

Identifying and supporting debt advice clients in vulnerable situations: learning from the experiences of frontline advisers

RESEARCH INFORMATION SHEET

Summary

The Personal Finance Research Centre, based at the University of Bristol, is running a research study to investigate the challenges faced by the advice sector when working with clients in potentially vulnerable situations. The study is being conducted in partnership with the Money Advice Trust and the Money and Mental Health Policy Institute.

It involves a nationwide survey of frontline debt advisers that will generate new insights, inform policy-making and lead to the development of practical solutions and tools to support advisers to do an even better job of working with vulnerable clients.

What is the purpose of this study?

Every day debt advisers support thousands of people across the UK. These people are often considered 'vulnerable' due to their financial difficulties. However, as advisers know, financial difficulty can also be accompanied - and exacerbated - by poor health, substance addictions, gambling problems and a range of other problems.

At the moment, there is not enough evidence about the types of situations that advisers encounter and their experiences of doing so. This study aims to fill that important evidence gap.

Your responses will help to create a nationwide picture of the types of situation that debt advisers are dealing with on a day-to-day basis. This can help inform the decisions made by policy-makers and commissioners.

What you tell us will also help us create new guidance, training and resources. These will be highly practical and realistic, because they will be grounded in the everyday experiences of frontline advisers.

Ultimately, we hope to improve the support given to vulnerable individuals in financial difficulty across the country.

What will the research involve?

The research involves a UK-wide survey of advisers who provide information and advice on debt-related issues. This survey takes around 15 minutes to complete.

The survey covers a number of different topics:

- Basic information about your role and how many clients you deal with
- Clients with mental health problems
- Clients at risk of taking their own lives
- Clients with addictions or gambling problems
- Training on dealing with clients in vulnerable situations
- How often you encounter clients in other vulnerable situations
- Signposting and referral arrangements
- Future practice: reflections and improvements
- Basic information about you, such as your gender and age

The findings of the survey will be presented to advisers and other stakeholders at a series of problem-solving workshops, where we will work together to develop solutions to any challenges that the results highlight. These solutions will then be included in a final report and any educational/training materials that we produce.

What is the timeline for the study?

The project commenced in October 2017 and will run for approximately 12 months. The survey was first sent out in February 2018 and will be open for different periods in different organisations. It will close in all organisations by the end of May 2018. The outputs of the project will be published in Autumn 2018.

Who is the study being run by?

The study is being conducted independently by researchers at the Personal Finance Research Centre (PFRC), working in partnership with the Money Advice Trust and the Money and Mental Health Policy Institute.

PFRC is based at the University of Bristol and is an independent research centre that specialises in social research across all areas of personal finance, mainly from the consumer's perspective. We do lots of research on debt, poverty, financial inclusion and consumers in vulnerable situations, all of which is designed to be as practically-focused as possible.

The Money Advice Trust is a national charity helping people across the UK to tackle their debts and manage their money wisely. It runs National Debtline and Business Debtline, as well as the WiserAdviser training network.

The Money and Mental Health Policy Institute is an independent charity, committed to breaking the link between financial difficulty and mental health problems. It was set-up by Martin Lewis, founder of MoneySavingExpert.com, in 2016.

How is the study funded?

The project is funded by a grant from the Money Advice Service. The idea for the project was developed by PFRC, the Money Advice Trust and the Money and Mental Health Policy Institute, who then approached the Money Advice Service for funding.

Who do I contact for further information?

For more information please contact Professor Sharon Collard on Sharon.Collard@bristol.ac.uk or Jamie Evans on Jamie.Evans@bristol.ac.uk.

Please scroll down to see how we will use your data.

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HOW WILL MY DATA BE USED?

Who will have my data and where will it be stored?

Your data will be processed by the Personal Finance Research Centre, based at the University of Bristol. It will initially (until the survey closes) be stored on the secure systems of the BOS online survey tool that we are using to run the survey. After this point it will be downloaded onto the University of Bristol's IT systems, which will only be accessible to researchers at PFRC.

Will my answers be anonymous?

Your answers will be anonymous, unless you choose to leave your name and email address to enter the prize draw. However, even if you do enter the prize draw, after the survey closes we will separate your contact details from the rest of the data you provide. This will be done in a way that will ensure that your name and email address cannot be matched with your other answers. Names and email addresses will only be stored until all five prize draw winners have successfully received their gift vouchers.

Can I change or erase my data after it has been submitted?

If you change your mind about us storing your name and email address for the purposes of the prize draw, or if you want to amend these details, please get in touch with us by emailing vulnerability-project@bristol.ac.uk.

Unfortunately we will not be able to erase or amend your other answers because these will be stored in a separate, anonymised dataset.

How will my data be used?

Your answers will be used to produce the following:

1. Aggregate summary statistics for the debt advice sector. For example:

"51 per cent of debt advisers agree that we are more likely to reach a sustainable solution for our clients if we take their mental health problem into account."

"On average UK debt advisers have been told by 2 clients in the last 12 months that they were having suicidal thoughts or that they might take their own life."

2. Aggregate summary statistics for certain sub-sectors of debt advice. For example:

"45 per cent of those who provide debt advice face-to-face are volunteers, compared with just 11 per cent of those who provide debt advice over the telephone."

3. Anonymised quotes. For example:

"Some advisers reported that they had recently received training which had considerably helped them in better supporting clients in vulnerable situations. One adviser, for example, said "at [my organisation] we were recently all given specialist training on working with clients in vulnerable situations – I found this really useful and informative."

We may also conduct additional analysis looking at the various relationships between different data collected.

These statistics, quotes and other analyses may be published in written reports, educational or training materials, presentations or academic papers. We may also

share certain statistics with relevant organisations for research purposes – but we will never share your individual data.

Will you share my data with my organisation?

We will not share your individual answers with the organisation that you work or volunteer for, although we may publish or share selected, anonymised quotes from your written answers.

We may tell your organisation how many of their staff/volunteers have participated in the survey so that they can manage the operational effects of running the survey, e.g. the amount of time that staff will need off the phone. In order to do this, we will store some additional information about the organisation that the survey was sent to. In certain circumstances we may share aggregated results with your organisation in order to help them improve; but we will not share anything that will allow you to be individually identified.

Will you share my data with any other organisation?

Your individual answers will not be shared with any other organisation (except for selected, anonymised quotes, as mentioned previously). We may, however, share aggregated findings from the research with relevant organisations for research purposes. This will only be done with the aim of creating positive change in society and will not be shared for commercial gain.

Who can I contact if I have any questions about my data?

Any questions regarding the use of your data should be sent by email to vulnerability-project@bristol.ac.uk or by writing to us at the following address: Personal Finance Research Centre, School of Geographical Sciences, University of Bristol, University Road, Bristol, BS8 1SS.
