

Evidence review for debt advice commissioning



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Introduction

Objectives

The Money Advice Service (MAS) published its five-year [strategy](#) for the commissioning of debt advice services in December 2017. The strategy sets out a plan to re-commission debt advice services across a five-year period, starting with services in London and the North West of England.

Within the strategy, MAS identifies six commissioning intentions to structure the commissioning of advice services to ensure better targeting of resources, better outcomes for clients, and a strong focus on economy, efficiency, effectiveness and equity as drivers for change.

To deliver against these intentions, MAS needs to understand:

- The extent to which services currently deliver against the intentions
- What changes need to happen, to deliver against the intentions
- How these changes can be brought about

To begin to answer these questions, MAS decided to conduct an initial review of internal and external evidence, with a view to building a detailed picture of what is currently known, and to making specific recommendations for the commissioning of advice in London and the North West in 2019.

Methodology

The evidence review was undertaken by MAS' Insight & Evaluation team, in Q4 2017-8.

The main steps followed were:

1. Establishing research objectives and creation of analysis framework
2. Identification and prioritisation of relevant sources
3. Analysis of sources and population of framework
4. Analysis of findings and identification of themes
5. Writing of findings summary
6. Drafting of recommendations (long-list)
7. Short-listing of recommendations
8. Prioritisation of short-list through evidence strength and APEASE assessments
9. Final selection of recommendations

A more detailed description of each of these stages can be found in Appendix A.

Next steps

As a result of the review, 19 recommendations were identified as a priority for action. These will be incorporated within the Commissioning Specifications for debt advice in London and the North West.

Given the volume of insight that has emerged from the review, it is clear that additional recommendations could be made and actioned.

The next step is therefore to analyse the findings in greater depth, to make further recommendations for change, across the five-year commissioning process. Immediate priorities will be:

- Making recommendations for the commissioning of online and telephone advice
- Understanding how to improve quality through training and performance management

In some areas, the literature has identified challenges or unmet needs, but has not necessarily identified how to solve or meet these. MAS will therefore undertake further work to understand how to address these challenges, through:

- Co-design work with clients and advisers
- Reviews of additional evidence, including from other sectors
- Pilots to test potential new approaches

Findings

Intention 1

Intention: Align service design towards the needs of target groups within the over-indebted population

Client outcome: An increasing proportion of clients from target groups access debt advice services

To ensure that an increasing proportion of clients from target groups access debt advice, providers will need to take steps to encourage these groups to engage. The literature reviewed suggests that the following will be important:

- Overcoming barriers to seeking advice – clients' **internal** barriers
- Overcoming barriers to seeking advice – due to providers
- Positioning advice in a way that appeals to the target audience
- Using compelling engagement messages
- Using appropriate engagement methods

This chapter discusses the findings from the literature in relation to these areas.

Most evidence discusses the over-indebted population in general; where findings relate to target groups, these are shown in **green highlight boxes**.

The groups considered for this review were MAS' cross-cutting groups, which are over-indebted people:

- With **dependent children** (hereafter abbreviated to "Parents")
- With **low household incomes** (hereafter abbreviated to "Low income")
 - Those with **insecure incomes** are also considered as there is likely to be overlap between these two groups¹
- Who experience **mental ill health** (hereafter abbreviated to "Mental health issues")

Providers will also need to ensure that their services are able to meet the specific needs of these groups, particularly in terms of ensuring they obtain successful outcomes. Findings on this are shown throughout the chapters on the other Commissioning Intentions, again shown in **green highlight boxes**.

Overcoming barriers to seeking advice – clients' internal barriers

The literature suggests that key barriers to engagement are:

- **Denial/lack of recognition** – People are often unaware they need help, or are aware but in denial about the full extent of their issues²
- **Lack of headspace** – People may not have the 'bandwidth' to address their issues head-on – other issues in their life (e.g. a life event) may be taking priority³
- **Low confidence/expectations** – People may not believe their situation can be improved⁴ or that they have the skills to understand or benefit from help⁵
- **Stigma/embarrassment** – They may be afraid of the judgment of others (including advisers)⁶

¹ In "Second choice jobs" (2015), Citizens Advice note that "all too often low pay and fluctuating work can be found together: 65% of zero-hour contracts are found in the three of the lowest paying occupational groups"

² Multiple sources including "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Better debt advice" (MAS/RR, 2017), "An Action Plan on Problem Debt" (Step Change, 2015). **Theme: Denial/lack of recognition**

³ Multiple sources including "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Barriers to seeking advice" (2CV, 2015, unpublished). **Theme: Lack of headspace**

⁴ Multiple sources including "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017), "Improving the financial health of low income groups" (CFRC, 2016). **Theme: Confidence/expectations – low**

⁵ "Right place, right time" (MAS/BDRC, 2017). **Theme: Confidence/expectations – low**

⁶ Multiple sources including "Better debt advice" (MAS/RR, 2017), "Barriers to seeking advice" (2CV, 2015, unpublished). **Theme: Embarrassment/shame/stigma**

- **Fear of the consequences** – For example, damaging their credit score, losing access to credit, or losing assets e.g. home, job⁷
- **Language barriers**⁸

Barriers specific to cross-cutting groups:

- **Mental health issues** – Some may be too unwell to seek help. Mental health issues can also impair proactivity which might reduce individuals' propensity to seek advice.⁹

Overcoming barriers to seeking advice – due to providers

The literature cites several key barriers to engagement, including:

- Low awareness and understanding of debt advice, including:
 - **What debt advice is**¹⁰ – That it exists, what it involves and what it can offer. Many are unaware of solutions other than 'extreme' options such as bankruptcy
 - **Awareness of providers**¹¹ – Awareness of providers other than Citizens Advice is low
 - **Differences between providers**¹² – The debt landscape is complex, partly due to the fragmented nature of debt advice provision and multiple entry points. People have low awareness of different provider types and differences between them, with many providers' descriptions sounding similar. This complexity is compounded by alternative advice services e.g. for specific groups
 - **Existence of free advice**¹³ – There is low awareness of 'free advice'. People find it difficult to distinguish between free and fee-charging providers and some end up at fee chargers after being told they are not eligible for free advice
- Negative perceptions of advice and advice providers:
 - **Perceived cost** – People often expect advice will come with a charge – with a scepticism of advice that purports to be 'free'¹⁴
 - **"For people who've failed/in dire straits"** – Providers exacerbate this by using words like 'counselling', 'crisis' and 'poverty' in their communications¹⁵
 - **Lacking in resources/expertise** – Not-for-profits are perceived as having fewer resources, and fewer incentives to offer a good service. Individuals sometimes feel that advisers are not experts and lack sufficient knowledge¹⁶. Some worry about being a burden on clearly over-subscribed services¹⁷
 - **Low trust in providers** – Free providers are generally more trusted¹⁸, however some perceive 'free' advice as likely to be a 'scam'¹⁹

As a consequence, people will often rely on informal sources of help instead, such as friends and family or carers²⁰.

⁷ Multiple sources including "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Barriers to seeking advice" (2CV, 2015, unpublished).

Theme: Fear (including consequences)

⁸ Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017), "Improving the financial health of low income groups" (CFRC, 2016).

Theme: Language barriers

⁹ "Improving the financial health of low income groups" (CFRC, 2016), "Whose job is it anyway" (MMH, 2017). **Theme: health barriers**

¹⁰ Six sources including "Moving forward together" (MAS/RR, 2017), "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017). **Theme: Low awareness – what it is**

¹¹ "Debt Solutions in the UK: Draft Opportunities for Change" (MAS/PFRC, 2017), "Living with debt after advice (Friends Provident Foundation, 2016), "Moving forward together" (MAS/RR, 2017). **Theme: Low awareness – providers**

¹² "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017), "Improving the financial health of low income groups" (CFRC, 2016), "Better debt advice" (MAS/RR, 2017). **Theme: Low awareness – differences**

¹³ "Living with debt after advice (Friends Provident Foundation, 2016), "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017), "Barriers to seeking advice" (YouGov for MAS, 2015, unpublished). **Theme: Low awareness – free**

¹⁴ "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017). **Theme: perceived costs**

¹⁵ "Moving forward together" (MAS/RR, 2017), "Better debt advice" (MAS/RR, 2017) **Theme: Negative advice perceptions (failure)**

¹⁶ "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017), "How to use behavioural science to increase the uptake of debt advice" (MAS/OC, 2017). **Theme: Negative advice perceptions (resources)**

¹⁷ "Living with debt after advice (Friends Provident Foundation, 2016). **Negative advice perceptions (resources)**

¹⁸ "Barriers to seeking advice" (YouGov for MAS, 2015, unpublished). **Theme: Negative advice perceptions (trust)**

¹⁹ "Barriers to seeking advice" (2CV, 2015, unpublished). **Theme: Negative advice perceptions (trust)**

²⁰ "Strength in numbers" (MMH, 2016), "Short changed: The financial health of Londoners" (London Assembly, 2018). **Theme: Alternative help**

Positioning advice in a way that appeals to the target audience

The literature reviewed suggests that engagement with debt advice could be improved by positioning services as:

- **“For people like me”** – Rather than for ‘typical advice seekers’, who can be perceived as ‘poor, or in a really bad way’²¹
- **Simple and straightforward** – Professional, but on their level²²
- **Quick** – Speed and timing is frequently an issue for those in crisis and facing court action²³. Clients are often looking for a ‘product’ that quickly helps to solve their problem²⁴
- **Positive** – Some providers are evolving their brand/tone/language to make their offer more appealing e.g. calling debt advisers ‘money coaches’²⁵
- **Empowering** – Actively involving clients in decision making²⁶
- **Private/confidential**²⁷
- **Non-judgemental**²⁸

Using compelling engagement messages

The literature reviewed suggests that engagement messages should:

- **Avoid negative stigma or stereotypes** – In particular, the word ‘debt’ should be avoided²⁹
- **Be positive/aspirational**³⁰ – Focusing on what people can *gain*
- **Promote practical, tangible benefits** (some suggestions for the cross-cutting groups are below)³¹
- **Use simple language** – Rather than technical terms, jargon or adviser speak³²
- **Be salient**³³ – Through memorable ideas, concepts or personalisation

Messages specific to target the cross-cutting groups:

- **Low incomes** – Messages implying that people are poor money managers are off-putting. People from low income households are often very good money managers³⁴
- **Low incomes** – Practical benefits could be helping people get online, or to access grants³⁵
- **Mental health issues** – A tangible benefit could be helping clients obtain a Debt and Mental Health evidence form³⁶

²¹ Multiple sources including “Moving forward together” (MAS/RR, 2017), “An Action Plan on Problem Debt” (Step Change, 2015), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: For people like me**

²² “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: simple**

²³ “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012). **Theme: Speed**

²⁴ “Barriers to seeking advice” (YouGov for MAS, 2015, unpublished). **Theme: Speed**

²⁵ “Better debt advice” (MAS/RR, 2017). **Theme: Positive**

²⁶ “Barriers to seeking advice” (YouGov for MAS, 2015, unpublished), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Empowered/independent/involved**

²⁷ “Barriers to seeking advice” (2CV, 2015, unpublished), “Reaching marginalised groups” (MAS/SLAB, 2017). **Theme: Privacy/trust**

²⁸ “Barriers to seeking advice” (2CV, 2015, unpublished), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Lack of judgement**

²⁹ Multiple sources including “Improving the financial health of low income groups” (CFRC, 2016), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Better debt advice” (MAS/RR, 2017). **Theme: Avoid negative stigma**

³⁰ “Better debt advice” (MAS/RR, 2017), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Barriers to seeking advice” (YouGov for MAS, 2015, unpublished). **Theme: Positivity/aspiration**

³¹ Multiple sources including “Improving the financial health of low income groups” (CFRC, 2016), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Barriers to seeking advice” (2CV, 2015, unpublished). **Theme: Practical benefits**

³² “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “How to use behavioural science to increase the uptake of debt advice” (MAS/OC, 2017). **Theme: Simple and easy**

³³ “How to use behavioural science to increase the uptake of debt advice” (MAS/OC, 2017), “Living with debt after advice (Friends Provident Foundation, 2016). **Theme: Salient**

³⁴ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Practical benefits**

³⁵ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Practical benefits**

³⁶ “Barriers to seeking advice” (2CV, 2015, unpublished). **Theme: Practical benefits**

Using appropriate engagement method(s)

Literature reviewed suggests several methods that can be used to effectively engage client groups:

- **Advertising**
 - Face-to-face – business cards, newspapers, notice boards, takeaway cards³⁷
 - Online – social media, adverts³⁸
 - For example, Revealing Reality suggest “*Digital links to debt advice services in places where individuals are thinking about financial problems or debt. For example, in payslips, redundancy packages or bank statements*”³⁹
- **Online promotion**
 - Online search is an opportunity, as many people search for information online as a first step⁴⁰
 - Online resources:
 - Online information and tools – are liked as an ‘easy stepping stone’ into advice. A caveat to this is that ‘debt advice’ websites only appear useful to people if they know or accept they need debt advice⁴¹
 - Webchat – According to Revealing Reality, webchat can be less intimidating than phoning a provider, and allows clients to ask small queries at a convenient time⁴²
- **Outreach (defined as ‘advice reaching out’)**⁴³
 - Specialist client group agencies
 - Local groups and events
 - Community settings e.g. libraries
- **Messengers (defined as ‘others referring in’)**
 - “Light-touch” messengers – who refer in, but without significant persuasion
 - Creditors⁴⁴
 - Other advice services i.e. casual referral networks⁴⁵
 - “Heavy-duty” messengers – who spend more time and effort on the referral⁴⁶
 - Need to be trusted, seen as knowledgeable/well-placed to advise, with a logical link to money and/or debt
 - Popular messengers could be: GPs, children’s centres, employers, creditors

Interventions using messengers need to:

- **Identify the need** – Messengers need to be trained to recognise symptoms, or to have procedures to identify them. It also needs to be clear that this is a key part of their role (rather than an optional ‘add-on’)⁴⁷

³⁷ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “How to use behavioural science to increase the uptake of debt advice” (MAS/OC, 2017). **Theme: Mode/channel (f2f).**

³⁸ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Mode/channel (online)**

³⁹ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Mode/channel (online)**

⁴⁰ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Moving forward together” (MAS/RR, 2017). **Theme: Mode/channel (online search)**

⁴¹ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Mode/channel (online)**

⁴² “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Mode/channel (online)**

⁴³ Multiple sources including “Outcomes in advice” (Advice UK/NEF, 2010), “Reaching marginalised groups” (MAS/SLAB, 2017), “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Outreach**

⁴⁴ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Messenger**

⁴⁵ “Better debt advice” (MAS/RR, 2017). **Theme: Messenger**

⁴⁶ “Barriers to seeking advice” (2CV, 2015, unpublished). **Theme: Messenger**

⁴⁷ “Whose job is it anyway” (MMH, 2017), “In the red: debt and mental health” (Mind, 2008). **Theme: Identifying the need.**

- **Handle the intervention well**
 - In a private space⁴⁸
 - With any shift in conversation being handled sensitively⁴⁹
 - With the messenger being informed enough to answer questions⁵⁰
- **Make participation voluntary** – Not obligatory⁵¹
- **Make participation easy** – Acting on the referral must be easy. For example, the referrer could make an appointment for the person via website⁵² or send their details to the advice provider in order for them to call⁵³
- **Ensure the advice is accessible** – Co-location can be successful⁵⁴, but selecting a location can be tricky. A good location needs to have footfall⁵⁵ whilst ensuring clients feel comfortable and safe⁵⁶. There can also be issues with co-location in terms of adviser support (see chapter on Intention 5). Also, when services are co-located there is a risk that debt advice is only located with other ‘crisis’ services, which could make it more stigmatising and less likely to reach a wide audience⁵⁷

The evidence reviewed also shows that:

- The triggers for seeking advice mostly reflect the factors which *cause* debt, such as illness or relationship breakdown (42%), or the *symptoms* of debt, such as creditor action (39%)⁵⁸
- Those going through life events become more aware of their financial situation, and therefore generally more likely to listen and take action⁵⁹

This suggests that across all engagement methods, it could be particularly fruitful to target interventions through:

- Services/organisations/locations used by people experiencing wider issues and life events that can cause debt (e.g. mental health, relationship breakdown)
- Organisations that are likely to identify/put pressure on people who are falling behind (e.g. creditors, courts)

Methods to target the cross-cutting groups:

- **Mental health issues** – Health care professionals are likely to be a good messenger for those experiencing mental health issues. According to the Royal College of Psychiatrists, “Healthcare professionals should routinely ask their patients about their financial health, and ensure good referral links are present with the money advice sector. There needs to be a renewed emphasis on ‘co-ordinated pathways’ between local health and advice centres”⁶⁰. However, mental health professionals can struggle with identifying/raising debt issues (see chapter on Intention 5)

⁴⁸ “Barriers to seeking advice” (2CV, 2015, unpublished). **Theme: Handling the intervention.**

⁴⁹ “Barriers to seeking advice” (2CV, 2015, unpublished). **Theme: Handling the intervention.**

⁵⁰ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Handling the intervention.**

⁵¹ “Barriers to seeking advice” (2CV, 2015, unpublished), “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Voluntary/choice**

⁵² “How to use behavioural science to increase the uptake of debt advice”, “Barriers to seeking advice” (2CV, 2015, unpublished), “Whose job is it anyway” (MMH, 2017).

Theme: Making it easy

⁵³ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Messenger**

⁵⁴ “Reaching marginalised groups” (MAS/SLAB, 2017). **Theme: Location/co-location**

⁵⁵ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Location/co-location**

⁵⁶ “Reaching marginalised groups” (MAS/SLAB, 2017). **Theme: Location/co-location**

⁵⁷ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Location/co-location**

⁵⁸ “2016 outcome evaluation of debt advice funded by Money Advice Service” (MAS, 2017). **Theme: Use of triggers**

⁵⁹ “Indebted lives: the complexities of lives in debt” (MAS, 2013). **Theme: Use of triggers**

⁶⁰ “Debt and Mental Health” (RCP, 2010). **Theme: HCP diagnosis/referral**

Intention 2

Intention: Deliver debt advice and money guidance services in a blended fashion, in line with need

Client outcome: Everyone receives a service which is tailored to their needs and increases their financial resilience

To design an effective blended debt and money advice service, it is important to understand:

- What money guidance needs do debt advice clients have?
- How could these needs best be met?

The following chapter discusses these two questions in turn, with the first question being split into ‘skills and knowledge’ and ‘behaviour change’.

Money guidance needs of over-indebted people

Skills and knowledge

The literature reviewed suggests that some (not all) over-indebted people need help with:

- Budgeting
 - Making a suitable budget⁶¹
 - Keeping track of adherence to it⁶²
 - Sticking to their budget/making money last⁶³
- Dealing/negotiating with creditors⁶⁴
- Reducing outgoings⁶⁵
- Reducing reliance on credit, including:
 - Planning for future/unexpected expenses, including seasonal events (see below)⁶⁶
 - Building a savings buffer⁶⁷
- Managing money as a household, rather than as an individual⁶⁸
- Understanding legal rights and obligations⁶⁹
- Dealing with finances e.g. paperwork⁷⁰
- Understanding products (including their ‘true’ costs) and making decisions⁷¹

⁶¹ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017), “Sustaining debt repayments: Experiences of people in debt repayment arrangements” (MAT/CRSP/LBG, 2012). **Theme: Budgeting – making a plan**

⁶² “Understanding money skills” (Citizens Advice, 2017). **Theme: Budgeting – keeping track**

⁶³ “Moving forward together” (MAS/RR, 2017). **Theme – Budgeting – adhering**

⁶⁴ Multiple sources including “Indebted lives: the complexities of lives in debt” (MAS, 2013), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Moving forward together” (MAS/RR, 2017). **Theme: dealing with creditors**

⁶⁵ Multiple sources including “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Better debt advice” (MAS/RR, 2017), “Understanding money skills” (Citizens Advice, 2017). **Theme: reducing outgoings/making savings**

⁶⁶ Multiple sources including: “Better debt advice” (MAS/RR, 2017), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017), “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Reducing reliance on credit – planning ahead**

⁶⁷ “Better debt advice” (MAS/RR, 2017), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Indebtedness, low income and financial exclusion” (Public Policy Institute for Wales, 2014). **Theme: Reducing reliance on credit – savings buffers**

⁶⁸ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Household money management**

⁶⁹ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Legal rights/obligations**

⁷⁰ “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012), “Understanding money skills” (Citizens Advice, 2017). **Theme: Managing finances**

⁷¹ “Better debt advice” (MAS/RR, 2017), “Short changed: The financial health of Londoners” (London Assembly, 2018), “Fintech for good” (MMH, 2017), “Seeing through the fog” (MMH, 2017). **Theme: Products**

- Obtaining financial products
 - Understanding/accessing those which are available to them (based on their circumstances)⁷²
 - Understanding/rebuilding credit score (potentially to broaden access)⁷³
- Avoiding fraud/identity theft⁷⁴

Specific needs of the cross-cutting groups:

- **Low incomes:**
 - People on very low incomes may have extreme difficulty making ends meet⁷⁵, in part due to higher costs due to the 'poverty premium' (e.g. higher insurance premiums)⁷⁶. This could be mitigated through⁷⁷:
 - Accessing grants/loans (e.g. Social Fund), discounts (e.g. London Transport reductions) or cheaper utilities tariffs – however, finding out about and applying for these can be complex
 - Shopping around – Such as for interest-free catalogue deals or cheaper food products
 - It may be difficult for lower income households to reduce reliance on credit. They are often unable to pay for large items up front and so rely on credit⁷⁸
 - There is a close association between low income households and use of **high cost** credit as they are much more likely to be rejected for mainstream credit⁷⁹. The Centre for Responsible Credit (CFRC) states that "MAS should develop a suite of materials to help low income borrowers to access credit unions in their area, and encourage them to find cheaper options"⁸⁰
 - Low income households are also more likely to be excluded from other financial products/services⁸¹
 - There may be a limit to the extent to which debt and/or money advice can help those on very low incomes: according to the Friends Provident Foundation, "Ultimately, debt advice and financial education can only go so far. If someone simply does not have enough money to meet their essential needs, they will not pay off debts and they will fall further into debt"⁸²
- **Insecure incomes (likely to overlap with 'low incomes'):**
 - Budgeting can be extremely challenging with a variable income⁸³
 - Citizens Advice note that even when work is seemingly regular, making spending decisions can be complex when someone has no certainty of how long their income is going to last⁸⁴
 - CFRC report⁸⁵ that many people on variable incomes struggle due to a lack of flexibility in bill payment schedules. Landlords, councils and utility companies expect to receive regular instalments throughout the year, which do not take account of fluctuations in income and spending (such as Christmas)
 - Several organisations are trialling ways of helping with these challenges:
 - Advice UK and Fair Money Advice are at the early stage of a programme to develop practical solutions to help people with fluctuating incomes better manage their finances⁸⁶
 - Whilst CFRC, with funding from the Money Advice Service What Works? Fund, is trialling a programme of 'supported rent flexibility' with social housing tenants with dependent children in London and the South East⁸⁷

⁷² "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017). **Theme: Products – available**

⁷³ "Moving forward together" (MAS/RR, 2017), "Debt Solutions in the UK: Draft Opportunities for Change" (MAS/PFRC, 2017). **Theme: Credit score**

⁷⁴ "Short changed: The financial health of Londoners" (London Assembly, 2018), "Fintech for good" (MMH, 2017). **Theme: Fraud/identity theft**

⁷⁵ "Improving the financial health of low income groups" (CFRC, 2016). **Theme: Managing low income/poverty premium**

⁷⁶ "An Action Plan on Problem Debt" (Step Change, 2015). **Theme: Managing low income**

⁷⁷ "The Poverty Premium in Tower Hamlets" (Toynbee Hall, 2014). **Theme: Managing low income**

⁷⁸ "The Poverty Premium in Tower Hamlets" (Toynbee Hall, 2014). **Theme: Reducing reliance on credit – low income**

⁷⁹ "Indebtedness, low income and financial exclusion" (Public Policy Institute for Wales, 2014). **Theme: Reducing reliance on credit – low income**

⁸⁰ "Can consumer credit be affordable to households on low incomes?" (CFRC, 2011). **Theme: Product access/exclusion – affordable lending**

⁸¹ "Indebtedness, low income and financial exclusion" (Public Policy Institute for Wales, 2014). **Theme: Product access/exclusion**

⁸² "Living with debt after advice" (Friends Provident Foundation, 2016). **Theme: Low income/poverty**

⁸³ "Improving the financial health of low income groups" (CFRC, 2016), "Debt Solutions in the UK: Draft Opportunities for Change" (MAS/PFRC, 2017).

Theme: Budgeting with insecure income

⁸⁴ "Second choice jobs" (Citizens Advice, 2015). **Theme: Budgeting with insecure income**

⁸⁵ "Improving the financial health of low income groups" (CFRC, 2016). **Theme: Budgeting with insecure income**

⁸⁶ "Debt Solutions in the UK: Recommendations for Change" (MAS/PFRC, 2018). **Theme: Budgeting with insecure income**

⁸⁷ <https://www.responsible-credit.org.uk/trialling-supported-rent-flexibility-social-housing-tenants/>

- Citizens Advice note that all too often low pay and fluctuating work can be found together: 65% of zero-hour contracts are found in the three of the lowest paying occupational groups⁸⁸
- **Parents (particularly those on lower incomes):**
 - CFRC note⁸⁹ that financial pressures are often driven by seasonal events such as:
 - The cost of Christmas and the need to purchase birthday presents for children and other family members
 - The cost of school uniforms, educational trips and social activities for children
 - The additional costs of feeding children during school holiday periods
 - The cost of keeping homes warm in winter, particularly amongst younger households and those including children or someone with a long-term illness or disability

Behaviour change

For many over-indebted people, improving their financial situation for the long-term will require them to change at least one behaviour.

The literature reviewed suggests several behaviours may be particularly important for some to change:

- Reducing over-spending/impulse purchasing⁹⁰
- Over-reliance on credit⁹¹
- Saving – potentially particularly important for parents, with parental saving being an important influence on children’s financial capability⁹²

Maintaining behaviour change is very important, with previous advice seekers expressing a desire for help to maintain new habits/behaviours/lifestyle changes.⁹³

Needs of the cross-cutting groups:

- **Parents** – Literature suggests that changes in parents’ behaviour could have benefits for their children:
 - **Empowering children** – Children with greater financial capability tend to receive regular money and have responsibility for saving and spending decisions⁹⁴
 - Parents from low income households are much less likely to believe that their children can manage their own money⁹⁵
 - **Educating children**⁹⁶ – Children with greater financial capability have parents who discuss where household income comes from, are very confident talking to their children about money, and often show the child how to complete money-related tasks
 - Children in low income households are at greater risk of having a low understanding of banks, banking services, and being able to access financial products
 - At the same time, wider evidence suggests they also tend to have a greater awareness of the budgeting techniques used by their parents and are acutely aware of parents paying bills
 - **Demonstrating behaviour**⁹⁷ – Children in low income households are less likely to have exposure to financial tasks – with parents in low income households most likely to never demonstrate checking a balance

⁸⁸ “Second choice jobs” (Citizens Advice, 2015). **Theme: Low income/secure employment**

⁸⁹ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Budgeting with insecure income**

⁹⁰ “Fintech for good” (MMH, 2017), “Moving forward together” (MAS/RR, 2017). **Theme: Over-spending/credit usage**

⁹¹ “Fintech for good” (MMH, 2017), Effectiveness of Current Debt Solutions” (MAS/RR, 2018). **Theme: Over-spending/credit usage**

⁹² “Children and Young People and Financial Capability: Needs Analysis” (MAS, 2018). **Theme: Saving**

⁹³ “Moving forward together” (MAS/RR, 2017). **Theme: Maintaining lifestyle changes**

⁹⁴ “Children and Young People and Financial Capability: Needs Analysis” (MAS, 2018), “Financial Capability of Children, Young People and their Parents in the UK” (2017).

Theme: Empowerment of children

⁹⁵ “Children and Young People and Financial Capability: Needs Analysis” (MAS, 2018). **Theme: Empowerment of children**

⁹⁶ “Children and Young People and Financial Capability: Needs Analysis” (MAS, 2018). **Theme: Education of children**

⁹⁷ “Children and Young People and Financial Capability: Needs Analysis” (MAS, 2018). **Theme: Parental role modelling**

How to meet money guidance needs

In 2018-19, MAS is conducting a Call for Evidence, to gather information about the types of joint financial capability/debt practices that exist, and to assess the evidence behind these interventions. The aim is to build a picture of joint practices and the evidence supporting them.

It is expected that insight from this will be crucial in answering the question ‘how to meet money advice needs’. In particular, it is hoped that the Call for Evidence will identify interventions that could be incorporated *alongside* debt advice.

As such, this review mainly focused on identifying steps that could be taken to improve financial capability within the *existing* debt advice process, rather than identifying more substantial interventions to be delivered alongside.

The literature has shown that there are clear opportunities to increase clients’ financial capability within the existing debt advice remit:

- **Taking on tasks (inside advice):** Advisers regularly assume that clients are unable to take on even small tasks relating to their financial affairs. This means that opportunities for clients to build skills are often missed⁹⁸. Specifically, there is an opportunity for clients to:
 - **Learn through coaching:** Some advisers demonstrate specific behaviours to clients, teaching skills such as how to call creditors. Clients describe feeling more confident about carrying out actions after advisers have demonstrated how to do them⁹⁹
 - **Negotiate with creditors:** Some providers teach clients how to negotiate with creditors themselves, with clients listening into calls before making calls themselves.¹⁰⁰ While other providers give clients templates for negotiating themselves¹⁰¹
 - **Self-completion of forms:** Clients and potential clients suggested that some people could assess their own needs, e.g. filling out Income & Expenditure (I&E)¹⁰². Some clients like filling in the I&E themselves to ‘take stock of their situation’¹⁰³
- **Taking on tasks (outside advice):** Clients and potential clients suggested encouraging people to partake in household activities/challenges, particularly seasonal ones¹⁰⁴
- **Positioning the I&E process as a ‘budgeting exercise’:** Whilst income and expenditure information is collected for financial statements, few advisers are using this as a starting point for a budget – with many viewing it simply as a way to determine solution suitability¹⁰⁵

Beyond this, clients have a desire to be provided with simple, practical tips, particularly on making and saving money (including local tips), and dealing with life challenges.¹⁰⁶

Providing this does not have to take up adviser time. For example, it could be provided through digestible, engaging **information** – such as factsheets, websites, or newsletters.¹⁰⁷

If money advice is to be incorporated more formally, the following will be required:

- **A shift in adviser mindset** – Revealing Reality report that “*few advisers interviewed saw improving ‘financial capability’ as part of their role*”¹⁰⁸
- **Appropriate timing** – Making the most of when people are willing to learn and take action is essential¹⁰⁹. People would be more willing to take financial advice if they were offered it at key moments in their lives; for example, having a baby, moving house or during severe illness¹¹⁰

Bringing about **behaviour change** through debt advice is likely to be difficult, as changing any type of ingrained habits or behaviours can be extremely challenging.

⁹⁸ “Better debt advice” (MAS/RR, 2017). **Theme: Tasks inside advice**

⁹⁹ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Demonstrating behaviours**

¹⁰⁰ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Tasks inside advice**

¹⁰¹ “Better debt advice” (MAS/RR, 2017). **Theme: Tasks inside advice**

¹⁰² “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Tasks inside advice**

¹⁰³ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Tasks inside advice**

¹⁰⁴ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Tasks outside advice**

¹⁰⁵ “Better debt advice” (MAS/RR, 2017), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Using I&E as budget**

¹⁰⁶ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “An Unavoidable Challenge?

Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Practical tips**

¹⁰⁷ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “An Unavoidable Challenge?

Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Information**

¹⁰⁸ “Better debt advice” (MAS/RR, 2017). **Theme: Adviser attitude**

¹⁰⁹ “Understanding money skills” (Citizens Advice, 2017). **Theme: Timing**

¹¹⁰ “Short changed: The financial health of Londoners” (London Assembly, 2018). **Theme: Timing**

However, there is an appetite for behaviour change among clients; some of whom said that the breathing space that a solution provides could be an opportunity to encourage reflection and support changes to their situation or behaviour.¹¹¹

A shift in provider mindset will be required to bring about behaviour change through debt advice. Revealing Reality report that “while some advisers try to help clients change their perspective, many do not see behaviour change as part of their role, or lack confidence in helping with this”.¹¹²

Additionally, long-term behaviour change is often deemed impossible to achieve in short advice sessions, which are often geared towards alleviating an immediate financial pressure. This suggests that there is a limit to the amount of behaviour change that can be brought about through a short debt advice process.¹¹³

Looking at existing programmes that aim to bring about behaviour change, the incorporation of specific behaviour change techniques (BCTs) can have a significant impact on the effectiveness of an intervention. A variety of BCTs are used to help users achieve positive outcomes. These include **goal setting, self-monitoring and feedback on behaviour**.¹¹⁴

The Behavioural Insights Team recommend that “if you want to encourage a behaviour, make it Easy, Attractive, Social and Timely (EAST)”. These four simple principles, based on the Behavioural Insights Team’s own work and the wider academic literature, form the heart of BIT’s new framework for applying behavioural insights¹¹⁵.

Peer support has emerged as a potentially effective way to stimulate behaviour change. This concept has great appeal with over-indebted people, with peers being seen as a more relatable and reliable source of information¹¹⁶. Revealing Reality found that there are several ways in which peer support could complement debt advice¹¹⁷:

- The practical components of behaviour change could have greater impact if facilitated by peer mentors with real-life experience of making such changes
- Peer mentors could provide greater inspiration than debt advisers
- The fact that peer mentors have made similar ‘mistakes’ could encourage over-indebted people to be more forthcoming with them than they are with debt advisers. However, some were concerned that peer mentors would offer less trustworthy advice than professionals

¹¹¹ “Better debt advice” (MAS/RR, 2017). **Theme: Willingness of client**

¹¹² “Better debt advice” (MAS/RR, 2017). **Theme: Adviser attitude/remit**

¹¹³ “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: challenge**

¹¹⁴ “Moving forward together” (MAS/RR, 2017) **Theme: BCTs**

¹¹⁵ www.behaviouralinsights.co.uk/publications/east-four-simple-ways-to-apply-behavioural-insights/

¹¹⁶ “Moving forward together” (MAS/RR, 2017). **Theme: Practical tips – peer support**

¹¹⁷ “Moving forward together” (MAS/RR, 2017) **Theme: Peer support**

Intention 3

Intention: Develop a clear view of the client from access through to outcome

Client outcome: Clients receive timely, effective advice at all stages of the advice process

To deliver effective advice at all stages of the advice process, it is important to first understand the challenges and barriers to successful advice delivery:

- At each stage of the journey
- Across the journey as a whole

This chapter discusses these two areas in turn. The first section sets out challenges at each stage of the journey, while the second discusses three specific challenges:

- Changing attitudes and mindsets
- Delivering advice efficiently
- Communicating effectively

Challenges at each stage of the journey

Seeking/accessing advice

There are several challenges at the seeking/accessing advice stage which can present barriers to effective client outcomes:

- Few clients actively 'choose' a provider, often approaching the first provider they find¹¹⁸
- Clients expressed that it was not clear what kind of advice is available from different providers and said that from their descriptions many look very similar¹¹⁹
- Clients often experience long waits before their first appointment¹²⁰
- Some providers turn people away if their situation is not severe enough¹²¹

Needs assessment

The literature suggests there is a need for a broader needs assessment which identifies:

- **Root causes of debt/wider issues** – An assessment is needed that uncovers the *causes* of difficulties, not just the symptoms¹²²
- **Client capability** – Evidence suggests that advisers can underestimate clients' capability, and assume that financial vulnerability is a proxy for lacking capability. Whilst people may present chaotically, this may be temporary¹²³
- **Goals, ambitions and priorities**
 - There is often a lack of exploration of clients' plans and goals, leading to confusion over which option is the most appropriate both short and long-term¹²⁴
 - Some clients' priorities/strategies may be based on continuing to access credit – this attitude may need to be addressed for effective debt resolution¹²⁵

¹¹⁸ "Effectiveness of Current Debt Solutions" (MAS/RR, 2017). **Theme: Seeking/accessing advice – shopping around**

¹¹⁹ "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017), "Better debt advice" (MAS/RR, 2017). **Theme: Low awareness (differences)**

¹²⁰ "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017), "Better debt advice" (MAS/RR, 2017), "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Waits (Channel/barriers spread sheet).**

¹²¹ "Better debt advice" (MAS/RR, 2017). **Theme: Seeking/accessing advice – capacity**

¹²² Multiple sources including "Better debt advice" (MAS/RR, 2017), "Outcomes in advice" (Advice UK/NEF, 2010), "Delivering a Vision for Debt Advice: Co-designing a service to meet people's needs in Wales" (MAS/RR, 2017, unpublished). **Theme: Needs assessment – identifying issues/causes**

¹²³ "Better debt advice" (MAS/RR, 2017), "Delivering a Vision for Debt Advice: Co-designing a service to meet people's needs in Wales" (MAS/RR, 2017, unpublished). **Theme: Needs assessment – capacity**

¹²⁴ "Better debt advice" (MAS/RR, 2017). **Theme: Needs assessment – goals/priorities**

¹²⁵ "An Unavoidable Challenge? Repeat clients in the debt advice sector" (MAS/RR, 2017). **Theme: Needs assessment – goals/priorities**

The literature varies in terms of suggestions on how to conduct effective needs assessments:

- Advice UK note that: *“quality advice depends on frontloading the service, with effort concentrated on gathering evidence effectively at the start”*¹²⁶
- CFRC note that: *“There can be different approaches – script based or client responsive. Best to separate the initial screening (standard scripts, low skill) from in-depth diagnostic (fluid, high skill). Home visits can improve accuracy”*¹²⁷
- Revealing Reality report that clients can perceive the intensive questioning of free-sector providers to be more ‘invasive/judgemental’ than the more light-touch and “sympathetic” approach of fee chargers¹²⁸
- Revealing Reality also suggest that:
 - *“Advisors need to recognise when people are capable of assessing their own needs prior to a long engagement with an adviser”*¹²⁹
 - *“Face-to-face interactions often result in clients feeling they have built a strong rapport with advisers. As a result, they describe feeling more comfortable and are therefore more likely to be honest discussing their personal and financial circumstances. At the same time, the public nature of the advice centre can prevent clients from fully disclosing their situation”*¹³⁰
 - *“Advisers [can gain a strong understanding of complex issues] through visits to clients in their homes”*¹³¹

Obtaining an accurate I&E

The evidence suggests that issues with the way this process is being conducted can mean that many clients’ I&Es are not suitable for the purpose intended (i.e. identifying an appropriate solution).

Specific difficulties cited are:

- **Low awareness of spending** – Many clients are unsure about how much they typically spend, and some guess when put on the spot during assessments¹³². Some advisers mitigate this using a variety of follow-up questions to probe accuracy¹³³
- **Difficulties collating information** – Whilst some providers forewarn clients about what documentation is needed, clients often struggle to collate this¹³⁴
- **Lack of thoroughness** – The FCA found that in many firms, staff failed to ask about expected changes (e.g. household changes), assets, or variation in income. They also found that many firms did not request documentation to check I&E, or did not review it when they did¹³⁵
- **Manipulation of circumstances**¹³⁶ – Some individuals manipulate their financial situation to become eligible for their preferred solution (e.g. DRO). Some providers encourage this, while others unintentionally give clues about the ‘correct’ figures to give
- **Insufficient disclosure**¹³⁷ – Clients do not always disclose all debts, particularly when applying for DMPs; bringing creditor letters to sessions can help with this¹³⁸
- **Failure to consider whole household** – Assessments need to factor in the whole household where possible¹³⁹. Failure to do this can lead to ‘Repeating Households’ – where partners have separate DMPs running at different timescales¹⁴⁰

¹²⁶ “Outcomes in advice” (Advice UK/NEF, 2010). **Theme: Needs assessment – methods**

¹²⁷ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Needs assessment – methods**

¹²⁸ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Needs assessment – methods**

¹²⁹ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Needs assessment – methods**

¹³⁰ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Needs assessment – identifying issues and causes**

¹³¹ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Needs assessment – identifying issues and causes**

¹³² “Better debt advice” (MAS/RR, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), plus anecdotal accounts from advisers. **Theme: I&E accuracy – spending awareness**

¹³³ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: I&E accuracy – spending awareness**

¹³⁴ “Better debt advice” (MAS/RR, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: I&E accuracy – info collation**

¹³⁵ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: I&E accuracy – thoroughness**

¹³⁶ Multiple sources including “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Better debt advice” (MAS/RR, 2017). **Theme: I&E accuracy – manipulation**

¹³⁷ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: I&E accuracy – complete disclosure**

¹³⁸ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: I&E accuracy – complete disclosure**

¹³⁹ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: I&E accuracy – whole household**

¹⁴⁰ “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: I&E accuracy – whole household**

- **Resistance to decreasing spending on children** – According to Friends Provident Foundation, “Many were adamant that their children should not ‘go without’, even if this meant that they had to take on further debt to provide the things they thought their children should have”¹⁴¹

Unaffordable arrangements based on inaccurate I&Es have been shown to result in solution failure¹⁴² further down the line – so it is critical that these issues are addressed.

Increasing income

There are missed opportunities and challenges at this stage of the process:

- Advisers are effective at helping people to maximise their benefits, but were rarely observed discussing opportunities beyond benefit maximisation¹⁴³
 - Only 18% of MAS-funded clients receive advice on how to increase their incomes¹⁴⁴
- Cost of living pressures are making it increasingly hard for clients to balance their budgets:
 - Growth in earnings failed to keep pace with rising prices for five years from 2009, putting acute and sustained pressure on many household budgets and increasing debts. Working poverty has also increased; half of those in poverty are now in working households¹⁴⁵
 - Advisers widely report that some clients, even with significant budget cutbacks and income maximisation, struggle to get a balanced budget¹⁴⁶

Deciding on an appropriate solution

To improve a client’s financial situation, it is critical that an appropriate solution is chosen. However, evidence suggests that this does not always happen – in part because of the issues mentioned above, but also because of additional factors:

- **Difficulties in understanding solutions**¹⁴⁷ – Many people find it difficult to understand the explanations provided by the debt advice provider, particularly as advisers often rush to provide information in case the client ‘drops out’
- **Lack of research/consideration/reflection**¹⁴⁸ – Clients do not always consider options fully, or conduct their own research; Revealing Reality suggest that they are not always encouraged to do so by advisers
- **Low understanding of terms**¹⁴⁹ – particularly:
 - Details of fees, including size and payment options (e.g. instalments, payment holidays)
 - Responsibilities, restrictions and the risk of breaking these (e.g. credit usage)
 - Potential length of solution
 - Whether interest/charges have been frozen
- **Preferences for solutions**¹⁵⁰ – Many clients have negative associations with some solutions (particularly bankruptcy), which some advisers end up reinforcing. Clients may also have solutions ‘in mind’ and be actively seeking these – potentially due to reading about these on websites (which can also provide clients with enough information to be able to manipulate their eligibility status)

¹⁴¹ “Living with debt after advice (Friends Provident Foundation, 2016). **Theme: I&E – reducing expenditure on children**

¹⁴² “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Sustaining debt repayments: Experiences of people in debt repayment arrangements” (MAT/CRSP/LBG, 2012). **Theme: Solution failure – affordability.**

¹⁴³ “Better debt advice” (MAS/RR, 2017). **Theme: Increasing income**

¹⁴⁴ “2016 outcome evaluation of debt advice funded by Money Advice Service” (MAS, 2017). **Theme: Increasing income**

¹⁴⁵ “Second choice jobs” (Citizens Advice, 2015), citing Joseph Rowntree Foundation, ‘Monitoring poverty and social’, 2014. **Theme: Increasing income – cost of living**

¹⁴⁶ “Better debt advice” (MAS/RR, 2017). **Theme: Increasing income – deficit budget**

¹⁴⁷ “Better debt advice” (MAS/RR, 2017), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Choosing a solution – understanding/deciding**

¹⁴⁸ “Better debt advice” (MAS/RR, 2017), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Sustaining debt repayments: Experiences of people in debt repayment arrangements” (MAT/CRSP/LBG, 2012). **Theme: Choosing a solution – reflection/engagement**

¹⁴⁹ Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Sustaining debt repayments: Experiences of people in debt repayment arrangements” (MAT/CRSP/LBG, 2012). **Theme: Choosing a solution – awareness of terms/risks**

¹⁵⁰ Six sources including “Better debt advice” (MAS/RR, 2017), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Choosing a solution – preferences**

- **Exclusion from solutions** – Low income groups can struggle to identify a solution due to high fees and/or an inability to make repayments¹⁵¹. For those with variable incomes, negotiated payment plans are often not accepted – leaving write-off options as the only options available¹⁵². Assets (e.g. homes) can also present a barrier¹⁵³
- **Short-term solutions often chosen** – Solutions may be chosen which ‘hold off’ problems rather than deal with them comprehensively. For example:
 - Advisers have been observed putting clients on **long-term** Token Payment Plans (TPPs) to deal with non-priority creditors¹⁵⁴. There are concerns that debtors can be left to languish on TPPs for long periods of time, when a different course of action (such as a Debt Relief Order (DRO)) would have meant quicker debt resolution¹⁵⁵
 - Revealing Reality identified several typologies of repeat clients whose repeating may be due, at least in part, to short-term solutions:
 - “Fire-fighting arrears” are a large cohort of repeat clients who are trapped in a cycle of only paying back their rent or council tax arrears¹⁵⁶
 - “Protecting assets” put off decision-making regarding assets by opting for short-term solutions instead¹⁵⁷
 - “Not advice ready” may see their debt increase as no steps are taken to minimise overall amount – only to ‘hold off’ creditors¹⁵⁸
 - “Post-insolvency” may have been advised to go insolvent with a negative surplus income, meaning that further debt is inevitable¹⁵⁹
- **Inappropriately long solutions**¹⁶⁰ – Several stakeholders pinpointed the length of Debt Management Plans (DMPs) as an important barrier to reaching the end. “No end in sight” can lead to non-completion

Setting up the solution

The set-up of a solution could be an opportunity for clients to be empowered and to build skills. However, this often does not occur and other issues can also arise during the process:

- **Disempowerment of clients** – Once an option has been selected, providers tend to take control of actions for a client which, while ensuring the solution is adequately set up, does not necessarily support clients to build skills and capability¹⁶¹
- **Negotiating with creditors** can present various challenges:
 - Evidence suggests that national providers can lack local networks and relationships with local creditors¹⁶²
 - More clients are receiving a full service in which advisers deal with creditors than appear to want such an approach¹⁶³
 - There are some examples of providers teaching clients how to negotiate with creditors themselves, such as through call listening or templates.¹⁶⁴ However, research with people who negotiate with their creditors shows that creditors do not always accept their repayment offers, even though they may eventually accept the same offer from a third party¹⁶⁵

¹⁵¹ “Debt Solutions in the UK: Draft Opportunities for Change” (MAS/PFRC, 2017), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017).

Theme: Choosing a solution – barriers

¹⁵² “Debt Solutions in the UK: Draft Opportunities for Change” (MAS/PFRC, 2017), “Second choice jobs” (Citizens Advice, 2015). **Theme: Choosing a solution – barriers**

¹⁵³ “Debt Solutions in the UK: Draft Opportunities for Change” (MAS/PFRC, 2017), “Literature review: effectiveness of current debt solutions”, “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Choosing a solution – barriers**

¹⁵⁴ “Better debt advice” (MAS/RR, 2017). **Theme: Choosing a solution: short/long term**

¹⁵⁵ “Debt Solutions in the UK: Recommendations for Change” (MAS/PFRC, 2018). **Theme: Choosing a solution: short/long term**

¹⁵⁶ “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Choosing a solution: short/long term**

¹⁵⁷ “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Choosing a solution: short/long term**

¹⁵⁸ “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Choosing a solution: short/long term**

¹⁵⁹ “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: Choosing a solution: short/long term**

¹⁶⁰ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Choosing a solution – motivation/length**

¹⁶¹ “Better debt advice” (MAS/RR, 2017). **Theme: Arranging solution – taking control**

¹⁶² “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Negotiating/liasing with creditors**

¹⁶³ “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012). **Theme: Negotiating/liasing with creditors**

¹⁶⁴ “Better debt advice” (MAS/RR, 2017). **Theme: Negotiating/liasing with creditors**

¹⁶⁵ “Debt Solutions in the UK: Draft Opportunities for Change” (MAS/PFRC, 2017). **Theme: Negotiating/liasing with creditors**

- **Delays can occur** – In some instances, to the extent that the amount of debt has increased and the consumer is no longer eligible for their preferred solution.¹⁶⁶ Common factors are:
 - **Unaffordability of fees** – Individuals may need to delay entering the debt solution while they save up (or may seek another solution).¹⁶⁷ There is a link on the GOV.UK website to the Turn 2 Us website, which has information about grants that can be used to pay bankruptcy (or DRO) fees. However, not all grants on the website can be used for this purpose and not all are open to everyone¹⁶⁸
 - **Obtaining information** – Creditor reports can take a very long time to arrive. It can also take time for clients to provide the volume of information required. Stakeholders have suggested that the information required can deter clients from completing¹⁶⁹

Taking action

Nearly all MAS-funded clients (93%) agree some form of action to be taken after advice¹⁷⁰. However, only 54% take **all** actions¹⁷¹.

There appears to be an issue with formal actions (Bankruptcy, DROs, Individual Voluntary Arrangements (IVAs)) being followed through; which is potentially an opportunity for development as agreeing formal actions was associated with the most consistent positive outcomes.¹⁷²

MAS and Professor Sharon Collard (Personal Financial Research Centre, University of Bristol) note that *“debtors may not pursue their course of action straight away or at all: this may be due to concerns about impact on credit rating, spouse or partner doesn’t agree, creditors don’t agree, too much info required, fees, etc.”*¹⁷³

The literature reviewed suggests a variety of techniques that could be used to ensure actions are taken:

- Providing a **clear action plan**¹⁷⁴
- Ensuring **actions are achievable**¹⁷⁵ – e.g. fewer actions, taking small steps
- Setting **deadlines**¹⁷⁶
- **Follow-ups/check-ins/reminders**¹⁷⁷

Post advice: general

After a solution has been implemented, some clients can feel like they are on their own¹⁷⁸. Many clients feel they need more support, particularly:

- Receiving reassurance/support/encouragement¹⁷⁹
- Receiving support towards goals/lifestyle changes¹⁸⁰
- Being able to get back in touch if struggling (without being judged)¹⁸¹

¹⁶⁶ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Arranging solutions – delays**

¹⁶⁷ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Arranging solution – fees**

¹⁶⁸ “Debt Solutions in the UK: Recommendations for Change” (MAS/PFRC, 2018). **Theme: Arranging solution – fees**

¹⁶⁹ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Arranging solution – info**

¹⁷⁰ “2016 outcome evaluation of debt advice funded by Money Advice Service” (MAS, 2017). **Theme: Agreeing action**

¹⁷¹ “2016 outcome evaluation of debt advice funded by Money Advice Service” (MAS, 2017). **Theme: Taking action**

¹⁷² “2016 outcome evaluation of debt advice funded by Money Advice Service” (MAS, 2017). **Theme: Taking action – formal actions**

¹⁷³ “Debt Solutions in the UK: Draft Opportunities for Change” (MAS/PFRC, 2017). **Theme: Taking action**

¹⁷⁴ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Taking action**

¹⁷⁵ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017), “2016 outcome evaluation of debt advice funded by Money Advice Service” (MAS, 2017). **Theme: Fewer actions/small steps**

¹⁷⁶ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Using behavioural science to increase the uptake of debt advice” (MAS/OC, 2017). **Theme: deadline**

¹⁷⁷ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017). **Theme: check-ins/reminders**

¹⁷⁸ “Better debt advice” (MAS/RR, 2017). **Theme: Post-advice – Reassurance/encouragement/motivation**

¹⁷⁹ “Better debt advice” (MAS/RR, 2017), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Post-advice – Reassurance/encouragement/motivation**

¹⁸⁰ “Better debt advice” (MAS/RR, 2017). **Theme: Post-advice – Support towards goals/lifestyle changes**

¹⁸¹ “Better debt advice” (MAS/RR, 2017), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Post-advice – help when struggling**

The literature reviewed suggests that post-advice support should¹⁸²:

- Be agreed with the client in advance
- Be informal and not invasive e.g. monthly newsletters, app, drop-in sessions
- Be succinct and to the point e.g. SMS
- Be personalised
- Be linked to key moments or targets
- Contain a clear follow-up method
- Be phased out as time goes on

Post advice: maintaining and managing solution

Within this phase, clients need help to:

- **Track their progress**¹⁸³ – People need tools to manage their plans, and identify whether they are on track/see how quickly their debt is reducing. A Money Advice Trust (MAT) study found that motivation was undermined by a lack of regular, clear information about current debt levels. Several providers provide tools (e.g. apps, debt countdowns) to help with this
- **Deal with creditor pressure/changes**¹⁸⁴ – People can be pursued by creditors whilst in solution (including in statutory solutions) – sometimes for the first time, which can be unsettling. Some creditors will also renegotiate higher repayments very shortly after setting up a DMP. There can also be ‘selling on’ of debt between creditors, resulting in demands for increased payments, an increase in overall debt, and administrative issues related to a lack of clarity over who participants are expected to make repayments to
- **Deal with affordability issues**¹⁸⁵ – Whilst an effective I&E should reduce the risk of affordability issues, in practice these will often occur. However, research found that when people fall into difficulties, the default is just to ‘keep going’ rather than contact providers for help. Many people feel bound by the ‘formal’ nature of debt solution contracts and feel they have to suffer in silence
- **Deal with a change in situation**¹⁸⁶ – The Legal Services Research Centre (LSRC) found that some people are unable to maintain their payments following a change in their financial or employment status. In other instances, a change in situation can lead to the debt solution not being appropriate or available anymore
- **Deal with credit restrictions**¹⁸⁷ – Credit restrictions can result in people defaulting on other payments or displacing debt onto family members. People can sometimes leave lines of credit open that should not be left open
- **Maintain motivation**¹⁸⁸ – It can be difficult for people to stay motivated and committed to their solution. This has been seen to occur for individuals on ‘never-ending DMPs’

Clients on Debt Management Plans are required to receive annual reviews, but there are issues with annual reviews as they currently stand:

- They tend not to reflect on whether the plan is still suitable or affordable long term¹⁸⁹
- Some clients feel that the debt has been ‘taken off their hands’ and they do not need to keep in touch, making it difficult for providers to re-engage them for annual reviews¹⁹⁰

¹⁸² “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Better debt advice” (MAS/RR, 2017), “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Post-advice – potential methods**

¹⁸³ Five sources including “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Better debt advice” (MAS/RR, 2017), “Sustaining debt repayments: Experiences of people in debt repayment arrangements” (MAT/CRSP/LBG, 2012). **Theme: Maintaining/managing solution – tracking progress**

¹⁸⁴ Five sources including “Better debt advice” (MAS/RR, 2017), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Maintaining/managing solution – creditor pressure/changes**

¹⁸⁵ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Maintaining/managing solution – affordability**

¹⁸⁶ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Maintaining/managing solution – Change of situation**

¹⁸⁷ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Maintaining/managing solution – Credit usage/restriction**

¹⁸⁸ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Maintaining/managing solution – maintaining motivation**

¹⁸⁹ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: Maintaining/managing solution – reviews**

¹⁹⁰ “Better debt advice” (MAS/RR, 2017). **Theme: Maintaining/managing solution – reviews**

- Some telephone providers have specific teams dedicated to follow-ups and annual reviews. However, clients can be wary of answering the phone and therefore miss calls from their provider. Also, follow-ups from specialist review teams can lack personal knowledge and feel procedural¹⁹¹
- In “Debt Solutions: Recommendation for Change”, MAS affirm that: “Future commissioning will also look at the support that people receive post-advice from their advice provider, including whether there should be regular reviews of other informal solutions (as there are already for DMPs), and if so the content and frequency of these reviews”¹⁹²

Post advice: End of solution/post solution

Clients are often unsure as to how long their solution will last, and it can be unclear when it has ended, with only a minority receiving communications from providers at this point¹⁹³. At the end of solution, only a minority experience recognition from providers. Clients highly value this when it happens.¹⁹⁴

Many people struggle to adjust to the change in financial situation that the end of their solution brings¹⁹⁵, and can feel alone and unsupported¹⁹⁶. Specific issues are:

- Some clients are concerned about what to do to adjust to this financial change or to avoid returning to a negative situation¹⁹⁷
- Some people have difficulties in managing their finances once their solution has finished¹⁹⁸
- Some have unanswered questions about, or require support with the implications of debt solutions (e.g. impact on credit file, access to financial services, impact on employment)¹⁹⁹
- Client need to know what to do if they fall into problems again²⁰⁰

There is an opportunity for MAS to work with the Insolvency Service to pilot targeting people with appropriate support as they come to the end of a formal debt solution.²⁰¹

Solutions can end prior to completion because the client decides to take up another solution, or to self-manage. Some clients ‘churn’ through different courses of action in an unplanned way.²⁰²

Challenges across the journey

Changing attitudes and mindsets

Whilst the key focus of advice is addressing the client’s financial difficulties, a potential opportunity for development is addressing the client’s attitudes and mindset – which are crucial if the client is to overcome their financial difficulties for the long term.

Desirable attitudes/mindsets seem to be:

- Positivity and optimism:
 - Positive outlook for the future²⁰³
 - Having goals/motivations to strive for²⁰⁴

¹⁹¹ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Maintaining/managing solution – reviews**

¹⁹² “Debt Solutions in the UK: Recommendations for Change” (MAS/PFRC, 2018). **Theme: Maintaining/managing solution – reviews**

¹⁹³ “Better debt advice” (MAS/RR, 2017). **Theme: End of solution – not clear when complete**

¹⁹⁴ “Better debt advice” (MAS/RR, 2017). **Theme: End of solution – recognition**

¹⁹⁵ “Better debt advice” (MAS/RR, 2017). **Theme: End of solution – difficulties adjusting**

¹⁹⁶ “Effectiveness of Current Debt Solutions” (MAS/RR, 2017). **Theme: End of solution – difficulties adjusting**

¹⁹⁷ “Better debt advice” (MAS/RR, 2017). **Theme: End of solution – difficulties adjusting**

¹⁹⁸ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: End of solution – difficulties adjusting**

¹⁹⁹ “Better debt advice” (MAS/RR, 2017). **Theme: End of solution – consequences**

²⁰⁰ “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: End of solution – future problems**

²⁰¹ “Debt Solutions in the UK: Recommendations for Change” (MAS/PFRC, 2018). **Theme: End of solution – difficulties adjusting**

²⁰² “Debt Solutions in the UK: Draft Opportunities for Change” (MAS/PFRC, 2017). **Theme: Solution failure (various)**

²⁰³ “Better debt advice” (MAS/RR, 2017), “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Moving forward together” (MAS/RR, 2017). **Theme: Confidence – financial future**

²⁰⁴ “An Unavoidable Challenge? Repeat clients in the debt advice sector” (MAS/RR, 2017), “Effectiveness of Current Debt Solutions” (MAS/RR, 2017), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished). **Theme: Goals/motivations**

- Confidence and control:
 - Feeling in control²⁰⁵
 - Feeling empowered/self-sufficient²⁰⁶
 - Feeling confident in financial skills²⁰⁷

The evidence suggests that whilst advice is good at giving clients a sense of relief and reassurance, it does not always successfully bring about the above feelings as:

- Clients can feel that their situation is hopeless and that there is little they can do to change it. Advisers sometimes exacerbate this feeling by blaming external factors (e.g. the political climate) and not helping the individual to feel in control²⁰⁸. A personal relationship, where clients feel the adviser is 'on their side', can give clients more optimism²⁰⁹
- Clients often don't feel confident in their financial skills, which makes them feel that change is impossible. This feeling is not addressed by advisers, who can underestimate clients' capabilities and take control of actions rather than encourage clients to do so²¹⁰

Some clients may also need to change attitudes in relation to finances, particularly with regards to:

- **Future focus/long-term perspective²¹¹** – Clients are often seeking a quick fix to an immediate financial pressure – instead of trying to focus on how to change their behaviour and approach to money management
- **Taking responsibility²¹²** – Many clients feel responsibility towards creditors and would like to do their best to pay back debts. However, Revealing Reality report that sometimes advisers can take an 'anti-creditor' tone which can undermine the sense of responsibility that clients previously felt²¹³
- **Attitudes to spending/credit²¹⁴** – Clients may not have developed a positive attitude towards debt and money management in general, which can often be due to subtle adviser tone or a lack of focus in the importance of this area during the debt advice process

Evidence also suggests that clients may need help to overcome isolation, and to ensure they have adequate social support.²¹⁵

Delivering advice efficiently

To serve as many clients as well as possible, it will be crucial to maximise efficiency across the journey. The literature has highlighted several potential areas for development and improvement:

- **Early intervention** – The importance of early intervention is emphasised by several sources, with Advice UK stating that *"Outcomes, and the value of these outcomes, can be different according to whether the client accessed advice early or late"*²¹⁶ and ICF noting that *"half of the people who recognise they are over-indebted wait a year or more before they actually seek advice, at which point their debt is often much harder to deal with"*²¹⁷

²⁰⁵ "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Delivering a Vision for Debt Advice: Co-designing a service to meet people's needs in Wales" (MAS/RR, 2017, unpublished), "2016 outcome evaluation of debt advice funded by Money Advice Service" (MAS, 2017), "Indebted lives: the complexities of lives in debt" (MAS, 2013). **Theme: Control**

²⁰⁶ "Better debt advice" (MAS/RR, 2017), "An Unavoidable Challenge? Repeat clients in the debt advice sector" (MAS/RR, 2017), "Towards a nation of savers – Understanding and overcoming the challenges to saving on a lower income" (PFRC, 2011). **Theme: Empowerment**

²⁰⁷ Seven sources including "Better debt advice" (MAS/RR, 2017), "An Unavoidable Challenge? Repeat clients in the debt advice sector", "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017). **Theme: Confidence – financial skills**

²⁰⁸ "Better debt advice" (MAS/RR, 2017). **Theme: Confidence – financial future**

²⁰⁹ "Better Advice: channel report" (MAS/RR, 2018, unpublished). **Theme: Confidence – financial future**

²¹⁰ "Better debt advice" (MAS/RR, 2017). **Theme: Confidence – financial skills**

²¹¹ Five sources including "Better debt advice" (MAS/RR, 2017), "An Unavoidable Challenge? Repeat clients in the debt advice sector", "Reaching marginalised groups" (MAS/SLAB, 2017). **Theme: Long-term perspective/future focus**

²¹² "Better debt advice" (MAS/RR, 2017), "An Unavoidable Challenge? Repeat clients in the debt advice sector". **Theme: Taking responsibility**

²¹³ "Better debt advice" (MAS/RR, 2017), **Theme: Taking responsibility**

²¹⁴ Six sources including "Better debt advice" (MAS/RR, 2017), "An Unavoidable Challenge? Repeat clients in the debt advice sector", "Effectiveness of Current Debt Solutions" (MAS/RR, 2017). **Theme: Attitudes to spending/credit/debt (negative)**

²¹⁵ Five sources including "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017), "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "Delivering a Vision for Debt Advice: Co-designing a service to meet people's needs in Wales" (MAS/RR, 2017, unpublished). **Theme: Isolation/social support**

²¹⁶ "Outcomes in advice" (Advice UK/NEF, 2010). **Theme: Early intervention**

²¹⁷ "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017). **Theme: Early intervention**

- **Matching need and support** – The evidence suggests that need and support could be better matched to maximise efficiency:
 - As mentioned earlier, although advisers are good at recognising the individuality of clients’ financial situations, they are generally not acknowledging variations in capability. Despite indications that most clients are capable of carrying out some actions themselves, there is a tendency towards ‘hand-holding’²¹⁸
 - Revealing Reality found it was difficult for advisers to separate vulnerabilities from an actual inability to manage ²¹⁹
 - “Capable but overwhelmed” (a segment of ‘repeat clients’) often present for advice in an incredibly anxious state, making them difficult to differentiate from clients who are genuinely ‘lacking capacity’. Given the way they immediately present, they are often deemed incapable of managing advice-related tasks themselves. In the long-term this can increase adviser dependency and the likelihood of repeating
 - Clients differ in the level of support they want: MAS-funded clients are, broadly speaking, split into three evenly sized groups – those who want to sort out their difficulties themselves, those who want their difficulties sorted out for them, and those who want to be helped to sort their difficulties out²²⁰
 - Those on the lowest incomes and in the most serious debt are slightly more likely to want advisers to take on responsibility²²¹
 - “Self-help” could be an effective option for some clients, however there could be challenges with this. Citizens Advice report that²²²:
 - “Borrowers can feel under pressure to pay their creditors more than they can afford when they self-manage”
 - “Creditors can give a lack of credibility to individuals managing their debts. Some creditors would only consider a Token Payment Plan if the request came from a recognised advice organisation. Some demand an offer in writing on an agency headed letter”
 - “Due to the low success rate for many that self-help, too many just end up back in formal advice with advisors taking over everything – creating greater work for advisors and lengthening the process for consumers”
 - “Advice should ensure that self-help is offered to those who can fully cope with it after being advised of all options. This needs to take into account skills levels, tech access, complexity of the problem and the client’s health”
 - “Documentation needs to be standardised, with appropriate quality standards and including standard financial statements and standard letter templates”
- **Efficient processes** – The literature highlights several areas where efficiency savings could be made through the optimisation of processes and procedures:
 - ‘No shows’ – South West London Law centre report that: “One of the biggest challenges we face is getting people to turn up to their appointments. We’re really busy and missed appointments have financial implications for us”²²³
 - **Information sharing and recording** – Revealing Reality found evidence of varying quality in terms of oversight processes, CRM systems, and methods for recording and sharing case notes between teams²²⁴
- **Drop out** – Revealing Reality report that advisers commonly cite the issue of ‘drop out’.²²⁵ If dropping out results in ‘no shows’ (as above) this can waste adviser time²²⁶
 - Issues may vary by channel and provider type²²⁷:
 - With telephone advice, some are wary of answering phone calls so miss calls from their provider
 - The relative anonymity of online interaction can result in clients feeling less invested in the advice process and increase the risk of drop out
 - National providers are more likely to have separate teams who deal with different solutions – this could potentially lead to increased drop out

²¹⁸ “Better debt advice” (MAS/RR, 2017). **Theme: Match need and support**

²¹⁹ “An Unavoidable Challenge? Repeat clients in the debt advice sector”. **Theme: Match need and support**

²²⁰ “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012). **Theme: Match need and support**

²²¹ “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012). **Theme: Match need and support**

²²² “With a little help from my friends” (CA/IMA/Advice UK/MAT, 2008). **Theme: Match need and support**

²²³ “How to use behavioural science to increase the uptake of debt advice” (MAS/OC, 2017). **Theme: No shows**

²²⁴ “Better debt advice” (MAS/RR, 2017). **Theme: Quality/compliance/oversight**

²²⁵ “Better debt advice” (MAS/RR, 2017). **Theme: Drop-out**

²²⁶ “How to use behavioural science to increase the uptake of debt advice” (MAS/OC, 2017). **Theme: No shows**

²²⁷ “Better Advice: channel report” (MAS/RR, 2018, unpublished). **Theme: Drop-out**

- Some advisers are trying to be more proactive in contacting clients about solutions e.g. setting dates to check-in if the client hasn't been back in touch or sending (automated) chasing emails or messages²²⁸
- When a strong personal relationship has been formed between adviser and client, an advice recipient may feel greater responsibility and commitment to the debt advice process (and therefore be less likely to drop out)²²⁹
- **Structure/length of journey** – Evidence suggests that alternative delivery models could deliver client outcomes more efficiently:
 - Initial interactions with clients are often time limited, which means that advisers feel they need to rush to provide information in case the client 'drops out'. Clients often feel overwhelmed and confused at this stage²³⁰
 - MAS outcomes evaluation report found that: *"four to five advice sessions also seemed to be a critical number of sessions for perceived resolution. This might reflect a number which offer a sufficient depth and breadth of advice to be effective and offer reassurance, but also to be efficient"*²³¹
 - Some clients may not have the 'headspace' to engage with the process immediately (both emotionally and practically). Certain groups (e.g. "Not Advice Ready") may need to have additional support after the crisis has 'lifted'²³²
 - Evidence suggests that clients continue to require (emotional) support after the advice process has ended. (See above section: "Post advice: general")
- **Repeat clients**²³³ – Within current advice services, there is a high level of 'repeating', with 41% of MAS-funded clients having received advice previously²³⁴. Reducing repeat rates would enable more clients to be served
 - Revealing Reality report that the factors behind repeating are not widely understood or tackled by advisers, and that those immediately recognised by advisers were those for whom their main reason for returning was the result of systemic or unexpected pressures, or unable to manage independently
 - They also report that *"in reality, many repeat visits are 'largely preventable' – with individuals returning to advice due to an incorrect or unsuitable solution or through a failing to capitalise and build on their skills, attitude and capabilities"*
 - "Case closure" requirements could be exacerbating this issue – some funded organisations are under perceived pressure to close cases prior to resolution – meaning that in some cases the process itself often inadvertently incentivises repeat clients²³⁵
- **Optimising use of resource, including volunteers** – The literature suggests several areas where resource allocation could be optimised:
 - According to Revealing Reality, some providers are using volunteers to provide initial assessments to customers, to free up adviser time²³⁶. However, they also note that *"use of volunteers makes it difficult to ensure consistent customer experience"*²³⁷
 - Revealing Reality found that staff in local offices often had less specialised roles and were taking on more administrative tasks which put pressure on their role, while national providers were more likely to have teams that deal with and have expertise in different solutions²³⁸
 - Advice UK note that *"Volunteers enable the service to be run more effectively, and bring new languages and skills. It is often the case that people who have benefited from advice go on to volunteer when their case has been closed"*²³⁹

²²⁸ "Better debt advice" (MAS/RR, 2017). **Theme: Drop-out**

²²⁹ "Better Advice: channel report" (MAS/RR, 2018, unpublished). **Theme: Drop-out**

²³⁰ "Better debt advice" (MAS/RR, 2017). **Theme: Journey length/no. of sessions**

²³¹ "2016 outcome evaluation of debt advice funded by Money Advice Service" (MAS, 2017). **Theme: Journey length/no. of sessions**

²³² "An Unavoidable Challenge? Repeat clients in the debt advice sector" (MAS/RR, 2017). **Theme: Engagement/headspace**

²³³ "An Unavoidable Challenge? Repeat clients in the debt advice sector" (MAS/RR, 2017). **Theme: Repeat clients**

²³⁴ Data from MAS' debt advice evaluation (not yet published)

²³⁵ "An Unavoidable Challenge? Repeat clients in the debt advice sector" (MAS/RR, 2017). **Theme: Case closure**

²³⁶ "Better debt advice" (MAS/RR, 2017). **Theme: Resource**

²³⁷ "Better Advice: channel report" (MAS/RR, 2018, unpublished). **Theme: Resource**

²³⁸ "Better Advice: channel report" (MAS/RR, 2018, unpublished). **Theme: Resource**

²³⁹ "Outcomes in advice" (Advice UK/NEF, 2010). **Theme: Resource**

Communicating effectively

Several sources emphasised the challenge that communicating effectively can present, and the importance of this in terms of delivering client outcomes. Key themes were:

- Simplicity²⁴⁰
- Avoidance of jargon²⁴¹
- Transparency²⁴²
- Engaging formats²⁴³
- Personalisation²⁴⁴
- Regularity of updates²⁴⁵

²⁴⁰ "Better debt advice" (MAS/RR, 2017), "Delivering a Vision for Debt Advice: Co-designing a service to meet people's needs in Wales" (MAS/RR, 2017, unpublished), "How to use behavioural science to increase the uptake of debt advice" (MAS/OC, 2017). **Theme: Information/communication – simplicity**

²⁴¹ "Better debt advice" (MAS/RR, 2017). **Theme: Information/communication – jargon**

²⁴² "Sustaining debt repayments: Experiences of people in debt repayment arrangements" (MAT/CRSP/LBG, 2012), "Effectiveness of Current Debt Solutions" (MAS/RR, 2017). **Theme: Information/communication – transparency**

²⁴³ "An Unavoidable Challenge? Repeat clients in the debt advice sector" (MAS/RR, 2017). **Theme: Information/communication – engaging formats**

²⁴⁴ "An Unavoidable Challenge? Repeat clients in the debt advice sector" (MAS/RR, 2017), "Effectiveness of Current Debt Solutions" (MAS/RR, 2017), "How to use behavioural science to increase the uptake of debt advice" (MAS/OC, 2017). **Theme: Information/communication – personalisation**

²⁴⁵ "Literature review: effectiveness of current debt solutions" (MAS/ICF, 2017). **Theme: Information/communication – updates**

Intention 4

Intention: Enhance the quality of debt advice provision across our funded services

Client outcome: Clients receive effective advice in line with their needs from well-trained, empathic staff

The literature reviewed was mainly oriented around the client perspective, and as such had little relevant content in terms of specifically how advisers should be trained and developed.

However, some needs and challenges set out within the chapters for the other intentions suggest that there could be opportunities to improve client outcomes through training advisers in wider skills (e.g. behaviour change, motivation).

The evidence in other chapters is therefore being reviewed, in collaboration with the MAS Debt Advice Quality Team, to make recommendations for improving client outcomes through adviser development.

Intention 5

Intention: Embed crisis debt advice within a network of holistic support

Client outcome: Clients can access, or are sign-posted to, services complementary to debt advice to help them address the root causes of their debt problem

To design an effective network of holistic support, it is important to understand:

- What holistic support do debt advice clients need?
- How could these needs best be met?

The following chapter discusses these two questions in turn.

Holistic support needs

The literature has identified a variety of common needs, across a variety of different areas.

Mental health

Clients with mental health issues may require help and support with their specific conditions, and may or may not be receiving this help already.

The level of support required is likely to vary between clients and over time – mental health issues tend to fluctuate, meaning support may need to be levelled up and back down again many times, and may need to be put in place very suddenly.²⁴⁶

Clients with mental health issues may also be experiencing the following issues, and require support with them:

- Stress and worry²⁴⁷
- Isolation²⁴⁸
- Insomnia
- Self-harm²⁴⁹
- Suicidal thoughts²⁵⁰

According to the Money and Mental Health Policy Institute (MMH), there are 2 main paths into money problems following mental illness²⁵¹:

- Persistent low income
- A sudden income shock due to a crisis or a relationship breakdown

In both scenarios, clients with mental health issues may require additional support with these wider issues.

MMH report that mental health issues themselves can make it more difficult for people to manage their finances, broadly due to²⁵²:

- **Impaired capacity** – Which can make dealing with finances more difficult
- **Changed attitudes/motivation** – Which can make people less proactive, or more prone to unwise decisions

²⁴⁶ “Strength in numbers” (MMH, 2016). *Theme: MH – dealing with MH*

²⁴⁷ “Debt and Mental Health” (RCP, 2010). *Theme: MH – dealing with MH*

²⁴⁸ “Money on your Mind” (MMH, 2016). *Theme: MH – dealing with MH*

²⁴⁹ “Debt and Mental Health” (RCP, 2010). *Theme: MH – dealing with MH*

²⁵⁰ “Money on your Mind” (MMH, 2016), “Debt and Mental Health” (RCP, 2010). *Theme: MH – dealing with MH*

²⁵¹ “Money on your Mind” (MMH, 2016). *Theme: MH – causes of debt*

²⁵² “Seeing through the fog” (MMH, 2017)

Specific areas that people with mental health issues may struggle with, are*:

- **Money management/planning**²⁵³, particularly:
 - Budgeting
 - Opening bills
 - Remembering to pay bills/make payments – and paying bank charges if they do not manage to
 - Remembering passwords e.g. for online banking (due to impaired memory)
 - Form filling
 - Making decisions
 - Long-term planning
- **Communicating with creditors/service providers (e.g. to resolve issues)**²⁵⁴
- **Dealing with creditors/bailiffs (i.e. when in arrears)**²⁵⁵ – Many people do not inform their creditors about their mental health issues. When they do, creditors do not always take this into account
- **Unwise credit decisions (often during periods of difficulty)**²⁵⁶
 - People taking out products during periods of mental ill-health often say with hindsight that they did not understand the Terms & Conditions, or weren't unable to weigh up pros and cons. People who had discussions with the organisation often say they struggled to remember what they were told
 - According to Mind, people with mental health problems often borrow from high-cost lenders
- **Impulse spending**²⁵⁷
- **Dealing with physical health problems** – There is often a link between mental and physical health problems²⁵⁸

People with mental health issues often rely on third party support (e.g. carers, friends or family) to help them manage their finances during periods of poor mental health²⁵⁹. Almost half of all carers for people with mental health issues help with paperwork and financial matters, which can involve helping with budgeting, ensuring bills are paid on time, limiting spending and communicating with banks.²⁶⁰

However, there are challenges with this:

- New carers can find themselves thrust into this role without any preparation, having to deal with service providers who have no record of their existence or caring relationship²⁶¹
- Carers may lack information about the finances of the person they care for²⁶²
- Data protection requirements can cause problems for carers trying to act on behalf of someone with mental health issues. People can resort to risky workarounds e.g. giving family/friends/carers their PIN, card, password, etc²⁶³
- Only 17% of carers for someone with a mental health problem live with the person they care for. This means they need to provide support remotely, which can be a challenge²⁶⁴
- People can experience financial abuse or be taken advantage of by 'friends' or carers²⁶⁵

²⁵³ "Strength in numbers" (MMH, 2016), "Money on your Mind" (MMH, 2016), "Seeing through the fog" (MMH, 2017), Fintech for good" (MMH, 2017). **Theme: MH – money management**

²⁵⁴ "Strength in numbers" (MMH, 2016), "Seeing through the fog" (MMH, 2017), Fintech for good" (MMH, 2017), "In the red: debt and mental health" (Mind, 2008). **Theme: MH – communications**

²⁵⁵ "In the red: debt and mental health" (Mind, 2008), "Debt and Mental Health" (RCP, 2010), ²⁵⁵ "Whose job is it anyway" (MMH, 2017), "Living with debt after advice (Friends Provident Foundation, 2016). **Theme: MH – dealing with creditors/bailiffs**

²⁵⁶ "Money on your Mind" (MMH, 2016), Fintech for good" (MMH, 2017), "In the red: debt and mental health" (Mind, 2008).

²⁵⁷ "Money on your Mind" (MMH, 2016), "Seeing through the fog" (MMH, 2017), Fintech for good" (MMH, 2017). **Theme: MH – Impulse spending**

²⁵⁸ "Money on your Mind" (MMH, 2016). **Theme – Physical health**

²⁵⁹ "Fintech for good" (MMH, 2017). **Theme – help from carers/friends/family**

²⁶⁰ "Strength in numbers" (MMH, 2016). **Theme – help from carers/friends/family**

²⁶¹ "Strength in numbers" (MMH, 2016). **Theme – help from carers/friends/family**

²⁶² "Strength in numbers" (MMH, 2016). **Theme – help from carers/friends/family**

²⁶³ "Strength in numbers" (MMH, 2016), "Fintech for good" (MMH, 2017). **Theme – help from carers/friends/family**

²⁶⁴ "Strength in numbers" (MMH, 2016). **Theme – help from carers/friends/family**

²⁶⁵ "Fintech for good" (MMH, 2017). **Theme – financial abuse/fraud**

Some people with mental health issues may also have specific needs in relation to advice channels, due to difficulties with communication or with leaving the house. (See Intention 6)

Benefits

The literature reviewed highlighted several needs in relation to benefits:

- Understanding (and obtaining) entitlements²⁶⁶
- Preventing/dealing with sanctions and delays²⁶⁷
- Preventing/dealing with over/under-payments²⁶⁸

Needs specific to the cross-cutting groups:

- **Low/insecure incomes** – Benefits help is likely to be very relevant to those on low/insecure incomes, and helping them with a one-off application may not suffice. Citizens Advice note that “For people with fluctuating incomes, making claims for benefits, managing them and preventing overpayments is a significant undertaking which can be complex, hugely time consuming and stressful. [Several] benefits require claimants to report all changes of circumstance relating to work and income as they happen. For claimants whose work changes frequently, this can mean weekly communication with benefits agencies”²⁶⁹
- **Mental health issues** – People with mental health issues are more likely to be unemployed and/or receiving benefits. Dealing with benefits can be particularly troublesome for these individuals²⁷⁰

People transitioning to Universal Credit are likely to face a specific set of challenges, with which they may need support:

- Dealing with lack of funds during transition. According to Citizens Advice:²⁷¹
 - The 6-week wait period is problematic for many, who do not have sufficient funds to tide themselves over for this period
 - Awareness of advance payments is low, with only a quarter taking this service up
 - UC clients are relying on multiple forms of borrowing to get by during the initial 6-week wait. There is also high usage of food banks, as well as non-payment of bills
 - Delays in processing can mean that the initial 6-week period is longer in reality. A third waited more than 6 weeks, and one in ten waited more than 10 weeks.
- Transitioning to monthly budgeting²⁷²
- Transitioning to household benefits and budgeting²⁷³
- Ending of direct payments to landlords²⁷⁴ – Many Universal Credit claimants do not understand that they are now responsible for paying rent themselves
- Dealing with benefit deductions – These reduce the individual’s choice of payment priority, and impact their ability to pay essential rent and other priority debt payments²⁷⁵
- Opening/accessing a suitable bank account²⁷⁶

²⁶⁶ “OBS: Better budgeting” (Revealing Reality for MAS, 2016, unpublished), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Benefits – understanding entitlements**

²⁶⁷ “Improving the financial health of low income groups” (CFRC, 2016), “Reaching marginalised groups” (MAS/SLAB, 2017). **Theme: Benefits – losses/sanctions/delays**

²⁶⁸ “Second choice jobs” (Citizens Advice, 2015). **Theme: Benefits – managing changes**

²⁶⁹ “Second choice jobs” (Citizens Advice, 2015). **Theme: Benefits – managing changes**

²⁷⁰ “In the red: debt and mental health” (Mind, 2008). **Theme: Benefits – prevalence**

²⁷¹ “Universal credit and debt” (Citizens Advice, 2017). **Theme: Benefits – UC – Lack of funds**

²⁷² “Universal credit and debt” (Citizens Advice, 2017), “Improving the financial health of low income groups” (CFRC, 2016), “Universal credit managing migration pilot” (Citizens Advice, 2013). **Theme: Benefits – UC – budgeting**

²⁷³ “Improving the financial health of low income groups” (CFRC, 2016), “Universal credit managing migration pilot” (Citizens Advice, 2013). **Theme: Benefits – UC – household payment**

²⁷⁴ “Universal credit and debt” (Citizens Advice, 2017), “Improving the financial health of low income groups” (CFRC, 2016), “Universal credit managing migration pilot” (Citizens Advice, 2013). **Theme: Benefits – UC – rent**

²⁷⁵ “Universal credit and debt” (Citizens Advice, 2017). **Theme: Benefits – UC – Deductions**

²⁷⁶ “Universal credit and debt” (Citizens Advice, 2017), “Universal credit managing migration pilot” (Citizens Advice, 2013). **Theme: Benefits – UC – Bank account**

Employment

The literature reviewed highlighted several needs in relation to employment:

- Obtaining employment/better employment²⁷⁷ – Debt can present a barrier here as:
 - It reduces cognitive capacity due to stress²⁷⁸
 - It limits time (e.g. due to needing to spending time shopping around etc)²⁷⁹
- Understanding/enforcing employment rights²⁸⁰
- Mitigating impact of statutory debt solutions on employment²⁸¹

The cross-cutting groups are more likely to experience employment challenges:

- **Low incomes:**
 - Are more likely to experience higher levels of disability and ill health²⁸²
 - Are more likely to be made redundant, or have fluctuating income²⁸³
 - Can find affording childcare a big challenge²⁸⁴
- **Insecure incomes (likely to overlap with low incomes):**²⁸⁵
 - Have a limited ability to reliably and consistently attend courses or training, or take up voluntary opportunities because they cannot plan around fluctuating work
 - Are more likely to require help in relation to identifying/enforcing their rights
- **Parents:**
 - The CFRC note that having children limits earning potential and increases expenses – particularly for lone parents without support networks. Access to childcare is crucial²⁸⁶
 - Childcare can be very difficult for parents with fluctuating income (60% of providers require a month or more notice to end or change arrangements), or who work evenings/weekends (75% of providers did not provide evening or weekend care)²⁸⁷

Housing

The literature reviewed highlighted several needs in relation to housing:

- **Costs** associated with:
 - **Rent** – Citizens Advice note: “A lack of availability in housing stock is pushing up rents – some are having to make choices between heating or buying food”²⁸⁸
 - **Moving** – CFRC note: “Financially excluded private tenants face repeated moving costs, and are at risk of rents being increased/having to pay agent fees”²⁸⁹
 - **Maintenance** – Affording repairs is a major worry for many on low incomes, especially if a major piece of urgent work is needed (e.g. new boiler, or rewiring)²⁹⁰

²⁷⁷ Seven sources including “Improving the financial health of low income groups” (CFRC, 2016), “Second choice jobs” (Citizens Advice, 2015). **Theme: Employment – Obtaining/improving employment**

²⁷⁸ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Employment – Obtaining/improving employment**

²⁷⁹ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Employment – Obtaining/improving employment**

²⁸⁰ “Second choice jobs” (Citizens Advice, 2015). **Theme: Employment – rights**

²⁸¹ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Employment – debt solutions**

²⁸² “Indebtedness, low income and financial exclusion” (Public Policy Institute for Wales, 2014). **Theme: Employment – target groups**

²⁸³ “Indebtedness, low income and financial exclusion” (Public Policy Institute for Wales, 2014). **Theme: Employment – target groups**

²⁸⁴ “Welfare reform and Working People” (Citizens Advice, 2016) **Theme: Employment – target groups**

²⁸⁵ “Second choice jobs” (Citizens Advice, 2015). **Theme: Employment – target groups**

²⁸⁶ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Employment – target groups**

²⁸⁷ “Second choice jobs” (Citizens Advice, 2015). **Theme: Childcare**

²⁸⁸ “Dispatches from the front line of the housing crisis (Citizens Advice, 2015). **Theme: Housing – costs**

²⁸⁹ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Housing – costs**

²⁹⁰ “Dispatches from the front line of the housing crisis (Citizens Advice, 2015). **Theme: Housing – quality**

- **Understanding/enforcing rights (particularly repairs):**

- CFRC note: “Financially excluded private tenants live in poor quality housing and struggle to get their landlord to conduct repairs”²⁹¹
- Citizens Advice highlight that “poor quality private rented housing has a hugely detrimental effect on physical and mental health and relationships”²⁹²

- **Avoiding/dealing with loss of home:**

- **Due to eviction** – Some have experienced immediate and unexpected eviction (e.g. due to change of ownership) which has a significant impact. Many in the private rented sector live in fear of eviction²⁹³
- **Due to mortgage arrears** – In some locations, people are at real risk of losing their [mortgaged] homes. Debts and mortgage arrears have accumulated, but people’s financial situations combined with a stagnant resale market/negative equity means that repossession is a very serious risk²⁹⁴
- **Due to insolvency** – London Economics report that one of the biggest fears of over-indebted people and one of the largest impacts on their lives is the loss of their home. This can happen with bankruptcy or a Trust Deed²⁹⁵
- **Obtaining a suitable home**²⁹⁶ – Being unable to show a steady income or to show guaranteed future income also presents challenges for many people. Many on benefits are explicitly excluded from lettings. Where landlords are willing to take on someone with insecure income, many seek to reduce the risk of arrears by asking for larger deposits or guarantors

Digital access/skills

The literature suggests that increasing digital access/skills is important as:

- Universal Credit claimants are less likely to have online access – yet UC claims must be submitted and managed online²⁹⁷
 - Some lack the skills or technology to do this, especially if they need to log in frequently²⁹⁸
 - Claimants need to manage a complex form. The administration of the forms is different to normal web browsing²⁹⁹
- 86% of those with mental health issues (source: MMH online panel) who manage their money online worry less because they find it easier to keep track³⁰⁰
 - Within this group, signing up to text alerts/mobile banking apps reduced overdraft charges by 5%, while signing up for both reduced total fees by a quarter
 - However, concerns around data security, comfort with digital communications and the costs of devices and data access may limit uptake of digital services

Life events

The literature suggests that many debt advice clients could be going through, or have recently gone through, a personal life event of some kind, for example:

- Having a child³⁰¹
- Relationship problems or breakdown³⁰²
- Bereavement³⁰³

They may need wider support to deal with the event itself, as well as the impact the event has had or is having on their finances.

²⁹¹ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Housing – quality**

²⁹² “Dispatches from the front line of the housing crisis (Citizens Advice, 2015). **Theme: Housing – quality**

²⁹³ “Dispatches from the front line of the housing crisis (Citizens Advice, 2015). **Theme: Housing – loss**

²⁹⁴ “Dispatches from the front line of the housing crisis (Citizens Advice, 2015). **Theme: Housing – loss**

²⁹⁵ “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Housing – loss**

²⁹⁶ “Dispatches from the front line of the housing crisis (Citizens Advice, 2015), “Second choice jobs” (Citizens Advice, 2015). **Theme: Housing – obtaining**

²⁹⁷ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Digital exclusion**

²⁹⁸ “Universal credit and debt” (Citizens Advice, 2017). **Theme: Digital exclusion**

²⁹⁹ “Universal credit managing migration pilot” (Citizens Advice, 2013). **Theme: Digital exclusion**

³⁰⁰ “Fintech for good” (MMH, 2017). **Theme: Digital exclusion**

³⁰¹ “Barriers to seeking advice” (YouGov for MAS, 2015, unpublished). **Theme: Life events**

³⁰² “Money on your Mind” (MMH, 2016). **Theme: Life events**

³⁰³ “Barriers to seeking advice” (2CV, 2015, unpublished). **Theme: Life events**

How to meet holistic support needs

The literature suggests that several factors will be important in delivering effective holistic support:

- **Adviser skills and mindset:**
 - Revealing Reality found that whilst many advisers recognise the importance of holistic issues, some don't see it as their responsibility. Many advisers suggest there is little they can do to help with employment issues³⁰⁴
 - Advisers may need a broader skill-set than current debt advisers. MAS report that for its Stream 3 projects (which tested new ways of working with particularly marginalized groups): *"The broader supportive role required of Stream 3 advice workers was quite different from that of a traditional debt adviser and advice providers wanting to run projects like this need to think carefully about the skills that their advisers will need to have and reflect this when recruiting"*³⁰⁵
 - MAS also report that *"Much of the time advisers reported that their clients were in a state of distress which required greater reserves of empathy than might be the norm for an advice worker and some project workers' roles blurred into the role of supporters, which raised challenges for their managers"*³⁰⁶
- **Effective identification of issues:**
 - Advisers will need to be trained or given guidance in recognising or diagnosing wider issues. Mind and MMH report that mental health professionals can struggle with identifying/raising debt issues³⁰⁷; the same is likely to be true in reverse
 - Care will need to be taken with the approach to identifying issues
 - MMH recommend building a trusting relationship first, before asking directly (but tactfully)³⁰⁸
 - In its report on its funded Stream 3 projects, MAS note that: *"A degree of tolerance should be included in the initial triage as some groups might need to bypass specific triage (at least initially) to enable longer-term engagement to be achieved"*³⁰⁹

Identifying needs of the cross-cutting groups:

- **Mental health issues** – The following groups are more likely to have mental health issues:
 - People with more debts³¹⁰
 - Those experiencing creditor pressure³¹¹
 - Those in extremely constrained circumstances (going without essentials)³¹²
 - Those experiencing relationship difficulties³¹³
 - Single mothers³¹⁴
 - Renters³¹⁵
 - Those facing/experiencing eviction³¹⁶

³⁰⁴ "Better debt advice" (MAS/RR, 2017). **Theme: Adviser attitude/role/skills**

³⁰⁵ "Reaching marginalised groups" (MAS/SLAB, 2017). **Theme: Adviser attitude/role/skills**

³⁰⁶ "Reaching marginalised groups" (MAS/SLAB, 2017). **Theme: Adviser attitude/role/skills**

³⁰⁷ "In the red: debt and mental health" (Mind, 2008), "Whose job is it anyway" (MMH, 2017). **Theme: Identifying issues and needs**

³⁰⁸ "Whose job is it anyway" (MMH, 2017). **Theme: Identifying issues and needs**

³⁰⁹ "Reaching marginalised groups" (MAS/SLAB, 2017). **Theme: Identifying issues and needs**

³¹⁰ "Debt and Mental Health" (RCP, 2010). **Theme: MH – risk factors/groups**

³¹¹ "Money on your Mind" (MMH, 2016). **Theme: MH – risk factors/groups**

³¹² "Money on your Mind" (MMH, 2016). **Theme: MH – risk factors/groups**

³¹³ "Money on your Mind" (MMH, 2016). **Theme: MH – risk factors/groups**

³¹⁴ "Debt and Mental Health" (RCP, 2010). **Theme: MH – risk factors/groups**

³¹⁵ "Debt and Mental Health" (RCP, 2010). **Theme: MH – risk factors/groups**

³¹⁶ "Money on your Mind" (MMH, 2016). **Theme: MH – risk factors/groups**

- **Treating people as individuals:**
 - In the case of mental health issues, these vary widely in their severity, symptoms and impact³¹⁷
 - MMH report that: *“Many people with mental health problems do not neatly fit into one diagnosis, but rather exhibit symptoms of several problems. And many problems fluctuate – someone may be perfectly capable of managing their finances for years at a time, suddenly to become very ill and unable to perform financial tasks. For some, the impacts of a mental health problem would make many routine financial tasks practically impossible. At the other end of the spectrum, many people with mental health problems will find their financial capability is not affected at all”*³¹⁸
- **Dealing with the client’s most pressing concerns first:**
 - MAS’ Stream 3 projects found that: *“Few of the clients seen by the Stream 3 projects perceived debt issues to be their main priority. While debt was a significant issue for some, for most it was not the issue they identified as most likely to hamper their ability to thrive or just survive. Nor was it their main priority when seeking advice”*³¹⁹
 - While Revealing Reality report that: *“Clients want support to analyse their situation and behaviour, to work out what might have gone wrong and make positive changes. However, advisers highlight that this is difficult to discuss when clients present for advice, as they are often in a state of stress and not in a reflective mindset”*³²⁰
- **Collaborating with other organisations – Factors to consider are:**
 - **Partnership models** – The Stream 3 projects conducted in Scotland³²¹ used a variety of different partnership models. It was found that the most effective had³²²:
 - A clear and well-understood partnership agreement and delivery model
 - A shared culture
 - Effective ongoing communications
 - Continuity of project staffing
 - **Co-location** – Those conducting the Stream 3 projects found that *“co-locating debt advisers in specialist beneficiary partners’ locations required careful preparation to ensure that the adviser received the appropriate level of technical and managerial support required to function well in what could be distressing and unfamiliar environments”*³²³
 - **Infrastructure** – Those conducting the Stream 3 projects also found that *“providing advice requires access to IT, phone, info and training resources that many small, under-funded agencies might struggle to pay for and obtain themselves. Funders need to make decisions on whether to fund infrastructure”*³²⁴
 - **Effectiveness of referrals/signposting** – Some clients find it difficult to go away and find information that advisers refer to, or to engage with information that is sent to them³²⁵. Additionally, client state of mind is a potential barrier to referral³²⁶

³¹⁷ “Seeing through the fog” (MMH, 2017), “In the red: debt and mental health” (Mind, 2008). **Theme: MH – personalisation**

³¹⁸ “Seeing through the fog” (MMH, 2017). **Theme: MH – personalisation**

³¹⁹ “Reaching marginalised groups” (MAS/SLAB, 2017). **Theme: Most pressing need**

³²⁰ “Better debt advice” (MAS/RR, 2017). **Theme: Root causes**

³²¹ “Reaching marginalised groups” (MAS/SLAB, 2017)

³²² “Reaching marginalised groups” (MAS/SLAB, 2017). **Theme: Partnerships – effective models**

³²³ “Reaching marginalised groups” (MAS/SLAB, 2017). **Theme: Co-location**

³²⁴ “Reaching marginalised groups” (MAS/SLAB, 2017). **Theme: Infrastructure**

³²⁵ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Referral/signpost**

³²⁶ “OBS: Better budgeting” (Revealing Reality for MAS, 2016, unpublished). **Theme: Referral/signpost**

Intention 6

Intention: Develop services that make the best possible use of existing and emerging technologies

Client outcome: Existing and emerging technologies are effectively utilised to meet client need

The current pace of technological development is such that new opportunities for debt advice are emerging constantly.

This chapter discusses potential opportunities for development, grouped into the following categories:

- Technology within the advice process
- Technology outside the advice process (e.g. tools)
- Bringing about channel shift (i.e. to digital channels)

Technology within the advice process

The literature reviewed highlights several potential opportunities for development.

Some could potentially be implemented within a (relatively) short timescale, using technology that is already widely available:

- **New channel offerings**³²⁷ – Video calls are increasingly being used by providers in other sectors (e.g. healthcare). There is also potential for greater integration of webchat and messaging services to reduce the barriers to making voice calls
- **Enabling additional communication**³²⁸ – Emails, webchat and messaging services could provide a means of delivering more ongoing – yet ‘light touch’ – support
- **Digital input of data**³²⁹ – On in-home visits, some advisers save time back in the office by using tablets during the appointment to input income and expenditure figures
- **Automation of reminders/notifications/prompts**³³⁰ – Automated reminders and prompts could help advisers and organisations to keep track of individuals and ensure that clients are contacted at appropriate points during their journey
- **Explanations via information/tools**³³¹ – One of the biggest challenges with telephone provision is the speed at which information is given and the lack of visual aids to help explain key concepts or procedures. Information/tools that can add clarity to explanations and ensure clients have understood important concepts would be appreciated by many clients

Other opportunities may require more significant development:

- **Document management systems**³³² – Revealing Reality report that advisers often struggle to find the latest versions of information sheets, templates and tools – often relying on photocopies and printouts from other advisers. More sophisticated document management systems, with searchable databases/tagging could help overcome these problems
- **Collation of financial information from clients**³³³ – With one identified provider, clients can set up an online account where they can upload supporting documentation, as an alternative to sending documents through the post
- **Collation of financial information from organisations e.g. creditors**³³⁴ – There is a great deal of potential for technology – such as APIs – to enable data sharing in the debt advice process. This could, for example, allow advisers to access documentation (e.g. credit agreement, payments outstanding etc.) as well as details of a client’s overall financial situation

³²⁷ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). *Theme: New channels*

³²⁸ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). *Theme: Extra communication*

³²⁹ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). *Theme: Digital data input*

³³⁰ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). *Theme: Automation of reminders/prompts*

³³¹ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). *Theme: Telephone explanations*

³³² “Better Advice: Channel report” (MAS/RR, 2018, unpublished). *Theme: Document management systems*

³³³ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). *Theme: Accessing evidence – clients*

³³⁴ “Better Advice: Channel report” (MAS/RR, 2018, unpublished), “Debt Solutions in the UK: Recommendations for Change” (MAS/PFRC, 2018). *Theme: Accessing evidence – creditors*

- **Online I&E portal**³³⁵ – Credit Reference Agencies (CRAs) are already exploring online I&E portals as a business proposition. A portal could hold this data centrally and, with the individual’s permission, a CRA could pre-populate fields using data that they hold, helping to ensure that the data is accurate and up-to-date. This could also help avoid debtors returning to debt advice just so an adviser can update their I&E (for example, where a creditor has asked for a review). MAS recommended that such a portal is developed in “Debt Solutions in the UK: Recommendations for Change”³³⁶
- **Algorithms/Artificial Intelligence**³³⁷ – ‘Assisted advice’ systems are in use by some providers, enabling data verification and checking for anomalies and issues. In some cases, algorithms are being used to make initial suggestions about which debt solutions might be appropriate
- **More sophisticated Customer Relationship Management (CRM) systems**³³⁸ – CRM systems are being used by some providers to understand ‘repeat customers’ and failed solutions. These could be more extensively used
- **Voice analytics/natural language processing**³³⁹ – Voice analytics/natural language processing is being used in webchats to better identify customers in vulnerable circumstances to direct them to specialist support

Open Banking, which aims to stimulate greater transactional data sharing, may help enable several of these opportunities.

Technology outside the advice process (e.g. tools)

This review has identified that many clients would benefit from:

- **“Debt trackers”** – People need tools to manage their plans, and identify whether they are on track/see how quickly their debt is reducing³⁴⁰. Examples of this exist already³⁴¹:
 - One provider contacts clients at regular intervals and share digestible information and progress charts which show how much debt clients have paid off
 - Another sends monthly emails showing how long it will be until they have repaid
 - Whilst another has an app that allows clients to see payments and track progress
- **Budgeting/money management tools – ideally allowing people to:**
 - Aggregate information on income/outgoings from different sources³⁴²
 - Visualise spending data³⁴³
 - Ringfence essential spending e.g. through jam jar accounts³⁴⁴
 - Set up and receive timely reminders³⁴⁵
 - Track progress³⁴⁶
 - Reward good behaviour through gamification e.g. avatars, digital badges³⁴⁷

These tools could be particularly important for people with mental health issues, who can struggle with money management. According to MMH, a third of the (online) MMH Research Community use a fintech tool to manage their money, and 46% of those who do not would be interested in doing so³⁴⁸.

³³⁵ “Debt Solutions in the UK: Recommendations for Change” (MAS/PFRC, 2018). **Theme: Online I&E portal**

³³⁶ “Debt Solutions in the UK: Recommendations for Change” (MAS/PFRC, 2018). **Theme: Online I&E portal**

³³⁷ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Algorithms/AI**

³³⁸ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: CRM systems**

³³⁹ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Voice analytics/language processing**

³⁴⁰ “Better Advice: Channel report” (MAS/RR, 2018, unpublished), “Sustaining debt repayments: Experiences of people in debt repayment arrangements” (MAT/CRSP/LBG, 2012). **Theme: Repayment tracking**

³⁴¹ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Repayment tracking**

³⁴² “Improving the financial health of low income groups” (CFRC, 2016), “Fintech for good” (MMH, 2017). **Theme: Budgeting tool – aggregation**

³⁴³ “Fintech for good” (MMH, 2017). **Theme: Budgeting tool – visualisation**

³⁴⁴ “Fintech for good” (MMH, 2017). **Theme: Budgeting tool – ringfencing**

³⁴⁵ “Fintech for good” (MMH, 2017). **Theme: Budgeting tool – reminders**

³⁴⁶ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Budgeting tool – tracking progress**

³⁴⁷ “Improving the financial health of low income groups” (CFRC, 2016), “Fintech for good” (MMH, 2017), “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Budgeting tool – gamification**

³⁴⁸ “Fintech for good” (MMH, 2017). **Theme: Budgeting tool – non-specific**

Other suggestions for the cross-cutting groups:

- **Mental health issues:**
 - MMH recommend the usage of reminders/notifications for people with mental health issues, to:
 - Remind them about bills³⁴⁹
 - Alert them (or a trusted friend) to a change in spending behaviour³⁵⁰
 - They also recommend products to allow people with mental health issues to self-exclude themselves from credit or place limits/controls on expenditure³⁵¹

Fintech and Open Banking present numerous possibilities for the development of tools. However, “Open Banking: A Consumer Perspective” (Faith Reynolds) warns that such tools could lead to increased exclusion and financial detriment of low income/digitally excluded consumers³⁵².

A study for MAS by Revealing Reality on MAS’ Universal Credit budgeting tool found that there can be sizeable barriers to tool usage, for example potential users assuming that it will be too difficult to use or inappropriate to them.³⁵³

Whilst the CFRC note that “Commercial fintech firms often have problems reaching the target markets, and there is a need to pro-actively support greater collaboration between the commercial Fin Tech sector, non-profits, and community finance organisations.”³⁵⁴

Bringing about channel shift

In his recent “Independent Review of the Funding of Debt Advice in England, Wales, Scotland and Northern Ireland”, Peter Wyman made the following recommendation:

“Face-to-face advice should continue to be widely available, but the free-to-client providers should commit, as a whole, to shifting 15% of face-to-face demand to telephone advice, and 20% of telephone demand to webchat-assisted advice, over the next two financial years, with a further and corresponding channel shift over the following three financial years”.

To bring about channel shift, it is important to understand:

- Barriers to different channels
- User profiles of different channels
- Strengths and challenges of different channels
- Why channel shift has not yet occurred

Barriers to different channels

Some barriers exist which affect all channels, and therefore can deter people from seeking advice overall.

- **Opening hours** – Restricted opening times, which particularly impact those in work³⁵⁵
- **Time spent seeking advice/waiting times**
 - Face-to-face: The length of time before an appointment is possible, or the length of time waiting in the centre³⁵⁶
 - Telephone: The length of time before a call is answered, or a call-back received³⁵⁷

³⁴⁹ “Fintech for good” (MMH, 2017). **Theme: Prompts/reminders/notifications**

³⁵⁰ “Fintech for good” (MMH, 2017), “Strength in numbers” (MMH, 2016). **Theme: Prompts/reminders/notifications**

³⁵¹ “Fintech for good” (MMH, 2017), “Strength in numbers” (MMH, 2016), “Money on your Mind” (MMH, 2016). **Theme: Financial controls**

³⁵² “Open Banking: A Consumer Perspective” (Faith Reynolds, 2017)

³⁵³ “OBS: Better budgeting” (Revealing Reality for MAS, 2016, unpublished). **Theme: Budgeting tools – barriers**

³⁵⁴ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Budgeting tools – barriers**

³⁵⁵ “Improving the financial health of low income groups” (CFRC, 2016), “Better debt advice” (MAS/RR, 2017), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Hours**

³⁵⁶ “Better debt advice” (MAS/RR, 2017), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Living with debt after advice (Friends Provident Foundation, 2016). **Theme: Waits (f2f)**

³⁵⁷ “Better debt advice” (MAS/RR, 2017), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Waits (tel)**

• **Cost/time requirement –**

- Actual costs – Such as transport costs or call costs (particularly if the phone number is not free)³⁵⁸
- Loss in earnings – Due to taking time off to seek advice (this is potentially more of an issue with face-to-face)³⁵⁹

Other barriers affect one or two channels, as shown in the table below (where channels are marked with ✖ if the barrier applies):

BARRIER	CHANNEL		
	Face-to-face	Telephone	Online
Physical accessibility (building and location) ³⁶⁰	✖		
Fear of talking to people ³⁶¹	✖	✖	
Worries about privacy/confidentiality ³⁶²		✖	✖
Channel trust issues ³⁶³		✖	✖
Difficulties articulating needs ³⁶⁴		✖	✖
Digitally excluded ³⁶⁵			✖

Needs of the cross-cutting groups:

- **Mental health issues –** People with mental health issues may require channel flexibility:
 - Some can struggle to leave the house, or suffer from agoraphobia³⁶⁶
 - Some can be phobic of telephone³⁶⁷
 - Some can struggle communicating verbally and/or in writing³⁶⁸

User profiles of different channels

According to the literature, different channels have different client profiles:

- Face-to-face currently tends to attract:
 - Clients on lower incomes³⁶⁹
 - More urgent cases e.g. priority debts, very large credit debts³⁷⁰

³⁵⁸ “Improving the financial health of low income groups” (CFRC, 2016), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017).

Theme: Costs – actual

³⁵⁹ “Improving the financial health of low income groups” (CFRC, 2016), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017).

Theme: Costs – time

³⁶⁰ “Better Advice: Channel report” (MAS/RR, 2018, unpublished), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017), “Delivering a Vision for Debt Advice: Co-designing a service to meet people’s needs in Wales” (MAS/RR, 2017, unpublished), “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Accessibility (f2f)**

³⁶¹ “Seeing through the fog” (MMH, 2017). **Theme: Communication difficulties**

³⁶² “Improving the financial health of low income groups” (CFRC, 2016), “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012). **Theme: Privacy/confidentiality**

³⁶³ “Improving the financial health of low income groups” (CFRC, 2016), “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012), “Seeing through the fog” (MMH, 2017). **Theme: Trust issues**

³⁶⁴ “Improving the financial health of low income groups” (CFRC, 2016). **Theme: Communication difficulties**

³⁶⁵ “Improving the financial health of low income groups” (CFRC, 2016), “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Digital exclusion**

³⁶⁶ “Seeing through the fog” (MMH, 2017), “In the red: debt and mental health” (Mind, 2008). **Theme: Accessibility**

³⁶⁷ “Seeing through the fog” (MMH, 2017). **Theme: Communication difficulties**

³⁶⁸ “Strength in numbers” (MMH, 2016). **Theme: Communication difficulties**

³⁶⁹ “Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes” (MAT, 2012), “Literature review: effectiveness of current debt solutions” (MAS/ICF, 2017). **Theme: Client types (f2f)**

³⁷⁰ “Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes” (MAT, 2012). **Theme: Client types (f2f)**

- Telephone and online currently tend to attract clients with debt they cannot pay down on credit cards and overdrafts³⁷¹
 - Telephone clients are more likely to present at an earlier stage of financial difficulties and to have kept up with payments prior to seeking advice³⁷²
 - Online channel users are most notably over stretched on credit and have borrowed more than they can afford to repay³⁷³
 - Online clients tend to be better off and better educated, albeit also on low incomes³⁷⁴
- It is important to note that vulnerable clients use **all channels**³⁷⁵

Strengths and challenges of different channels

Different channels have different strengths, with face-to-face effectively delivering a different type of service to the remote channels (telephone and online):

- Face-to-face:
 - Helpful for paperwork related queries (e.g. letters, forms, budgets) and for taking on/demonstrating tasks (e.g. creditor calls)³⁷⁶
 - Potentially necessary when literacy or numeracy issues exist³⁷⁷
 - Clients often build stronger relationships with face-to-face advisers (however, telephone advisers can be perceived as 'more professional')³⁷⁸
- Telephone and online:
 - Convenient and flexible for the client, who can access at a time that works for them³⁷⁹
 - Clients can more easily access paperwork that they might have forgotten to bring to a face-to-face appointment³⁸⁰
 - Allows flexible/extended help, due to greater flexibility over appointment lengths and the potential to follow-up with additional questions³⁸¹
 - Offers anonymity, so good for sensitive subjects, potentially enabling fuller disclosure³⁸²
 - Can be easier to retain clients, as clients disclose contact details early on³⁸³
 - Online might need to have telephone support as back-up³⁸⁴

Challenges are also specific to the channel.

Identified challenges with face-to-face advice are:

- **Privacy**³⁸⁵ – The public and social nature of face-to-face advice can make it an uncomfortable experience for some recipients. When advice settings are more public, some clients are unwilling to disclose personal details for fear of being overheard
- **Time-consuming**³⁸⁶ – Clients feel that sessions can be too time-consuming, and are frustrated when their appointments are late due to other people's appointments over-running
- **Physical environment**³⁸⁷ – Clients feel that advice settings can sometimes be poorly designed, depressing and off-putting

³⁷¹ "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012). **Theme: Client types (online/tel)**

³⁷² "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012). **Theme: Client types (tel)**

³⁷³ "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012). **Theme: Client types (online)**

³⁷⁴ "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012). **Theme: Client types (online)**

³⁷⁵ "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012). **Theme: Client types (all)**

³⁷⁶ "Better Advice: Channel report" (MAS/RR, 2018, unpublished), "Reaching marginalised groups" (MAS/SLAB, 2017). **Theme: Paperwork and tasks**

³⁷⁷ "Reaching marginalised groups" (MAS/SLAB, 2017). **Theme: Literacy/numeracy needs**

³⁷⁸ "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Adviser rapport/relations**

³⁷⁹ "Better Advice: Channel report" (MAS/RR, 2018, unpublished), "Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift" (MAT, 2012).

Theme: Convenience/flexibility

³⁸⁰ "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Evidence**

³⁸¹ "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Flexible/extended help**

³⁸² "Better Advice: Channel report" (MAS/RR, 2018, unpublished), "Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift" (MAT, 2012),

"Barriers to seeking advice" (YouGov for MAS, 2015, unpublished). **Theme: Anonymity**

³⁸³ "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Retaining clients**

³⁸⁴ "Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift" (MAT, 2012). **Theme: back-up support**

³⁸⁵ "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Privacy/stigma**

³⁸⁶ "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Time-consuming**

³⁸⁷ "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Environment**

Identified challenges with telephone advice are:

- **Understanding information**³⁸⁸ – Some clients can struggle to process information over the phone and lack records of the conversation to refer to. Phone advisers are unable to pick up on body language cues so may find it difficult to sense when clients are not understanding
- **Ensuring accuracy**³⁸⁹ – Relying on clients to communicate information from documentation may increase the risk of misinterpretation, manipulation or mistakes
- **Unfriendly ‘journeys’**³⁹⁰ – Clients sometimes feel that they are ‘passed around’ to different advisers on the phone and have to repeat themselves multiple times. They can also feel that being asked to hand over personal details early in the call is impersonal and off-putting
- **Overcoming “scripting”**³⁹¹ – Phone calls can feel formulaic and procedural. For example, the adviser referring to ‘getting the right screen up’ or audibly entering data into a computer
- **Drop out**³⁹² – Telephone advice can leave clients feeling less invested and potentially more likely to drop out. Some are wary of answering their phone and therefore miss calls from their provider. Some advisers mitigate this by providing clients with the name and number of the adviser who will be calling them
- **Follow-up challenges**³⁹³ – Some clients find it difficult to go away and find the information that the adviser might have been referring to on the phone. Clients feel that information sent as a follow-up may not be processed or engaged with appropriately

Identified challenges with online advice are:

- **Accuracy issues**³⁹⁴ – The less personal nature of online advice could leave people feeling that they hadn’t been properly able to convey their financial situation or that opportunities might have been missed. Some clients find filling in their own I&E challenging, especially when they are unsure what different categories include (e.g. household spending)
- **Understanding information**³⁹⁵ – Clients can find written information and downloads lengthy and difficult to process. Sometimes websites contain so much information that it can be easy to get lost or go down the wrong avenue
- **Ensuring optimal outcomes**³⁹⁶ – Websites with a lot of information can lead individuals to get fixated on certain debt solutions. In some cases, they can even provide clients with enough information to be able to manipulate their eligibility status to get the solution they want
- **Difficult to probe/challenge**³⁹⁷ – There can be a lack of exploration of clients’ goals, priorities or wider issues because back and forth discussion is challenging. Some clients feel that they need a ‘push’ from advisers to galvanize them into action – which can be challenging online

Why channel shift has not yet occurred

A report by MAT notes that³⁹⁸:

- Allowing for differences in client profiles, outcomes appear to differ little by channel
- Advice appears consistently good across all channels with vulnerability making little difference to satisfaction and comfort

³⁸⁸ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Understanding info (tel)**

³⁸⁹ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Unreliable evidence (tel)**

³⁹⁰ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Journey (tel)**

³⁹¹ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Scripting (tel)**

³⁹² “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Drop-out (tel)**

³⁹³ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Follow-up (tel)**

³⁹⁴ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Accuracy issues (online)**

³⁹⁵ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Understanding info (online)**

³⁹⁶ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Ensuring optimal outcomes (online)**

³⁹⁷ “Better Advice: Channel report” (MAS/RR, 2018, unpublished). **Theme: Probe/challenge (online)**

³⁹⁸ “Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes” (MAT, 2012), “Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift” (MAT, 2012). **Theme: No outcome differences**

It also notes that³⁹⁹:

- Clients do not necessarily bring strong channel preferences to seeking advice
- Overall 20% more clients are using face-to-face than actively want to do so
- Vulnerable groups appear to be over-served in the face-to-face channel relative to their preference

Despite this, channel shift is not progressing quickly. The literature reviewed suggests that relevant factors are:

- Clients tend to contact the first provider they become aware of without considering channel⁴⁰⁰
- The dominance of the Citizens Advice brand, which has historically focussed on face-to-face, has biased channel use to face-to-face⁴⁰¹
- Few providers have processes in place for referring customers to other channels or more appropriate forms of advice. Whatever channel is used for the initial meeting with a debt adviser, subsequent interactions tend to occur in the same channel⁴⁰²

³⁹⁹ "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012), "Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift" (MAT, 2012). **Theme: Channel preferences**

⁴⁰⁰ "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012). **Theme: Channel shift**

⁴⁰¹ "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012). **Theme: Channel shift**

⁴⁰² "Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes" (MAT, 2012), "Better Advice: Channel report" (MAS/RR, 2018, unpublished). **Theme: Channel shift**

Appendix A: Detailed description of methodology

A review of internal and external evidence was undertaken by the MAS Insight & Evaluation team in Q4 2018-19.

The main steps followed were:

1. Establishing research objectives and creation of analysis framework
2. Identification and prioritisation of sources
3. Analysis of sources and population of framework
4. Analysis of findings and identification of themes
5. Writing of findings summary
6. Drafting of recommendations (long-list)
7. Short-listing of recommendations
8. Prioritisation of short-list through evidence strength and APEASE assessments
9. Final selection of recommendations

A more detailed description of each of these stages follows.

1. Establishing research objectives and creation of analysis framework

The objective of this review was to make recommendations for implementing the Debt Advice Commissioning Intentions in London and the North West, where the first round of the re-commissioning of MAS-funded debt advice services will take place.

As this objective was broad in scope, the first step taken was to break it down into discrete, manageable research questions. A draft set of 17 questions (with some containing sub-questions) was proposed and used to form a draft analysis framework.

2. Identification and prioritisation of sources

Sources were identified by reviewing MAS' research, consulting MAS colleagues, reviewing the publications pages of other organisations (e.g. Citizens Advice) and from resources listed in reports identified for review. In total, **160 sources** were identified.

Each source was assigned a level of priority, depending on:

- Expectations regarding the quantity of relevant information in the source
- The questions the source was expected to answer – with some being assessed as slightly less relevant for the first round of commissioning

A sub-set of **49 high/medium priority sources** was then included within the review.

3. Analysis of sources and population of framework

An initial sub-set of priority sources was reviewed to identify relevant findings, with such findings being extracted and transferred to the analysis framework. Findings from the same paper that covered different subjects were each included as a separate entry.

After reviewing this sample of priority papers, the framework and research questions were revised in line with emerging themes from the evidence. The review was then completed using the new framework and questions. The research questions are set out in **Appendix B**.

4. Analysis of findings and identification of themes

The fully populated framework was analysed, and main and sub-themes were tagged.

This tagging enabled findings from different papers on the same theme to be grouped, allowing themes to be understood more fully and making it possible to assess the strength of evidence on specific themes.

5. Writing of findings summary

A Word summary of the findings was written by the Project Lead, structured by Commissioning Intention. Generally, only themes mentioned in more than one source were included.

For each finding referenced, a reference was added citing the paper(s) where the finding was taken from.

6. Drafting of recommendations (long-list)

The findings document was then reviewed and a long-list of recommendations was made. These were considered potential solutions to the needs and challenges identified.

7. Short-listing of recommendations

The long-list of recommendations was reviewed in a series of workshops by MAS colleagues including representatives from Commissioning, Policy & Strategy and Insight & Evaluation. Recommendations were assessed on the basis of potential impact and feasibility.

As a result, the recommendations were assigned into several categories:

1. Feasible for Commissioning in 19-20
2. Feasible for Commissioning in the longer-term
3. To be tested in pilots
4. To be taken forward by Quality
5. Low priority

8. Prioritisation of short-list through evidence strength and APEASE assessments

Following this, two assessments were undertaken to prioritise within the 32 recommendations identified as feasible for Commissioning in 19-20.

Evidence assessment:

An Excel document was produced, which showed, for each recommendation:

- The rationale for each recommendation, i.e. the findings that supported it
- The weight of evidence for each supporting finding, including:
 - The number of sources referencing each finding
 - The robustness of each of these sources, as assigned during a separate 'Strength of Evidence Assessment' (see **Appendix C**)

APEASE assessment:

Each recommendation was assessed and scored using the APEASE criteria for evaluating interventions or intervention ideas (used by UCL Centre for Behaviour Change).

The six APEASE criteria are: Affordability, Practicability, Effectiveness, Acceptability, Side-effects/safety, Equity. The rating scale used when assigning these ratings is described in **Appendix D**.

A final matrix was then produced which contained the Evidence Scores and APEASE scores for each recommendation, combined to produce a total score for each recommendation, with the recommendations ranked from highest to lowest and with particularly high/low scores flagged.

9. Final selection of recommendations

The matrix produced in stage 9 was reviewed by the relevant Commissioning Managers and other MAS colleagues to decide which to prioritise for action.

Appendix B: Research questions

Intention 1 – Targeting new client groups

- What are the **barriers** to engaging with debt advice?
- What **methods** should be used to engage new client groups?
- What **messages** should be used to engage new client groups?
- What should services **be like/look like** to attract new groups?

The review encompassed evidence across all groups; findings in relation to target groups are highlighted within the findings.

Intention 2 – Incorporating money advice

- What financial skills and knowledge do people **need**?
- **How** can these needs be met?

Intention 3 – Effective advice across the journey

- What help do people need to improve their **financial situation**?
- What help do people need to improve their **attitudes and mindset**?
- What are the challenges and problems with the existing **journey**?
- How can the journey be more **efficient**?

Intention 5 – Incorporating holistic needs

- What holistic needs do people **have**?
- **How** can these holistic needs be addressed?
- What behaviours do people need to **change**?
- **How** can behaviour change be brought about?

Intention 6 – Making best use of technology

- What technology could be incorporated – **within** the advice process?
- What technology could be incorporated – **outside** the advice process? (e.g. self-help tools)
- What could a potential channel **strategy** be?
- What are the **barriers** to using different channels? (that could prevent channel shift?)
- What are the **issues/challenges** of the different channels? (that need to be addressed if channel shift occurs)

No specific questions were set for intention 4 – future recommendations will be based on analysis of the needs emerging from the other intentions.

Appendix C: Strength of evidence assessment

The Strength of Evidence assessment was based on four key inputs as listed below:

- A report performing well on all measures received a 'very high' rating
- A report with minor concerns but generally high scores received a 'high' rating
- A report with a mix of higher and lower scores, or where some concerns were identified, received a 'medium' rating
- Reports with major concerns in one or more areas received a 'low' rating

Key inputs were:

- **Age of the report** – Higher ratings were provided for newer reports, and lower ratings for older reports. Exceptions to this were when older reports still had high relevance and had not been superseded since publication. Consideration was given to the date of data within a literature review – for example, a literature review published in 2017, but using 10-year old sources would get a lower score
- **Methodology and sample size** – Evidence is typically based on either quantitative or qualitative research, or a literature review. Major quantitative surveys would generally get a higher score than smaller qualitative pieces. However, the sample size of the underlying surveys in relation to the research universe was also considered. For example, a quantitative survey of 200 mental health practitioners would get a higher rating than a survey of 1000 nationally representative UK individuals. For literature reviews, a 'rapid scan' would score a lower rating than a full evidence review
- **Sector/specialism/geographic relevance** – A generic UK wide survey received a lower rating than a specialist or focussed area (unless the nat-rep methodology was particularly robust). Relevance of data was considered – for example, a report about debt problems in Wales, but using predominantly UK wide data to make key points would get a lower rating
- **Level of perceived impartiality** – Reports with a balanced and impartial view received a higher rating. Reports with a campaign or policy-lobbying motive scored lower as we cannot be certain they have taken all angles into consideration

Appendix D: APEASE assessment scoring

Affordability

Interventions often have an implicit or explicit budget. It does not matter how effective, or even cost-effective it may be if it cannot be afforded. An intervention is affordable if within an acceptable budget it can be delivered to, or accessed by, all those for whom it would be relevant or of benefit.

Scores are allocated as follows:

5	Decreases cost per client
4	Cost neutral (cost savings balanced with cost implications)
3	Small cost implication
2	Medium cost implication
1	Large cost implication

N.B. This is the only criteria to have an unbalanced scale. This is because comparatively few were neutral/positive – the scale is therefore unbalanced for greater differentiation.

Practicability

An intervention is practicable to the extent that it can be delivered as designed through the means intended. For example, an intervention may be effective when delivered by highly selected and trained staff and extensive resources but in routine practice this may not be achievable.

Scores relate to the perceived likelihood of the recommendation being implemented as desired *in practice*, as follows:

5	Very likely
4	Fairly likely
3	Neither likely nor unlikely
2	Fairly unlikely
1	Very unlikely

Effectiveness

Effectiveness refers to the effect size of the intervention in relation to the desired objectives in a real-world context. It is distinct from efficacy which refers to the effect size of the intervention when delivered under optimal conditions in comparative evaluations.

The APEASE matrix contains two columns prior to the efficacy scores:

- **Immediate/medium-term outcomes:** The outcomes that could be expected as a result of the recommendation being implemented
- **Ultimate outcomes:** What this could ultimately lead to in terms of strategic objectives

The scores for ‘effectiveness’ then relate to the perceived likelihood of these outcomes being brought about by the implementation of the recommendation, as follows:

5	Very likely
4	Fairly likely
3	Neither likely nor unlikely
2	Fairly unlikely
1	Very unlikely

Acceptability

Acceptability refers to the extent to which an intervention is judged to be appropriate to relevant stakeholders (public, professional and political).

Scores are allocated as follows:

5	Expect very positive reception
4	Expect slightly positive reception
3	Expect neutral/mixed reception
2	Expect slightly negative reception
1	Expect very negative reception

Side-effects/safety

An intervention may be effective and practicable, but have unwanted side-effects or unintended consequences. These need to be considered when deciding whether or not to proceed.

Scores are allocated as follows:

5	Likely to have positive side-effects
4	Could have positive side-effects
3	No side-effects expected
2	Could have negative side-effects
1	Likely to have negative side effects

N.B. Costs/resource impacts are not included as these have been accounted for in other scores.

Equity

An important consideration is the extent to which an intervention may reduce or increase the disparities in standard of living, wellbeing or health between different sectors of society

Scores are allocated as follows:

5	Likely to have positive equity effects
4	Could have positive equity effects
3	No equity effects expected
2	Could have negative equity effects
1	Likely to have negative equity effects

Appendix E: Bibliography

SOURCE TITLE	AUTHORED/PUBLISHED BY	YEAR
2016 outcome evaluation of debt advice funded by Money Advice Service	Money Advice Service	2017
An action plan on problem debt	StepChange	2015
An unavoidable challenge? Repeat clients in the debt advice sector	Money Advice Service/Revealing Reality (RR)	2017
Barriers to seeking advice	Money Advice Service/2CV	2015 (not published)
Barriers to seeking advice	Money Advice Service/YouGov	2015 (not published)
Barriers to seeking advice: GP/bereavement	Money Advice Service/2CV	2015 (not published)
Better Debt Advice: From a moment of crisis to a lifetime of resilience	Money Advice Service/Revealing Reality (RR)	2017
Better Advice: Channel report (supplementary report to Better Advice)	Money Advice Service/Revealing Reality (RR)	2018 (not published)
Can consumer credit be affordable to households on low incomes?	The Centre for Responsible Credit (CFRC)	2011
Children and Young People and Financial Capability: Needs Analysis	Money Advice Service	2018
Debt Advice Channel Strategy Research: Vol. 1 – The client experience of channel choice, use and outcomes	Money Advice Trust (MAT)	2012
Debt Advice Channel Strategy Research: Vol. 2 – The potential for channel shift	Money Advice Trust (MAT)	2012
Debt and mental health	Royal College of Psychiatrists/Rethink/Money Advice Trust/FLA	2009
Debt solutions in the UK: Draft Opportunities for Change	Money Advice Service/The Personal Finance Research Centre, University of Bristol (PFRC)	2017
Debt solutions in the UK: Recommendations for Change	Money Advice Service/The Personal Finance Research Centre, University of Bristol (PFRC)	2018
Delivering a Vision for Debt Advice: Co-designing a service to meet people's needs in Wales	Money Advice Service/Revealing Reality (RR)	2017 (not published)
Dispatches from the front lines of the housing crisis	Citizens Advice	2015
Fintech for good: How financial technology can support people experiencing mental health problems	Money and Mental Health Policy Institute (MMH)	2017
How to use behavioural science to increase the uptake of debt advice	Money Advice Service/Ogilvy Change (OC)	2017
Improving the financial health of low income groups	The Centre for Responsible Credit (CFRC)	2016
In the red: Debt and mental health	Mind	2008

Evidence review for debt advice commissioning

SOURCE TITLE	AUTHORED/PUBLISHED BY	YEAR
Indebted Lives: The complexities of lives in debt	Money Advice Service	2013
Living with debt after advice: A longitudinal study of people on low incomes	Friends Provident Foundation	2016
Measuring financial capability: Identifying the building blocks	Money Advice Service	2016
Money on your mind	Money and Mental Health Policy Institute (MMH)	2016
Moving forward together: Peer support for people with problem debt	Money Advice Service/Revealing Reality (RR)	2017
Overview of indebtedness, low income and financial exclusion	Public Policy Institute for Wales	2014
Personal Debt: StepChange Statistics Yearbook 2016	StepChange	2016
Problem debt and low income households	Institute for Fiscal Studies/ Joseph Rowntree Foundation	2018
Reaching Marginalised Groups: A guidance document for funders and providers of debt advice	Money Advice Service/ The Scottish Legal Aid Board (SLAB)	2017
Review of the literature concerning the effectiveness of current debt solutions	Money Advice Service/ICF	2017
Right Place, Right Time: Helping people with their finances when they need it most	Money Advice Service/BDRC	2017
Second choice jobs: The real life impact of the changing world of work – Notes from the front line	Citizens Advice	2015
Seeing through the fog: How mental health problems affect financial capability	Money and Mental Health Policy Institute (MMH)	2017
Short Changed: The financial health of Londoners	London Assembly	2018
Strength in Numbers: Consumers, carers and financial services	Money and Mental Health Policy Institute (MMH)	2016
Sustaining Debt Repayments	Money Advice Trust (MAT)/Lloyds Banking Group (LBG)/ Centre for Research in Social Policy, Loughborough University (CRSP)	2012
The Effectiveness of Current Debt solutions (qualitative research presentation)	Money Advice Service/Revealing Reality (RR)	2017
The Financial Capability of Children, Young People and their Parents in the UK	Money Advice Service	2017
The poverty premium in Tower Hamlets	Toynbee Hall	2014
Towards a nation of savers: Understanding and overcoming the challenges to saving on a lower income	The Personal Finance Research Centre, University of Bristol (PFRC)	2011
Transforming financial behaviour: a summary	Consumer Financial Education Body (CFEB)	2011
Understanding money skills: Where our help is needed most to improve client financial capability	Citizens Advice	2017

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SOURCE TITLE	AUTHORED/PUBLISHED BY	YEAR
Universal credit and debt	Citizens Advice	2017
Universal credit managing migration pilot: final results	Citizens Advice	2013
Universal credit: Online Budgeting Support tool (OBS)	Money Advice Service/Revealing Reality (RR)	2016 (not published)
Welfare reform and working people	Citizens Advice	2016
Whose job is it anyway?	Money and Mental Health Policy Institute (MMH)	2017
With a little help from my friends: How advisers, creditors and debt collectors can work together to help people in debt negotiate repayments themselves	Citizens Advice (CA)/Institute of Money Advisers (IMA)/ Advice UK/Money Advice Trust (MAT)	2008

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