

# Debt Advice Evaluation

## Money Advice West

Q3 2015-16

Prepared By Optimisa Research



# MAW - Executive Summary

- Perceptions of MAW remain positive, particularly in terms of resolving clients' problems (to some extent) where it performs slightly above the MAS average, while six in ten say their financial situation has improved.
  - The majority of clients say that they understood the steps needed to sort out their debts or financial difficulties following their advice, with MAW clients more likely than average to have managed to reduce their outgoings.
  - Whilst most of those with outstanding debt say it is reducing, there is still a group of clients (a third) who have fallen further behind with new bills since receiving advice.
  - The majority of MAW's clients feel that the advice they received has allowed them to take greater control of their finances and has had a positive impact upon their wellbeing. In particular, MAW clients are more likely than average to agree that they are now less stressed about their debts, and feel more comfortable dealing with their finances.
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## Methodology

NB. Base sizes for each question are in the appendix

### 35 x CATI interviews



89%

Behind on bills  
and credit  
commitments

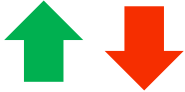


Closed Cases  
Only

# How to read this report

**MAS**  
Average

Each chart contains an average score for the five projects evaluated in this research programme, shown in a blue box.



Red and green arrows are used to illustrate wherever a difference between the MAW score and the MAS average score is meaningful.



Red and green circles illustrate a meaningful change between the last wave of research and the latest score.



This symbol indicates a low base size. This means that the result is based on the answers of only 30-49 people, so it must be viewed with caution.



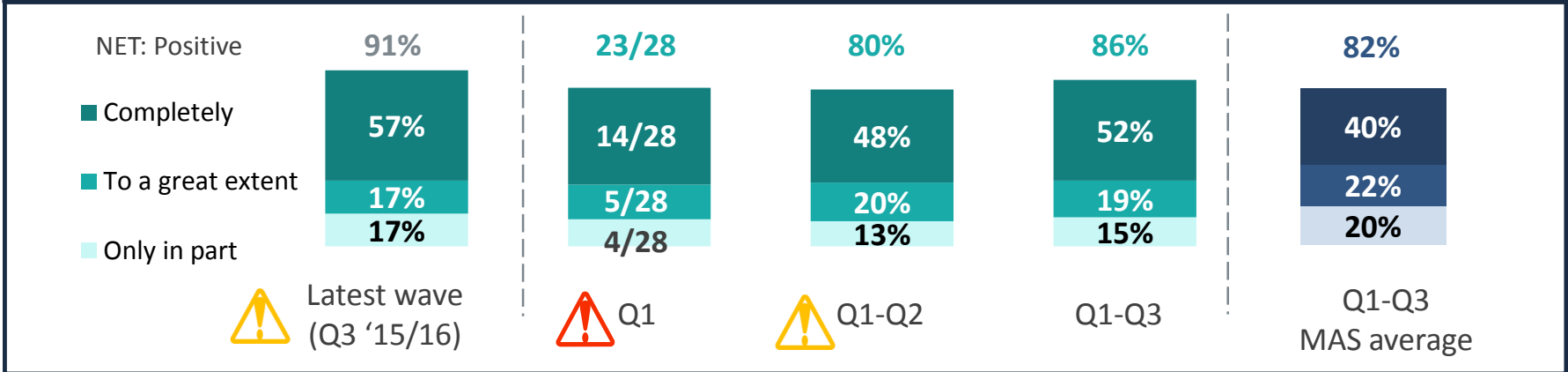
This symbol will be shown where fewer than 30 people answered a question. Where this occurs, the number of responses will be shown instead of percentages.

**Q11.**

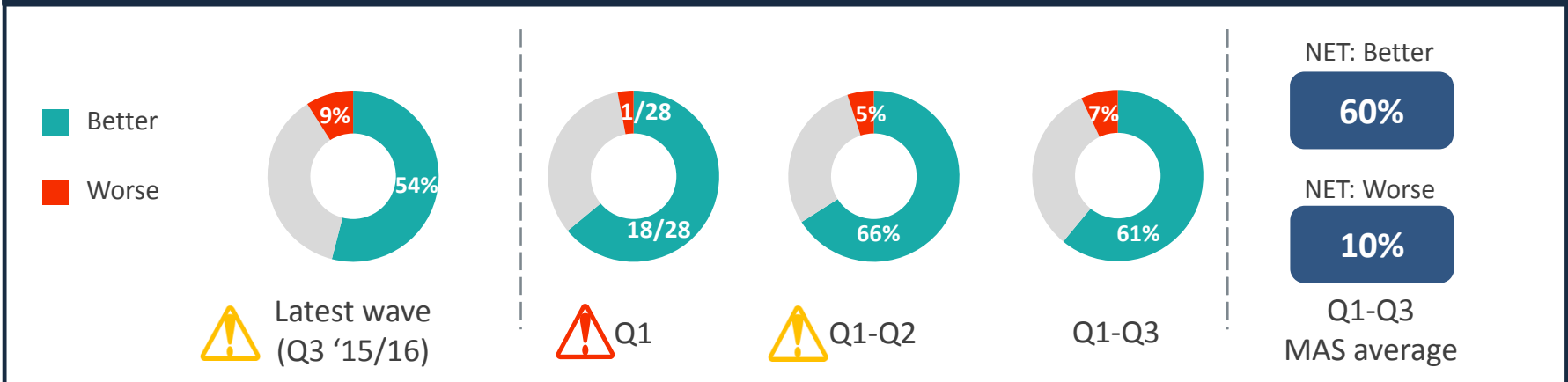
The question numbers throughout refer to those in the “Debt Advice Evaluation” questionnaire, which you have been sent separately.

Over eight in ten MAW clients in Q1-Q3 say the advice resolved their problems (to some extent), and six in ten believe that their financial situation has improved

Q11. Did the advice or information you received resolve the problems you asked for advice about?

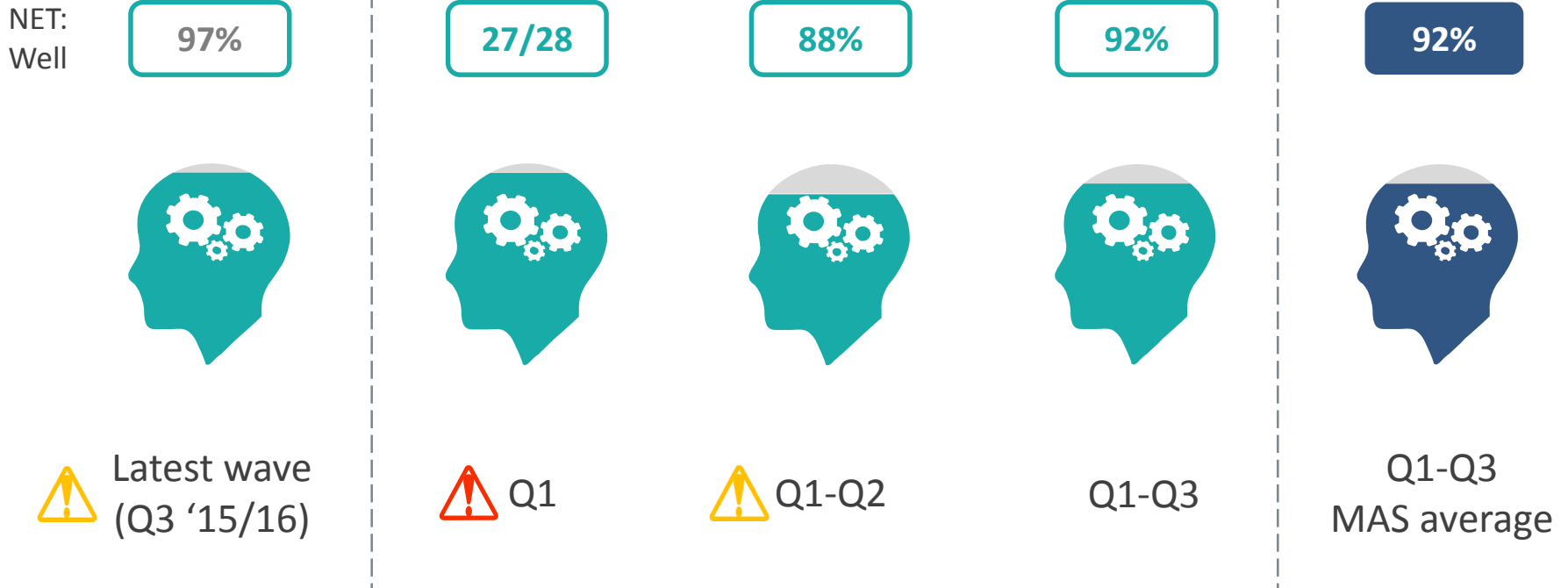


Q10: Thinking about your overall financial situation now, is it better, worse or about the same as when you sought advice or information?



Across Q1 to Q3, the majority of MAW clients (92%) understood the steps needed to resolve their difficulties.

Q6. As a result of the advice or information you received, how well did you understand the steps you needed to take to sort out your debts or financial difficulties? (Net: Very well / quite well)



Most MAW clients agree that the advice helped to improve their knowledge. Agreement is slightly higher than the MAS average for all knowledge statements.

**Q19. Impact of advice- knowledge statements**  
(NET: Agree: Agree strongly or Tend to agree)



**Latest wave**  
(Q3 '15/16)



**Q1**



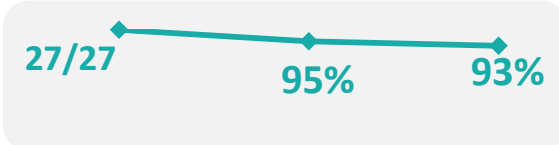
**Q1-Q2**

**Q1-Q3**

**Q1-Q3**  
**MAS average**

I now know more about the different options for sorting out debt problems

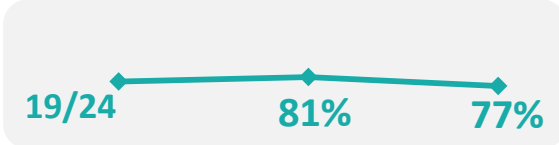
**91%**



**86%**

I now know more about the fees that are charged for debt solutions

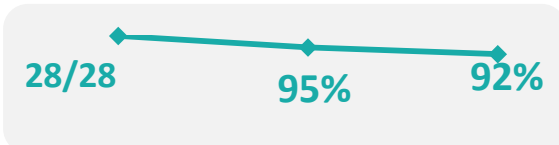
**73%**



**71%**

I now know more about the steps I should take if I am not able to pay the people I owe money to

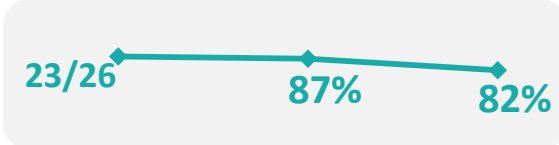
**88%**



**86%**

I now know more about the steps that the people I owe money to can take to recover money owed to them

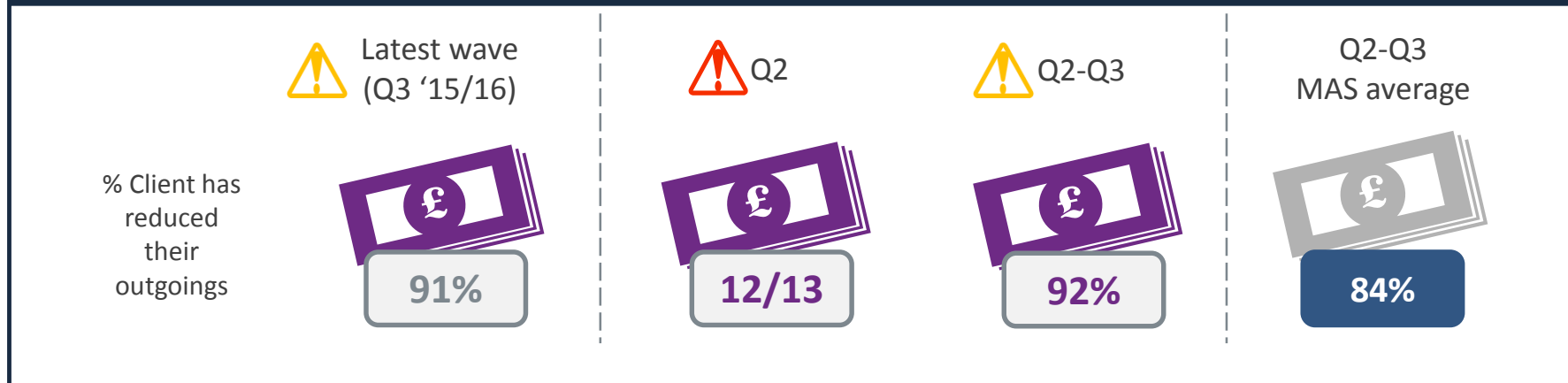
**77%**



**80%**

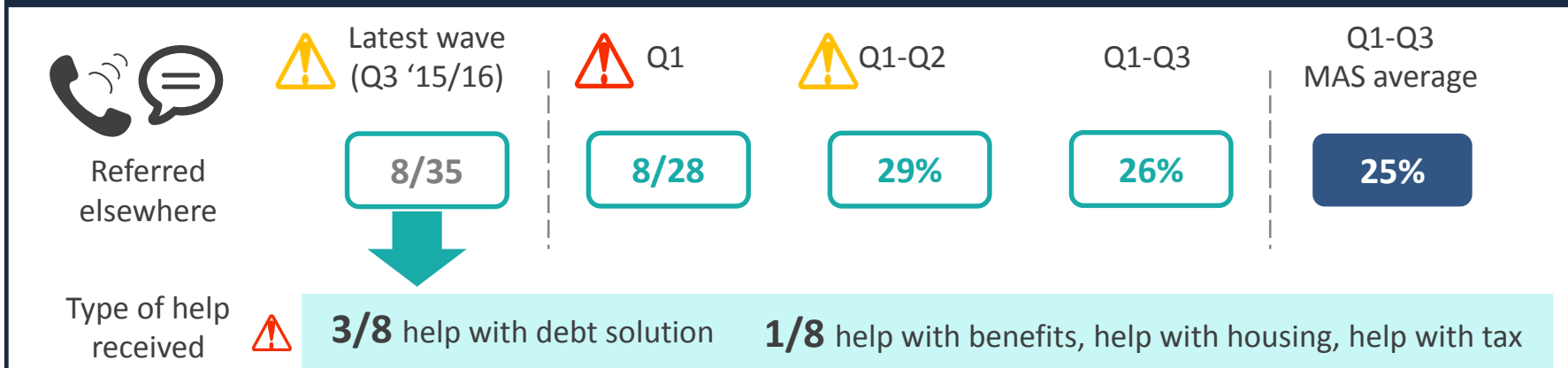
# Over nine in ten MAW clients have reduced their outgoings since receiving advice, slightly above the MAS average

Q17c. Since you received advice or information, have you done any of the following?



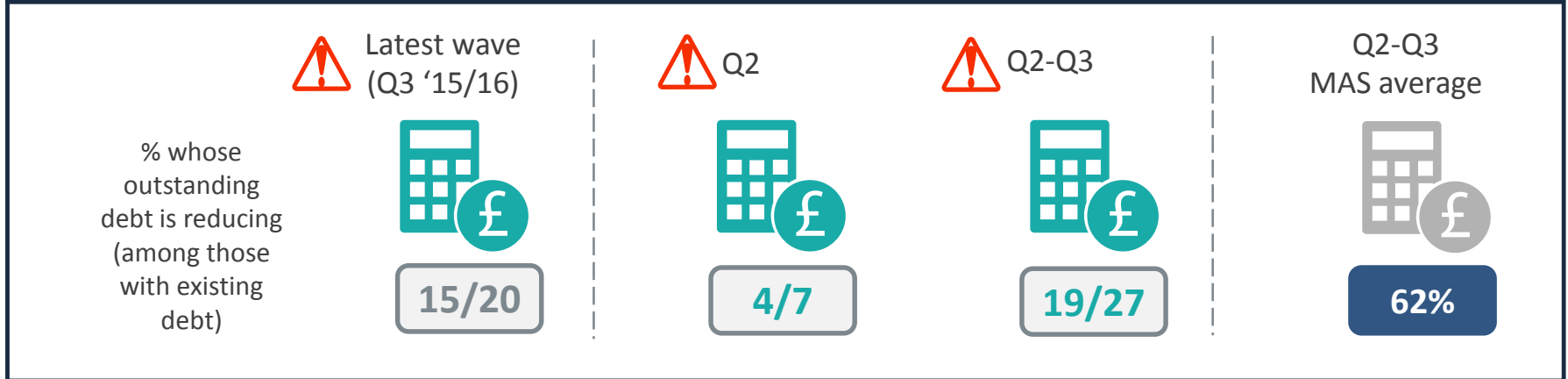
Q26. Did MAW refer you to another organisation for help?

Q26a. What type of help were you referred for? (Top 3 types of support referred for)

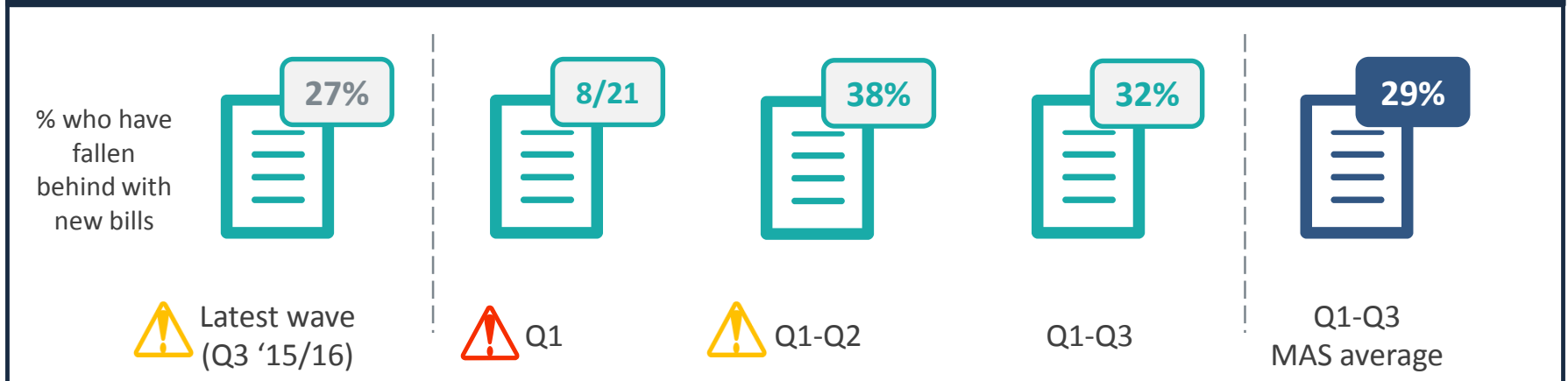


Across Q1 to Q3, approx. a third of MAW clients have fallen further behind with new bills since receiving advice

Q17b. Is the amount you owe reducing, staying the same or increasing?



Q14a: Since you got advice or information, have you fallen further behind with any of the following bills? (% yes to any)





Almost nine in ten MAW clients now feel more in control of their financial situation, and are more likely than before to open their post

Q23 Impact of advice – Control statements  
(NET: Agree – Agree strongly + Tend to agree)



Latest wave  
Q3 '15/16)



Q1



Q1-Q2

Q1-Q3

Q1-Q3  
MAS average

I now feel more in control of my financial situation

91%

22/28

83%

87%

81%

I am more likely to open my post now

86%

26/27

95%

88%

82%

Money is less of a source of conflict in my life

74%

15/28

56%

64%

61%

I now feel more confident dealing with the people I owe money to

80%

24/27

85%

80%

80%

MAW clients are slightly more likely to report an improvement in wellbeing, with nine in ten now feeling more comfortable dealing with their finances.

Q24 Impact of advice – Lifestyle statements  
(NET: Agree - Agree strongly + Tend to agree)



Latest wave  
(Q3 '15/16)



Q1



Q1-Q2

Q1-Q3

Q1-Q3  
MAS average

I now worry less about my debts or financial difficulties

76%

23/28

75%

76%

70%

I am now less stressed about my debts or financial difficulties

85%

21/27

75%

80%

71%

I now feel comfortable in how I go about dealing with my financial situation

88%

25/28

90%

89%

81%

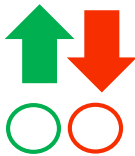


# Appendix

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## MAS Average

To calculate the MAS average, all projects are weighted equally regardless of size, so that each project represents 20% of the overall score. This ensures that all projects are represented equally within the average.



To define whether a difference between the MAS average and the project score should be marked as 'meaningful', we have used broad thresholds based on confidence intervals at different sample sizes:

- Project with 800 interviews + / - 5
- Project with 125 interviews + / - 10
- Project with 75 interviews + / - 12

The size of each threshold reflects the robustness of the base size of each project. The smaller the base size, the larger the difference from the average needs to be before we can be confident that it is genuine. Standard significance testing is not applied as the MAS average is a composite measure which gives equal weight to each project regardless of the number of interviews conducted

When measuring the difference between waves for an individual project, significance testing (95% level of confidence) is used to determine when a change is 'meaningful'.



When these low base size symbols are displayed at the top of the slide they apply to every question on that page. When they appear on a specific question they only apply to that question.



All base sizes follow in this appendix.

# Appendix

## Slide 2

Base: All MAW respondents (n=35)

## Slide 4

**Q11.** Base: All MAW respondents excluding not relevant (n=35)

Net: Positive includes the following codes – Yes – completely, Yes – to a great extent, Yes – but only in part

**Q10.** Base: All MAW respondents (n=35)

Net: Better includes the following codes – Much better, A little better

## Slide 5

**Q6.** Base: All MAW respondents excluding this doesn't apply to me (n=35)

Net: "well" includes the following codes – Very well, Quite well

## Slide 6

**Q19\_1 'I now know more about the different options for sorting out debt problems'** Base: All MAW respondents excluding doesn't apply to me (n=35)

**Q19\_2 'I now know more about the fees that are charged for debt solutions'** Base: All MAW respondents excluding doesn't apply to me (n=33)

**Q19\_3 'I now know more about the steps I should take if I am not able to pay the people I owe money'** Base: All MAW respondents excluding doesn't apply to me (n=34)

**Q19\_5 'I now know more about the steps that the people I owe money to can take to recover money owed to them'** Base: All MAW respondents excluding doesn't apply to me (n=35)

NET: Agree: *Agree strongly or Tend to agree.*

*N.B. The base sizes exclude those who do not feel the statement applies to them, therefore the base sizes can vary across the statements.*

# Appendix

## Slide 7

**Q17c.** Base: All MAW respondents (n=35)

NET: Client has reduced their outgoings includes the following codes: I have cut back on spending; I have saved money by switching gas or electricity supplier; I have saved money in some other way

**Q26.** Base: All MAW respondents (n=35)

**Q26a.** Base: All MAW respondents who were referred to and received advice from another organisation (n=8).

## Slide 8

**Q17b.** Base: All MAW respondents who are currently repaying money owed (n=20)

NET: Client's outstanding debt is reducing includes the following codes: Reducing a lot, Reducing a little

**Q14a.** Base: All MAW respondents who were behind with their bills or credit commitments (n=30)

N.B. This question refers to bills clients have previously been in debt with before receiving advice

## Slide 9

**Q23\_1. 'I now feel more in control of my financial situation'** Base: All MAW respondents excluding doesn't apply to me (n=35)

**Q23\_2. 'I am more likely to open my post now'** Base: All MAW respondents excluding doesn't apply to me (n=32)

**Q23\_3. 'Money is no longer a source of friction in my life'** Base: All MAW respondents excluding doesn't apply to me (n=33)

**Q23\_4. 'I now feel more confident dealing with the people I owe money to'** Base: All MAW respondents excluding doesn't apply to me (n=32)

NET: Agree: *Agree strongly or Tend to agree*

## Slide 10

**Q24\_1. 'I now worry less about my debts or financial difficulties'** Base: All MAW respondents excluding doesn't apply to me (n=34)

**Q24\_5. 'I am now less stressed about my debts or financial difficulties'** Base: All MAW respondents excluding doesn't apply to me (n=34)

**Q24\_6. 'I now feel comfortable in how I go about dealing with my financial situation'** Base: All MAW respondents excluding doesn't apply to me (n=33)

NET: Agree: *Agree strongly or Tend to agree*

# Appendix

Slide	Questions	Outcome
4	Q11. Q10.	Outcome 1 – The client got the advice or information they wanted Outcome 11 – The client’s financial situation is brought under control
5	Q6.	Outcome 4 – The client has a clear idea about the steps required to try and sort out their debt problems
6	Q19_1. Q19_2. Q19_3. Q19_5.	Outcome 2 – The client is aware of the possible different ways of dealing with their debt problem Outcome 2– The client is aware of the possible different ways of dealing with their debt problem Outcome 3 – The client better understands that debtors and creditors have rights and obligations and has some idea what these are Outcome 4 – The client has a clear idea about the steps required to try and sort out their debt problems
7	Q17c. Q26. Q26a.	Outcome 9 – The client reduces their outgoings Outcome 6 – If a referral is made, the client follows it up and receives help from another organisation
8	Q17b. Q14a.	Outcome 13 – The client’s outstanding debt is reducing Outcome 11 – The client’s financial situation is brought under control
9	Q23_1. Q23_2. Q23_3. Q23_4.	Outcome 15 – The client’s wellbeing improves Outcome 14 – The client has appropriate contact with his / her creditors Outcome 15 - The client’s wellbeing improves Outcome 14 - The client has appropriate contact with his / her creditors
10	Q24_1. Q24_5. Q24_6.	Outcome 15 – The client’s wellbeing improves Outcome 15 – The client’s wellbeing improves Outcome 15 – The client’s wellbeing improves