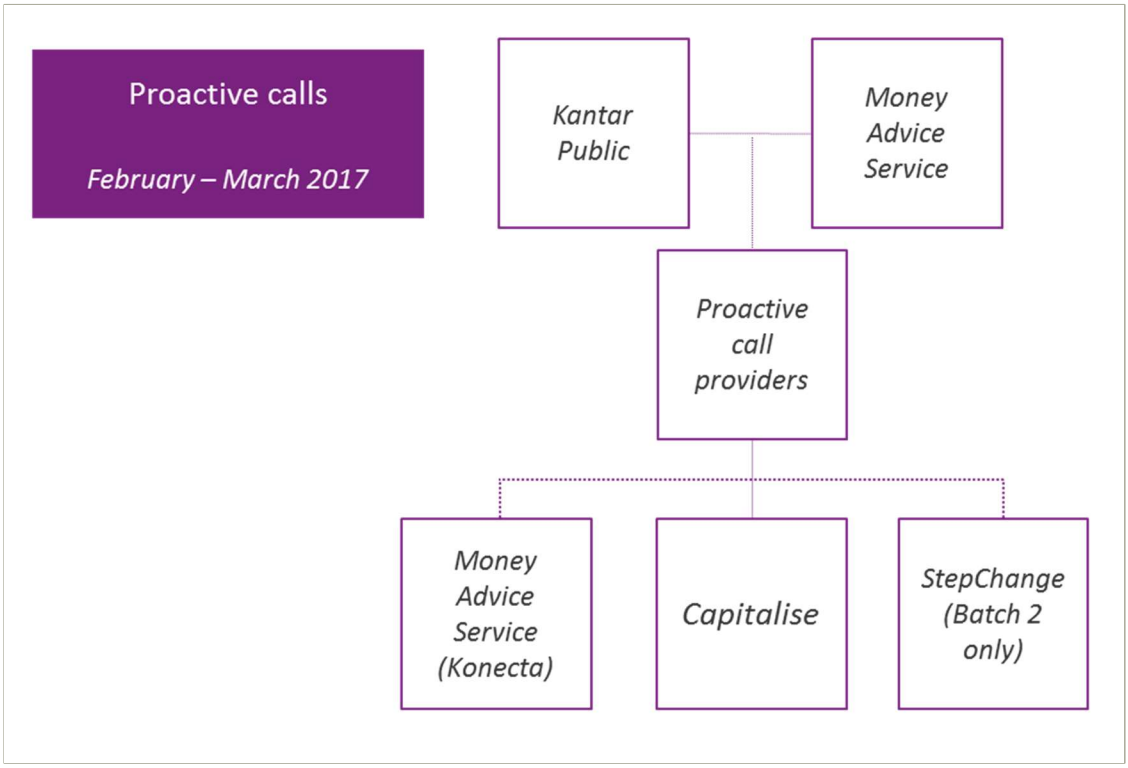
Batch 2 – The Money Advice Service (Konecta), Capitalise, StepChange

Figure 4.6 Participants in proactive calls



In Batch 1, Konecta were assigned the majority of respondents who agreed to a call. Capitalise contacted respondents in London only (their mandate extends to London only).

In Batch 2, Capitalise again were allocated respondents in London with StepChange and Konecta sharing the rest. Table 4.4 lists the number of calls taken by each organisation.

Table 4.4 Division of respondents by proactive call provider[30]

Organisation	Number of respondents in Batch 1 (n)	Number of respondents in Batch 2 (n)
Konecta	136	63
Capitalise	20	29
StepChange	-	86
Total	***156***	***177***

4.4.1 Set up and administration of proactive calls

Conversations with potential partners for the proactive calls began in December 2016. At that point, a workshop between Kantar Public, the Money Advice Service and Citizens Advice was carried out. This provided a list of actions and ensured that all participants were fully aware of what the calls would entail. Additional conversations continued into January, with additional partners becoming involved at various points.

[30] This excludes any sample which had the incorrect name

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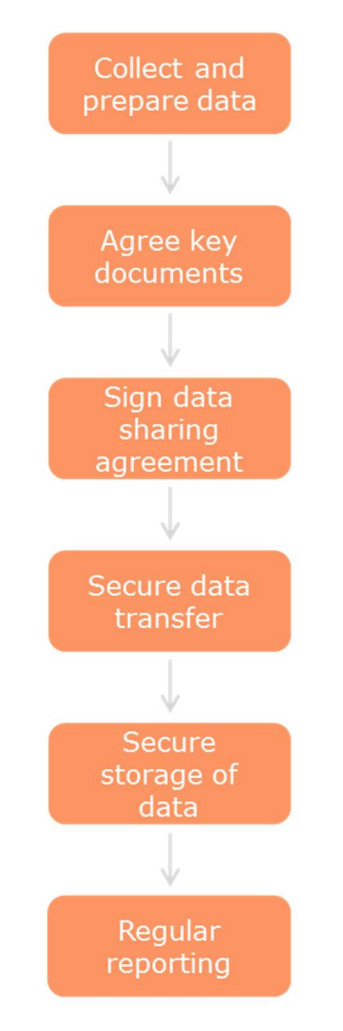
Figure 4.7 Process for administrating proactive calls



The process from inception to completion of the proactive calls broadly follows the flowchart shown in figure 4.7. In the Wave 1 interview respondents were given the option to be contacted by a free, impartial debt advice organisation. Their contact details were collected for use in the proactive calls. During the fieldwork for Wave 1, discussions were conducted on the key documents and data sharing agreements required. The final documents produced for the proactive call providers were:

– Frequently asked questions (FAQs) document
– A call opening script (complaint with Data Protection Act)
– Call outcome reports
– Feedback document for proactive calls

Further to these documents, all providers were asked to sign a data processing agreement with Kantar Public. This ensured that the data would not be used for any other purpose than the research and set minimum standards for data storage and transfer. No data or personal information was shared with providers until that document was signed.

After the completion of Wave 1, the data were processed and prepared for the proactive call providers. Each provider was provided with a limited amount of personal identifiable information (name and phone number) along with some details on the survey (mode, survey branding, and month of interview). No survey data were shared with the providers for two reasons – (1) to protect the confidentiality of respondents and (2) due to the particular wording of the re-contact question which mentioned that only name and telephone number would be shared with proactive call providers. For future research, we would recommend updating the re-contact question to allow for the sharing of additional information. This would allow the proactive call providers to conduct 'security checks' when calling respondents.

The data were then shared with the proactive callers one week before calls were due to begin. Data was transferred by Kantar's secure email system – Accellion. Each provider was asked to ensure the data was password protected and saved on a secure network location. Access to the data was granted in compliance with the Data Protection Act.

On a weekly basis each provider was asked to report on the outcome of calls using a serial number. This allowed Kantar Public and the Money Advice Service to monitor the progress of the calls. All parties were in frequent contact over the period of proactive calls and, following an early review, further improvements were made to the call opening (see Section 4.5). Analysis of the call outcomes also generated useful information on the most effective times to make calls.

The providers were originally asked to make a maximum of three calls to each respondent before a final outcome was assigned. This was later increased to four after the level of non-contact was found to be higher than expected. Although, in survey research response is usually maximised by making many more calls than this (often 8+ calls) this was not considered appropriate in this context given the nature of the audience who often do not respond well to feeling "harassed". The limited number of call-backs was taken on advice of debt advice providers who are experienced in contacting this group.

4.5 Analysis of proactive call outcomes

As mentioned above, proactive calls for the encouragement strategy were conducted over two batches. This meant that the learnings from Batch 1 could be applied to Batch 2, for example to

help combat lower than expected response rate. It should be noted that the following analysis represents an interim assessment of the proactive calls. Further analysis will be undertaken after Wave 2. It is only at that point that the true take up of debt advice among the proactive call group will be known, as we will collect take up of debt advice in the Wave 2 questionnaire.

4.5.1 Batch 1

Overall, just over a third (35%) of all respondents who agreed to a phone call in Batch 1 were contacted. In terms of the full Batch 1 treatment group, this represents fifteen percent. These figures call into question whether the proactive calls offer value for money. A previous study (Pleasance et al, 2007) also found considerable difficulties in contacting respondents[31]. In that study, people in the treatment group also received a proactive call from a free debt advice agency (National Debt Line). They found that many people ignored the incoming call – a finding supported by our data. Indeed, the problem is further exacerbated in our survey compared to the one conducted in 2007 due to the much higher incidence of mobile phone contacts compared with landline, and the correspondingly greater tendency for people to screen and ignore calls. This problem was further compounded by the need to protect respondents' confidentiality. Steps, such as caller ID systems[32], could not be considered as it would have breached the Data Protection Act (DPA) (1998).

Figure 4.8 Outcome of proactive calls from Batch 1 [33]

4.5.2 Problems identified during Batch 1

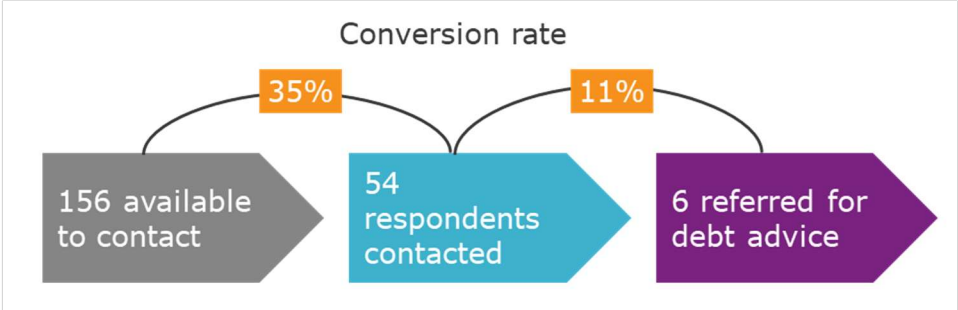
Analysis of the data identified two core problems with the calls. First, getting respondents to answer the telephone and second, converting respondents to a successful outcome when they do answer. Each is considered in turn below.

[31] Journal of Empirical Legal Studies, Volume 4, Issue 3, 651–673, November 2007

[32] This is a system that provides an opportunity for the name of the organisation to appear on the respondent's phone, rather than a generic telephone number

[33] This excludes any sample which had the incorrect name

Figure 4.9 Conversion rates found in proactive calls from Batch 1



Problem one – making contact

Originally, the organisations making the proactive calls were asked to make a maximum of three contact attempts before selecting a final outcome. This number was deemed appropriate given the other encouragement activity ongoing in this period (mailings, text, emails etc) and an understanding of the vulnerability of people in financial difficulties; we did not want them to feel overly "harassed" by multiple contacts from debt advice agencies.

However, this approach changed due to the much lower than expected contact rate on the calls. We therefore decided to attempt a fourth call[34]. As figure 4.10 shows, the fourth call attempt did not significantly increase the conversion rate – only 7% of those called a fourth time resulted in contact made.

In addition to the fourth call attempts, analysis of the data was conducted to identify the most likely times to make successful contact with respondents. This analysis identified two windows – 11am to 2pm and 4pm to 6pm. This information was shared with the organisation making the calls and helped to shape the call patterns used in Batch 2 of the proactive calls.

The table below shows the number of contact attempts in each batch. It can be seen that the efficiency of contacting the sample improved in Batch 2 compared with Batch 1. In Batch 2, a larger percentage of respondents were contracted on the first attempt which meant only 73% of the original sample required a second call attempt. This compares with 82% in Batch 1. This improvement continued at later contact attempts with only 42% of Batch 2 receiving a fourth contact compared with over half in Batch 1 (51%). This may reflect the positive impact of the between-batch developments.

[34] The fourth call attempt in Batch 1 was only conducted by Konecta. In Batch 2, a fourth contact attempt was only conducted by Konecta & Stepchange however this represents 84% of the Batch 2 sample.

Figure 4.10 Outcome of the fourth contact attempt in Batch 1

Table 4.5 Number of respondents contacted per contact attempt

Call attempt	Batch 1	Batch 2
1	156 (100%)	177 (100%)
2	128 (82%)	129 (73%)
3	118 (76%)	110 (62%)
4	81 (51%)	73 (41%)
Note: the parenthesises show the percentage of the initial sample which received that call attempt		

Problem two - converting to a successful outcome

The aim of the encouragement strategy is to encourage respondents in the treatment group to seek financial advice. Analysis of the data suggests that even when respondents do pick up the phone, they are more likely to opt out or no longer be in financial difficulties than to be transferred to a third party for debt advice. This problem was quickly identified during the first batch of calls and remedial action was proposed. Following discussions with Konecta, the call opening script was amended. This generated positive feedback from the advisors making the calls. The type of change introduced is illustrated by a comparison of the first line of each version of the script (shown below). The full script openings are found in Appendix D.

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Original wording:

Hello. My name is [full name] and I'm calling from [organisation]. Am I speaking with [name]?

Revised working:

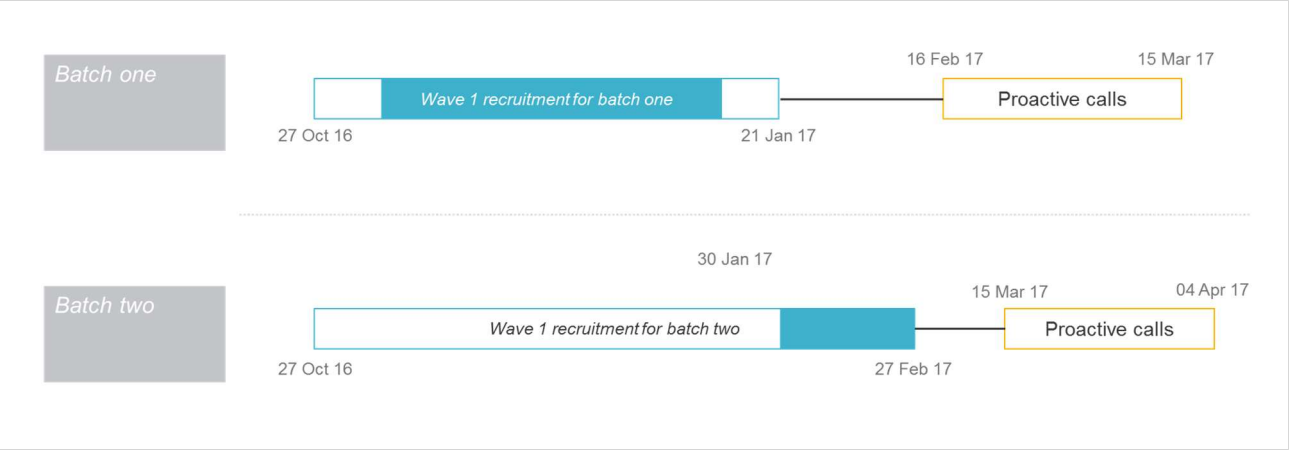
Good Morning/Afternoon/Evening. Following a recent survey, I was hoping to speak to [name] who asked for a call back?

Another point to consider in both batches is that we were unable to collect data on the percentage of respondents who responded to a missed call (or following a chat with an advisor) by calling back the organisation on an inbound rather than the outbound number. In these situations, the calls may have been routed to people not involved in the outbound campaign. Furthermore, in calls made by Konecta in Batch 1 the inbound telephone number displayed on respondents' phones was not working correctly. This was resolved for Batch 2, but this issue may have affected a number of respondents who may have attempted to make a call back.

4.5.3 Batch 2

Batch 2 of the proactive calls resulted in a higher respondent contact rate compared with batch 1. Over two-fifths (44%) of eligible respondent were contacted in Batch 2 compared with 35% in Batch 1. As indicated in Section 4.5.2, the call providers were able to make contact with a much larger percentage of people at the first contact attempt compared with Batch 1. One possible explanation is the much shorter average lag time between recruitment and the proactive calls. Figure 4.11 shows that whereas the shortest lag for Batch 1 was around four weeks (and the average much higher) for Batch 2 the shortest was three weeks and the average close to this figure. This suggestion is backed by the feedback from proactive call providers who recommend that if possible, we significantly reduce the lag time for the mainstage (see Section 4.5.5).

Figure 4.11 Lag between recruitment and proactive calls for each batch



Note: the solid blue section of the recruitment bar indicates when the majority of recruitment took place. For Batch 1 at least 60% of the recruitment occurred in this period and for Batch 2 the solid blue section represents 87% of the recruited sample for the proactive calls

This higher contact rate, however, did not lead to a better referral rate. Only 4% of the respondents successfully contacted were referred to an organisation for debt advice. Another finding is that the rate of bad numbers increased in Batch 2. This is likely to be a result of using online-only sample in the second batch – online surveying relies on respondents' willingness to enter accurate data and to do so without mistakes. The contact rate is also analysed by recruitment source in Section 4.5.3.

Our experience suggests that further refinement of the process and procedures is needed before a possible mainstage. The next section outlines the feedback received from the proactive call organisations and includes suggestions for how the process could potentially be improved for a mainstage.

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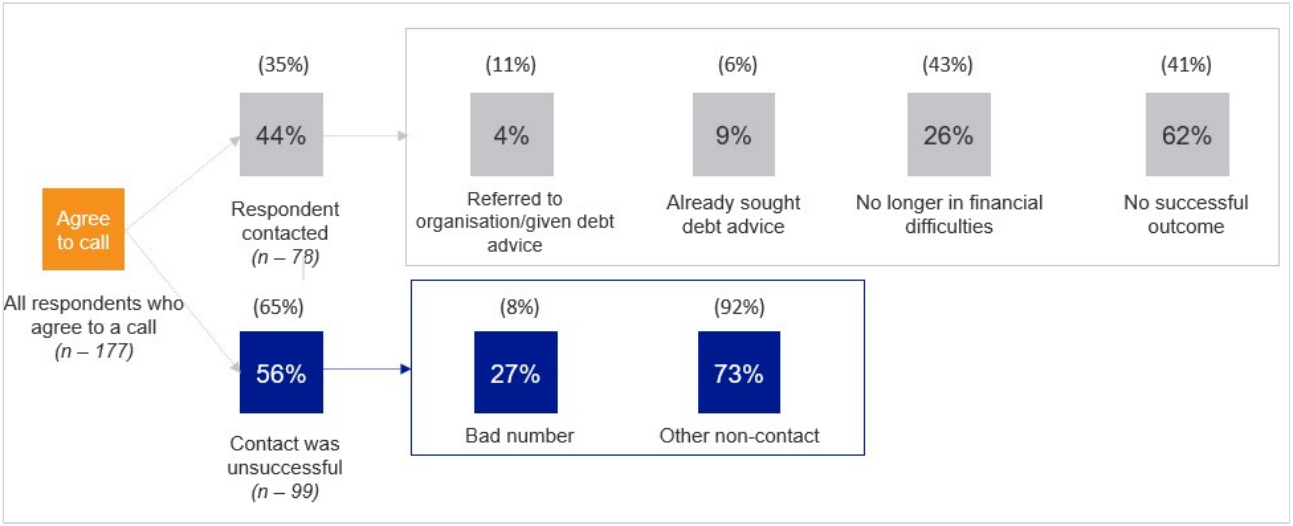
Figure 4.12 Outcome of proactive calls from Batch 2 after four call attempts (Batch 1 figures in brackets)



4.6 Analysing proactive call data by sub-groups

Below represents an analysis of successful contacts by subgroups of particular interest. The analysis has not been conducted among those who were referred to an organisation as the number is so low (n=9). These data are not weighted and should therefore be treated with caution.

Demographics – age and gender

Age of respondent was linked to the rate of successful contact. Only 31% of 16-24-year-olds answered the call rising to 56% of respondents aged 55 and above.

Table 4.6 Successful and unsuccessful contact by age bands

Age group	Successful contact	Unsuccessful contact
16-24	31%	69%
25-34	32%	68%
35-44	41%	59%
45-54	39%	61%
55+	56%	44%
Base: All respondents who got a proactive call: 16-24 (29), 25-34 (90), 35-44 (83) 45-54 (87), 55+ (45)		

Gender was not associated with likelihood of contact: 39% of both men and women were successfully contacted.

Recruitment method

Successful contact varied considerably by recruitment mode. Respondents recruited from the face-to-face or online Omnibus had a lower contact rate than those recruited via the online ad-hoc survey. This could be due to improved procedures adopted in the second batch which covered all the online ad hoc sample; or the shorter interval between recruitment and call at Batch 2. It should also be noted that the online ad hoc sample had a better contact rate than other recruitment modes even though the proportion of bad numbers was higher (by 9 percentage points).

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Table 4.7 Successful and unsuccessful contact by recruitment method

Recruitment mode	Successful contact	Unsuccessful contact
Face-to-face	34%	66%
Online Omnibus	35%	65%
Online ad hoc	43%	57%
Base: all respondents who got a proactive call and…were recruited face-to-face (67), were recruited from online Omnibus (89), were recruited from online ad hoc (182)		

Contact details

There is also some indication that having two alternative telephone numbers is beneficial to contact rate. Whilst there is no difference between having only a single mobile or a single landline number, having both increases the rate of successful outcome by 8-9 percentage points. As mentioned above, the low sample sizes indicate that caution should be used when evaluating these differences.

Table 4.8 Successful contact by telephone numbers available

Phone number	Successfully contacted	Unsuccessful contact
Home telephone only	40%	60%
Mobile phone only	37%	63%
Both	44%	56%
Base: Respondents who got a proactive call and …gave home telephone only (48), gave mobile phone only (219), gave both (71)		

Debt/income profile

The MAS definition of indebtedness contains two separate conditions – respondents must either consider their debt or credit commitments to be a heavy burden and/or they must have missed payments for 3 of the previous 6 months. Those who felt their debt and credit burdens were a heavy burden but had not been in arrears were among the most likely to be contacted successfully. Across the debt profile questions, there is an *indication* that those with a more severe position (high debt amount, longer-term debt or missing a payment) were less likely to answer the proactive call. This is something that should be considered for future encouragement interventions.

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Table 4.9 Successful contact by debt position and amount of debt

Debt position	Successfully contacted	Unsuccessful contact
Debt or credit commitments are a heavy burden only	47%	53%
Missed payments in three of the last six months only	33%	67%
Both	37%	63%
£0 of debt	56%	44%
£1-£2,500 of debt	40%	60%
£2,501+ of debt	34%	66%
Been in debt for up to one year	39%	61%
Been in debt for more than one year / can't remember	39%	61%

Base: Respondents who got a proactive call and …feel debt and credit commitments are a heavy burden only (115); have missed payments in three months of the last 6 months only (123); feel it is a heavy burden and missed payments (100); has £0 of debt (48); has £1-2500 of debt (121); has more than £2,501 of debt (152); been in debt for up to a year (182); been in debt for more than one year/ can't remember (156)

Successful outcomes

Only 25 respondents were recorded as reaching a positive outcome[35] based on the proactive call outcome data. This means that any analysis should be treated as indicative rather than robust. With this caveat in mind, analysis of the 25 respondents did point out some potentially interesting findings:

- Nearly all of the respondents (24 out of 25) with a positive outcome had a mobile phone with only a fifth having both a mobile and home telephone
- A little over half were recruited from the online ad-hoc survey (16 out of 25) and therefore from batch 2
- Most had at least £1,000 of debt (18 out of 25) but less than half felt their keeping up with their bills was a heavy burden (12 out of 25)
- Just over half of the respondents were women (15 out of 25)

Overall, the indicative figures do match the findings observed in the successful contact data. This analysis will be further developed after Wave 2.

4.6.1 Feedback from proactive call organisations

Each proactive call organisation was given a feedback form to complete after proactive calls had concluded. This provided a channel for them to review the process and provide actionable insights for a possible mainstage study. Below provides a thematic overview of the type of improvements/issues to be addressed in a future study:

[35] A positive outcome was defined as anyone who: was directly referred to a debt advisor; had already sought debt advice or; indicated that they would call back at a time of their choice.

Table 4.10 Feedback from proactive call organisations

Suggestion	Details	Comment from Kantar Public
Quicker turnaround	Drastically reduce the time between survey interview and the proactive call so that the link between the two is more transparent, ideally to within a few days	This would involve development of a process to pass details across to organisations daily. The allocation to treatment or control group would also need to be automated within the questionnaire script (rather than post-hoc allocation as was done for this study). Logistically, this would also involve the need for a rolling proactive calls resource, rather than completing the calls in one ad hoc period.
Respondents transferred/signposted to debt advice agency at end of interview	This follows from the suggestion above; however, rather than debt advice agencies making contact, respondents would be transferred or signposted to an agency for advice.	As above, this would involve developing an allocation mechanism in the script. Online respondents could be re-directed to a website at the end of the survey. For face-to-face recruits, they could either be sent an email or given a leaflet with details
Appointments; call times	Give an opportunity for the respondent to indicate when they would like to be called or the best time in general to be called	This could be done in the questionnaire script or as a reply to the text message we send to respondents due to get a proactive call
Named organisation	Give the respondents details about who will be calling them	This is already done in mailing two. Another option is to include a named organisation in the questionnaire script (this would involve same logistical issues as point one)
Data included bad numbers	This impacted on the rate of successful contacts	Phone numbers are collected in a survey setting alongside multiple questions. One suggestion is to have them reconfirm their phone number if they agree to a proactive call.
Preferred phone number	Include a question to identify which phone number the respondent would prefer being called on (if for example both landline and mobile phone given)	This could be included in the questionnaire script.
Increased time for the mainstage	If the mainstage includes a large sample size, a longer calling period may be required, especially if the calls are more effective	The viability of this will depend on how the calls are organised and the number of organisations involved in the mainstage calls
Share more data with organisations	Provide more information with the providers so that they can conduct data security checks	Wording of the re-contact permission question should allow for additional data, such as postcode, to be transferred to the call providers in the mainstage

4.7 Issues with the delivery of the encouragement strategy

Although the encouragement strategy was largely administered on schedule, a number of delays did occur which could be avoided in the mainstage.

Delay in commencement of calls – one of the organisations was unable to start calls the day after text messages (mailing two) were sent out. The text message is scheduled to be sent as close as possible to the proactive call to boost the response rate.

Send out of materials – mailing one in batch one was sent out a couple of days late due to an issue with printing. This meant that the encouragement materials were not spaced out quite as intended. There is no indication that this affected the encouragement strategy

Sign off on materials – as mentioned in Section 4.3, some of the materials were not signed off until batch two. This meant that respondents assigned to the Citizens Advice branded materials did not receive the mailings in the order intended, nor within the planned timeframe.

5. Conclusions and recommendations from Wave 1

In this section we provide a summary of the key conclusions and recommendations arising from our early analysis of Wave1 fieldwork delivery and the encouragement strategy.

Section	Conclusions	Recommendations
Questionnaire development	– The questionnaire delivered sufficient information to stratify the achieved sample into treatment and control group – The re-contact question was too tightly worded which meant that only certain information could be shared with proactive call providers – Not all respondents who agreed to re-contact gave valid or full contact details (including name) – The questionnaire design may have to incorporate significant development to allow for a revamp of the proactive calls administration	– Review wording of the permission questions to allow for additional information to be shared with proactive call providers. This would allow them to conduct 'security checks' with the respondents and reassure them that the call is legitimate. Call providers suggested that details such as the respondent's postcode would be sufficient. – The design of the Wave 1 questionnaire may need to include provision to allow for the allocation process to happen within the script. This would allow proactive calls to happen days rather than weeks after the interview – Ideally the Wave 1 questionnaire would be expanded to allow more baseline measures to be collected. Using an online ad hoc approach for recruitment rather than an Omnibus vehicle would have the advantage of allowing a longer Wave 1 questionnaire. – For the mainstage, the questionnaire plan for the survey as a whole should be reviewed again. This will provide clarity on which measures will be tracked throughout the project and can be compared against the scoping documentation produced for the project. – It should be noted that the timescale did not allow any cognitive testing of the Wave 1 questions and therefore the Wave 1 questions were largely based on other

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		surveys and in some cases untested. Since then, in development for Wave 2, two rounds of cognitive testing have been conducted on the project which has included some testing of the Wave 1 questions (this has been reported on separately). These findings will be taken on board in any future development of the Wave 1 questionnaire.
Wave 1 recruitment	– The incidence of over-indebtedness on the face-to-face Omnibus was lower than expected at 5% – The incidence of over-indebtedness online was higher than expected at 20% (Omnibus and ad-hoc)	– The low incidence means that face-to-face fieldwork is unlikely to be sufficient as a recruitment source by itself in the mainstage. It could however be used to boost certain sub-groups that are under-represented on online panels. – The main choice for a mainstage is between an online Omnibus and an online ad hoc survey. Both approaches, using an online panel, should be able to reach a representative sample of the GB population. The ad hoc survey has the advantage of speed – fieldwork would be considerably shorter than an online Omnibus (assuming only one Omnibus or ad hoc survey is conducted). It also has the advantage of allowing a longer questionnaire to be conducted, boosting the amount of baseline data collected at Wave 1.
Assignment to treatment	– The allocation approach delivered a large sample of respondents who were eligible to receive the proactive call as part of the treatment group	– At this stage it is unclear whether the proactive calls are a viable encouragement method and therefore the disproportionate allocation of respondents who agreed to a proactive call to the treatment group may not be necessary at the mainstage.

Encouragement strategy	– Working with a large number of stakeholders adds complexity to the administration of the encouragement strategy – Between mailings one, two and three, over thirty contact types were created. This required additional time and commitment from the research team, design team and sampling colleagues which caused some logistical, budget and timeline issues – Some of the materials were signed off late and communication between organisations and MAS/KP was not always timely	– The number of alterative contact strands should be rationalised at the mainstage. – Ensure stakeholders are engaged early in the process and are able to commit resources at the appropriate times. – Development the relationship between MAS & research provider with stakeholders to ensure that sign offs happen in a timely fashion.
Proactive calls	– In this interim review, the proactive calls were less successful than expected – both in terms of contacting respondents and in converting to a positive outcome (i.e. referral to advice) – Proactive call organisations have made a number of recommendations for improving the process if repeated – Questions remain about the cost effectiveness of the calls - further analysis at Wave 2 of debt advice take-up will help us to better understand this	– Using the feedback and analysis noted in this report, undertake a review of what recommendations can be implemented at the mainstage and whether these will result in better value for money for the project.
Recruitment to Wave 2	– There were problems in accessing certain re-contact details due to data protection issues (see appendix B)	– The mainstage must have clear agreements for collecting accurate and fully accessible contact details.

6. Plans for Wave 2 fieldwork

6.1 Questionnaire development

The next step in the project will be the development of the Wave 2 questionnaire. This will build on the measures collected in Wave 1 while also collecting data on a much wider range of outcomes. The content of the questionnaire will focus on outcomes that are appropriate to measure six months after the intervention to encourage people to seek debt advice. Whenever possible, standardised questions will be used i.e. established and validated questions that have been used on other government surveys. An outline of the proposed questionnaire content is contained in Appendix E.

Table 6.1 Wave 2 questionnaire sections

Section
Demographics & general measures
Current debt situation
Debt advice taken in last 6 months
Debt relief actions
Wider outcomes
Closing demographics and permissions

The initially drafted questionnaire for Wave 2 will also be tested via two rounds of cognitive interviewing. This provides an opportunity to ensure that the questions are rigorously tested with the target audience (people who have recently experienced debt and money problems). This will inform not only the Wave 2 interview conducted as part of the development stage but also the questionnaires used at the mainstage.

6.2 Fieldwork plan

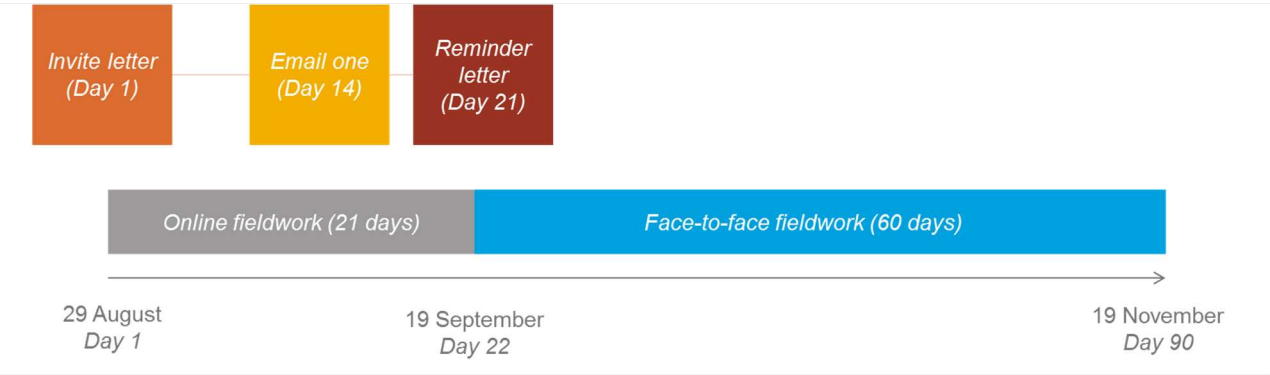
Our recommended plan for Wave 2 is provided here, subject to further consultation and agreement with MAS and the advisory group.

The fieldwork approach for the Wave 2 interview will follow a sequential mixed-mode design. First, all respondents will be invited to complete the survey online. After about three weeks, the online survey will be closed and any non-completes will be transferred to a face-to-face survey with an interviewer assigned to each household, addresses clustered as far as possible. The interviewer will then visit the household on multiple days (on different days of the week and at different times) to seek an interview.

This approach has been chosen as the majority completed Wave 1 online and are therefore 'primed' to take part in online surveys. The face-to-face period will then be used to follow up on respondents who do not complete online. Our interviewers will make visits at different times to maximise the possibility of making contact. We have not proposed to keep the online survey open during the face-to-face period as keeping it open would (1) involve substantial extra cost to transfer data between two modes of completion, and (2) because previous experience tells us that few additional interviews would be gained after 21 days. Figure 5.1 outlines the proposed fieldwork approach.

The estimated response rate for the Wave 2 interview is 50%. However, it should be noted that one of the main aims of the development stage is to measure key parameters, such as response rates, for a main stage. Therefore, establishing the level of attrition and response at Wave 2 will be one of the main outcomes of the development stage.

Figure 6.1 Fieldwork schedule for Wave 2



6.3 Incentive strategy

One of the key drivers of an increased response rate in survey research is the availability of a financial incentive. We have proposed 3 options which are subject to further review.

- **Option 1 – unconditional incentive**. This option entails including an unconditional incentive (for example a shopping voucher) in the invite letter to all who are eligible for the Wave 2 survey.
- **Option 2 – conditional and unconditional incentive**. This option entails including an unconditional incentive in the invite letter (as with option 1) but also making an additional incentive available on condition of completion of the Wave 2 interview.
- **Option 3 – conditional**. This option would mean respondents would only receive an incentive if they complete the survey.

The incentive strategy is under review at the time of writing this report. At this stage it looks likely that we will run an experiment to test the effectiveness of two different incentive amounts. Under this proposal, half of the sample will receive £10 unconditionally with the other half receiving £5 unconditionally with the promise of a further £5 if they complete the interview.

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Appendix A – Wave 1 questionnaire

Q001 **Single coded**

Now for some questions on your financial position.

To what extent do you feel that keeping up with your bills and credit commitments is a burden?

1 ❍ It is not a burden at all

2 ❍ It is somewhat a burden

3 ❍ It is a heavy burden

4 ❍ Don't know

Q002 **Single coded**

In the last 6 months, have you (and your partner) fallen behind on, or missed, any payments for credit commitments or domestic bills for any 3 or more months? These 3 months don't necessarily have to be consecutive months.

If required: Please consider any household or utility bills; TV or phone bills; mortgage, rent or council tax payments; or any type of loan, credit or other payment.

1 ❍ Yes

2 ❍ No

3 ❍ Don't know

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Ask only if **Q002**,1

Q003 **Single coded**

At what point did you start missing these payments regularly?

1 ❍ In the past six months

2 ❍ Between six months and a year ago

3 ❍ 1 to 2 years ago

4 ❍ 3 to 5 years ago

5 ❍ 6 to 10 years ago

6 ❍ More than 10 years ago

7 ❍ Can't remember

Ask only if **Q001**,3

Q004 **Single coded**

At what point did keeping up with your bills and credit commitments start to feel like a heavy burden? If you have felt like this a number of times, please just think about the most recent occasion.

1 ❍ In the past six months

2 ❍ Between six months and a year ago

3 ❍ 1 to 2 years ago

4 ❍ 3 to 5 years ago

5 ❍ 6 to 10 years ago

6 ❍ More than 10 years ago

7 ❍ Can't remember

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Q005	Multi coded

What are the main reasons for your debts or financial difficulties?

Please select all that apply

1	❑	Job loss / redundancy
2	❑	Concerns about job loss/ redundancy
3	❑	Drop in wages, including loss of overtime
4	❑	Loss of / reduced benefits or tax credits
5	❑	Drop in other income
6	❑	Low income
7	❑	Relationship breakdown
8	❑	Having a baby
9	❑	Sickness
10	❑	Disability
11	❑	Over-spending
12	❑	Increased or unexpected expenses
13	❑	Forgot to make a payment(s)
14	❑	Withheld payment due to dispute
15	❑	Bereavement
16	❑	Mental health problems (including stress, depression)
17	❑	Other
18	❑	Prefer not to say
19	❑	Not applicable / I am not in difficulties
99	○	Don't know

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Q006 **Multi coded**

Who else lives in your household?

Please select all that apply.

1	❑	No-one else
2	❑	Wife, husband or partner you live with as a couple
3	❑	Children aged 15 or under
4	❑	Children aged 16 to 18 who are still at school or college
5	❑	Children aged 16 to 18 who are not at school or college
6	❑	Other adult family members
7	❑	Other adults who share meals or a living room with you (e.g. a lodger or housemates)
8	❑	Prefer not to say

Q007 **Single coded**

Which of the following best describes the financial decision-making in your household?

Please select which best applies

1	❍	I am the main financial decision-maker in the household
2	❍	I make my own financial decisions, but not those for other adults in the household
3	❍	I share responsibility with my spouse, partner, other adult
4	❍	I leave financial matters to my spouse, partner, other adult
99	❍	Don't know
5	❍	Prefer not to say

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Q008	Multi coded

Which of the following bills or payments are you [and your partner] behind on?

Show screen and select all that apply

1	❑	Rent or mortgage payments
2	❑	Gas, electricity or other fuel bills
3	❑	Telephone bills (including landline, mobile phone, broadband)
4	❑	Water bill
5	❑	Council tax
6	❑	Credit or store card(s)
7	❑	Overdraft from a bank or building society
8	❑	Personal loan from a bank or building society
9	❑	Payday loan
10	❑	Loan from a door to door lender / Home credit (e.g. Provident)
11	❑	Loan from family or friend(s)
12	❑	Other (please specify)
13	❑	None of these
99	❑	Don't know
14	❑	Prefer not to say

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Q009 **Single coded**

Thinking just about the loans, overdrafts and credit agreements in your own name or jointly with someone else, how much in total do you currently owe on these?

Please **include** any loan or credit commitments you or your household may have.

Please also **exclude** any mortgage(s) you may have.

If unsure, please give your best estimate.

1	❍	Up to £500
2	❍	£501 to £1,000
3	❍	£1,001 to £2,500
5	❍	£2,501 to £5,000
6	❍	£5,001 to £10,000
7	❍	£10,001 to £15,000
8	❍	£15,000 to £20,000
9	❍	£20,001 to £25,000
10	❍	£25,001 to £35,000
11	❍	£35,001 to £50,000
12	❍	£50,000+
13	❍	I do not owe anything
99	❍	Don't know
14	❍	Prefer not to say

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Ask only if **Q008**,1,5,4,2,3,6,7,8,9,10,12,11

Q027 **Single coded**

Now thinking **only** about the bills or credit commitments that you [and your partner] are behind on. Approximately how much do you [and your partner] owe in arrears?

Please only think about the payments you [and your partner] have missed, not the total outstanding debt.

If unsure, please give your best estimate.

10	❍	Under £50
1	❍	£50 to £99
2	❍	£100 to £249
3	❍	£250 to £499
4	❍	£500 to £749
5	❍	£750 to £999
6	❍	£1,000 to £1,999
11	❍	£2,000 to £2,999
12	❍	£3,000 to £3,999
13	❍	£4,000 to £4,999
7	❍	£5,000 or more
8	❍	Don't know
9	❍	Prefer not to say

Q010 **Numeric**

And, about how much are you [and your partner] currently paying per month in loan and/or credit repayments?

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Q011 **Single coded**

What is the annual gross income for you [and your partner] from all sources including from work, benefits, pensions and other sources?

GROSS means the amount you receive before any deductions, income tax, National Insurance etc.

If unsure, please give best estimate.

1	❍	Under £5,000 per year
2	❍	£5,000 to £9,999 per year
3	❍	£10,000 to £14,999 per year
4	❍	£15,000 to £19,999 per year
5	❍	£20,000 to £24,999 per year
6	❍	£25,000 to £29,999 per year
7	❍	£30,000 to £34,999 per year
8	❍	£35,000 to £39,999 per year
9	❍	£40,000 to £44,999 per year
10	❍	£45,000 to £49,999 per year
11	❍	£50,000 to £59,999 per year
12	❍	£60,000 to £69,999 per year
13	❍	£70,000 to £99,999 per year
14	❍	£100,000 to £149,999
15	❍	£150,000 and over

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Q013 **Multi coded**

In the last 6 months, have you [or your partner] sought any help or advice from any of the following sources because of financial difficulties?

Please select all that apply.

1	❑	A free debt advice agency (such as Citzens Advice Bureau. Law Centre, StepChange, Money Advice Service)
2	❑	A creditor (such as a bank or loan provider)
3	❑	A fee-paying debt advice agency or insolvency practitioner
4	❑	Accountant, bank manager or other financial adviser
5	❑	Solicitor or lawyer
6	❑	Friends or relative
7	❑	Some other source
8	❑	No - I have not sought advice
	↳	GO TO **Q015**
99	○	Don't know

Q015 **Single coded**

And even though you haven't sought any advice recently, is consulting an external advice organisation about debt something...?

1	○	You have done so previously
2	○	You are planning to do soon
3	○	You are thinking about doing sometime in the future
4	○	You don’t have any plans to do so but you might consider it
5	○	You would consider if your situation got worse
6	○	You cannot see yourself doing
7	○	You would never consider
99	○	Don't know

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Q016 **Multi coded**

Are you [and your partner] currently in any informal or formal repayment plans for any of your debt or arrears?

Please select all that apply

1 ❑ Yes - for all

2 ❑ Yes - but not for all

3 ❑ No

99 ❍ Don't know **Position fixed *Exclusive*

Q028 **Matrix**

How easy or difficult is it for you to do each of the following things?

Please select one answer for each row.

	Very easy	Quite easy	Quite difficult	Very difficult	Unable to go	Do not wish to go
Visit a Citizens Advice Bureau or other advice agency using your normal forms of transport	❍	❍	❍	❍	❍	❍
Visit a Jobcentre Plus or local benefit office using your normal forms of transport	❍	❍	❍	❍	❍	❍
Visit a local library using your normal forms of transport	❍	❍	❍	❍	❍	❍
Use a telephone in private to discuss financial matters	❍	❍	❍	❍	❍	❍
Receive confidential financial information by post	❍	❍	❍	❍	❍	❍

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Q018 **Single coded**

Compared with six months ago, do you think your financial position is...

If unsure please select which best applies.

1 ❍ Better

2 ❍ Worse

3 ❍ Or about the same?

99 ❍ Don't know **Position fixed *Exclusive*

Q019 **Matrix**

For each of the following statements please tell me whether you agree or disagree.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I feel in control of my finances	❍	❍	❍	❍	❍
My level of debt feels manageable to me	❍	❍	❍	❍	❍
I know who to contact if I have a debt problem	❍	❍	❍	❍	❍
I follow a household monthly budget	❍	❍	❍	❍	❍
I am very organised when it comes to managing my money day to day	❍	❍	❍	❍	❍
I always make sure I have money saved for a rainy day	❍	❍	❍	❍	❍

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Q020 **Matrix**

And again, for each of the following statements please tell me whether you agree or disagree.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I can sort out my own money issues, without seeking advice	❍	❍	❍	❍	❍
I would feel too embarrassed to seek professional advice about money problems	❍	❍	❍	❍	❍
I worry about my debt or financial difficulties	❍	❍	❍	❍	❍
Money is a source of conflict in my life	❍	❍	❍	❍	❍
If I got financial advice I think the advisor would be judgemental	❍	❍	❍	❍	❍
I believe debt advice services are for me	❍	❍	❍	❍	❍

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Q021 **Single coded**

Thank you for answering these questions about your financial position. We really value your input.

As you've been a great help today we'd like to get in touch with you again in around 6 months' time. And if we do, you're entitled to a **£10 voucher**.

And if you change your mind there would be no obligation to take part.

(If you're happy to help please select Yes below.) – Online

(So would you be happy for us to get in contact with you again?) – f2f

IF NECESSARY, ADD: You can be assured that your name will never be passed to anyone outside our organisation without your permission.

IF NECESSARY, ADD: You would be under no obligation to take part in further research by answering 'yes'

1 ❍ Yes - I'd be happy to help

↳ GO TO **Q022**

2 ❍ No - I don't want to be contacted again

↳ GO TO END OF QUESTIONNAIRE

Q022 **Numeric**

Answer not required

What is your home telephone number in case we need to contact you further?

Q023 **Numeric**

And can I have your mobile phone number?

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Q024 **Alpha**

And again, in case we need to contact you, what is your email address?

Interviewer: THIS MAY BE EITHER A PERSONAL OR WORK EMAIL

Q027 **Alpha**

Next, can we have your name?

Text box – Write in name

☐ I do not want to give my name

Q025 **Single coded**

And again, in case we need to contact you further, can you please give me your address?

1 ❍ Line 1

2 ❍ Line 2

3 ❍ Line 3

4 ❍ Line 4

5 ❍ Line 5

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Q026 **Single coded**

Finally, would you be happy for a not-for-profit financial advice organization to get in contact with you?

This would be a call from an organisation such as the Citizens Advice Bureau, Stepchange or the Money Advice Service. All provide free advice to thousands of people across the country each year.

And if you later change your mind, you'd be under no obligation to take the call.

(Is this something you'd be happy for us to do?) – online

(Would you be happy for us to pass on your details?) – F2f

IF NECESSARY: You can be assured that your name and details will not be passed on without your permission and, if you prefer, we would only use your details for the purposes of our follow-up research.

IF NECESSARY: we will only supply the debt advice agency with very limited details – your name and telephone number(s). All the information you have given me today will remain completely confidential.

1 ❍ Yes, I agree for my details to be passed on to a not-for-profit financial advice agency

2 ❍ No, I'm not willing for my details to be passed on to a not-for-profit financial advice agency

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Appendix B – Note on Wave 1 recruitment problems

This technical note gives an overview of some issues identified during Wave 1 which affected recruitment to the longitudinal study. It outlines the nature of the problems, how they occurred and - most importantly - how they can be avoided in future projects.

Overview of the issues

Two unforeseen problems arose during fieldwork. First, it was identified that the online Omnibus provider was unable to provide us with the names of respondents who had initially agreed to be re-contacted. Second, the online panel on which our Omnibus runs did not review the content of the survey and therefore did not note our desire to re-contact respondents. Therefore, although we included a set of re-contact questions on the questionnaire, the data sharing agreement held between the panel provider and respondents did not allow these details to be transferred for part of the sample. Full details are given below.

Problem one – inability to pass on name in the online Omnibus: how it occurred

Upon commission, the survey was initially designed to be run solely as a face-to-face survey in Wave 1. Kantar Public then began detailed discussions with the Omnibus team to get the face-to-face survey set up. The Omnibus team routinely collects the name of respondents in their surveys and therefore name data are held by the Omnibus team. In these discussions it was agreed that Omnibus would provide name details in the data without requiring the addition of a specific question asking the respondent to provide their name.

At a later stage it was agreed to add an online Omnibus into the recruitment mix. During these discussions the addition of an online mode in Wave 1 was agreed between Kantar Public and MAS. Kantar Public then began discussions with the online Omnibus team about also running the survey online. Kantar Public were under the impression that online Omnibus would also be able to provide name details (as per face-to-face Omnibus) and therefore did not include a specific additional question to collect this in the questionnaire.

The issue was only discovered late in fieldwork. At this point the research team requested the name data from the online Omnibus but were told that this was not available. After discussions with the Omnibus team and our online panel, it was confirmed that we would not get access to names due to data protection legislation for personal identifiable information (PII).

The reason for the difference between online and face-to-face Omnibus centres on the proximity of consent. Whereas the face-to-face Omnibus recruits individuals to the survey each wave, the online Omnibus is sent to people who have signed up to an online panel – perhaps many months or years ago. This difference means that all online surveys need to explicitly ask for consent to pass on personal information to the research team along with relevant questions on permission to re-contact.

Problem two – data sharing agreement issue: how it occurred

Kantar Public dealt directly with our online Omnibus team who have a long-standing agreement to run surveys on the online panel. The online Omnibus team did not communicate to the online

panel that the Omnibus included questions on re-contact, and it became apparent that the online Omnibus team did not sufficiently review the questionnaire before fieldwork placement; if they had these problems would have been noted and dealt with before placing into field.

This lack of knowledge of survey content posed a problem as the online panel often uses additional panels to find respondents for surveys. During Wave 1 fieldwork, another provider was used that was unaware of the re-contact question. This meant the requisite data sharing permissions where not in place for the respondents recruited from the second provider to be re-contacted in future.

Learnings for future projects

A wide-ranging discussion was conducted after the issues where identified. This included a meeting between Kantar Public, Omnibus and the online panel provider. A separate meeting between Kantar and MAS was held to discuss the issues. A number of actions were agreed which would be put in place before the set-up of a mainstage survey, as well as any other surveys which require the recruitment of respondent for a follow-up survey. These were:

- A change in methodology after commission should entail a pause in survey set-up whilst all relevant issues are discussed and settled. This should include a set-up meeting attended by all relevant parties (research, Omnibus, online panel provider) so that all project requirements are fully transparent.
- If a secondary online panel provider is used to form part of the sample, a transparent data sharing agreement must be in place to allow the transfer of contact information for those respondents who agree to re-contact.
- Our online panel provider will review all future Omnibus questionnaires to ensure that all required permissions are in place

Steps taken to resolve the problems

Once these issues were discovered, a number of actions were taken.

First, the online Omnibus questionnaire was updated to collect names of respondents. This was added to the last two waves of online Omnibus fieldwork. This question did not include an option to refuse which is standard practice in panel research. This problem was spotted and fixed for the ad hoc survey. See Section 2.4.3 for the implications of this in comparing recruitment sources.

Second, a re-contact survey was undertaken. Kantar re-contacted every respondent who was recruited and eligible for Wave 2. They were asked to give their name so that they could be contacted for a Wave 2 survey. This survey was unable to recoup enough sample to meet the target recruitment figures for Wave 2.

Third, as mentioned, an online ad hoc survey was used to boost the achieved sample figures. This was used to reach the target sample size for Wave 2 (2,000 eligible respondents).

A comparison of the recruitment sources is found in Section 2.3.

Appendix C - Information on Kantar Omnibus surveys and Lightspeed GMI

Kantar face-to-face Omnibus

The face-to-face Omnibus survey uses a random location design where a stratified random sample of census output areas is drawn for each wave. Within each area, interviewers are free to call on any address to achieve a set number of interviews. Interviewers are also required to work different days of the week and times of the day to ensure that a range of respondent types are recruited. Quotas (gender, age and working status) are also used to ensure that the achieved sample is representative of the GB population.

Interviews take place using Computer Aided Personal Interviewing software (CAPI) and are completed in the residence of respondents.

Kantar online Omnibus

The online Omnibus is very different in design. Respondents are found using an online panel of respondents who have agreed to take part in surveys in return for rewards. They are primarily recruited to the panel through internet ads however other methods, such as word of mouth, are also used. As the respondents on the sample are not representative of the wider population (on key demographics), quotas are used to address this failing. This means that the achieved sample is representative of the Great Britain population.

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Appendix D – Additional tables

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Table D.1: Profile of control and treatment groups (overall)

	Face to face Omnibus		Online Omnibus		Online ad hoc survey	
	Control group	Treatment group	Control group	Treatment group	Control group	Treatment group
Advice history						
Previously sought debt advice	96 40.7%	101 41.9%	96 40.9%	89 38.4%	180 35.6%	183 37.2%
Open to seeking debt advice / Don't know	61 25.8%	72 29.9%	84 35.7%	94 40.5%	200 39.5%	203 41.3%
Not open to seeking debt advice	79 33.5%	68 28.2%	55 23.4%	49 21.1%	125 24.8%	106 21.5%
Level of debt						
Don't know / Refused	27 11.4%	27 11.2%	16 76.8%	17 7.3%	43 8.5%	38 7.7%
Not currently owe anything	89 37.7%	84 34.9%	41 17.4%	35 15.1%	76 15.0%	64 13.0%
Up to £2,500	68 28.8%	77 32.0%	73 31.1%	77 33.2%	178 35.2%	175 35.6%
More than £2,500	52 22.0%	53 22.0%	105 44.7%	103 44.4%	208 41.2%	215 43.7%

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Table D.1 (cont.) Profile of control and treatment groups (overall)

	Face to face Omnibus		Online Omnibus		Online ad hoc survey	
	Control group	Treatment group	Control group	Treatment group	Control group	Treatment group
Length of time over-indebted						
Up to one year	128 54.2%	135 56.0%	105 44.7%	1114 49.1%	278 55.0%	273 55.5%
More than one year	108 45.8%	106 44.0%	130 55.3%	118 50.9%	227 45.0%	219 44.5%
Type of over-indebtedness						
Finds keeping up with financial commitments a heavy burden (only)	109 46.2%	97 40.2%	114 48.5%	102 44.0%	206 40.8%	187 38.0%
Fallen behind/missed payments (only)	81 34.3%	87 36.1%	71 30.2%	78 33.6%	188 37.2%	185 37.6%
Both finds keeping up with financial commitments a heavy burden and fallen behind/missed payments	46 19.5%	57 23.7%	50 21.3%	52 22.4%	111 22.0%	120 24.4%
Base	*236*	*241*	*235*	*232*	*505*	*492*

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Table D.2: Control and treatment groups (Face-to-face Omnibus)

	Total		Agree to proactive call		Not agree to proactive call	
	Control group	Treatment group	Control group	Treatment group	Control group	Treatment group
Advice history						
Previously sought debt advice	96 40.7%	101 41.9%	29 45.3%	66 44.3%	67 39.0%	35 38.0%
Open to seeking debt advice / Don't know	61 25.8%	72 29.9%	21 32.8%	51 34.2%	40 23.3%	21 22.8%
Not open to seeking debt advice	79 33.5%	68 28.2%	14 21.9%	32 21.5%	65 37.8%	36 39.1%
Level of debt						
Don't know / Refused	27 11.4%	27 11.2%	5 7.8%	15 10.1%	22 12.8%	12 13.0%
Not currently owe anything	89 37.7%	84 34.9%	18 28.1%	43 28.9%	71 41.3%	41 44.6%
Up to £2,500	68 28.8%	77 32.0%	22 34.4%	57 38.3%	46 26.7%	20 21.7%
More than £2,500	52 22.0%	53 22.0%	19 29.7%	34 22.8%	33 19.2%	19 20.7%

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Table D.2 (cont.) Control and treatment groups (Face-to-face Omnibus)

	Total		Agree to proactive call		Not agree to proactive call	
	Control group	Treatment group	Control group	Treatment group	Control group	Treatment group
Length of time over-indebted						
Up to one year	128 54.2%	135 56.0%	38 59.4%	88 59.1%	90 52.3%	47 51.1%
More than one year	108 45.8%	106 44.0%	26 40.6%	61 40.9%	82 47.7%	45 48.9%
Type of over-indebtedness						
Finds keeping up with financial commitments a heavy burden (only)	109 46.2%	97 40.2%	21 32.8%	51 34.2%	88 51.2%	46 50.0%
Fallen behind/missed payments (only)	81 34.3%	87 36.1%	25 39.1%	56 37.6%	56 32.6%	31 33.7%
Both finds keeping up with financial commitments a heavy burden and fallen behind/missed payments	46 19.5%	57 23.7%	18 28.1%	42 28.2%	28 16.3%	15 16.3%
Base	*236*	*241*	*64*	*149*	*172*	*92*

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Table D.3: Control and treatment groups (Online Omnibus)

	Total		Agree to proactive call		Not agree to proactive call	
	Control group	Treatment group	Control group	Treatment group	Control group	Treatment group
Advice history						
Previously sought debt advice	96 40.9%	89 38.4%	16 44.4%	35 41.7%	80 40.2%	54 36.5%
Open to seeking debt advice / Don't know	84 35.7%	94 40.5%	14 38.9%	39 42.9%	70 35.2%	58 39.2%
Not open to seeking debt advice	55 23.4%	49 21.1%	6 16.7%	13 15.5%	49 24.6%	36 24.3%
Level of debt						
Don't know / Refused	16 6.8%	17 7.3%	6 16.7%	2 2.4%	12 5.6%	15 10.1%
Not currently owe anything	41 17.4%	35 15.1%	5 13.9%	13 15.5%	38 17.6%	22 14.9%
Up to £2,500	73 31.1%	77 33.2%	7 22.2%	24 28.6%	76 35.2%	53 35.8%
More than £2,500	105 44.7%	103 44.4%	17 47.2%	45 53.6%	90 41.7%	58 39.2%

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Table D.3 (cont.) Control and treatment groups (Online Omnibus)

	Total		Agree to proactive call		Not agree to proactive call	
	Control group	Treatment group	Control group	Treatment group	Control group	Treatment group
Length of time over-indebted						
Up to one year	105 44.7%	114 49.1%	17 47.2%	41 48.8%	88 44.2%	73 49.3%
More than one year	130 55.3%	118 50.9%	28 52.8%	43 51.2%	111 55.8%	75 50.7%
Type of over-indebtedness						
Finds keeping up with financial commitments a heavy burden (only)	114 48.5%	102 44.0%	15 41.7%	32 38.1%	99 49.7%	70 47.3%
Fallen behind/missed payments (only)	71 30.2%	78 33.6%	13 36.1%	32 38.1%	58 29.1%	46 31.1%
Both finds keeping up with financial commitments a heavy burden and fallen behind/missed payments	50 21.3%	52 22.4%	8 22.2%	20 23.8%	42 21.1%	32 21.6%
Base	*235*	*232*	*36*	*84*	*199*	*148*

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Table D.4: Control and treatment groups (Online ad hoc survey)

	Total		Agree to proactive call		Not agree to proactive call	
	Control group	Treatment group	Control group	Treatment group	Control group	Treatment group
Advice history						
Previously sought debt advice	180 35.6%	183 37.2%	31 40.8%	71 41.3%	149 34.7%	112 35.0%
Open to seeking debt advice / Don't know	200 39.6%	203 41.3%	35 46.1%	79 45.9%	165 38.5%	124 38.8%
Not open to seeking debt advice	125 24.8%	106 21.5%	10 13.2%	22 12.8%	114 26.8%	84 26.3%
Level of debt						
Don't know / Refused	43 8.5%	38 7.7%	4 5.3%	8 4.7%	39 9.1%	30 9.4%
Not currently owe anything	76 15.0%	64 13.0%	8 10.5%	15 8.7%	68 15.9%	49 15.3%
Up to £2,500	178 35.2%	175 35.6%	30 39.5%	68 39.5%	148 34.5%	107 33.4%
More than £2,500	208 41.2%	215 43.7%	34 44.7%	81 47.1%	174 40.6%	134 41.9%

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Table D.4 (cont.) Control and treatment groups (Online ad hoc survey)

	Total		Agree to proactive call		Not agree to proactive call	
	Control group	Treatment group	Control group	Treatment group	Control group	Treatment group
Length of time over-indebted						
Up to one year	278 55.0%	273 55.5%	41 53.9%	97 56.4%	237 55.2%	176 55.0%
More than one year	227 45.0%	219 44.5%	35 46.1%	75 43.6%	192 44.8%	144 45.0%
Type of over-indebtedness						
Finds keeping up with financial commitments a heavy burden (only)	206 40.8%	187 38.0%	24 31.6%	50 29.1%	182 42.4%	137 42.8%
Fallen behind/missed payments (only)	188 37.2%	174 37.6%	27 36.8%	67 39.0%	160 37.3%	118 36.9%
Both finds keeping up with financial commitments a heavy burden and fallen behind/missed payments	111 22.0%	120 24.4%	24 31.6%	55 32.0%	87 20.3%	65 20.3%
Base	*505*	*492*	*76*	*172*	*429*	*320*

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Appendix E – Demographic profile of recruitment sources

Table E.1: Profile of respondents from each recruitment source

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Gender			
Male	8,856 47.9%	7,191 48.6%	4,689 36.6%
Female	9,648 52.1%	7,584 51.3%	8,081 63.1%
Refused	-	15 0.1%	28 0.2%
Age			
16-24	2,457 13.3%	2,193 14.7%	926 7.2%
25-34	2,988 16.1%	2,620 17.7%	2,172 17.0%
35-44	2,548 13.8%	2,474 16.7%	2,370 18.5%
45-54	2,593 14.0%	2,678 18.1%	2,870 22.4%
55-64	2,496 13.5%	2,194 14.8%	2,212 17.3%
65+	5,422 29.3%	2,631 17.8%	2,248 17.6%
Working status			
Working full-time	5,889 31.8%	6,167 41.7%	5,119 40.0%
Working part-time	2,465 13.3%	2,389 16.2%	2,292 17.9%
Not working	10,150 54.9%	6,234 42.2%	5,387 42.1%
Base	*18,504*	*14,790*	*12,798*

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Table E.1 (cont). Profile of respondents from each recruitment source

	Face to face Omnibus	Online Omnibus	Online ad hoc survey
Region			
North	4,568 24.7%	3,855 26.1%	3,232 25.3%
Midlands	3,052 16.5%	2,481 16.8%	2,188 17.1%
East of England	1,750 9.5%	1,435 9.7%	1,236 9.7%
London	2,275 12.3%	1,754 11.9%	1,438 11.2%
South	4,267 23.1%	3,378 22.8%	3,095 24.2%
Wales	945 5.1%	765 5.2%	582 4.5%
Scotland	1,647 8.9%	1,122 7.6%	1,027 8.0%
Social grade and children in household			
AB	3,474 18.8%	4,216 28.5%	3,705 28.9%
C1	5,154 27.9%	4,111 27.8%	3,691 28.8%
C2	3,793 20.5%	2,438 16.5%	2,068 16.2%
DE	6,083 32.9%	4,025 27.2%	3,334 26.1%
Children in household	4,802 26.0%	4,379 29.6%	3,568 27.9%
Base	*18,504*	*14,790*	*12,798*

Appendix F – Call openings

Original call opening script

Hello. My name is [full name] and I'm calling from [organisation]. Am I speaking with [name]?

We sent you a text message or email a couple of days ago. In the last couple of months, you mentioned in a survey that you might benefit from some free impartial financial advice. Every day we help people across the UK with practical solutions to their money concerns. So that I can help you, can you please confirm some details for me….

IF NECESSARY: You completed a survey with a Kantar company – either at your home or online.

Revised call opening script

Q1. Good Morning/Afternoon/Evening. Following a recent survey, I was hoping to speak to [name] who asked for a call back?

IF NECESSARY: We sent you a text message or email a couple of days ago with the keyword **robin**.

IF Q1 = NO

Thank you. Is there a better time to call back to speak with [customer name]?

End the call and do not divulge any information on the survey and reason for the call

IF Q1 = YES

Q2. Great, thanks. I am calling from [Organisation]. In the last couple of months, you mentioned in a survey that you might benefit from some free impartial financial advice. Every day we help people across the UK with practical solutions to their money concerns. Is this something you are happy to go through today? (Wait for the customer's response before proceeding)

IF NECESSARY: You completed a survey online with MySurvey between the end of January and February this year.

IF Q2 = NO

That's OK [Customer's name], thank you for your time talking to me today.

End the call

IF Q2 = YES

Q3. Thank you for confirming, just before we proceed with the call, I would like to inform you that all our calls are recorded for quality and training purposes. Are you happy for me to proceed?

IF Q3 = NO

That’s OK, thank you for your time in talking to me today. If you require any additional advice or support in the future, please feel free to call us and we will be happy to help. [Offer our contact number]. Have a good day / evening / weekend.

End the call

IF Q3 = YES

Thank you [customer name], can you briefly tell me about your financial situation? (*This is an example, please feel free to use your own words)*

Reassure the customer

Request to log information on CRM

Continue with the call as normal (debt / non debt process)

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Appendix G – Proposed content for Wave 2 questionnaire

Longitudinal Study Wave 2 questionnaire outline

** Denotes a Wave 1 question to be repeated*

We assume for now that the reference period will be approximately 6 months (i.e. interval since the encouragement intervention for the treatment group)

Section 1: Demographics/General attitudes

As we don't want to launch straight into problems about debt, suggest we start with some lead-in questions which collect general demographic, financial and lifestyle circumstances. It will be important to re-collect core demographics a) as a validity check and b) as some circumstances such as marital status, tenure etc. may have changed.

- Gender
- Age
- Marital status
- Household composition/dependent children
- Working status
- Tenure
- Financial decision-making status
- Use of the internet
- Use of the internet for financial transactions (possibly)
- Access to financial services (how easy or difficult to get to a CAB, Jobcentre etc.)*
- General attitude statements here too about managing money*
- Whether moved to a new house since last interview
- Whether changed email, landline, mobile number etc.
- Attitudes towards debt advice (general)*

Section 2: Debt and arrears (this will broadly repeat Wave 1, so we look at changing status in terms of nature/size of problem debt)

- Burden/3 months arrears questions*
- Additional financial stress questions (e.g. how often do you run out of money before the end of the week/month)
- Perception of financial circumstances compared with 6 months ago (better/worse)*

- For those who are in debt/financial difficulty
- When most recent debt problems started*
- Main cause of financial difficulties (job loss, relationship breakdown etc.)*
- What bills/commitments behind on*
- Size of debt/arrears*
- Consequences of debt experienced in last 6 months (e.g. home repossessed, landline cut-off etc.)

For those no longer in debt/financial difficulty:

- Ask about past debt problem/recovery – collect a history

Section 3: Debt advice status

- Have you sought advice in last 6 months*/last 6-12 months?
- If have sought advice in last 6 months, ask about all advice in last 6 months
- Agencies used
- Advice trigger/event
- Whether they saw any material/received a phone call that prompted them to take advice (to attempt to measure effect of encouragement though as discussed, we think recall will be very poor plus will be difficult to isolate encouragement from other materials/call they may have been exposed to)
- When first contacted agency/agencies
- Also collect details of longer-term advice history
- Volume of advice/number of sessions/contacts
- Still in contact or not?
- At what stage are they in their advice journey (just started, midway, completed)
- Level of advice sought: guidance to sort out myself vs adviser sort out for me
- Free or paid
- Channel of advice (f2f, phone, email, web etc.)
- Satisfaction with advice vs expectations
- Extent to which feel advice has resolved issues
- Referrals to other agencies
- If have not sought advice in last 6 months:
- Is debt advice something you've sought in past, are planning to do, would/would not consider in future etc. *
- If sought advice in past: collect details of advice history
- Barriers to seeking debt advice/why haven't sought advice
- What would encourage you to seek advice

Section 4: Actions to resolve debt (ask all: advice and non-advice seekers)

- Actions agreed/done/planning (repayments, IVA, DRO, budgeting plan, savings plan, debt consolidation etc.)
- (If used adviser) Level of adviser involvement in actions (sorted out by self, with help of adviser, adviser did this for you)

- (All) Level of help from non-advice sources such as friends/family etc.
- Are you repaying debts/have debts been repaid?

Section 5: Wider outcomes (ask all: advice and non-advice seekers)

In this section we have reviewed:

Pleasance/Balmer papers (and MOJ paper - Twelve months later: does advice help? Williams & Samson)

Economic Impact report

Scoping report (Kempson et al)

In general, we would need to ask about these outcomes now and how these compare with 6 months ago.

General outcomes

How well understand steps you needed to sort out debts/financial difficulties

How well understand what to do if your situation changes in the future

How feel about finances no compared to when difficulties started (better/worse)

Can you imagine a time when no longer worry about money/when problems will come to an end

Behaviour - savings/budgeting/money management

Cut back on spending, started saving money etc.

Planning ahead

Bill prioritisation

Budgeting behaviours

Monitoring income/expenditure

Knowledge

How much know about

options to resolve debt

fees charged for debt solutions

dealing with creditors/my rights

the rights of creditors/steps they can take to recover money

Income maximisation strategies

Who to contact if experience difficulties

Feelings of control/confidence

Attitude statements to measure:

How much in control feel about finances

Level of worry about money

How easy or difficult to carry on living normally

Confidence in dealing with creditors

Propensity to open post/answer phone/other avoidance strategies

Physical and mental health

- General health
- Standard questions about physical and mental illnesses and impact on daily life (ONS harmonised questions)
- Mental health outcomes e.g. sleeping difficulties, depression etc.
- Wellbeing (ONS questions)
- Note: Pascoe's research used scalar questions such as Euroqual EQ-5D, STAI-6 which we could consider

Employment/productivity

Employment-related problems such as absenteeism, taking time off work due to stress

Housing problems

Housing stability

Vulnerability to losing home

Family/relationships

Partner relationship

Relationships with friends/colleagues/children

Parental engagement – e.g. involvement in schooling, homework etc.

Access to credit

Whether been turned down for credit products

Could consider asking a data linkage question to access credit scores??

Section 6: Closing demographics

- Income including how/why this has changed (e.g. maximising benefits, working more)
- Ethnicity (if required)
- Qualifications
- Re-contacts/permission for Wave 3
- Any requests for data linkage (if relevant)