



UC External Debt Research

Technical report

Ipsos
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1. Introduction

1.1 Background, aims and objectives

The COVID-19 pandemic and recent pressures on the cost of living have amplified concerns around financial resilience, especially among more financially vulnerable claimants, who are a key strategic priority for the Department. Against this backdrop, the Department of Work and Pensions (DWP) commissioned Ipsos, via the CASS call-off contract, to conduct a mixed-method study to provide further evidence on claimants who were experiencing external (non-government) debt¹. The study involved a large-scale, mixed-mode quantitative study including a sequential online and telephone interview survey together with a follow-up series of qualitative depth interviews with 40 survey participants who had given permission to be recontacted.

This research was focussed on UC claimants and those on legacy benefits (including income-related ESA and income-based JSA) that are to be migrated to better understand their capabilities around financial management, the types and forms of support required around debt advice and the impacts and experiences on employment outcomes. The UC sample, also included a sub-group of migrated Tax Credit claimants to understand any similarities and differences for those who had migrated more recently.

As very little is known about the nature and extent of claimants with external debt, the research was designed to provide robust and detailed evidence on the types and volumes of debt held, on the financial situation and behaviours of those with debt and the sorts of budgeting and debt advice claimants would find useful to help the Department develop effective and targeted debt advice and signposting services.

Specifically, the primary research questions the study sought to address included:

1. **What do claimants owe:** How much do claimants owe, to whom, for how long and at what cost.
2. **What are the impacts of external debt:** How does it affect the physical and mental wellbeing of claimants, how does it affect financial behaviours (what is borrowed money spent on, how is debt repayment prioritised and how does it affect other good long-term financial behaviours) and how does it interact with their benefits and ability to find or progress in work.
3. **What types/ forms of support will claimants seek or use:** identifying the sources of budgeting/ debt support sought and used, at what point is it accessed, how easy was it to access and what would claimants like to have/ find most useful.

1.2 Summary of study design

In developing an appropriate research design we were mindful of the sensitivities around the subject matter and the audience we were seeking to engage with, incorporating cognitive testing and small-scale pilot phases ahead of the quantitative survey element. These provided valuable evidence helping to inform and refine the final design that was used.

¹ Termed 'external debt' throughout the report, this includes credit card debt, rent and utility arrears, personal loan debts, new style 'buy now pay later' consumer credit as well as money owed to family and friends, unofficial lenders etc.

A **mixed-method design** was used that included a large-scale quantitative survey together with qualitative follow-up depth interviews with 40 survey participants (and additional diary-task exercises using Ipsos Applife² for a sub-set of those follow-up participants – 12 completed in total). We include in Annex 3 of this report a summary of the key innovations that were built into the qualitative design.

Quantitative fieldwork was conducted between 28th January and 28th March 2022 (including the pilot survey) and qualitative fieldwork was conducted between 3rd-30th March 2022. Qualitative interviews and Applife were used to specifically explore the following:

- The circumstances by which individuals got into debt.
- Financial management and budgeting behaviours.
- Impacts of debt.
- Awareness and experiences of support.

The main focus of this report is on the quantitative survey elements, reflecting the uniqueness of conducting large-scale survey work with this very specific audience group. This report summarises some of the key methodological learnings to emerge from that process. It does not include detailed findings from the research which are provided in the detailed research findings report and presentation slide decks that have been provided under separate cover.

² Ipsos Applife is our qualitative mobile application that enables participants to share experiences and feedback via their phone through activities such as scheduled diary tasks or prompted discussions.

2. Developing the survey

In the remainder of this report, we set out some of the key development and design features relating to the quantitative survey element. However, the report begins by highlighting some of the key ethical considerations that were central to informing the design and approach for both quantitative and qualitative elements from the outset.

2.1 Ethical considerations

At the start of the research the in-house Ipsos Ethics Group provided advice and guidance on best practice and approaches to use when researching those in debt. Some of the key considerations we built into the study design are summarised below.

Measures to support potentially vulnerable people participating in the research

The quantitative survey design used online first as a more personal form of completion. Survey invitations/ opt outs are personalised (using named sample supplied by DWP) and were developed to emphasize the value of taking part by helping to improve support for future claimants. All materials stressed the confidential nature of responses, and that taking part would have no effect on benefits. At the outset of the online survey and telephone interviews, all participants were asked to confirm their willingness to participate. This was again established for those participating in the follow-up qualitative interviews.

Email and telephone helpline support was set up to assist participants who needed it and an Advice & Support leaflet, signposting to debt support organisations, was developed and offered to all those participating in the qualitative interviews and those requesting it as part of the quantitative survey. A range of reassurances, particularly where more sensitive information was being requested, were built into questionnaire and discussion guides and interviewers (both telephone and qualitative researchers) were fully briefed around conducting interviews in a sensitive manner. All interviewers were briefed to use their judgement on proceeding with the interview if they felt the participant was finding questions too difficult or sensitive.

Researching sensitive issues

In addition to the reassurances built into the survey design when covering more sensitive issues such as level of debt, income and the potential impacts of their current financial situation, measures were put in place in the event of a participant making a disclosure of harm (for example suicidal thoughts, unable to afford food for children etc).

In line with procedures set out in our 'Disclosure policy for researchers' this included the Project Director being informed of any cases where there was a concern that a participant or someone else was at risk of serious harm. Any such incident is then reported back to both the ethics group and Ipsos Public Affairs Disclosure Board to ensure there is a consensus view on how best to respond. The Project Director may re-contact the participant for more information, explore if the participant has access to any other sources of help or support, provide the Advice & Support leaflet or further contact details for other support organisations. During fieldwork, this process was instigated for one such incident, which was followed to a satisfactory conclusion.

Measures to support the researcher/ interviewer

Conducting interviews on sensitive topics with vulnerable audiences can also pose a risk to research and interview teams, particularly when the interview topic may be emotionally challenging. To mitigate the potential effects of this a sufficiently large interview team was used which, for the qualitative interview team, also included regular debrief sessions during the fieldwork period to provide the opportunity to discuss and share experiences. Interviewers were also reminded of the employee assistance programme which, if necessary, provided an opportunity to talk through any challenging experiences they may have encountered with trained staff outside of the research team.

2.2 Quantitative survey design

The quantitative survey design used a **sequential mixed-mode approach** involving an invitation to complete a survey online first with a telephone follow-up for all non-responders. We have successfully deployed such an approach on a variety of recent DWP studies and consider it to offer a number of benefits, including: **increased response rates and improving representativeness** through increased participation from harder to reach groups (such as the young) and offering **cost-efficiencies** to achieve larger sample sizes with online capturing easier to access groups at scale and leaving telephone interviewers the time to focus their efforts on the remaining sample.

The presence of email contact details meant the survey invitation could be administered electronically via email including a link to the survey to enable quick and easy access. Where email contact details were not available (for the overwhelming majority of legacy benefit claimants) sampled claimants were sent an advance letter inviting them to complete the survey online via a survey URL (<https://ipsos.uk/DWPUCresearch>) and a unique access code.

The differences in email coverage meant when designing the survey questionnaire, a key priority was to mitigate any potential mode effect (i.e. differences in measurement when combining data collection modes), in this case online and telephone interview modes. As part of the questionnaire development stage, we applied **uni-mode design principles** adhering to a number of guidelines which included:

- making all response options the same across both modes.
- where possible reducing the number of response options.
- avoiding excessive use of scalar questions.
- using the same descriptive labels for response categories and
- developing equivalent instructions for routings.

2.3 Quantitative survey sample

The incidence of UC and legacy benefit claimant groups with external debts was unknown and so as part of the survey introduction a series of **screening questions** were developed to identify those with external debts. To mitigate the potential risk of a very low incidence rate that would make achieving the target number of completed survey responses difficult, the sampling of claimants took advantage of additional administrative data available for UC claimants to help target this sample.

For the UC claimant sample a number of proxy variables were used to help identify those claimants most likely to be in debt. The proxy variables used to generate the UC sample frame included those identified with third-party deductions covering rent and service charge arrears, electricity, gas or water arrears or ongoing consumption charges AND whose deductions accounted for at least 15% of their standard allowance. The design of the proxy was based on evidence from non-government organisations linking those types of arrears and low overall income to higher likelihood of carrying other (external) debts.

Applying those **proxy criteria accounted for around 2.5% of all UC claimants**. From this sample frame, a random sample of UC claimants was selected and invited to complete the survey.

No such proxy information was available to target the legacy benefit claimants and so a random sample was selected from the entire legacy benefit claimant population.

In the absence of any intelligence around the likely levels of debt, overall sample numbers required to achieve the target number of interviews across each claimant group (3,400 for UC claimants and 600 for legacy benefit claimants) assumed eligibility rates³ of 90% for UC claimants (reflecting the inclusion of proxy variables) and 55% for legacy benefit claimants and an overall unadjusted response from online and telephone of around 9%.

³ The proportion of UC and legacy benefit claimants of meeting the criteria of having external debt.

Based on these assumptions a total of **55,000 sample** was selected across both claimant groups to provide a sufficient number of leads. This total sample was used for cognitive interview and pilot survey stages, as well as for mainstage fieldwork including a reserve sample. The table below summarises the breakdown of sample by claimant groups and research activity.

Table 1

	Cognitive interview sample	Pilot sample	Mainstage sample	Reserve sample	Total sample
UC	100	1,900	34,000	9,000	45,000
Legacy benefit	100	400	7,600	1,900	10,000
TOTAL	200	2,300	41,600	10,900	55,000

2.4 Cognitive interviews and piloting

Given the sensitivities around the subject area and the type of participants we would be engaging with, initial testing of research materials was considered essential. Prior to mainstage fieldwork a series of **cognitive interviews** and a **small-scale pilot survey** exercise of the quantitative survey was undertaken to help refine the materials and processes. We summarise the key findings from these two exercises in the sections below.

Cognitive interviews

A total of **8 cognitive interviews** were conducted with a mix of UC and legacy benefit claimants ensuring a mix by demographic characteristics such as age, gender and living arrangements as well as a mix of debt characteristics including value, type, sources and duration of debt held. Participants were recruited from named UC and legacy benefit sample provided by DWP and participant characteristics are summarised in the table below.

Table 2

	Sub-group	Number of interviewees (min)	Achieved
Benefit type	UC	5	5
	Legacy	2	3
Gender	Male	3	2
	Female	3	6
Living arrangement	Single	Recruit a mix	6
	Living with partner/spouse		2
Age	Under 30	1	1
	30-39	1	1
	40-49	1	3
	50+	1	2
Length of debt	Less than 5 years	2	3
	5-10 years	2	3
	10+ years	2	2
Value of debt	<£1K	1	2
	£1K - £4,999	1	4
	£5-15K	1	2
	>£15K	1	
Type of debt	Inter-personal debt (e.g. from friends or family, unofficial lenders)	2	5

	Other types	Recruit a mix	3
Number of sources of debt	1	Recruit a mix	2
	2-4		5
	5+		1

The substantive issues emerging from the cognitive interviews included:

- Questions were generally clear and easy to understand. Where there were long response code lists, asking unprompted seemed to work well.
- On specific questions around debt, there was an acknowledgement from some that the term debt may be triggering, and some may find this uncomfortable to answer if they've not come to terms with their situation.
- Participants were generally comfortable to answer questions around their debts, although some said they'd be less comfortable if they were paying back very large amounts.
- Some were uncomfortable answering about specific amounts and felt bands would be helpful both to make this easier to recall, and to ease some discomfort of answering.
- Some struggled to think back 6 months – particularly if they had quite a lot of different outstanding payments. They still answered but it took some thinking. (Others found thinking back quite easy).
- On repayment amounts some had difficulty pinpointing exact figures as some payments are made on different weeks, and not always the same amount. Having the capability to answer per week or per month would help with this.
- Generally, participants felt more comfortable sharing information with DWP than another organisation/company. They were less familiar with Ipsos, and some slightly wary.

In response to this cognitive interview feedback, a **number of enhancements and refinements** were made to the survey questionnaire and supporting materials. A summary of the main changes is set out below and fuller details of the feedback and implications for the survey questionnaire and materials has been provided in a separate cognitive feedback paper.

Survey materials were adapted to refer to the research seeking to better understand the *financial situation and support needs* of participants and advance communications (including advance invite/ opt-out and reminder communications in letter and email form) were **jointly branded from DWP and Ipsos**.

The survey questionnaire was modified to make careful and only sparing use of the term debt throughout, being used only when absolutely needed. Survey questions asked participants to think about whether they had '*fallen behind, or missed, any payments for domestic bills or credit commitments*' consistent with terminology used by other organisations such as the Financial Conduct Authority and the Money and Pensions Service⁴ for example. The term 'debt' was referred to only once (at question C1) to assess participants perceptions of whether or not they recognised themselves to be in debt despite completing screener questions that confirmed they held some form of debt.

In addition, the following adaptations to the survey questionnaire were made following cognitive testing:

⁴ For example, the FCA Financial Lives Survey (<https://www.fca.org.uk/publications/research/financial-lives>) and the MaPS Financial Wellbeing Survey (<https://moneyandpensionsservice.org.uk/2022/03/28/financial-wellbeing-survey-2021/>)

- Additional clarifications were added to a number of terms and phrases to aid understanding and recognition. This included descriptions of terms such as ‘Finance company’ and ‘Repayment of a benefit overpayment’ for example as well as clarifications around types of ‘payment plans’.
- In identifying potential debt sources held by participants currently or over the last 6 months (23 potential sources identified in total), the question was split into two to make the list of sources easier to review and respond to.
- To capture income and debt amounts participants were asked to provide an actual amount in the first instance and if they responded ‘Don’t know or Prefer not to say’ they were then asked to provide an amount based on a banded response. Participants were also reminded that approximations were also acceptable. Additional interviewer instructions were also added at the section on debt and repayment amounts to allow sufficient time for participants to consider their responses and provide an answer.
- When asking about repayment amounts, participants were given the capability to provide their responses as either a weekly or monthly amount with additional instructions to interviewers if participants felt more comfortable responding for an alternative time frame (fortnightly for example).
- Banded repayment amounts were also included if the participant was unable or preferred not to give an exact repayment amount.
- Additional instructions were provided for telephone interviewers to read out at the end of the survey, sign-posting participants to support organisations if they felt distressed by talking about their current financial situation as part of the survey. An ‘Advice and Support leaflet’ was developed and interviewers were able to email this to participants who indicated they would like a copy. A copy of this leaflet can be found in Annex 2 of this report.

Pilot survey

Ahead of the mainstage survey fieldwork, a pilot survey was carried out in late January 2022 using a random sample of UC and legacy benefit sample supplied by DWP. Piloting the survey was considered essential given the sensitivities around the subject matter as well as the uncertainties around the quality of the available sample and the likely eligibility of potential participants. The pilot also provided the opportunity to assess the overall questionnaire length as well as gain feedback from telephone interviewers on any issues arising from administering the survey including with question wording and routing.

The pilot survey mirrored the mixed-mode design of the mainstage survey with an online invite (letter invite for legacy benefit claimants) followed by a telephone follow-up. The pilot was conducted over a five-day period meaning the design was not fully replicated to the mainstage in terms of timing between the online survey going live and telephone interviews starting nor was it possible to include an online reminder strategy within the timeframes for the pilot. The pilot survey was conducted between 20-25th January 2022 and key findings are summarised below. Fuller pilot survey findings together with recommendations have been provided in a separate pilot survey feedback paper.

- From the complete sample of UC and legacy benefit claimants provided by DWP, a pilot sample of 2,300 (1,900 UC claimants and 400 Legacy Benefit claimants) was randomly selected. The profile of contact details from the pilot sample was as follows:
 - Email & Telephone – 1,809 (79%)
 - Telephone only – 485 (21%)
 - Email only – 3 (*%)
 - Postal address only – 3 (*%)
- Of the 1,811 receiving an email invite, we received notification of **3 undeliverable addresses** indicating the quality of email contacts held on the **UC sample was good**.

- However, the **online response to the pilot was low with fewer than 1% responding**⁵. Three days after the initial invite (including the weekend), the following profile of response had been received:
 - 119 accessed the survey
 - 57 abandoned at S1
 - 62 indicated they had fallen behind on payments (at S1)
 - 8 were screened in at S2A/B and completed the survey, of which 7 were UC claimants and 1 was a Legacy Benefit claimant

- After day three of the pilot, all sample became accessible to the Ipsos telephone interview team, with legacy benefit sample prioritised to get an indication of eligibility levels. Over a two-day fieldwork period a total of 520 sample leads had been attempted with the following outcomes:
 - 81 (16%) were found to be **wrong numbers** or not available
 - 15 pilot survey interviews were completed (9 legacy benefit and 6 UC claimants)
 - The **eligibility level for legacy benefit sample was 35%** (based on 9 completes and 17 screen outs) while the **eligibility level for UC claimant sample was 75%** (based on 6 completes and 2 screen outs)
 - The average interview length for UC claimants was **33 minutes** and the average length for legacy benefit claimants was **37 minutes**. The longest legacy benefit interview took 1 hour and 4 minutes to complete while the longest UC interview was 53 minutes. Interviewers noted that in both these instances, the participant had gone off track several times and it had been challenging to bring them back on to the next question. Excluding these outlier interviews, the average interview length for UC and legacy benefit claimants was 29.5mins and 33.5mins respectively compared with an assumed average interview length of 25 minutes.

- A total of **seven interviewers** conducted pilot survey interviews and were asked to provide feedback. The feedback was generally encouraging with no major issues reported. The key things identified included:
 - The subject matter could be very sensitive for participants and some encountered participants who became distressed when discussing their personal circumstances.
 - Some felt the questions around actions and type of support taken needed to be handled with care as some participants could perceive these as antagonistic given their debt situation.
 - The level of information collected around income and debt was very detailed and again potentially antagonistic for some, especially for those where debt levels were significant. As one interviewer described
“...this could be tough, in many ways and I feel I was lucky to have a respondent that was light-hearted and not in much debt so we shall see how the other surveys go.”

- An initial review of the pilot survey data indicated the survey script was working as intended. It highlighted low levels of ‘Don’t know’ and ‘Prefer not to say’ responses across the questionnaire and the inclusion of banded responses for income and debt amount questions helped capture a

⁵ A reminder strategy was not deployed as part of the pilot survey which would account to some degree the lower level of response. Furthermore, a technical issue that came to light in the first few days of the mainstage fieldwork (fixed once identified) which prevented participants with certain mobile browser types from accessing the survey may also have contributed to a lower than anticipated online response at the pilot stage.

valid response. It also highlighted that recontact and data linkage responses were in line with other DWP survey experience.

In response to findings from the pilot survey the following actions were undertaken ahead of mainstage fieldwork:

- Introduced a **test to see whether the ordering of the introductory questions had any impact** on drop out and completion levels following the observation of an apparent high degree of dropout at the screener stage - some 48% of those accessing the online pilot survey dropped-out at the first screener question. In response the survey script was amended to include two routes through the survey introduction which were randomly assigned to participants. The **first route** started with the screener questions to ascertain if the participant was in debt (question S1) and whether they held sources of external debt (questions S2A and S2B). The **second route** started with factual questions about their household status (whether they were living alone or with a partner or someone else) and their employment status before moving on to the screener questions. The results from this test are covered later in this report.
- To address the issue of questionnaire length and to tackle some of the concerns around the sensitivities of going into too much detail on debt levels it was agreed to **amend the original debt amount questions**. The pilot design originally sought to capture debt amounts for each individual source of external debt for those identifying fewer than five different external debt sources. Those with five or more were asked to estimate the total amount of debt held across all sources using a single question. For the mainstage survey a single debt amount question (Question C2C1) based on all external debt sources was used for all participants regardless of the number of sources they held. While this change reduced the amount of information captured around individual sources of debt, it was recognised that it would help bring down interview length and assist with overall completion rates.
- Ahead of telephone fieldwork starting, all **project supervisors and interviewers were fully briefed** and instructed around the sensitivity of this research including re-iterating the importance of being sensitive to participants if it sounded like they were struggling. This included giving participants plenty of time to respond to questions and offering to break and reschedule interviews if necessary. In addition, the **Advice & Support Leaflet was modified** to include contact details for the Samaritans and interviewers were instructed to share this with participants if they felt it would be helpful.

As only relatively modest changes were made to the survey questionnaire, and the more detailed debt information collected from some pilot survey participants could be aggregated to produce the same data as that collected by the single debt amount question used for mainstage fieldwork, pilot survey data were included in the finalised data set alongside mainstage survey data.

3. Sample and survey response

In this section further consideration is given to the quality of the sample as well aspects in relation to online and telephone survey response.

3.1 Sample quality

As outlined above, the sample for the research was supplied by DWP from their UC and legacy benefit claimant administrative records. Sample included a **name contact** together with **mailing address** and where available **email and telephone contact** details.

Amongst the two claimant groups, email address coverage for UC claimants was high (5% of sampled UC claimants had no email details while **95% had both email and telephone details**).

In contrast email coverage for legacy benefit claimants was very low – 0.1% of sampled legacy benefit claimants included an email contact). The table below summarises the profile of contact information available from the selected sample.

Table 3

	UC		Legacy benefit		TOTAL	
Both email & Phone	42,948	95.4%	0	0.0%	42,948	78.1%
Email only	22	0.0%	0	0.0%	22	0.0%
Phone only	2,030	4.5%	9,988	99.9%	12,018	21.9%
Postal address only	0	0.0%	12	0.1%	12	0.0%
TOTAL	45,000	100.0%	10,000	100.0%	55,000	100.0%

3.2 Overall survey response

Mainstage fieldwork took place between February and March 2022 and in total, **3,899 surveys** (including pilot survey responses) were completed with UC and legacy benefit claimants. The proportion completing by online or telephone interview was evenly balanced with a total of **1,899 (49%) completing online** and a further **2,000 (51%) completing by telephone interview**.

As indicated in the table below and reflecting the differences in contact details noted above, a majority (54%) of UC responses were completed online, while the majority (83%) of legacy benefit claimants were completed by telephone interview. Given the variability in contact detail coverage by claimant type and the resultant bias in completion method makes any potential mode effect from the mixed-mode design hard to determine with any certainty.

Table 4

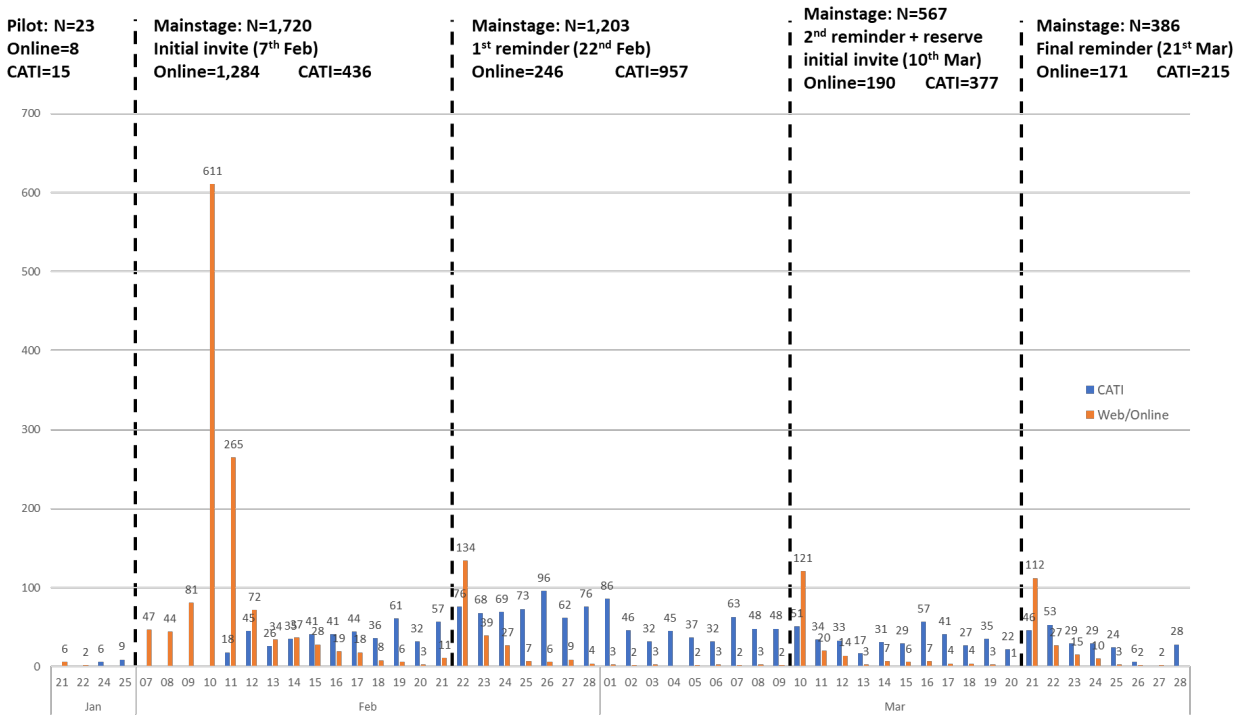
	Online/ Web completes	Telephone (CATI) completes	TOTAL completes
UC	1,808	1,553	3,361
Legacy benefit	91	447	538
TOTAL	1,899	2,000	3,899

Figure 1 below summarises the profile of response via online and telephone interview methods over the fieldwork period. The peak response to the online survey was on Thursday 10th February, four days after the initial email invitations were released, although is likely to have been boosted by those receiving the letter invitation around this time (postal mailings taking typically 2 to 3 days from dispatch to reach their destination).

The figure also highlights the importance of reminders in helping to boost the online response with first, second and final reminders all having an evident and immediate impact on the number of completed responses received. Some 134 completed online responses were received on the day of the first reminder (22nd February), with 121 completes received on the day of the second reminder (10th March) and 112 on the day of the final reminder (21st March).

Completion rates using telephone interview are much more stable reflecting the managed process of this survey method with interviewer calls and appointments co-ordinated and managed throughout the fieldwork period. For this study, the majority of interviews took place during weeks two and three of the fieldwork period although some 9% of all telephone completes (186 interviews) were achieved with the hardest to reach claimants in the final week of fieldwork.

Figure 1



Further details on the profile of responses to both online and telephone interview methods across the claimant groups are set out below.

3.3 Online survey response

Ahead of fieldwork, all sample was cross-checked against our internally maintained ‘Do not contact’ lists⁶ and throughout the fieldwork period those opting-out or requesting not to be contacted again as part of the study were also excluded. In total, these accounted for 195 exclusions from the mainstage sample of 52,500 (main plus reserve).

The table below summarises the profile of invites to the online survey by UC and legacy benefit groups across both main and reserve samples. The majority of the UC sample was invited to take part in the online survey via email invite (c41,000) while just over 1,900 received a letter invite, whereas all legacy benefit sample (9,460 in total) received a letter invite to the online survey.

⁶ Participants who have informed us from previous research they do not wish to be contacted again by telephone, online or postal contact methods

Table 5

	Main sample (Online)		Reserve sample (Online)		TOTAL	
	N	%	N	%	N	%
UC – email invite	32,355	77.8%	8,560	78.5%	40,915	77.9%
UC – letter invite	1,521	3.7%	409	3.8%	1,930	3.7%
Legacy benefit – letter invite	7,566	18.2%	1,894	17.4%	9,460	18.0%
Exclusions (DNC, opt-outs etc)	156	0.4%	39	0.4%	195	0.4%
TOTAL	41,598	100.0%	10,902	100.0%	52,500	100.0%

The profile of online responses for UC and legacy benefit claimants are considered further below.

UC online response

A total of 42,845 UC claimants were invited to complete the survey online via email or letter invite. Of those receiving an email invite, 79 emails were undelivered meaning a total of 42,766 UC claimants received a survey invite.

Of those receiving an invite, a total of 5,506 accessed the survey online, equivalent to **12.9% of the UC sample**. The profile of their activity is summarised in the table below.

Table 6

	UC claimants accessing the online survey	
	N	%
Unsubscribed	1,245	22.6%
Abandoned at intro (IntroX1)	528	9.6%
Screened out at intro (IntroX1)	128	2.3%
Abandoned at S1	103	1.9%
Screened out at S1	11	0.2%
Abandoned at S2	681	12.4%
Screened out at S2	151	2.7%
Abandoned before section B	318	5.8%
Abandoned in section B	323	5.9%
Abandoned in section C	59	1.1%
Abandoned in section D or beyond	151	2.7%
Complete	1,808	32.8%
TOTAL	5,506	100.0%

A third of UC claimants who accessed the survey were screened in and went on to complete the survey, representing an unadjusted response rate of **4.2%** (1,808/ 42,766).

A further 290 started the survey but were screened out, either at the introduction (indicating they did not wish to proceed with the survey) or at S1 (pilot responses⁷) or S2 (no sources of external debt identified). Based on this, the **eligibility rate for UC claimants was 86.2%** (completes/ (screen out + completes) – 1,808/ 2,098).

A further 851 participants (15% of all who accessed the survey online) abandoned the survey at other questions during the introduction or elsewhere during the survey, with most abandoning at questions in section B ('Managing your finances' which included questions on income).

⁷ There are a small proportion of those accessing the online survey in the pilot survey who were screened out at S1 although this was amended for the mainstage survey with responses to S1 not used to screen out participants.

Analysis of response profiles also indicates that nearly a quarter of UC claimants accessing the survey (1,245), accessed it to **unsubscribe**, while 10% **abandoned the survey at the introduction** (528) where participants were asked whether they were happy to proceed with the survey or not. A further 14% of those UC claimants accessing the survey abandoned the survey at the **screener** questions (S1 or S2 - 784). Following feedback from the pilot survey we introduced an alternative route to the survey introduction to test the impact on dropout rates. Further details on this are presented later in this report.

Legacy benefit online response

A total of 9,460 legacy benefit claimants were invited to complete the survey online via a letter invite. Of those receiving an invite a total of 234 legacy benefit claimants accessed the survey online, equivalent to **2.5% of the legacy benefit sample**. The profile of their activity is summarised in the table below.

Table 7

	Legacy benefit claimants accessing the online survey	
	N	%
Unsubscribed	0	0.0%
Abandoned at intro (IntroX1)	9	3.8%
Screened out at intro (IntroX1)	13	5.6%
Abandoned at S1	2	0.9%
Screened out at S1	1	0.4%
Abandoned at S2	8	3.4%
Screened out at S2	95	40.6%
Abandoned before section B	1	0.4%
Abandoned in section B	9	3.8%
Abandoned in section C	2	0.9%
Abandoned in section D or beyond	3	1.3%
Complete	91	38.9%
TOTAL	234	100.0%

Just under two in five (39%) of legacy benefit claimants who accessed the survey were screened in and went on to complete the survey, representing an unadjusted response rate of **1.0%** (91/ 9,460). A further 109 started the survey but were screened out, either at the introduction or at Questions S1 or S2. Based on this, the **eligibility rate for legacy benefit claimants was 45.5%** (completes/ (screen out + completes) – 91/ 200).

A further 15 participants (6.4% of all who accessed the survey online) abandoned the survey at other questions during the introduction or elsewhere and, as with UC claimants, most abandoned at questions in section B ('Managing your finances' which included questions on income).

Analysis of response profiles also indicates that 4% **abandoned the survey at the introduction** (9) and a further 4% of those legacy benefit claimants accessing the survey abandoned the survey at the **screener questions** (S1 or S2 - 10).

It is evident from this analysis that the screen out rate for legacy benefit claimants was much higher than for UC claimants resulting in a lower eligibility rate. Some **47% of legacy benefit claimants accessing the online survey** were screened out at the introduction or Questions S1 or S2, compared to **5% of UC claimants** accessing the online survey.

In consequence the eligibility rate for legacy benefit claimants accessing the online survey was 46% compared to 86% among UC claimants. This suggests that the proxy variables used to identify UC claimants potentially in debt were effective, with the UC sample frame used to select the sample providing a good indication of the UC claimant population experiencing some form of debt.

Online device used to access the online survey

The online survey was scripted using Dimensions which provides the capability to capture some further metadata on the **type of device** used by participants who accessed the survey. Results of this analysis are presented in the table below, showing the profile of devices used by claimant type for all those accessing and all those completing the survey.

Table 8

	UC claimants		Legacy benefit claimants		All	
	All accessed	All completed	All accessed	All completed	All accessed	All completed
Desktop	9%	13%	42%	38%	10%	14%
Smartphone	84%	81%	42%	45%	83%	79%
Phablet	2%	2%	0%	1%	2%	2%
Tablet	3%	4%	14%	14%	3%	4%
Other - tv/ console	0%	0%	0%	0%	0%	0%
Unknown	2%	0%	1%	1%	2%	0%
TOTAL (%)	100%	100%	100%	100%	100%	100%
TOTAL (base)	5,506	1,808	234	91	5,740	1,899

The data shows that the overwhelming majority of UC claimants and just under half of legacy benefit claimants used a smartphone to either access or complete the survey. Taking all online responses together, **79% of all completed online responses used a smartphone.**

Following cognitive interview and pilot survey work it was agreed to split the main external debt screener question (S2) into two parts to make the question more manageable for participants (given it identified 23 potential sources of external debt). Even with this redesign in place, as noted above some 12% of UC claimants accessing the survey abandoned at this point which may in part at least be explained by the high proportion of smartphone use.

The willingness of participants to use a smartphone to complete the survey even among legacy benefit claimants, who all received a letter invite to the survey, highlights the **importance of ‘mobile-first’ design principles when designing survey questionnaire instruments.**

3.4 Telephone (CATI) survey response

For those not accessing the online survey and where a telephone number was available, sample was passed to the telephone interview team to attempt to complete a survey. The average interview length to administer the survey was **28mins 28secs** and this was consistent between claimant groups (28mins 34secs for UC claimants and 28mins 6secs for legacy benefit claimants).

The table below summarises the telephone call outcomes for pilot, main and reserve samples combined, differentiated by UC and legacy benefit claimant groups. It excludes those who accessed the online survey as well as those without a telephone contact number and those who had opted out/ were DNCs ahead of the start of telephone interview fieldwork⁸.

Overall, telephone interviews were completed with 4% of the sample, while around a quarter (27%) were bad numbers and slightly more than half of all sample leads (54%) had no answer throughout the fieldwork period. Contact was established with around one in five (19%) of all sample, with contact levels higher for legacy benefit sample (29% compared to 16% of UC claimant sample) reflecting the prioritisation of this group for telephone interviews (due to lower online survey access levels).

⁸ Those who opted out during the telephone fieldwork period are counted as ‘refused’

Where contact was made, refusal levels were higher among legacy benefit than UC claimants (10% of all sample compared to 6% respectively), while screen-out rates were lower among UC than legacy benefit claimants (2% of all sample compared to 6% respectively) – a reflection of the targeted sampling approach used for UC claimants.

Table 9

	UC claimants		Legacy benefit claimants		All	
Completed interviews	1,553	3.9%	447	4.6%	2,000	4.1%
Abandoned interviews	949	2.4%	300	3.1%	1,249	2.6%
Appointments (inc. call back to complete and not available)	806	2.0%	484	5.0%	1,290	2.6%
Screened out	602	1.5%	556	5.8%	1,158	2.4%
Refused	2,441	6.2%	995	10.3%	3,436	7.0%
Bad number (including disconnected and silent)	10,514	26.7%	2,820	29.3%	13,334	27.2%
No answer	22,483	57.1%	4,021	41.8%	26,504	54.1%
TOTAL	39,348	100.0%	9,623	100.0%	48,971	100.0%
Contact	6,351	16.1%	2,782	28.9%	9,133	18.6%
Non-contact	32,997	83.9%	6,841	71.1%	39,838	81.4%
TOTAL	39,348	100.0%	9,623	100.0%	48,971	100.0%
Co-operation rate (complete/complete+refused+ abandoned)		31%		26%		30%
Eligibility rate (complete/screenout+complete)		72%		45%		63%

The co-operation rate⁹ achieved among UC claimants was higher than legacy benefit claimants (31% compared to 26%) and at 30% overall can be considered reasonable given the sensitivities around the topic area and an average survey length of just under half an hour. Use of highly trained and experienced telephone interviewers (many having worked on previous DWP projects that included vulnerable audiences) was central to measures taken to maximise co-operation rates to achieve the target number of interviews required.

The eligibility rates for the telephone survey are broadly consistent with those of the online survey with 45% of legacy benefit sample identified as eligible (completes/ (screen out + completes) – 447/ 1,003) and 72% of UC sample identified to eligible (1,553/ 2,155).

Overall, across both survey modes, the eligibility rate for UC claimant sample was **79%** (3,361/ 4253), while the eligibility rate for legacy benefit sample was **45%** (538/ 1,203). As already noted above, the observed difference in eligibility rates across the two claimant groups highlights the effectiveness of the targeted sampling approach used to identify UC claimants with external debt.

⁹ The co-operation rate is the proportion of all claimants who agreed to complete an interview, excluding those who refused and abandoned the interview.

4 Impacts of survey changes during development

A number of amendments were introduced during the questionnaire development stage to help improve data quality by mitigating potential effects arising from factors such as a low incidence rate, online drop out and higher refusal rates to more sensitive questions like income or debt. These changes included:

- **Broadening the eligibility criteria** to include those currently with at least one source of external debt as well as those who were not currently but had been in debt within the last six months.
- Minimising the apparent dropout rate to the online survey observed at the pilot survey by introducing an **alternative introduction and route through the screener** questions which the script randomly allocated to participants accessing the online survey.
- Use of **banded income and debt amount follow-up questions** if participants were not prepared to provide an actual amount when asked at the first attempt.

The effects of these three aspects are considered further in the sections below.

4.1 Broadening the eligibility criteria

To mitigate the potential effect of a low incidence rate, it was agreed to broaden the criteria for those screened-in to include **both** those currently with at least one source of external debt as well as those not currently in debt but who had been within the last six months.

While the majority of those completing the survey were identified to hold at least one source of external debt currently, broadening of the eligibility criteria brought in a further **166 participants** who were not currently in debt but who had been within the last six months. The inclusion of these participants accounted for 4% of the overall total number of completed surveys.

Table 10

	UC claimants		Legacy benefit claimants		All	
Currently in debt	3,267	97.2%	466	86.6%	3,733	95.7%
Not currently but in last 6 months	94	2.8%	72	13.4%	166	4.3%
TOTAL	3,361	100.0%	538	100.0%	3,899	100.0%

4.2 Alternative introduction and route through the screener

Following evidence from the pilot survey of an apparent high degree of dropout at the online screener stage¹⁰, the mainstage survey script was altered to accommodate two routes through the introductory questions with the route randomly allocated to participants. The first route ('original') started with the screener questions to ascertain if the participant was in debt (question S1) and whether they held sources of external debt (questions S2A and S2B) before moving on to questions around household and employment status. The second route ('alternative') began with the more factual household and employment status questions before moving on to the screener questions to determine if the participant was in debt (question S1¹¹) and whether they held sources of external debt (questions S2A and S2B). The table below summarises the profile of online responses excluding those who unsubscribed or who either abandoned or said 'no' to the introductory consent question before starting the survey (3,817 online participants in total).

¹⁰ Some 48% of those accessing the online pilot survey dropped-out at the first screener question.

¹¹ Post pilot survey, participants were not screened out if they said 'no' to ever falling behind on domestic bills or credit commitments at S1 so these screened out at S1 are participants of the pilot survey who followed the original introduction and screener route.

Table 11

	'Original' route		'Alternative' route		All	
Abandoned at S1	63	3.3%	42	2.2%	105	2.8%
Screened out at S1	12	0.6%	0	0.0%	12	0.3%
Abandoned at S2	485	25.8%	204	10.5%	689	18.1%
Screened out at S2	109	5.8%	137	7.1%	246	6.4%
Abandoned before Section B	14	0.7%	305	15.8%	319	8.4%
Abandoned in Section B	168	8.9%	164	8.5%	332	8.7%
Abandoned in Section C	30	1.6%	31	1.6%	61	1.6%
Abandoned in Section D or beyond	120	6.4%	34	1.8%	154	4.0%
Complete	882	46.8%	1,017	52.6%	1,899	49.8%
TOTAL	1,883	100.0%	1,934	100.0%	3,817	100.0%

The analysis shows that there was no measurable difference in dropouts at the start of the survey between the 'original' and 'alternative' routes. Three in ten (30%) accessing the survey via the 'original' route abandoned the survey during the introductory section compared to 29% accessing the survey via the 'alternative' route. The effect of changing the route through the questionnaire simply saw the highest dropout rates occurring at the questions that were asked first, but with very similar proportions going through to access subsequent sections of the questionnaire.

However, those taking the 'alternative' route and passing the introductory section were less likely to dropout throughout the rest of the survey (especially at section D) and were more likely to go on to complete the survey. Over half (53%) of those accessing the survey via the 'alternative' route went on to complete the survey compared to 47% of those who accessed the survey via the 'original' route.

The findings indicate therefore, that while the alternative introductory routes into the survey questionnaire had little impact on the dropout rates at the start of the survey, those starting with the household and employment status questions were **more likely to go on and complete the survey**.

4.3 The effect of including banded income and debt follow-up questions

The table below summarises the impact of including follow-up questions with banded response options to income, debt and repayment questions where a participant 'did not know' or 'preferred not say' an actual amount.

Overall, the inclusion of these follow-up questions improved response coverage for these questions by around 10% (and 7% for the repayment questions which had the highest level of response to the actual repayment amount question (C2D1)). In total, non-response to these questions ranged from a low of 6.4% to the 'repayment amount' questions to a high of 24.8% for the 'income from other sources' questions.

Even including the banded follow-up responses, missing responses were highest for the income from other sources questions (questions B1B/ B2B and B1B_2/ B2B_2), with a quarter of all respondents in total not providing a response to this question. However, for key questions around debt amounts (C2C1/ C2C2), the proportion of participants providing information was 92% when including responses to the banded debt amount follow-up question.

It is also evident that inclusion of banded follow-up questions was most beneficial for online responses, with response coverage to these questions improved by between 11.5% (for repayment amount questions) to 16.0% (for income from other sources questions).

The effect of banded follow-up questions was less marked for those completed by telephone interview reflecting that trained interviewers were better able to capture actual amount information for all these questions. That said inclusion of banded follow-up questions also helped to improve response coverage for those completed by telephone interview by between 2.8% (for repayment amount questions) and 3.8% (for income from wages and salary).

Table 12

	All		Online completes		Telephone (CATI) completes	
Income from wages/ salary	N	%	N	%	N	%
Provided actual income	2,832	72.6%	1227	64.6%	1605	80.3%
Actual income + banded income	3,201	82.1%	1520	80.0%	1681	84.1%
Missing response (DK/ PNTS)	698	17.9%	379	20.0%	319	16.0%
TOTAL	3,899	100.0%	1,899	100.0%	2,000	100.0%
Income from other sources						
Provided actual income	2,562	65.7%	974	51.3%	1,588	79.4%
Actual income + banded income	2,932	75.2%	1,278	67.3%	1,654	82.7%
Missing response (DK/ PNTS)	967	24.8%	621	32.7%	346	17.3%
TOTAL	3,899	100.0%	1,899	100.0%	2,000	100.0%
Debt amount						
Provided actual debt amount	3,216	82.5%	1,418	74.7%	1,798	89.9%
Actual debt + banded debt	3,584	91.9%	1,712	90.2%	1,872	93.6%
Missing response (DK/ PNTS)	315	8.1%	187	9.8%	128	6.4%
TOTAL	3,899	100.0%	1,899	100.0%	2,000	100.0%
Repayment amount						
Provided actual repay amount	3,373	86.5%	1,530	80.6%	1,843	92.2%
Actual repay + banded repay	3,649	93.6%	1,749	92.1%	1,900	95.0%
Missing response (DK/ PNTS)	250	6.4%	150	7.9%	100	5.0%
TOTAL	3,899	100.0%	1,899	100.0%	2,000	100.0%

5 Survey data

In this final section of the report aspects relating to data quality and the effect of weighting are summarised.

5.1 Survey data quality

Analysis of data responses indicated that the survey script was working as intended, that participants were providing the information required and that the overall quality of the data was good.

A high proportion of respondents stating ‘Don’t know’ or ‘Prefer not say’ can be an indicator of questions not working as intended or participants struggling with understanding or comprehension. There is little evidence of this for the external debt survey with ‘Don’t know’ and ‘Prefer not to say’ responses accounting for less than 2% of responses for most questions.

Within this context, the following questions were identified as having a higher level of non-response, although even at these levels they would not be considered to present any concerns for data quality overall.

- 8.7% responded ‘Don’t know or prefer not to say’ to question C5 (‘How long would you expect it to take to pay off in full the total amount you owe?’)
- 7.8% responded ‘Don’t know or prefer not to say’ to question F5 (‘What, if any, is your highest level of qualification?’)
- 5.1% responded ‘Don’t know or prefer not to say’ to question B6_G (‘...how confident do you feel about...Dealing with people you owe money to?’)
- 4.7% responded ‘Don’t know or prefer not to say’ to question E1 (‘...E1. What types of help or support, if any, would be most useful in helping you manage your finances?’)

Questions were also included at the end of the survey to identify participants willingness to be recontacted to take part in further research on the topic as well as their willingness to allow DWP to link further administrative data held on them to survey responses.

Typically for DWP surveys we might expect recontact rates of around **80-90%** and consent to data linkage at around **70-75%**. For the external debt project the consent rate to allow data linkage (**at 78%**) is relatively high, whereas the consent rate for recontact (**at 62%**) is relatively low.

It is likely that the sensitivities around the subject area are likely to be impacting on participants’ willingness to be recontacted and, as the table below summarises, recontact levels are much higher when the survey has been conducted by a telephone interview (72% compared to 50% among those completing online).

Table 13

	Online/ Web		Telephone (CATI)		All	
Yes, willing to be recontacted	958	50.4%	1,445	72.3%	2,403	61.6%
No, not willing to be recontacted	941	49.6%	555	27.7%	1,496	38.4%
TOTAL	1,899	100.0%	2,000	100.0%	3,899	100.0%

While this does not have a bearing on the quality of the data captured as part of this study, this is useful intelligence to know to help **inform potential survey designs** for any future research with claimant groups on this subject matter.

5.2 Survey weighting

It is standard practice to weight survey results to correct for any observed biases arising from the sampling approach or as a result of non-response where the profile of respondents may be somewhat different to the population it is seeking to represent. In order to do this, it is important to be able to draw on data sources that can accurately portray the populations in scope to be able to determine the existence and the extent of any sample bias.

Given the very specific focus of this study, UC and legacy benefit claimants with external debt, there is very limited, if any, existing data on the overall characteristics of these groups. In the case of legacy benefit claimants, in the absence of any further administrative data to be able to specifically target those in debt, a random sample from all legacy benefit claimants was selected with those accessing the survey or contacted by an interviewer and meeting the screening criteria identified to be eligible.

In the absence of any detailed information about the characteristics of this particular group, no weighting was applied to the legacy benefit claimant sample.

However, as noted above, when selecting the sample for UC claimants a number of proxy variables were used to target those potentially in debt and based on the higher proportion of screen-ins to the survey by UC claimants (c85%), it is fair to assume that the characteristics of the UC sample provides a reasonable approximation for the wider UC population in debt.

For this group therefore, information about the characteristics of the UC sample was used to derive profile information to check for any observable biases across the UC participant base. The table below summarises the profile of UC survey responses against the wider UC population likely to hold debt which indicates a good alignment between the two across a range of characteristics.

The most marked difference in response was by age, where the survey appears to have under-represented younger aged claimants and over-represented older claimants. As such rim-weighting was applied to the UC survey data to align it with the sample population according to **age** as well as **gender** and **number of children in the household** (other key variables associated with debt levels). The weighted response profile is also shown in the table and indicates a close alignment with other characteristics known about the sample population such as region and claim type.

For the purposes of reporting, survey results have been presented separately for the two claimant groups. It is important to stress that any comparison of results between the two should be treated with appropriate caution given the differences in sample selection methods, mode of survey completion and survey weighting.

Table 14

	Sample	Survey (Unweighted)	Survey (Weighted)
Age band	%	%	%
18-24	8%	5%	8%
25-49	63%	55%	63%
50-65	29%	40%	29%
65+	*%	*%	*%
Gender			
Female	53%	54%	53%
Male	47%	46%	47%
Number of children in household			
0	67%	66%	67%
1	14%	14%	14%
2	13%	11%	13%
3+	6%	9%	6%
Claim type			
Couple	9%	9%	9%
Single	91%	91%	91%
Region			
East Midlands	5%	5%	5%
East of England	6%	7%	7%
London	17%	17%	16%
North East	6%	6%	6%
North West	13%	11%	11%
Scotland	17%	17%	18%
South East	7%	9%	9%
South West	4%	4%	4%
Wales	5%	5%	5%
West Midlands	9%	10%	9%
Yorkshire & Humber	9%	9%	9%
Legacy benefit			
UC – NOT former TC claimant	85%	86%	88%
UC former TC claimant	15%	14%	12%

Annexes

Annex 1: Survey questionnaire

Survey of UC external debt

TELEPHONE TEXT ONLY
ONLINE TEXT ONLY

Introduction and screening

TELEPHONE:

Good morning/afternoon. Could I speak to *[named contact from sample]*?

My name is ... I'm calling from Ipsos MORI, an independent market research company.

I am calling on behalf of the Department for Work and Pensions (DWP) to invite you to take part in research to help the Department better understand people's financial situation and what support they may need. You should have received an email or letter about this research recently.

OFFER TO EMAIL RESPONDENT A COPY OF THE LETTER IF REQUIRED.

The survey should take around 25 minutes. Is now a good time to do the survey with you?

Next screen

TELEPHONE READ OUT: Before we begin, I just want to clarify that participation in the survey is entirely voluntary and you can change your mind at any time. Participating will not affect your benefits in any way, now, or in the future. Any feedback you give us will be entirely confidential and your responses will be treated anonymously. Are you happy to proceed with the interview? IF NECESSARY: If you would like to read the Privacy Notice beforehand you can access it online at **[INSERT].**

ONLINE:

INTRO SCREEN IF WEB

Thanks for taking part in this confidential Ipsos MORI survey about people's financial experiences on behalf of the Department for Work and Pensions. The research will help the Department better understand people's financial situation and what support they may need.

Participation in the survey is entirely voluntary and you can change your mind at any time. Participating will not affect your benefits in any way, now, or in the future. Any feedback you give us will be entirely confidential and your responses will be treated anonymously.

Are you happy to proceed with the **survey/ interview?**

1. Yes
2. No

IF CODE 2, CLOSE INTERVIEW WITH THIS MESSAGE: Thank you very much for your time today

NOTE FOR DP:

USE -999 FOR MISSING (IE. NOT INCLUDED IN THE BASE)

USE -98 FOR DON'T KNOW / CAN'T REMEMBER / PREFER NOT TO SAY

Screening and routing

TELEPHONE READ OUT: I'd like to begin by asking you some questions to determine if you are eligible to take part in the survey.

ONLINE: The first few questions will help to determine if you are eligible to take part in the survey.

ROUTE 1 – SAMPLE A

ASK ALL. SINGLE CODE.

S1. Have you ever fallen behind on, or missed, any payments for domestic bills or credit commitments (IF NECESSARY: such as credit/ store cards, bank loans, pay day loans, hire purchase agreements)?

1. Yes
2. No

S2A. Which if any of the following bills or credit commitments are you currently behind on, or have been behind on in the last 6 months?

READ OUT. PROBE CURRENTLY AND WITHIN LAST 6 MONTHS

Select all that apply.

A) Currently behind

B) Behind within last 6 months

1. Rent / Mortgage
2. Council tax / Council rates
3. TV Licence
4. Utility bills like gas/ electric (not water bills)
5. Water bills
6. Phone / Internet bills
7. Credit / store cards
8. A bank overdraft
9. None of these [SINGLE CODE]
98. Don't know
99. Prefer not to say

S2B. And are you currently behind on any of the following, or have you been in the last 6 months?

READ OUT. PROBE CURRENTLY AND WITHIN LAST 6 MONTHS

Select all that apply.

A) Currently behind

B) Behind within last 6 months

10. A loan from a Bank or Building Society, a finance company (**READ OUT IF NECESSARY/ INFO:** A finance company is an organization that makes loans to individuals and businesses. Unlike banks, they do not receive cash deposits, nor provide some other services, like checking accounts. Finance companies make a profit from the interest rates they charge on their loans, which are normally higher than those charged by banks) or a credit union (e.g. London Mutual Credit Union or Transport Credit Union)
11. A loan from a friend or relative
12. A loan, or advance on wages, from your employer
13. A loan from a money lender
14. Pay day loan - one repayment on payday or at the end of the month (e.g., Lending Stream or Payday UK)
15. Pawn broker loan – borrow money against an item you pawn (e.g, Cash Converters)
16. Catalogues paid by instalment
17. "Buy Now Pay Later" online payments from providers such as Klarna, or Afterpay
18. Hire purchase payments for appliances (e.g. fridge, washing machine, business equipment, etc.)
19. Car finance
20. Child maintenance payments
21. Repayment of a benefit overpayment (**READ OUT IF NECESSARY / INFO:** Sometimes people may be overpaid benefits. When this happens they will be notified by the relevant government department about how to repay the excess amount.)
22. Court fines
23. Tax debts
24. Other (please specify) [OPEN]
25. None of these [SINGLE CODE]

98. Don't know
99. Prefer not to say

CLOSE INTERVIEW WITH FOLLOWING MESSAGE IF: S2A AND S2B = CODES 2, 21,22, 23 EXCLUSIVELY OR CODES 10,25, 98 OR 99.

Thank you very much for your time today

ASK ALL. MULTICODE 2 AND 3

S3. Are you single or living with a partner/spouse and/ or with someone else (including parents, other family members, friends or dependent children) ?

1. Single [SINGLE CODE]
2. Living with a partner/spouse
3. Living with someone else

99. Prefer not to say

ASK ALL. SINGLE CODE.

S4A. How would you describe/ Which of the following best describe your current work status?

ASK IF S3=2 (HAVE PARTNER/ SPOUSE. SINGLE CODE.

S4B. And which best describes/ And which of the following best describe your partner's current work status?

PROMPT TO CODE

Select one only

1. Not working, but actively looking for paid work
2. Not working and not looking for paid work
3. Working for an employer in full-time employment (including any temporary or zero-hour contract work)
4. Working for an employer part-time (including any temporary or zero-hour contract work)
5. Self-employed [READ OUT IF NECESSARY] / INFO: Working for yourself as a freelancer, contractor, gig worker, or the owner of your own business]

98. Don't know

99. Prefer not to say

ASK IF EMPLOYED/SELF-EMPLOYED (S4A=3-5). SINGLE CODE

S5. How long have you been doing this job?

PROMPT TO CODE

Select one only

1. Less than 1 month
2. 1 to less than 6 months
3. 6 months to less than 1 year
4. 1 to less than 2 years
5. 2 to less than 5 years
6. 5 years or longer

99. Prefer not to say

ASK IF EMPLOYED/SELF-EMPLOYED (S4A=3-5). SINGLE CODE

S6. Do you have one job or more than one job?

READ OUT IF NECESSARY / INFO: A second job may be related with very different kind of activities – for example, working extra hours in a shop or café; doing paid side “jobs” (babysitting, gardening, ironing); or being involved in the ‘platform economy’ e.g. Uber etc.

1. One job
2. More than one job

99. Prefer not to say

ROUTE 2 – SAMPLE B

ASK ALL. MULTICODE 2 AND 3

S3. Are you single or living with a partner/spouse and/ or with someone else (including parents, other family members, friends or dependent children)?

1. Single [SINGLE CODE]
2. Living with a partner/spouse
3. Living with someone else

99. Prefer not to say

ASK ALL. SINGLE CODE.

S4A. How would you describe/ Which of the following best describe your current work status?

ASK IF S3=2 (HAVE PARTNER/ SPOUSE). SINGLE CODE.

S4B. And which best describes/ And which of the following best describe your partner's current work status?

PROMPT TO CODE

Select one only

1. Not working, but actively looking for paid work
2. Not working and not looking for paid work
3. Working for an employer in full-time employment (including any temporary or zero-hour contract work)
4. Working for an employer part-time (including any temporary or zero-hour contract work)
5. Self-employed [READ OUT IF NECESSARY] / [INFO: Working for yourself as a freelancer, contractor, gig worker, or the owner of your own business]

98. Don't know

99. Prefer not to say

ASK IF EMPLOYED/SELF-EMPLOYED (S4A=3-5). SINGLE CODE

S5. How long have you been doing this job?

PROMPT TO CODE

Select one only

1. Less than 1 month
2. 1 to less than 6 months
3. 6 months to less than 1 year
4. 1 to less than 2 years
5. 2 to less than 5 years
6. 5 years or longer

99. Prefer not to say

ASK IF EMPLOYED/SELF-EMPLOYED (S4A=3-5). SINGLE CODE

S6. Do you have one job or more than one job?

READ OUT IF NECESSARY / [INFO: A second job may be related with very different kind of activities – for example, working extra hours in a shop or café; doing paid side “jobs” (babysitting, gardening, ironing); or being involved in the ‘platform economy’ e.g. Uber etc.

1. One job
2. More than one job

99. Prefer not to say

ASK ALL. SINGLE CODE.

S1. Have you ever fallen behind on, or missed, any payments for domestic bills or credit commitments (IF NECESSARY: such as credit/ store cards, bank loans, pay day loans, hire purchase agreements)?

1. Yes
2. No

S2A. Which if any of the following bills or credit commitments are you currently behind on, or have been behind on in the last 6 months?

READ OUT. PROBE CURRENTLY AND WITHIN LAST 6 MONTHS

Select all that apply.

B) Currently behind

B) Behind within last 6 months

1. Rent / Mortgage
2. Council tax / Council rates
3. TV Licence
4. Utility bills like gas/ electric (not water bills)
5. Water bills
6. Phone / Internet bills
7. Credit / store cards
8. A bank overdraft
9. None of these [SINGLE CODE]
98. Don't know
99. Prefer not to say

S2B. And are you currently behind on any of the following, or have you been in the last 6 months?

READ OUT. PROBE CURRENTLY AND WITHIN LAST 6 MONTHS

Select all that apply.

B) Currently behind

B) Behind within last 6 months

10. A loan from a Bank or Building Society, a finance company (**READ OUT IF NECESSARY** / **INFO**: A finance company is an organization that makes loans to individuals and businesses. Unlike banks, they do not receive cash deposits, nor provide some other services, like checking accounts. Finance companies make a profit from the interest rates they charge on their loans, which are normally higher than those charged by banks) or a credit union (e.g. London Mutual Credit Union or Transport Credit Union)
11. A loan from a friend or relative
12. A loan, or advance on wages, from your employer
13. A loan from a money lender
14. Pay day loan - one repayment on payday or at the end of the month (e.g., Lending Stream or Payday UK)
15. Pawn broker loan – borrow money against an item you pawn (e.g, Cash Converters)
16. Catalogues paid by instalment
17. “Buy Now Pay Later” online payments from providers such as Klarna, or Afterpay
18. Hire purchase payments for appliances (e.g. fridge, washing machine, business equipment, etc.)
19. Car finance
20. Child maintenance payments
21. Repayment of a benefit overpayment (**READ OUT IF NECESSARY** / **INFO**: Sometimes people may be overpaid benefits. When this happens they will be notified by the relevant government department about how to repay the excess amount.)
22. Court fines
23. Tax debts
24. Other (please specify) [OPEN]
25. None of these [SINGLE CODE]
98. Don't know
99. Prefer not to say

CLOSE INTERVIEW WITH FOLLOWING MESSAGE IF: S2A AND S2B = CODES 2, 21,22, 23 EXCLUSIVELY OR CODES 10,25, 98 OR 99.

Thank you very much for your time today

B. Managing your finances

SHOW/READ OUT TO ALL

I would now like to ask you some/The following questions are about how you manage your income and outgoings to enable us to get an accurate picture of your financial situation.

The next questions may be considered personal. Your responses will be kept strictly confidential and used for this research only.

ASK IF S3DOES NOT =2

B1A. What is your gross (before-tax) weekly, monthly or annual income? This could be from benefits, wages or salary (including sick pay) or pensions.

If this income fluctuates, please give an average amount.

Write in approx amount to the nearest pound. You only need to provide a weekly, monthly or annual amount.

[ALLOW 0 FOR NO INCOME & INCLUDE SOFT CHECKS EXCEEDING £1,450 PW, £6,250 PM, £75,000 PA]

1.	Weekly	
2.	Monthly	
3.	Annual	

99. Don't know/ Prefer not to say

ASK IF S3 DOES NOT =2 AND B1A=99 (DON'T KNOW/ PREFER NOT TO SAY)

B1A_2. Does your gross (before-tax) weekly, monthly or annual income fall into one of the following/ these bands? Please include your income from benefits, wages or salary (including sick pay) or pensions.

PROMPT TO CODE

Select one only

	Per Week	Per Month	Per Year
1.	Up to £86	Up to £374	Under £4,500
2.	£87 - £124	£375 - £541	£4,500 - £6,499
3.	£125 - £143	£542 - £624	£6,500 - £7,499
4.	£144 - £182	£625 - £791	£7,500 - £9,499
5.	£183 - £220	£792 - £957	£9,500 - £11,499
6.	£221 - £259	£958 - £1,124	£11,500 - £13,499
7.	£260 - £297	£1,125 - £1,291	£13,500 - £15,499
8.	£298 - £336	£1,292 - £1,457	£15,500 - £17,499
9.	£337 - £384	£1,458 - £1,666	£17,500 - £19,999
10.	£385 - £480	£1,667 - £2,082	£20,000 - £24,999
11.	£481 - £576	£2,083 - £2,499	£25,000 - £29,999
12.	£577 - £672	£2,500 - £2,916	£30,000 - £34,999
13.	£673 - £768	£2,917 - £3,332	£35,000 - £39,999
14.	£769 - £961	£3,333 - £4,166	£40,000 - £49,999
15.	£962 - £1,441	£4,167 - £6,249	£50,000 - £74,999
16.	£1,442 - £1,922	£6,250 - £8,332	£75,000 - £99,999
17.	£1,923+	£8,333+	£100,000+

99. Don't know/ Prefer not to say

ASK IF S3 DOES NOT =2

B1B. And what is your gross (before-tax) weekly, monthly or annual income from any other sources such as child support, income from rental payments, scholarships, dividends etc?

If this income fluctuates, please give an average amount.

Write in approx amount to the nearest pound. You only need to provide a weekly, monthly or annual amount.

[ALLOW 0 FOR NO INCOME & INCLUDE SOFT CHECKS EXCEEDING £1,000 PW, £4,100 PM, £50,000 PA]

1.	Weekly	
2.	Monthly	
3.	Annual	

97. No other income

99. Don't know/ Prefer not to say

ASK IF S3 DOES NOT =2 AND B1B=99 (DON'T KNOW/ PREFER NOT TO SAY)

B1B_2. Does your gross (before-tax) weekly, monthly or annual income from any other sources, fall into one of the following/ these bands? Please include income from other sources such as child support, income from rental payments, scholarships, dividends etc.

PROMPT TO CODE

Select one only

	Per Week	Per Month	Per Year
1.	Up to £86	Up to £374	Under £4,500
2.	£87 - £124	£375 - £541	£4,500 - £6,499
3.	£125 - £143	£542 - £624	£6,500 - £7,499
4.	£144 - £182	£625 - £791	£7,500 - £9,499
5.	£183 - £220	£792 - £957	£9,500 - £11,499
6.	£221 - £259	£958 - £1,124	£11,500 - £13,499
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11.	£481 - £576	£2,083 - £2,499	£25,000 - £29,999
12.	£577 - £672	£2,500 - £2,916	£30,000 - £34,999
13.	£673 - £768	£2,917 - £3,332	£35,000 - £39,999
14.	£769 - £961	£3,333 - £4,166	£40,000 - £49,999
15.	£962 - £1,441	£4,167 - £6,249	£50,000 - £74,999
16.	£1,442 - £1,922	£6,250 - £8,332	£75,000 - £99,999
17.	£1,923+	£8,333+	£100,000+

99. Don't know/ Prefer not to say

ASK IF S3=2 (LIVING WITH PARTNER/ SPOUSE)

B2A. Including your partner, what is your combined total gross (before-tax) weekly, monthly or annual income? This could be from benefits, wages or salary (including sick pay) or pensions.

Write in approx amount to the nearest pound. You only need to provide a weekly, monthly or annual amount. [ALLOW 0 FOR NO INCOME & INCLUDE SOFT CHECKS EXCEEDING £1,450 PW, £6,250 PM, £75,000 PA]

1.	Weekly	
2.	Monthly	
3.	Annual	

99. Don't know/ Prefer not to say

ASK IF S3=2 AND B2A=99 (DON'T KNOW/ PREFER NOT TO SAY)

B2A_2. Does your and your partner's gross (before-tax) weekly, monthly or annual income fall into one of the following/ these bands? Please include your income from benefits, wages or salary (including sick pay) or pensions.

PROMPT TO CODE

Select one only

	Per Week	Per Month	Per Year
1.	Up to £86	Up to £374	Under £4,500
2.	£87 - £124	£375 - £541	£4,500 - £6,499
3.	£125 - £143	£542 - £624	£6,500 - £7,499
4.	£144 - £182	£625 - £791	£7,500 - £9,499
5.	£183 - £220	£792 - £957	£9,500 - £11,499
6.	£221 - £259	£958 - £1,124	£11,500 - £13,499
7.	£260 - £297	£1,125 - £1,291	£13,500 - £15,499
8.	£298 - £336	£1,292 - £1,457	£15,500 - £17,499
9.	£337 - £384	£1,458 - £1,666	£17,500 - £19,999
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14.	£769 - £961	£3,333 - £4,166	£40,000 - £49,999

15.	£962 - £1,441	£4,167 - £6,249	£50,000 - £74,999
16.	£1,442 - £1,922	£6,250 - £8,332	£75,000 - £99,999
17.	£1,923+	£8,333+	£100,000+

99. Don't know/ Prefer not to say

ASK IF S3=2 (LIVING WITH PARTNER/ SPOUSE)

B2B. And, including your partner what is your combined total gross (before-tax) weekly, monthly or annual income from any other sources such as child support, income from rental payments, scholarships, dividends etc?

If this income fluctuates, please give an average amount.

Write in approx amount to the nearest pound. You only need to provide a weekly, monthly or annual amount.

[ALLOW 0 FOR NO INCOME & INCLUDE SOFT CHECKS EXCEEDING £1,000 PW, £4,100 PM, £50,000 PA]

1.	Weekly	
2.	Monthly	
3.	Annual	

97. No other income

99. Don't know/ Prefer not to say

ASK IF S3=2 AND B2B=99 (DON'T KNOW/ PREFER NOT TO SAY)

B2B_2. Does your and your partner's gross (before-tax) weekly, monthly or annual income from any other sources fall into one of the following/ these bands? Please include income from other sources such as child support, income from rental payments, scholarships, dividends etc.

PROMPT TO CODE

Select one only

	Per Week	Per Month	Per Year
1.	Up to £86	Up to £374	Under £4,500
2.	£87 - £124	£375 - £541	£4,500 - £6,499
3.	£125 - £143	£542 - £624	£6,500 - £7,499
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16.	£1,442 - £1,922	£6,250 - £8,332	£75,000 - £99,999
17.	£1,923+	£8,333+	£100,000+

99. Don't know/ Prefer not to say

ASK ALL. SINGLE CODE.

B3. Does your [IF HAVE PARTNER S3 = 2: you and your partner's] income normally vary a lot from week to week or month to month, or is it fairly stable?

1. Fluctuates
2. Fairly stable

98. Don't know

99. Prefer not to say

SHOW/READ OUT TO ALL

I would now like to ask you/The following questions are about how you manage your finances. When you are answering, remember that your answers will never be linked to you personally.

ASK ALL. SINGLE CODE.

B5. Taking everything into account, how do you (IF S3=2 and your partner) feel you are managing financially these days?

PROMPT TO CODE

Select one only

1. Very well
 2. Fairly well
 3. Neither well nor poorly
 4. Fairly poorly
 5. Very poorly
98. Don't know

ASK ALL. SINGLE CODE.

RANDOMISE ORDER OF STATEMENTS.

ONLINE: ONE STATEMENT PER SURVEY PAGE (LOOP), HORIZONTAL SCALE

B6. Using a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'very confident', how confident do you feel about...?

- A. Managing your money (e.g. budgeting and planning for when you need to pay for things).
- B. Working with numbers when you need to in everyday life
- C. Making decisions about finances
- G. Dealing with people you owe money to

1. 0 Not at all confident
 2. 1
 3. 2
 4. 3
 5. 4
 6. 5
 7. 6
 8. 7
 9. 8
 10. 9
 11. 10 Very confident
98. Don't know
99. Not applicable

ASK ALL. SINGLE CODE.

B8. How often, would you say, you run out of money before you receive your next payment and/or salary and/or income?

PROMPT TO CODE

Select one only

1. Always
 2. Most of the time
 3. Sometimes
 4. Hardly ever
 5. Never
98. Don't know
99. Prefer not to say

ASK ALL. MULTICODE.

B9. If you have ever run out of money at the end of the week or month, how did you cover the shortfall?

ASK UNPROMPTED FIRST, AND THEN READ OUT ANY NOT COVERED.

Select all that apply.

1. Borrow money from family or friends
 2. Take a fixed-term loan from a Bank or Building Society (NOT MORTGAGE)
 3. A bank overdraft
 4. Re-mortgage house/ equity release/ increase mortgage
 5. Overdraw from a bank account
 6. Use a credit card
 7. Borrow from a money lender
 8. Borrow from a finance company (READ OUT IF NECESSARY/ INFO: A finance company is an organization that makes loans to individuals and businesses. Unlike banks, they do not receive cash deposits, nor provide some other services, like checking accounts. Finance companies make a profit from the interest rates they charge on their loans, which are normally higher than those charged by banks).
 9. A loan, or advance on wages, from your employer
 10. Take out a UC advance [SHOW FOR UC CLAIMANTS ONLY – FROM SAMPLE]/ budgeting loan [SHOW FOR LEGACY CLAIMANTS ONLY – FROM SAMPLE]
 11. Gifts of food from family or friends
 12. Go without meals
 13. Reduce heating/energy costs
 14. Delay paying the rent
 15. Delay paying other bills
 16. Other ways (Specify)
 17. Did nothing (SINGLE CODE)
 18. I have never run out of money (SINGLE CODE)
98. Don't know
99. Prefer not to say

ASK ALL. MULTICODE.

ONLINE:ROTATE 1-10

B10. What are the main reasons that you have borrowed money?

ASK UNPROMPTED FIRST, AND THEN READ OUT ANY NOT COVERED.

Select all that apply.

1. To cover unexpected expenses
 2. To buy essential items (e.g. food/pay for bills)
 3. To buy non-essential items (e.g. going out, holidays)
 4. To buy an appliance (e.g. washing machine or fridge/ freezer)
 5. For house repairs
 6. For car repairs
 7. To pay interest on other debts
 8. Buying gifts for family or friends
 9. To cover school related expenses for children (e.g. school uniforms, trips etc)
 10. To cover childcare costs
 11. Other (Specify)
98. Don't know
99. Prefer not to say

ASK ALL. SINGLE CODE.

B11C. Do you [IF HAVE PARTNER S3 = 2: and your partner] make regular savings of £10 a month or more for rainy days or retirement?

Select one only

1. I/ [IF HAVE PARTNER S3 = 2: We] do this
 2. I/ [IF HAVE PARTNER S3 = 2: We] would like to do this but cannot afford this at the moment
 3. I/ [IF HAVE PARTNER S3 = 2: We] do not want / need this at the moment
98. Don't know
99. Prefer not to say

ASK ALL. SINGLE CODE.

B11D. Do you [IF HAVE PARTNER S3 = 2: and your partner] replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?

Select one only

1. I/ [IF HAVE PARTNER S3 = 2: We] do this
 2. I/ [IF HAVE PARTNER S3 = 2: We] would like to do this but cannot afford this at the moment
 3. I/ [IF HAVE PARTNER S3 = 2: We] do not want / need this at the moment
98. Don't know
99. Prefer not to say

ASK ALL. SINGLE CODE.

B11E. Would you [IF HAVE PARTNER S3 = 2: and your partner] be able to pay an unexpected expense of £200?

Select one only

1. Yes
 2. No
98. Don't know
99. Prefer not to say

C. Outgoings and experiences of borrowing money

SHOW/READ OUT TO ALL

I would now like to ask you some/The following questions are about your outgoings, and your experience of borrowing money.

ASK ALL. SINGLE CODE

C1. Thinking about the last 6 months, at any point including now, have you considered yourself to be in debt?

READ OUT

Select one only

1. Yes, currently in debt
 2. Yes, not currently but within the last 6 months
 3. No
99. Prefer not to say

SHOW/READ OUT TO ALL

I would now like to ask you/The following questions are about your borrowing and credit commitments. We know this is a sensitive subject. All of your answers are confidential and it will help us understand how people manage their finances.

INTERVIEWER NOTE: THESE QUESTIONS ARE AN ESSENTIAL PART OF BEING ABLE TO ESTIMATE THE SCALE OF MONEY OWED. PLEASE ALLOW SUFFICIENT TIME FOR PARTICIPANTS TO THINK THROUGH THEIR RESPONSES AND PROVIDE AN ANSWER. PLEASE REITERATE IF THEY DON'T KNOW THEN A BEST GUESS IS FINE.

CSUM. You mentioned at the start that you are currently behind on the following bills or credit commitments, or have been within the last 6 months. This does not include bills or credit commitments to central or local government or other public sector organisations you may have identified

SHOW/ READ OUT LIST OF ALL THOSE SELECTED AT S2A AND S2B (CODES 2, 21, 22 AND 23 SHOULD NOT BE SHOWN)

1. Rent / Mortgage
2. Council tax / Council rates (NOT SHOWN)
3. TV Licence
4. Utility bills like gas/ electric (not water bills)
5. Water bills
6. Phone / Internet bills
7. Credit / store cards
8. A bank overdraft

- 9.
10. A loan from a Bank or Building Society, a finance company (**READ OUT IF NECESSARY** / **INFO**: A finance company is an organization that makes loans to individuals and businesses. Unlike banks, they do not receive cash deposits, nor provide some other services, like checking accounts. Finance companies make a profit from the interest rates they charge on their loans, which are normally higher than those charged by banks) or a credit union (e.g. London Mutual Credit Union or Transport Credit Union)
 11. A loan from a friend or relative
 12. A loan, or advance on wages, from your employer
 13. A loan from a money lender
 14. Pay day loan - one repayment on payday or at the end of the month (e.g., Lending Stream or Payday UK)
 15. Pawn broker loan – borrow money against an item you pawn (e.g, Cash Converters)
 16. Catalogues paid by instalment
 17. “Buy Now Pay Later” online payments from providers such as Klarna, or Afterpay
 18. Hire purchase payments for appliances (e.g. fridge, washing machine, business equipment, etc.)
 19. Car finance
 20. Child maintenance payments
 21. Repayment of a benefit overpayment (**READ OUT IF NECESSARY** / **INFO**: Sometimes people may be overpaid benefits. When this happens they will be notified by the relevant government department about how to repay the excess amount.)
- (NOT SHOWN)
22. Court fines (NOT SHOWN)
 23. Tax debts (NOT SHOWN)
 24. Other (please specify) [FIXED, OPEN]

ASK ALL.

C2C1. If you added up all of your [(IF S3=2 PARTNER/SPOUSE) you and your partner/spouse’s] balances on the bills or credit commitments you are currently behind on, approximately how much do you owe in total?

[IF S3=2 PARTNER/SPOUSE] Please include those you have personally, those your partner/spouse has and those you have jointly together.

Please exclude any mortgages or other loans secured on property. Please exclude any loans from the Student Loan Company and please exclude any outstanding balances on council tax/ rates, any tax debts or court fines and any repayment of a benefit overpayment.

If you don’t know the exact amount, your best guess is fine.

ENTER VALUE

1. Owe nothing currently
99. Prefer not to say

ASK IF C2C1 IS 99 ‘PREFER NOT TO SAY’

C2C2. From the following bands, how / How much do you [(IF S3=2 PARTNER/SPOUSE) you and your partner/spouse] owe in total on all the bills or commitments you are currently behind on?

PROMPT TO CODE

Select one only

1. Less than £100
 2. £100-£499
 3. £500-£999
 4. £1,000-£2,499
 5. £2,500-£4,999
 6. £5,000-£9,999
 7. £10,000 - £14,999
 8. £15,000 - £19,999
 9. £20,000 or more
98. Don’t know
 99. Prefer not to say

ASK IF C2C1 IS (>£0) or C2C2 IS (CODE1-9)

C2D1. Still thinking about all of your [(IF S3=2 PARTNER/SPOUSE)] you and your partner/spouse's] balances on these bills or credit commitments you are currently behind on, how much do you repay each week or month in total

[IF S3=2 PARTNER/SPOUSE] Please include those repayments you make personally, those your partner/spouse make and those you make jointly together.

If you don't know the exact amount, your best guess is fine.

INTERVIEWER NOTE: IF PARTICIPANT ANSWERS IN FORTNIGHTLY AMOUNTS PLEASE ASSUME 1 MONTH = 2 FORTNIGHTS AND 1 WEEK = 0.5 FORTNIGHTS.

ENTER VALUE (WEEK) (MONTH)

1. Repay nothing currently
99. Prefer not to say

ASK IF C2D1 IS 99 'PREFER NOT TO SAY'

C2D2. From the following bands, how / How much do you repay each week or month in total on all the bills or credit commitments you are currently behind on?

PROMPT TO CODE

Select one only

Per Week	Per Month
1. Less than £12	Less than £50
2. £12-£22	£50-£99
3. £23-£57	£100-£249
4. £58-£114	£250-£499
5. £115-£172	£500-£749
6. £173-£230	£750-£999
7. £231-£287	£1,000-£1,249
8. £288-£345	£1,250-£1,499
9. £346 or more	£1,500 or more

98. Don't know
99. Prefer not to say

ASK IF C2C1 IS (>£0) OR C2C2 IS (CODE1-9)

SINGLE CODE

C4. Do you have a plan of how to pay off or reduce the outstanding amounts you currently owe?

1. Yes
2. No
98. Don't know
99. Prefer not to say

ASK IF C2C1 IS (>£0) OR C2C2 IS (CODE1-9)

SINGLE CODE

C5. How long would you expect it to take to pay off in full the total amount you owe?

PROMPT TO CODE

Select one only

1. Less than one month
2. Between one to three months
3. Between three and six months
4. Between six months and a year
5. Between 1-2 years
6. Between 2-4 years
7. 4 years or longer
98. Don't know
99. Prefer not to say

ASK IF C2C1 IS (>£0) OR C2C2 IS (CODE1-9)

MULTICODE

C6. What if any actions have you taken to pay off or reduce the outstanding amounts you currently owe?

ASK UNPROMPTED FIRST USING CATEGORY HEADINGS, PROMPT TO CODES.

Select all that apply.

Employment related

1. Looked for a job
2. Looked for a better paid job
3. Looked for an additional (i.e. second or third) job
4. Increased the number of hours worked at current job

Housing related

5. Looked to renegotiate a lower rent/ mortgage payment with landlord/ mortgage lender
6. Looked to move to cheaper property
7. Moved to a cheaper property

Money related

8. Used savings to make outstanding credit payments
9. Used savings to cover day to day expenses
10. Cancelled direct debits on outstanding credit payments
11. Taken out additional credit or loans to make payments on another
12. Reduced or cancelled pension contributions or savings
13. Received money from family or friends (money which you are not expected to pay back)
14. Put in place a payment plan with creditors (including Debt Management Plan or Individual Voluntary Arrangement)

Other

15. Not paid rent and gone into rent arrears
16. Not paid other household bills and gone into or added to debt
17. Declared bankruptcy (or in the process of)
18. Spent less on household essentials (e.g. food, heating)
19. Spent less on non-essentials (e.g. going out, holidays)
20. Used a food bank
21. Taken in a lodger

Benefit related

22. Applied for DHP – Discretionary Housing Payments
23. Requested a UC advance [SHOW FOR UC CLAIMANTS ONLY – FROM SAMPLE]/ budgeting loan [SHOW FOR LEGACY CLAIMANTS ONLY – FROM SAMPLE]
24. Applied for a grant from the Scottish Welfare Fund (IF GOR=SCOTLAND)

Advice related

25. Sought advice or help from Department for Work and Pensions Debt Management Team
26. Sought advice or help from UC staff (e.g. a Work Coach or Case Manager) [SHOW FOR UC CLAIMANTS ONLY – FROM SAMPLE]
27. Sought advice or help from Jobcentre Plus staff (e.g. your Work Coach) [SHOW FOR LEGACY CLAIMANTS ONLY – FROM SAMPLE]
28. Sought advice or help from other debt advice/ management service (e.g. Citizen's Advice, StepChange, The Money and Pension Service, National Debtline etc)
29. Sought advice or help from someone else such as a local authority, housing association, charity, church or group
30. Other, please specify (FIXED, OPEN)
31. None of these (FIXED, SINGLE CODE)

98. Don't know

ASK IF S2A/S2B (CURRENTLY) HAS 2+ ITEMS SELECTED AND C2C1 IS (>£0) OR C2C2 IS (CODE1-9)
SINGLE CODE

C7. Of the following bills or credit commitments you are currently behind on, which do you consider the most important to pay?

READ OUT

Select one only

SHOW LIST OF ALL THOSE SELECTED AT S2A/S2B (CURRENTLY)

1. Rent / Mortgage
2. Council tax / Council rates (NOT SHOWN)
3. TV Licence
4. Utility bills like gas/ electric (not water bills)
5. Water bills
6. Phone / Internet bills
7. Credit / store cards
8. A bank overdraft
- 9.
10. A loan from a Bank or Building Society, a finance company (**READ OUT IF NECESSARY** / **INFO**: A finance company is an organization that makes loans to individuals and businesses. Unlike banks, they do not receive cash deposits, nor provide some other services, like checking accounts. Finance companies make a profit from the interest rates they charge on their loans, which are normally higher than those charged by banks) or a credit union (e.g. London Mutual Credit Union or Transport Credit Union)
11. A loan from a friend or relative
12. A loan, or advance on wages, from your employer
13. A loan from a money lender
14. Pay day loan - one repayment on payday or at the end of the month (e.g., Lending Stream or Payday UK)
15. Pawn broker loan – borrow money against an item you pawn (e.g, Cash Converters)
16. Catalogues paid by instalment
17. “Buy Now Pay Later” online payments from providers such as Klarna, or Afterpay
18. Hire purchase payments for appliances (e.g. fridge, washing machine, business equipment, etc.)
19. Car finance
20. Child maintenance payments
21. Repayment of a benefit overpayment (**READ OUT IF NECESSARY** / **INFO**: Sometimes people may be overpaid benefits. When this happens they will be notified by the relevant government department about how to repay the excess amount.)
- (NOT SHOWN)
22. Court fines (NOT SHOWN)
23. Tax debts (NOT SHOWN)
24. Other (please specify) [FIXED, OPEN]

ASK IF S2A/S2B (CURRENTLY) HAS 2+ ITEMS SELECTED AND C2C1 IS (>£0) OR C2C2 IS (CODE1-9)
SINGLE CODE

C8. How confident or not do you feel choosing which bills are the most important to pay?

READ OUT

Select one only

1. Very confident
2. Fairly confident
3. Not very confident
4. Not at all confident
98. Don't know

D. Impact of financial situation on well-being, financial behaviours and employment situation

SHOW/READ OUT TO ALL

Now I'd like to ask you The following questions are about the impact of your financial situation on your well-being, financial behaviours and employment situation.

D1. The following events or experiences sometimes happen to people if they fall behind on bills or credit commitments.

Since March 2020, which if any, of the following events or experiences have happened to you when you have fallen behind on bills or credit commitments?

READ OUT

Select all that apply.

ROTATE CODES 1-10

1. Having your gas, electricity or phone cut off
 2. Have a prepayment meter imposed for gas or electricity
 3. Receive phone calls or letters from a debt collector
 4. A court summons from the people you owe money to
 5. Being contacted by bailiffs
 6. Being threatened with eviction from your home
 7. Being evicted from your home
 8. Having your home repossessed
 9. Loss of essential goods (e.g. car)
 10. Unable to buy essential items (e.g. food)
 11. None of these (SINGLE CODE)
98. Don't know
99. Prefer not to say

ASK ALL. MULTICODE

D3. Have you experienced any of the following because of the outstanding bills or credit commitments you have?

Please be assured that the survey is confidential. We are interested in understanding the issues people face.

READ OUT 1-8

Select as many as apply

1. Anxiety and stress
 2. Embarrassment
 3. Problems with friends or family members
 4. Being less productive or having to take time off work
 5. Difficulty searching for work due to anxiety or stress
 6. Relationship problems
 7. Loneliness or a feeling of having nowhere to turn
 8. Other (specify) (FIXED, OPEN)
 9. None of these (FIXED, SINGLE CODE)
98. Don't know
99. Prefer not to say

ASK IF S4A = 1,3,4 OR 5 ONLY. MULTICODE

D5. In which of the following ways, if any, has being behind on bills or credit commitments affected you?

READ OUT

Select as many as apply

1. I find it hard to do my job to the required standard
2. It has encouraged me to increase the number of hours worked at my current job
3. I spend less time working [IF CODES 3-5 AT S4A]/ looking for work [IF CODE 1 AT S4A] to deal with financial issues

4. I spend less time working [IF CODES 3-5 AT S4A]/ looking for work [IF CODE 1 AT S4A] to save money on childcare or other caring responsibilities
 5. It has encouraged me to look for a better paid job
 6. It has reduced my ability to work [IF CODES 3-5 AT S4A]/ look for work [IF CODE 1 AT S4A] further afield due to transport costs
 7. It has encouraged me to look for an additional (i.e. second or third) job
 8. It has reduced the variety of work I can apply for (e.g. higher paid jobs, jobs that require credit checks etc)
 9. Affected me in other ways (specify) (FIXED, OPEN)
 10. Not affected me in any of these ways (FIXED, SINGLE CODE)
98. Don't know
99. Prefer not to say

E. Support for managing money and budgeting

SHOW/READ OUT TO ALL

We are approaching the end of the survey. **Now I'd like to ask you/The following questions are** about support for managing your finances and budgeting.

ASK ALL. MULTICODE.

E1. What types of help or support, if any, would be most useful in helping you manage your finances?

Anything else?

PROMPT TO CODES

Select as many as apply

1. Help with working out what money I have left to spend each day/week/month
 2. Advice on how to spread my spending so I don't run out of money
 3. Advice on how to reduce my spending
 4. Advice on how to reduce my debt
 5. Advice on how to increase my income
 6. Help with setting up a direct debit/standing order
 7. Help with opening a bank account
 8. Other (specify) (FIXED, OPEN)
 9. Nothing (FIXED, SINGLE CODE)
98. Don't know
99. Prefer not to say

ASK ALL. SINGLE CODE

E2. Is consulting an advice organisation about debt (such as Citizen's Advice, StepChange, The Money and Pension Service, National Debtline etc) something...?

READ OUT

Select one only

1. You are currently doing (or have already done)
 2. You are planning to do soon
 3. You are thinking about doing in the future
 4. You don't have any plans to do so but you might consider it
 5. You would consider if your situation got worse
 6. You would never consider
98. Don't know
99. Prefer not to say

ASK ALL. SINGLE CODE

E3. Have you accessed any other type of help or support with managing your finances in the last 6 months?

1. Yes
 2. No
98. Don't know

ASK IF CODE 1 at E3 (accessed support). MULTICODE

E4. Which other types of help or support have you accessed?

ASK UNPROMPTED FIRST, AND THEN READ OUT ANY NOT COVERED.

Select as many as apply

1. Food banks
 2. Advice or help from Department for Work and Pensions Debt Management Team
 3. Advice or help from UC staff (e.g. a Work Coach or Case Manager) [SHOW FOR UC CLAIMANTS ONLY – FROM SAMPLE]
 4. Advice or help from Jobcentre Plus staff [SHOW FOR LEGACY CLAIMANTS ONLY – FROM SAMPLE]
 5. Advice or help from a local authority
 6. Advice or help from other local support agencies (e.g. housing association, charity, church group/ religious organisation)
 7. Advice or help from family or friends
 8. Other support (Please specify)
98. Don't know
99. Prefer not to say

ASK IF CODES 1-8 AT E4.

SINGLE CODE FOR EACH

E5. How easy or difficult was it to access [PULL THROUGH TEXT FROM PREVIOUS]?

PROMPT TO CODES

Select one only

1. Very easy
 2. Somewhat easy
 3. Somewhat difficult
 4. Very difficult
98. Don't know
99. Prefer not to say

ASK IF CODE 1 at E3.

SINGLE CODE

E6. Did you access this support before you fell behind on your bills or credit commitments or after?

PROMPT TO CODE

Select one only

1. Before I fell behind
 2. As soon as I fell behind
 3. Sometime after I fell behind
98. Don't know
99. Prefer not to say

ASK IF 2 OR MORE CODES SELECTED AT E4.

E7. Which type of help and support has been the most useful in helping you deal with your financial situation?

PROMPT TO CODE

Select one only

[PULL THROUGH TYPES OF SUPPORT MENTIONED AT QUESTIONS E4]

98. Don't know
99. Prefer not to say

F. Demographics

SHOW/READ OUT TO ALL

This is the last section of the survey. I would like to ask you some/These final questions are to help us analyse the survey results.

ASK ALL. SINGLE CODE

F1. Which of the following describes how you think of yourself?

1. Male
2. Female
3. In another way
99. Prefer not to say

ASK ALL. SINGLE CODE

F2. How old are you?

PROMPT TO CODE

Select one only

1. 25 years and under
2. 26-35 years old
3. 36-45 years old
4. 46-55 years old
5. 56 years and over
99. Prefer not to say

ASK ALL. SINGLE CODE

F3. How many children aged under the age of 19 live in your household?

PROMPT TO CODE

Select one only

1. None
2. 1
3. 2
4. 3 or more
99. Prefer not to say

ASK ALL WITH CHILDREN F3=2-4.

SINGLE CODE

F4. And how old is your youngest child?

PROMPT TO CODE

Select one only

1. Under 5 years old
2. 5-10 years old
3. 11-15 years old
4. 16-18 years old
5. 19+
99. Prefer not to say

ASK ALL. SINGLE CODE

F5. What, if any, is your highest level of qualification?

PROMPT TO CODE

Select one only

1. Degree level or above (including postgraduate qualifications)
2. 2 or more A-Levels, NVQ Level 3, BTEC Level 3 Diploma or equivalent
3. 1 A-Level or equivalent, 5 or more GCSEs of grade A*-C or equivalent, NVQ Level 2, BTEC level 2 diploma or equivalent
4. GCSEs of less than A*-C or equivalent, NVQ Level 1
5. Something else (Specify)
6. No qualifications
98. Don't know
99. Prefer not to say

ASK ALL. SINGLE CODE

F6. Do you consider yourself to have any long-term disabilities or health conditions?

PROMPT TO CODE

Select one only

1. Yes – physical condition
 2. Yes – mental health condition
 3. Yes – both Physical and Mental Health condition
 4. No
99. Prefer not to say

ASK ALL. SINGLE CODE.

F7. What is your ethnic origin?

PROMPT TO CODE

Select one only

1. White British
 2. White Irish
 3. Other White background
 4. Mixed White and Black Caribbean
 5. Mixed White and Black African
 6. Mixed White and Asian
 7. Other Mixed background
 8. Indian
 9. Pakistani
 10. Bangladeshi
 11. Other Asian background
 12. Caribbean
 13. African
 14. Other Black background
 15. Chinese
 16. Other ethnic background (please type in)
99. Prefer not to say

ASK ALL. SINGLE CODE

F8. Which of these applies to your home?

READ OUT

Select one only

1. Rented privately
 2. Rented from a council/local authority or Housing Association
 3. Shared ownership where you pay part rent and part mortgage
 4. Living with friends/relatives and paying some rent
 5. Being bought on a mortgage/bank loan
 6. Owned outright
 7. Temporary Accommodation
 8. Other (Please specify)
98. Don't know
99. Prefer not to say

G. Re-contact and linkage

SHOW/READ OUT TO ALL

That concludes the survey. On behalf of Ipsos MORI and the Department for Work and Pensions (DWP) thank you for taking part. Before finishing can we check....

ASK ALL. SINGLE CODE

G1. Would you be willing to be contacted by Ipsos MORI in the next few months about taking part in a more in-depth interview to explore your experience of budgeting and handling debt in more detail.?

You do not have to commit to anything now, just whether or not you are happy to be contacted again in the next 6 months.

1. Yes
2. No

ASK IF YES

Please confirm your name and contact number

Name (PULL IN FROM SAMPLE, ENABLE EDITING. OPEN ENDED BOX, MAX 20 CHARATERS)

Number (PULL IN FROM SAMPLE, ENABLE EDITING. NUMERIC. MIN 11 MAX 11 DIGITS)

ASK ALL. SINGLE CODE

G2. The Department for Work and Pensions (DWP) would like to add information held on your benefits, employment and earnings to your survey answers. This will give them a better picture of the circumstances of claimants.

All information will be used for research and statistical purposes only and will not contain your name or address. Your responses would only be seen by a small number of researchers within DWP, and no-one else. Your dealings with DWP or any other government agencies will not be affected in any way, and the information will not be used to work out whether anyone is claiming benefits they should not be.

Are you willing for us to let DWP match your answers to your records?

1. Yes
2. No
3. Don't know – need further information

ASK IF G2 = NEED FURTHER INFORMATION. SINGLE CODE

G3. The Department for Work and Pensions holds information about benefits, employment, tax, national insurance, saving and private pensions. We would like to add this information to your answers from the questions we have just asked you, to...

- **Create a more accurate picture of people's benefits and support needs**
- **Help researchers and policymakers to be better informed in their work to improve the services Jobcentre Plus provides.**
- **We will only do this if you give your permission to link the information, we already hold about you to the answers you have given in the survey today**
- **The information will only be used for research and statistics.**
- **The information will be kept confidential.**
- **Names and addresses are never included in the results and no individual can be identified from the research**
- **Your personal details will not be passed to anyone else outside the research team and the Department for Work and Pensions**
- **The information will not be used to work out whether anyone is claiming benefits they should not be.**
- **Any current or future claims for benefits will not be affected.**

ASK IF G2 = NEED FURTHER INFORMATION. SINGLE CODE

G4. Would it be okay for us to let DWP match your answers to your records?

1. Yes
2. No

THANK YOU FOR YOUR RESPONSES. YOUR ANSWERS HAVE NOW BEEN SUBMITTED.

YOU CAN EXIT THE QUESTIONNAIRE BY CLOSING YOUR INTERNET BROWSER.

THANK YOU FOR YOUR RESPONSES. THE SURVEY IS NOW COMPLETE. WE UNDERSTAND THAT TALKING ABOUT CERTAIN ISSUES CAN RAISE QUESTIONS, OR MAKE PEOPLE FEEL UPSET. WE HAVE PUT TOGETHER A LIST OF ORGANISATIONS WHO MAY BE ABLE TO HELP IF YOU WOULD LIKE TO TALK TO SOMEONE ABOUT ANY OF THE TOPICS WE HAVE DISCUSSED TODAY. WOULD YOU LIKE US TO EMAIL YOU A COPY OF THIS LEAFLET?

THANK AND CLOSE

Annex 2: Advice & Support Leaflet

Advice and support leaflet

Thank you for taking part in a research interview today

We understand that talking about certain things can raise questions, or make people feel upset. We have provided a list of organisations below – these organisations may be able to help if you have any questions or would like to talk to someone about any of the topics we have discussed today. These organisations cover a range of different issues that we have found people we interview are experiencing – not all will be relevant to you.

Finances and benefits

The Citizens Advice Bureau - www.citizensadvice.org.uk/about-us/contact-us

A network of independent charities that give free, confidential information and advice to assist people with money, legal, consumer and other problems.

Adviceline (England): 0800 144 8848 [Advicelink](http://www.adviceline.org.uk) (Wales): 0800 702 2020 9am to 5pm Mon - Fri

MoneyHelper - <https://www.moneyhelper.org.uk/en>

An organisation that provides free money guidance and debt advice online and by phone.

Freephone: 0800 138 7777 8am to 6pm Mon - Fri

Turn2us - www.turn2us.org.uk

A national charity that helps people in financial hardship to gain access to welfare benefits, charitable grants and support services.

Freephone: 0808 802 2000 9am to 5pm Mon - Fri

StepChange - <https://www.stepchange.org>

Organisation offering free debt advice and money management.

Phone: 0800 138 1111 8am to 8pm Mon - Fri, 8am to 4pm Sat

Advicenow - www.advicenow.org.uk

A charity that provides information on the law and your rights from a wide range of advice and services.

Mental and physical health and wellbeing

Disability Law Service - www.dls.org.uk

A charity that provides free legal advice on community care, employment, housing and welfare benefits to disabled people and their carers.

Phone: 020 7791 9800 Email: advice@dls.org.uk

Mind - www.mind.org.uk

A mental health charity that offers information and advice to people with mental health problems.

Infoline: 0300 123 3393 9am - 6pm Mon - Fri

Mental and physical health and wellbeing

Samaritans – www.samaritans.org

A charity that provides emotional support for anyone who is struggling or in distress.

Freephone: 116 123 Email: jo@samaritans.org (response time 24 hours)

NHS – www.nhs.uk

The National Health Service provides advice and services to support mental and physical health.

Non-emergency helpline: 111

Housing

Shelter – www.shelter.org.uk

A charity that helps people in housing need by providing advice and practical assistance (including emergency housing or homelessness).

Freephone (urgent advice): 0808 800 4444 (England and Scotland) 08000 495 495 (Wales)

Crisis – www.crisis.org.uk

National charity for homeless people, working directly with homeless people to support them to rebuild their lives and move out of homelessness. They provide one to one support, advice and courses for homeless people.

Helpline: 0800 384 838

National Housing Federation – www.housing.org.uk

The National Housing Federation represents housing associations across England. Their housing association members provide homes for around six million people, and have financial inclusion teams that can help with grants, hardship funds and ongoing financial support. A list of National Housing Federation members can be found here - www.housing.org.uk/about-housing-associations/our-members

Telephone: 020 7067 1010

Contact your MP

Your local Member of Parliament (MP) can help you in a variety of ways, from making private enquiries on your behalf, to raising matters publicly in the House of Commons. If you're not sure who your MP is, you can search for them here: <https://members.parliament.uk/FindYourMP> and find their contact details.

Other online resources

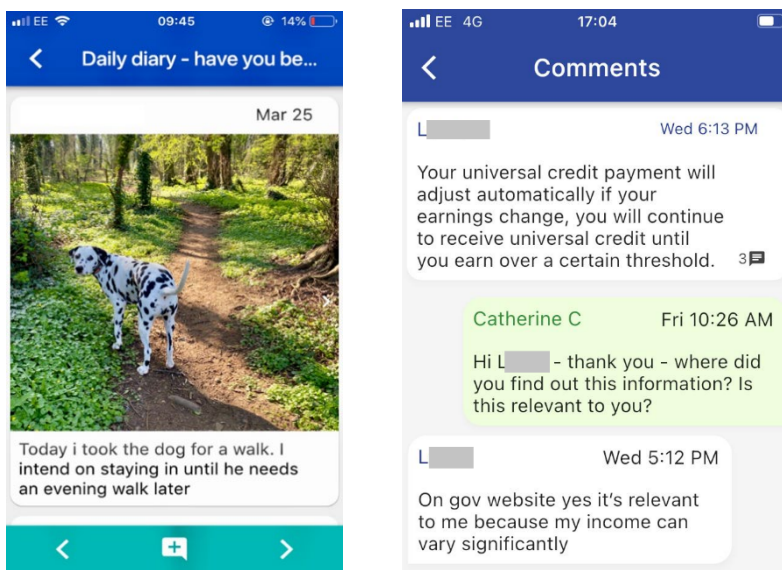
- Broadband: [Broadband deals for low income families \(uswitch.com\)](http://Broadband deals for low income families (uswitch.com))
- Heating: [Cold Weather Payment - GOV.UK \(www.gov.uk\)](http://Cold Weather Payment - GOV.UK (www.gov.uk)) & [Warm Home Discount Scheme - GOV.UK \(www.gov.uk\)](http://Warm Home Discount Scheme - GOV.UK (www.gov.uk))
- NHS costs: [Get help with NHS prescriptions and health costs - GOV.UK \(www.gov.uk\)](http://Get help with NHS prescriptions and health costs - GOV.UK (www.gov.uk))
- Water: WaterSure scheme – help with paying water bills - Citizens Advice
- Rent or housing costs: [Applying for a Discretionary Housing Payment - GOV.UK \(www.gov.uk\)](http://Applying for a Discretionary Housing Payment - GOV.UK (www.gov.uk))
- Debt relief: Breathing Space: Citizens Advice debt experts explain what you need to know - Citizens Advice

Annex 3: Qualitative elements

While this report has focussed on development of the quantitative survey elements, we included a number of more innovative approaches as part of the qualitative strand as well. Below we summarise a couple of the main innovations included within the qualitative design.

Ipsos Applife

AppLife is Ipsos’ in-house software to conduct mobile qualitative research using a smartphone application that can be used to extend and enhance the information collected using more “traditional” qualitative methods. Applife is participant-led and can be used in a range of ways to help enable and extend participation, with the aim of bringing researchers closest to the participants’ experience. For example we have used Applife for diary, journey-mapping, observational, behavioural and ethnographic work, to help explore experiences over time, to explore events and feelings in the moment (eg at the point of a transactional engagement) as well as engaging people creatively and generating visual data (like photos and video).



For the external debt project we recruited some participants to the follow-up qualitative research to engage in further research activities (a diary based exercise) using Applife. Participants who consented to take part in further research activity using Applife were instructed on how to download Applife and were given instructions on how to use it.

The diary tasks was run over three weeks, with the same daily and weekly scheduled questions sent to participants. The follow-up qualitative interviews took place approximately two weeks into the applife exercise, providing the opportunity to respond to and follow up on participant responses. Towards the end of the applife exercise, we took the opportunity to ask some further follow up questions. The table below summarises the diary exercise used with external debt research participants.

	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Rolling task (participants can complete every day – min 3 times per week)	<p>How are you feeling about your finances today? <i>(This question will have a sliding numerical scale and an option to add additional text if desired).</i></p> <p>What, if anything, have you spent money on today – if you've bought physical items such as groceries, please take a picture and upload.</p> <p>Can you tell us about any payments you have received today? <i>(These could be benefit payments, child maintenance, wages or could be a gift or borrowed sum from friends/family)</i></p> <ul style="list-style-type: none"> - What was the first thing you did when you received this? <i>(This might include making payments now or planning ahead for how you will use this.)</i> 						
Scheduled questions							<p>What have been your main expenses this week?</p> <p>Have any expenses been unexpected? How did you deal with these?</p> <p>What has been the best part of this week for you?</p> <p>Is there anything you are looking forward to next week? Is there anything you are worried about?</p>

Projective techniques

Given the sensitivities around researching the topic of debt and knowing we would be conducting follow-up work with participants who were in especially vulnerable situations, it was important for the qualitative depth interviews to ensure that participants would feel comfortable answering questions.

Following advice from our specialist qualitative research team (QReC) together with input from our Ethics Team, it was agreed that the best way to open the interview was using a projective exercise. The aim of this exercise was to warm people up to the subject matter without them talking about their own experiences to start with.

This involved developing four imaginary people and scenarios which most closely matched to the situation of participants. Having heard the situation of the imaginary person, participants were then asked a series of questions to explore in more detail how they would describe that persons' financial situation, what they might do when they receive money, how they might prioritise spending that money and some of the challenges they may face in managing how that money was spent.

By framing these introductory questions around a hypothetical individual and situation, this enabled the interviewers to explore this sensitive topic at an early stage, capturing valuable insights around participants attitudes towards debt and money management without personalising it to their own situation.

Further details on the project exercise used within the qualitative interviews is presented below.

Financial habits and budgeting	10-15 mins
<p>Now, I'd like to change the focus of our conversation. There are no right or wrong answers – we are simply interested in what you think. I would like to start by describing to you an imaginary person and an imaginary scenario. This will allow us to explore the topic in more detail. It will be very easy and straightforward, so just try to go with it –</p> <p>READ OUT CASE STUDY [EACH PARTICIPANT TO BE MATCHED WITH A CASE STUDY AHEAD OF INTERVIEW]</p> <p>CASE STUDY A: Sam is [insert age] and lives with his/her partner and young daughter. His/her partner has a long-term health condition, which means he/she is unable to work at the moment. Sam has a part time job at the local supermarket, and she/he receives UC/[insert legacy benefits]. Sam has encountered a number of financial difficulties in the last year and has borrowed money from friends and family to help pay for essential such as school uniform. Although Sam has been repaying this money she/he has fallen behind in the last couple of months.</p> <p>CASE STUDY B: Jess/John is [insert age] and lives alone. She/he is currently not in employment and receives UC/[insert legacy benefits]. Jess/John encountered some unexpected expenses one year ago, due to a relationship breakdown. At this time, she/he took out a short-term loan but has struggled with repayments and is currently behind on these. In addition, she/he borrowed a sum of money from her/his brother. She/he has been gradually paying this back when she/he can.</p> <p>CASE STUDY C: Charlie is [insert age] and lives with his/her son. Charlie was previously in employment but was made redundant during the pandemic. She/he currently receives UC/[insert legacy benefits]. Since her/his change in income, she/he has struggled to keep on top of her credit card repayments and has recently fallen behind.</p> <p>CASE STUDY D: Kiran is [insert age] and lives with his/her two children. Kiran has a long term health condition and has been unable to work for the last 3 years. She/he currently receives UC/[insert legacy benefits]. She/he has a couple of credit card balances that she/he accrued in the past, when she was in employment. However, she/he has struggled to keep up with these since her/his income reduced. She/he has also struggled with keeping on top of household bills and is currently behind on rent payments.</p> <p>How would you describe X's financial situation?</p> <p><i>[Moderator note: We are looking to see if this situation is spontaneously described as debt]</i></p> <p><i>Stressed, losing job</i></p> <p><i>Trying to find another job during covid difficult</i></p> <p><i>Mental health affect</i></p> <p>What do you think the first thing X would do when she receives his/her benefit payment?</p> <p>What would be the key things she/he might think about at this point?</p> <p>Priority bills – rent, council tax, food</p> <p>Maybe help with debt management</p> <p>I always write all my priority bills down... (08)</p>	

How might X prioritise what she/he is going to spend money on?

- What are the first things he/she would prioritise paying for?
- Can you think of any tools/aids he/she might use to help her/him plan (e.g. spreadsheets/apps/writing things down) – How would this help?
- Where would repaying debt fit into their current priorities?
- Thinking about how x might routinely use their money, what do you think would have changed since they fell behind on payments/borrowed money? (cutting back on things, working more hours, saving less or stopping saving)
- What is the role of saving – is this something that x would be able to do in their current circumstances?

Prob be more focused on reduced income – more steady with money. Cut down amount on bills.

Can you think of anything X might find difficult when planning how to spend his/her money?**X is thinking ahead to their child's birthday/Christmas – What things to you think he/she might do to prepare financially for the additional expense?**

- How far ahead might he/she start preparing for this? Saving?

What might make it difficult to prepare?

Maybe budget - £10 a month aside in advance

For more information

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About Ipsos Public Affairs

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