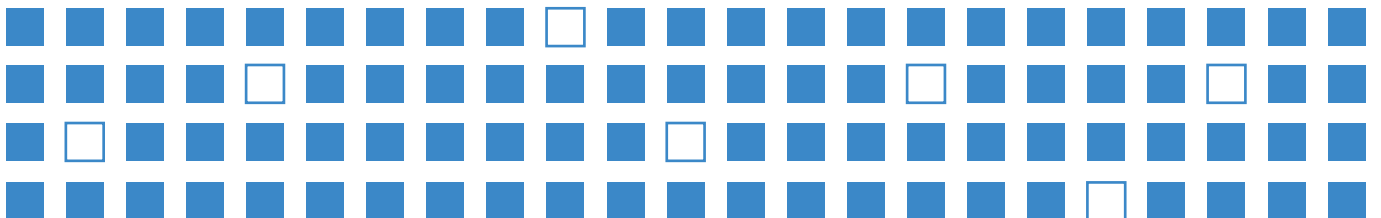




**THE DEBT RESOLUTION FORUM**  
Promoting Professional Standards

# Provider KPIs

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## **DRF OUTCOMES RESEARCH: CONSUMER RESEARCH – PROVIDER KPIs**

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## ABOUT THIS REPORT

In December 2011, the Debt Resolution Forum commissioned Zero-credit to complete three parallel research studies to explore the outcomes of fee charging debt solutions. These were an analysis of market size, a survey of members' clients and a series of case studies with members' clients. This report focuses on the key performance indicators for providers resulting from the consumer research, and was compiled by Emma Bryn-Jones.

## Debt Resolution Forum

The Debt Resolution Forum promotes professional standards for resolving debtors' financial problems and focuses on the quality and appropriateness of advice provided to consumers. The DRF represents a membership that offers the full range of debt solutions and is committed to raising standards, irrespective of solution or professional specialism.

DRF members approach debt resolution by identifying the solution and outcome which are the most compatible and appropriate to the financial and personal position of the debtor. This approach also takes into account the interests of creditors and seeks to demonstrate that any proposal made on behalf of the debtor is reasonable in the circumstances and is achievable.

## Zero-credit

Zero-credit Members believe that experiences of debt should inform debt prevention and that all borrowers have something of value to share. The co-operative aims to end debt stigma by creating a strong consumer voice for borrowers through:

- helping people to make informed choices about their finances through digital tools and signposts
- promoting a culture of self-advocacy, irrespective of financial circumstance
- encouraging participation in its research, development and decision making
- celebrating best practice and challenging consumer protection issues
- striving to build people's confidence, skills and experience through voluntary and employment opportunities and training

To finance the above and more particularly, to influence the provision and regulation of personal finance, Zero-credit trades in information, gathered through participatory techniques that:

- encourage borrowers to own a share in the business as Members of its co-operative
- ask professionals and organisations to engage with its co-operative as Subscribers
- publish resources that distinguish between best and poor practice from the consumer perspective
- contribute to the forums where financial services design, delivery and regulation are discussed
- conduct research and development for clients who share its co-operative principles and values

## INTRODUCTION

A total of 601 telephone interviews were conducted with DRF Members' clients throughout February and March 2012. Average interview length was 15 minutes, although some lasted significantly longer than this. Interviewers were briefed to speak to the named contact only, respecting the potential vulnerability of clients and the sensitivity of information shared. Respondents had the opportunity to decline a response at all times. To achieve 601 interviews, 833 clients were contacted: of these 222 declined to take part and 10 completed the interview in part only. The latter are not included in the dataset for this report.

Research of this kind was new to many DRF Members, so there was some reluctance to transfer client contact details to create a sample frame, particularly where informed consent for third party contact was unclear. Most companies overcame these issues and ultimately, three quarters of DRF Members took part. Originally, we had proposed a stratified random sample to achieve a representative dataset with 95% accuracy at +/- 4%. However, with a significant minority of firms unable to transfer data without considerable disruption, a quota sample was agreed. Where appropriate, this report compares the achieved sample with data collated from the Market Size research and we found this to be broadly in line with the target confidence level.

In order to ensure a representative sample, companies, and in some instances trading styles, were banded by size, according to the number of clients stated as active at the start of 2012. Upper and lower quotas were set for each band, so that where sample was not available, the shortfall could be made up by interviewing across a client base for the same band. Throughout the fieldwork period, companies submitted a random 10% sample of clients, from which we selected respondents at random as follows:

Band 1	Band 2	Band 3
Less than 1000 clients	1000 to 3000 clients	More than 3000 clients
4-5 interviews each	19-23 interviews each	57-72 interviews each
44 completed in total	84 completed in total	473 completed in total

In anticipation of ever-increasing transparency, the questionnaire drew heavily on the consultation version of the Debt Management Guidance released by the OFT in 2011. From this, we established a number of key performance indicators for pre and post contract service attributes, together with a range of demographic and financial information. The questionnaire is available in Appendix A to this report.

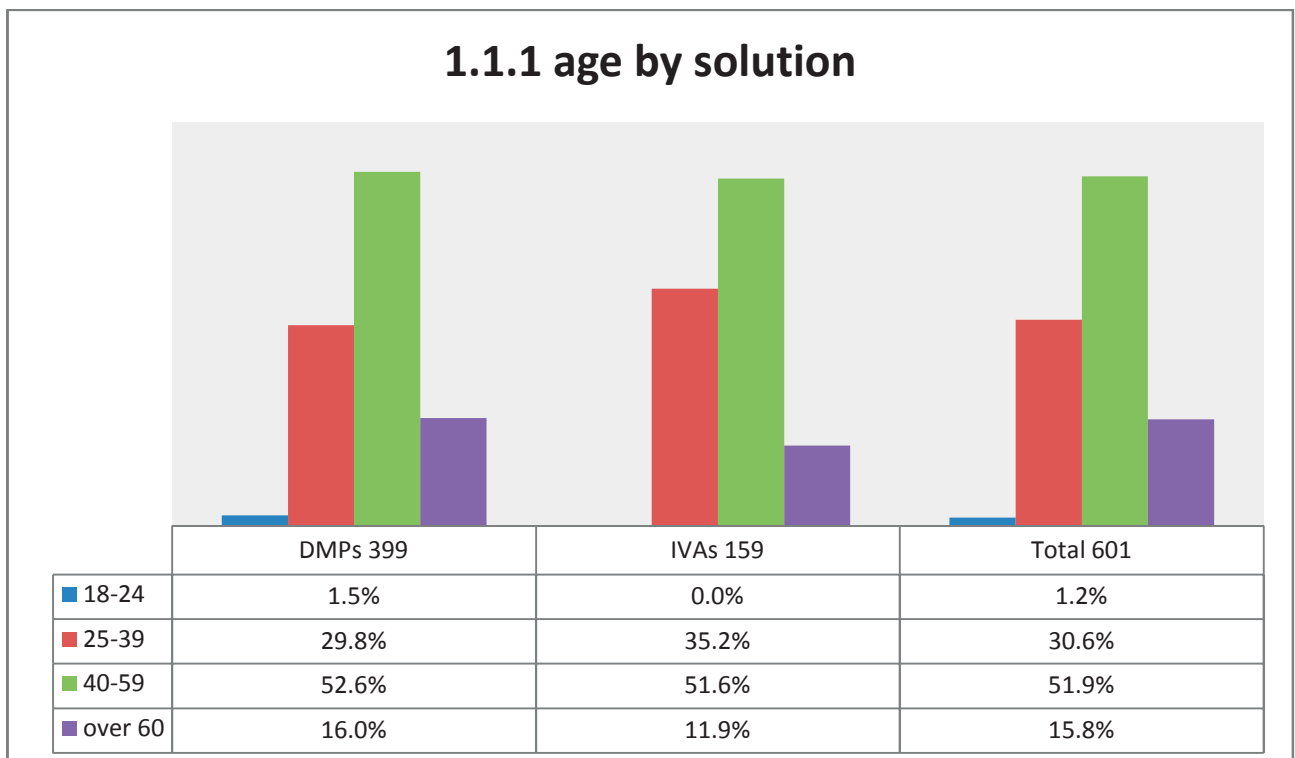
This report focuses almost entirely on key performance indicators, analysing responses by debt solution entered, provider band, when debt help was first sought and whether other sources of help were used. A subsequent report will profile detailed analyses of the client demographic and financial circumstances.

# 1 DEMOGRAPHY

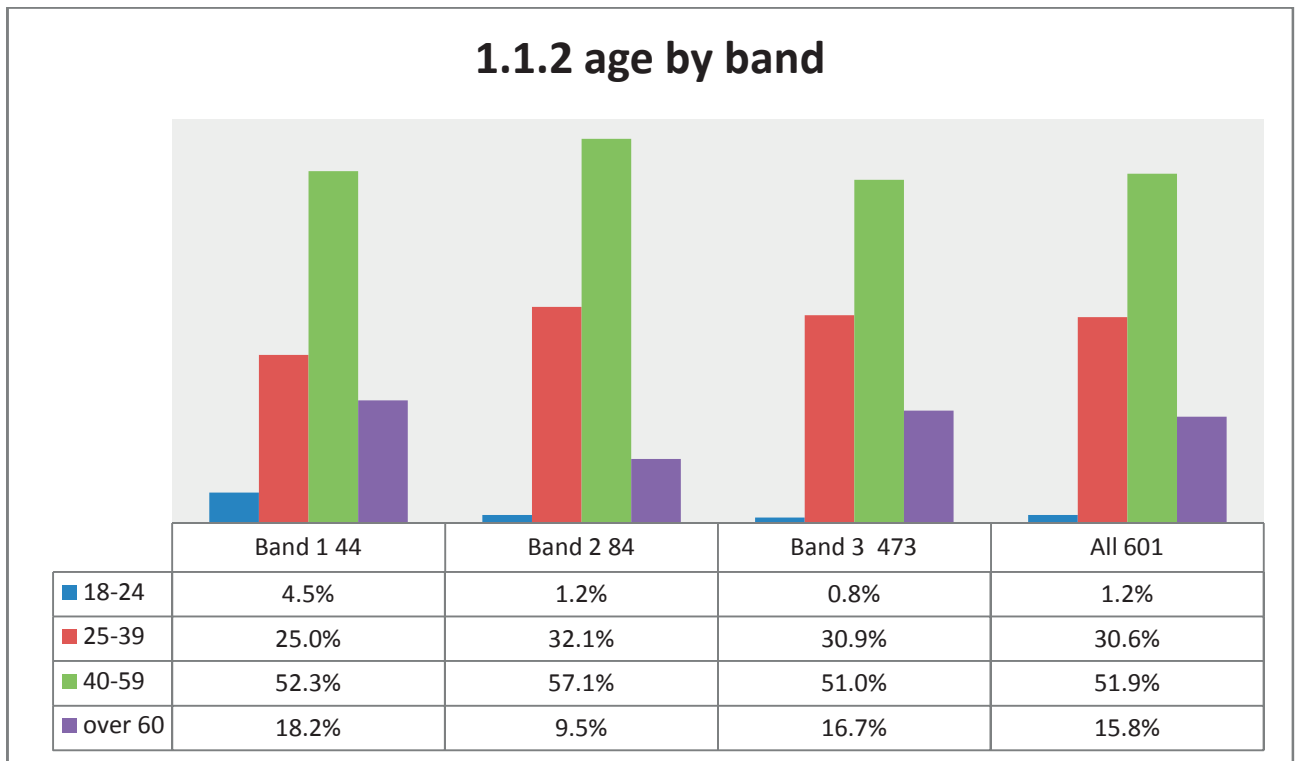
## 1.1 AGE

The age profile of respondents to this survey differed significantly from demand recorded by the free to client sector, a pattern reflected in the client profile data returned by DRF Members for the Market Size research. Over two-thirds of respondents identified themselves as aged 40 or over, compared to around half of the client base recorded in the free to client sector. The most significant difference could be seen in the over 60 age group, where around 14% of fee chargers' clients are over 60 compared to some 6% in the free to client sector.

Whilst the age profile of DMP clients interviewed for this research mirrored that recorded for the sample as a whole, there was a higher proportion of people aged 25-39 amongst respondents who stated their solution as an IVA, a smaller proportion of over 60s and no one under the age of 25 reporting an IVA as their solution. In total, there were only seven people out of the 601 interviewed, who stated their age as under 25, compared to just under one in ten recorded for this age group in the free to client sector. The proportion of younger clients participating in this research (1.2%) was also lower than that returned by DRF members for the Market Size research (3%) and a tendency for younger respondents to decline an interview has been noted. Further research is necessary to establish how best to engage with this age group for performance monitoring surveys of this kind.

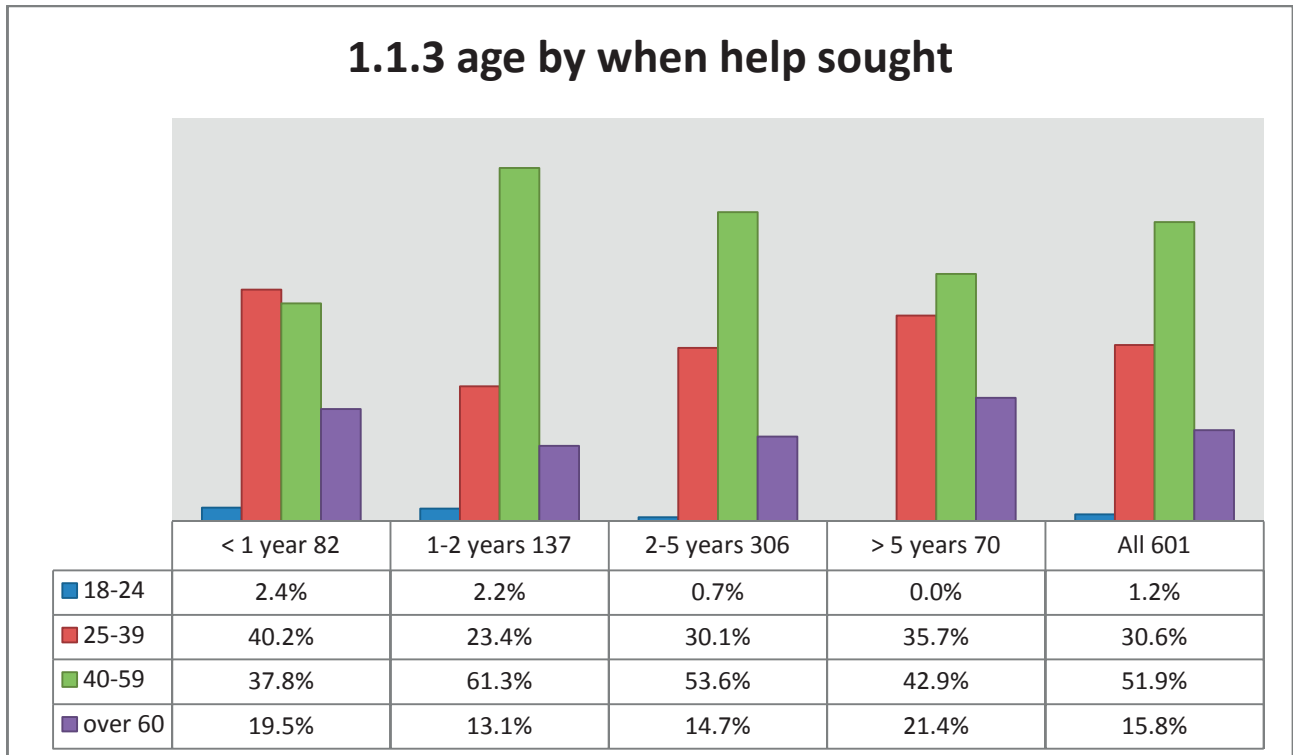


Respondents who were clients of Band 1 companies were more likely to fall into the 18-24 and over 60 age groups than respondents who were clients of companies in other bands. There was also a higher proportion of respondents aged 40-59 amongst Band 2 companies.



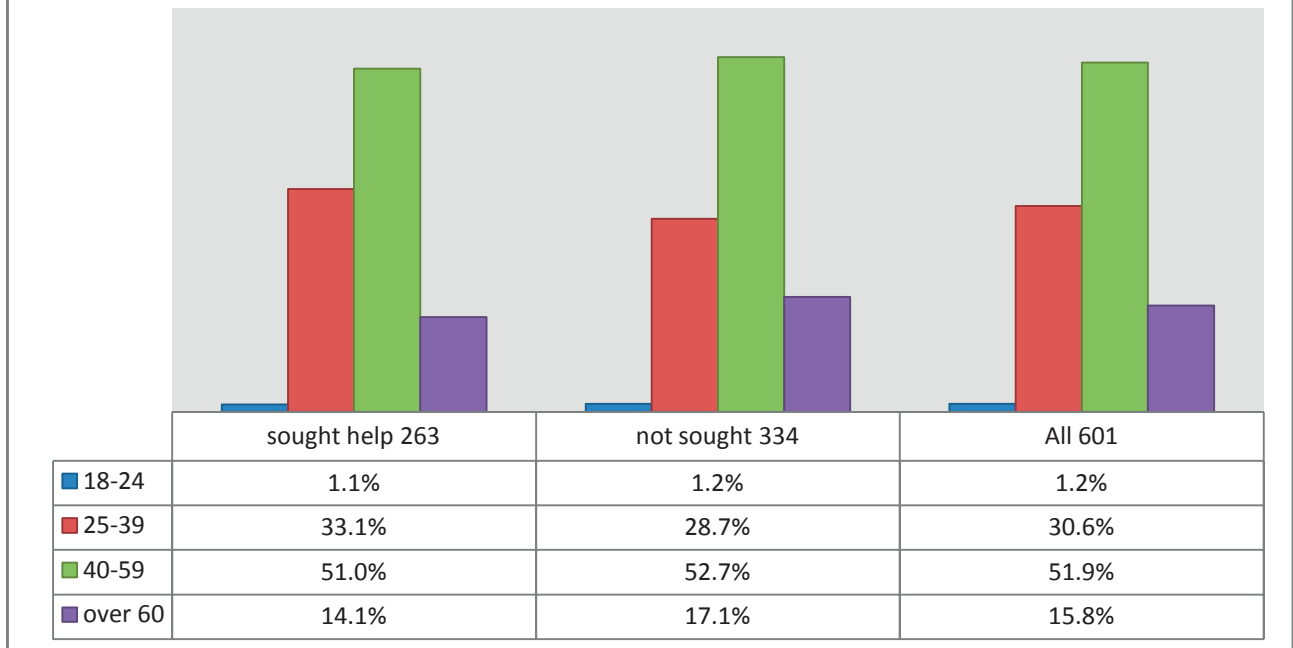
It would seem that a change in the age profile of debt solutions clients may be emerging because the comparison of when debt help was first sought revealed a gradual increase in the proportion of those aged 18-24 over the past five years. Similarly, the apparent downward trend in first seeking help amongst respondents aged 25-39 and over 60 seemed to be in reverse over the past year and there was a significantly larger proportion of respondents aged 25-39 stating that they had sought debt help in the last year, compared to previous years. The age profile of new clients is a trend to watch, particularly among smaller companies.

### 1.1.3 age by when help sought



The age profile of respondents seeking help from other agencies before entering a solution showed that those in the 25-39 age group were more inclined to shop around for advice than other age groups. The small number of under 25s participating in this research makes it impossible to comment on the advice seeking patterns of this age group.

### 1.1.4 age by other help sought

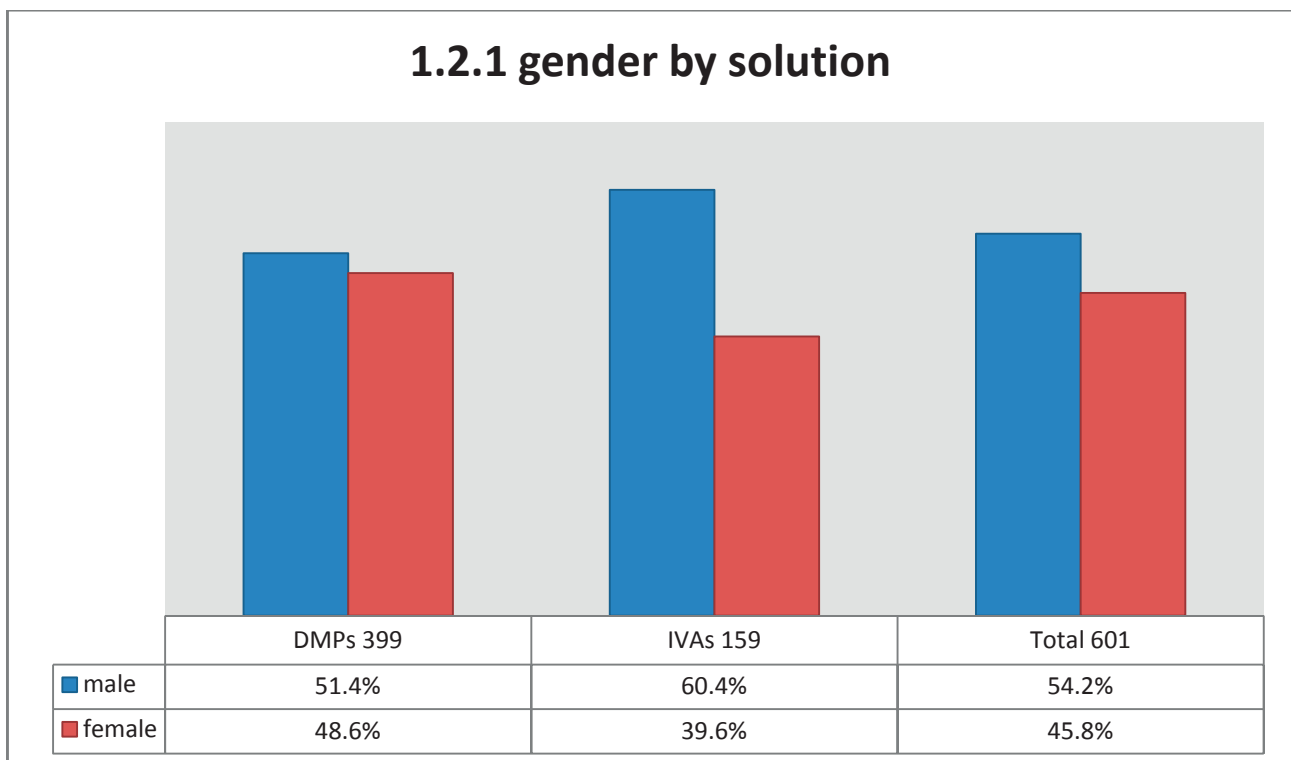




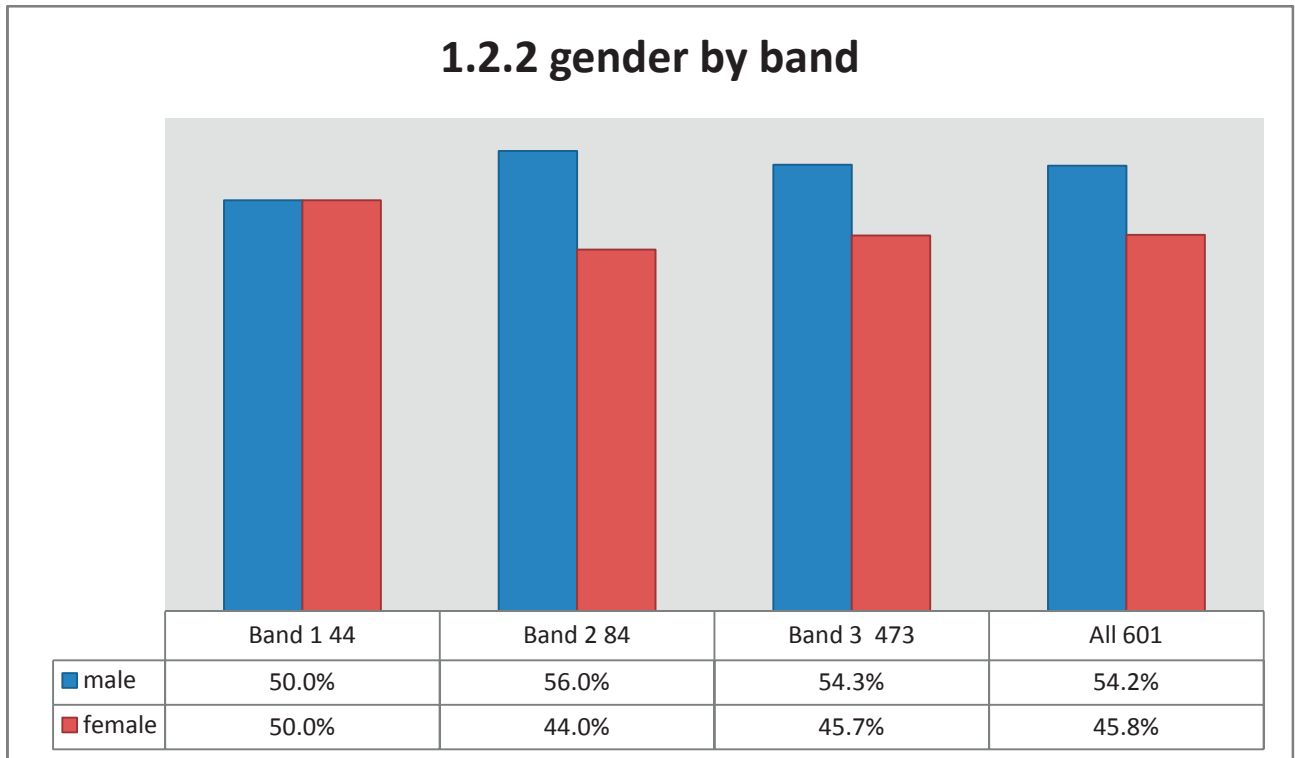
## 1.2 GENDER

The higher proportion of male to female respondents across the sample as a whole does not necessarily reflect a bias in provision among DRF Members. The classification of indebtedness as an individual or household problem can be unclear because individuals have the discretion to dictate whether they resolve an issue alone or in partnership. The professional origins of the commercial sector often means that firms record couples' information with the male partner as head of the household and our fieldwork team was briefed to speak to the named contact only. Further research amongst all solutions providers is essential to clarifying gender profiles and behaviours.

It was also interesting to note the significant number of men who said that their debt solution was an IVA. Typically, the IVA clients interviewed had been using their solution for longer than the DMP clients interviewed, so it is possible that the greater proportion of men using IVAs relates to a recent increase in over-indebtedness amongst women. On the other hand, there may also be a difference in how men and women prefer to settle their debts and this requires further investigation.



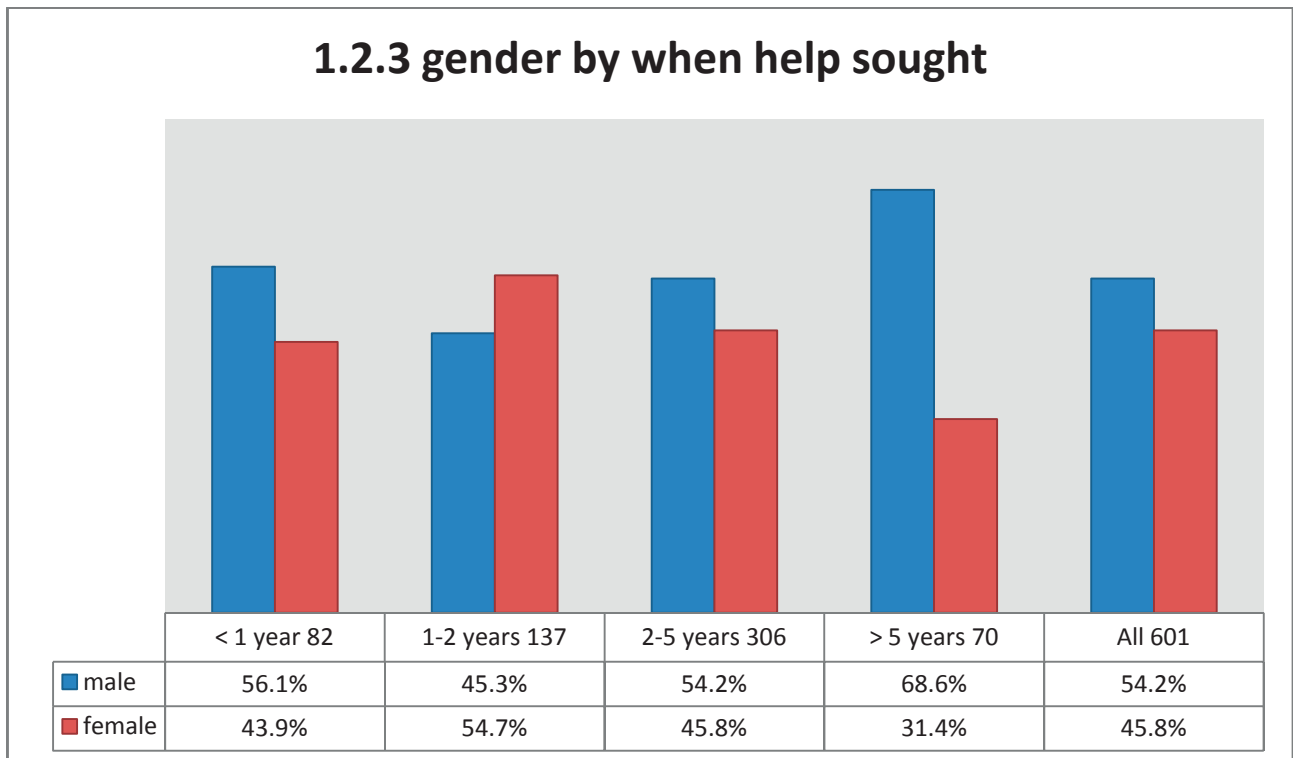
In several cases, Band 2 and 3 companies offered both IVAs and DMPs, whereas Band 1 companies were almost exclusively DMP providers. To some extent, this is likely to account for the 50:50 split between male and female respondents who were Band 1 clients. However, Band 1 clients, and to a lesser extent Band 2 clients, tended to display a different demographic to respondents in solutions with larger providers.



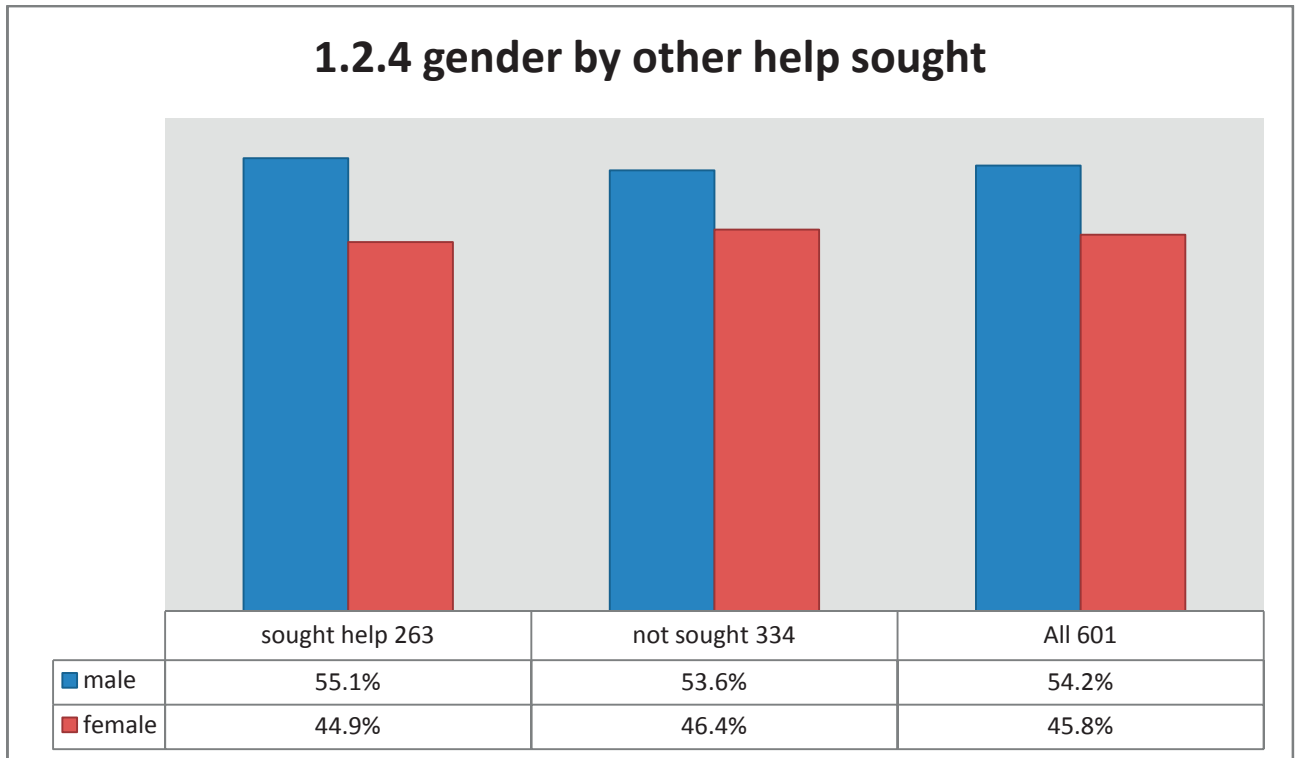
From the responses to this survey, it would seem that until a year ago, the proportion of women seeking debt help was increasing. This is most certainly a trend that has been widely reported from other debt related statistics and that several professionals consider likely to continue.

In these data, the recent increase in men seeking debt help for the first time coincides with a sudden increase in the 25-39 age group seeking debt help for the first time over the last year, and gradual increases in homeowners, couples and families seeking debt help for the first time over the past five years. This would tend to indicate a relationship with under and unemployment and a comparison of economic activity datasets from National Statistics with client demographics is proposed for a subsequent report on this survey.

### 1.2.3 gender by when help sought

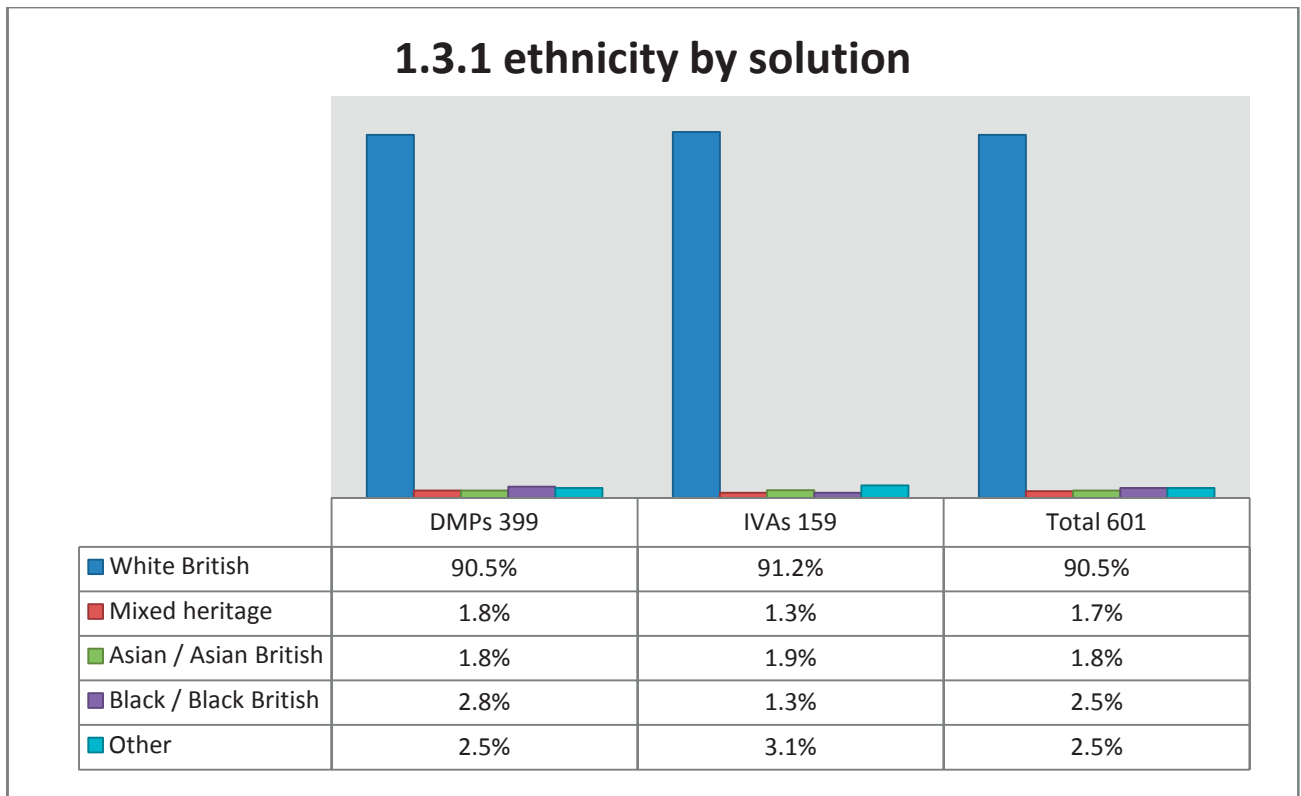


The male respondents to this survey were marginally more likely to seek help from other agencies before entering a solution than the females were. This is significant because men were also more likely to report using an IVA as a debt solution and IVA clients were more likely to explore other sources of advice than those in other debt solutions. Providers in the free to client sector rarely report their IVA data and this information is essential to indentifying any possibility of a gender bias in solution choice and decision-making.

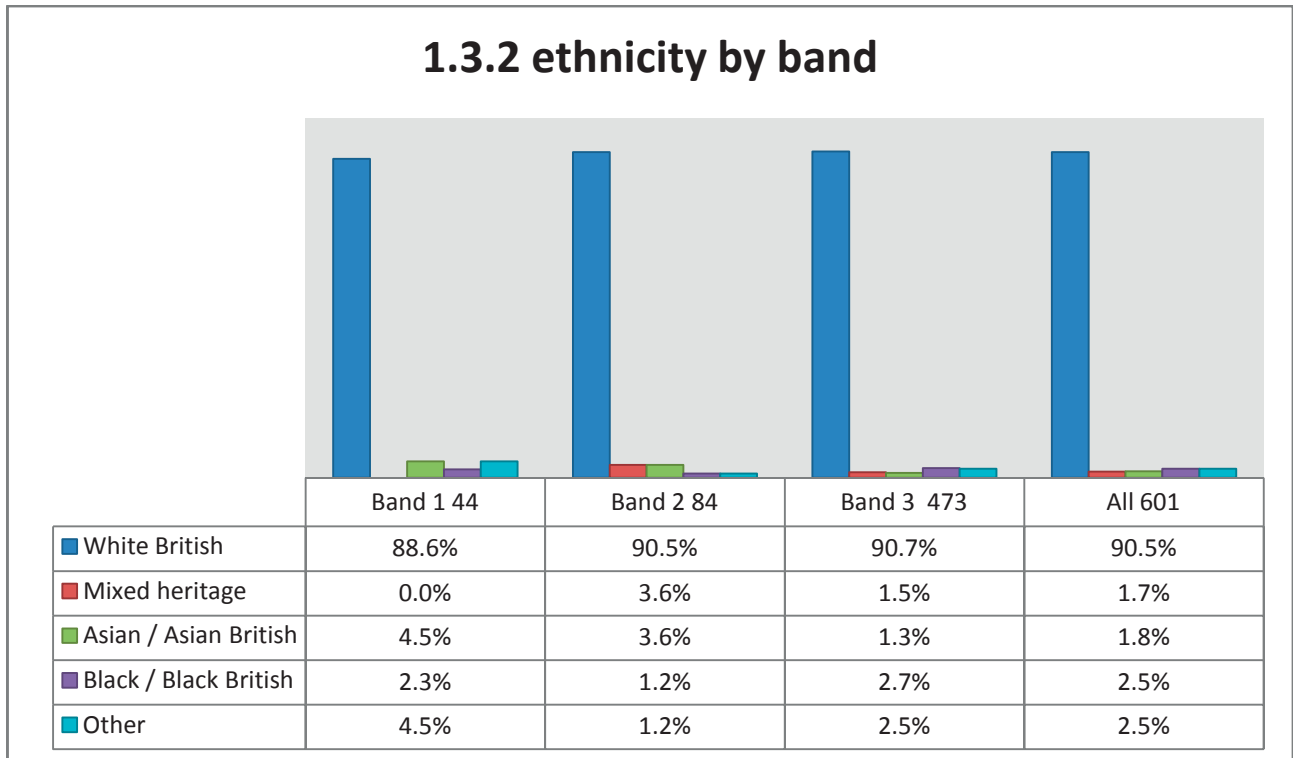


### 1.3 ETHNICITY

Over 90% of respondents to this survey were White British, compared to around 86% of the population as a whole (2001 Census). There were higher proportions of people of Mixed heritage and Black / Black British origins in the sample compared to National population data also. The proportion of IVA clients who stated their ethnicity as White British was slightly higher than the proportion for other solutions and it may become relevant to explore perceptions of debt solutions across cultures in the future. Other organisations do not yet publish ethnicity records, so the data for this survey cannot be compared.

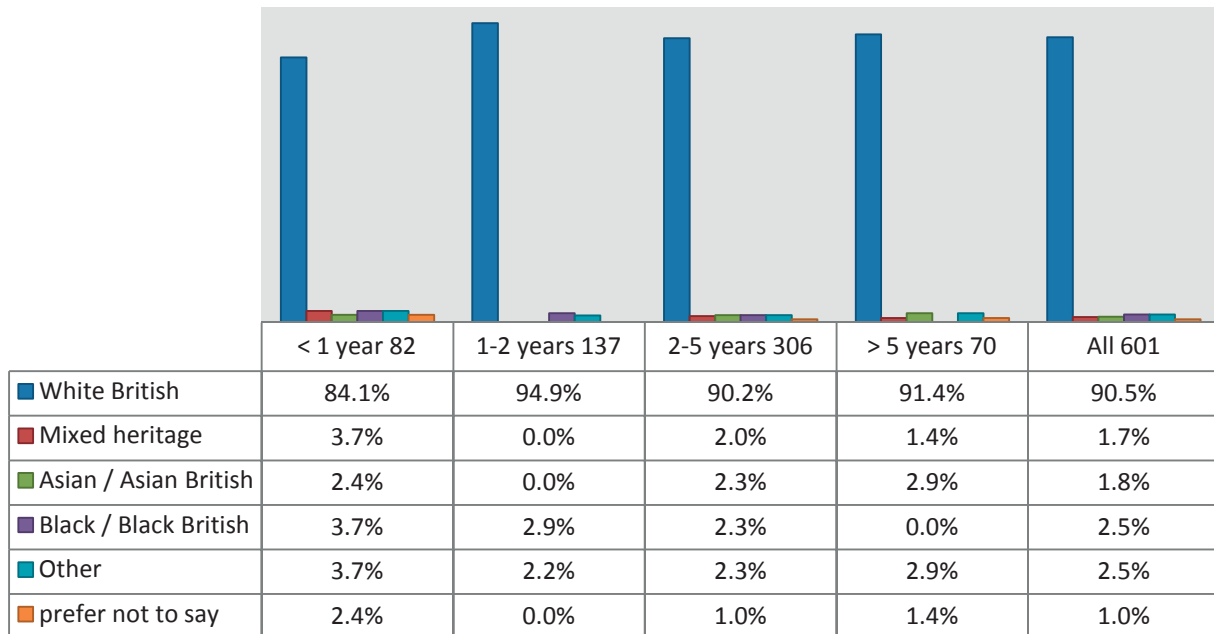


Whilst minority ethnic respondents were proportionately fewer than in the National population, clients of Band 1 companies were more likely to come from a diversity of backgrounds than clients of other companies. However, among the clients of Band 2 companies, there was a higher proportion of mixed heritage respondents than in other bands. Smaller companies are often linked to a local or regional community and will reflect its demography accordingly. Further research is necessary to establish the relationship between provider size and the diversity of client base.



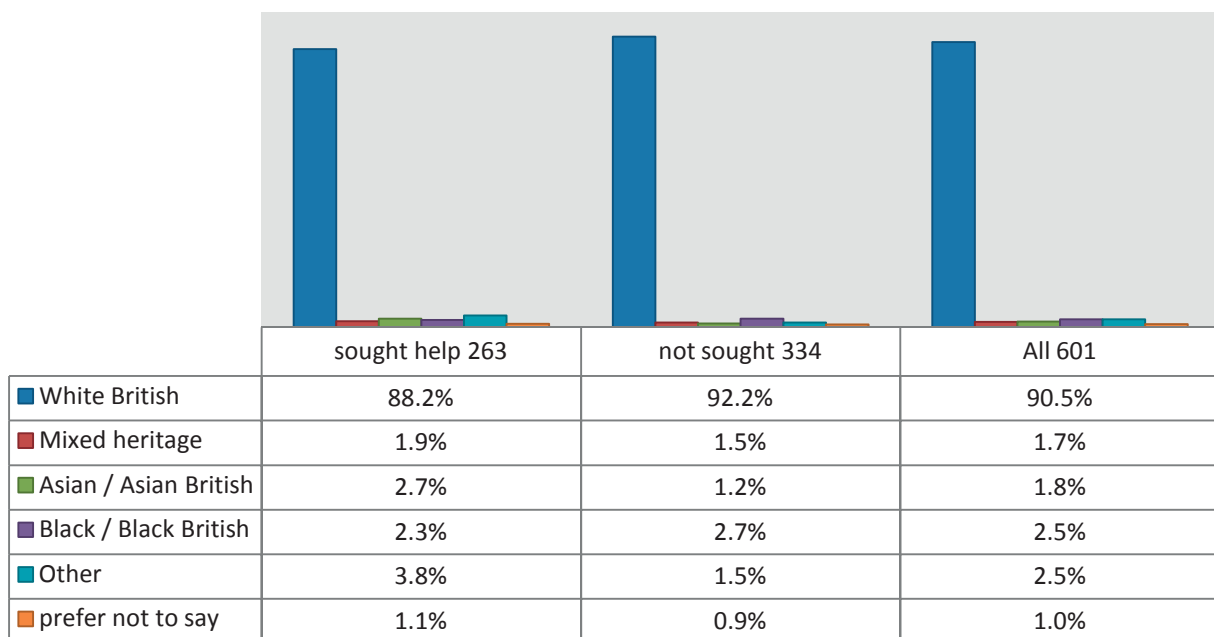
Responses to this survey indicated a recent spike in demand for debt help amongst minority ethnic groups, following a gradual increase over the past five years. Again, the validity of this as a wider trend requires further research.

### 1.3.3 ethnicity by when help sought



It was also interesting to note that minority ethnic respondents were more likely to have sought initial help from an agency other than their solution provider. This is noteworthy because minority communities are often considered more socially excluded than the White British population. For this reason, many regions have social cohesion strategies that promote a wide range of free advice agencies.

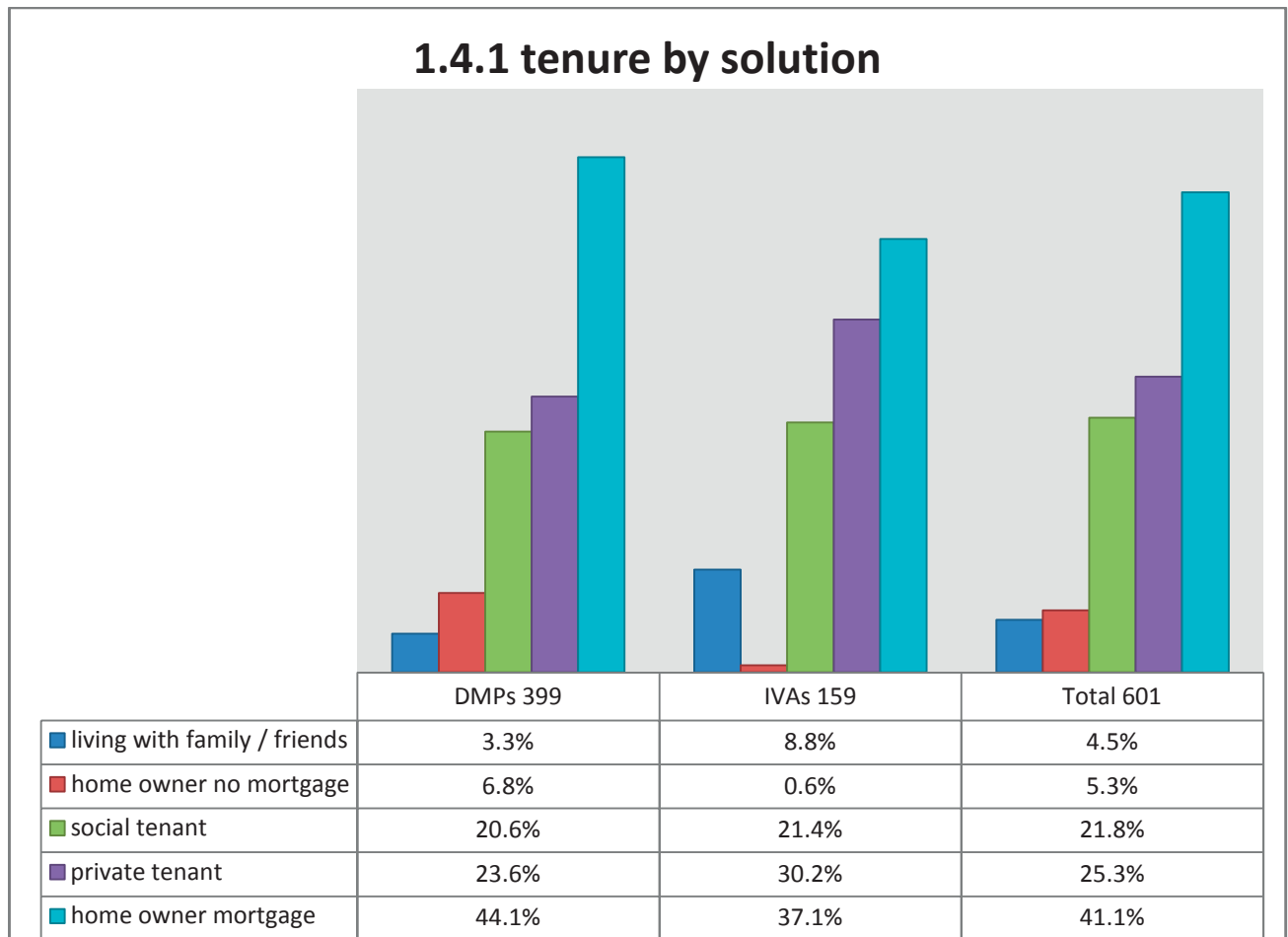
### 1.3.4 ethnicity by other help sought



## 1.4 TENURE

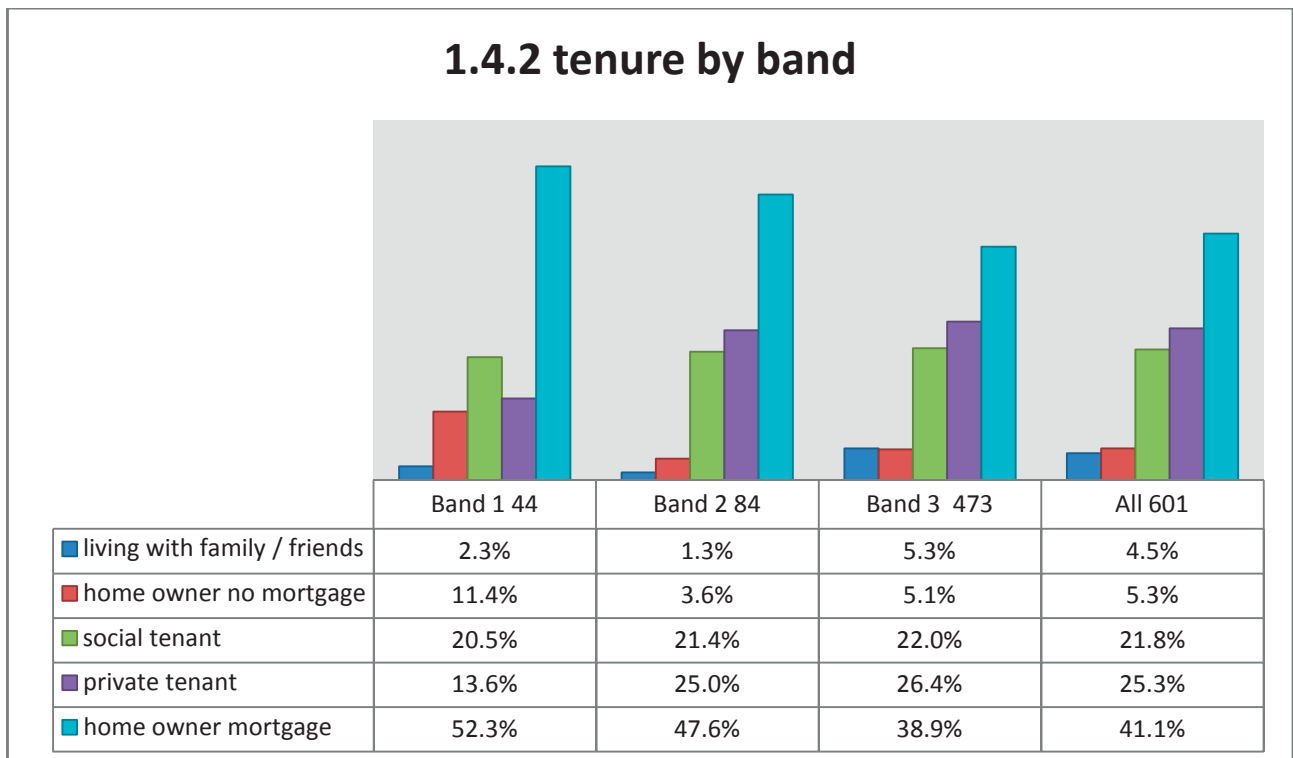
The sample delivered a relatively even split of owners to renters, with both at just under half of all respondents. Respondents using a DMP were most likely to be homeowners, with or without a mortgage, whereas there were higher proportions of private tenants and respondents living with family or friends amongst respondents with an IVA.

Case study respondents in IVAs tended to have moved in with friends and family after their solution had started. In some instances, this was after the sale of a residential property and in others to retain equity whilst also addressing relationship breakdown.

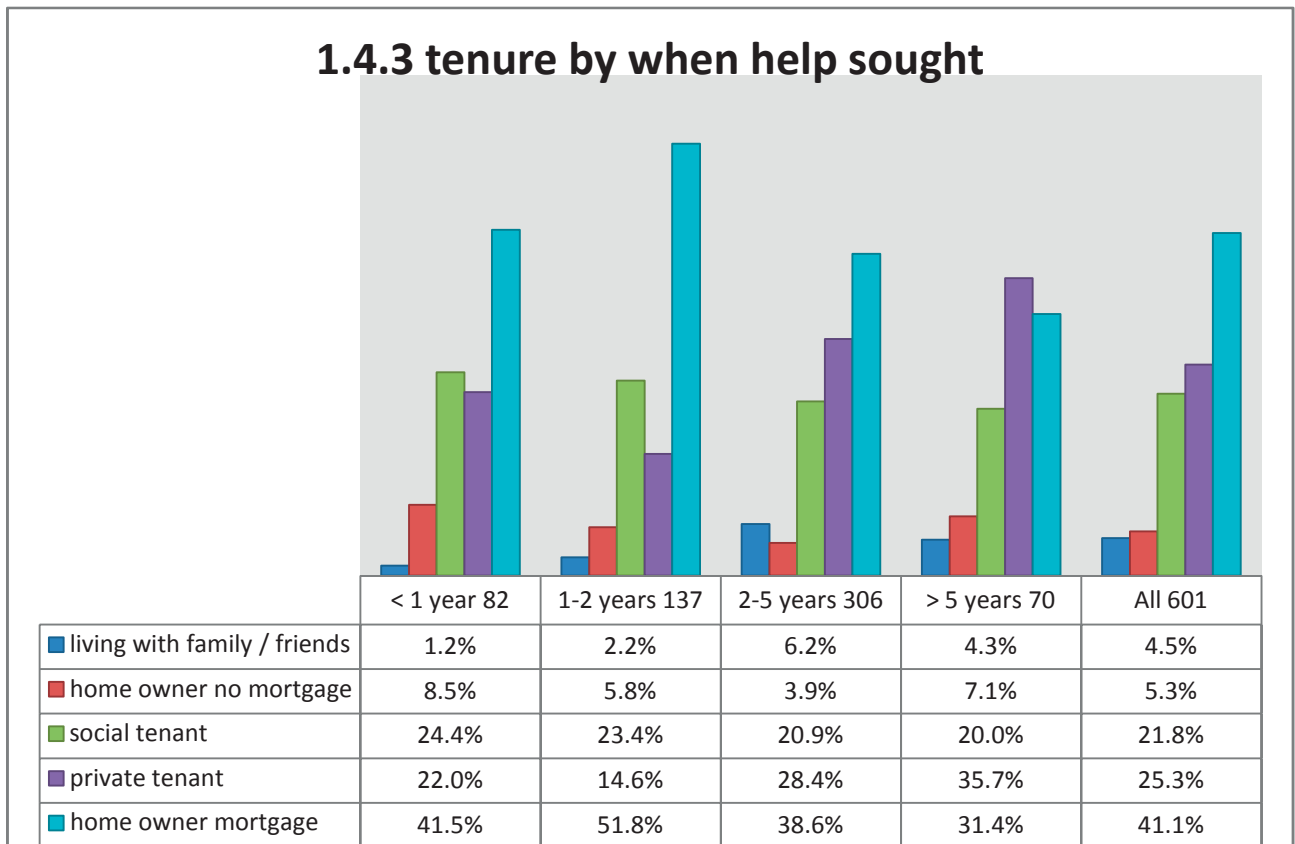




The differences in client profile between bands was particularly marked when it came to tenure, with almost two thirds of respondents who were clients of Band 1 companies and over half of respondents who were clients of Band 2 companies being homeowners. Our analysis of category D and E Consumer Credit Licence applications 2007-2011 for the Market Size research revealed that smaller firms had often entered the debt management market from a mortgage or financial advice background. In several Case Studies (for this research programme and for its extension to October 2012), clients had first contacted an IFA before referral to a solution provider. It is therefore reasonable to assume that there may be significant numbers of homeowners on the client databases of smaller companies about which relatively little is known. A better understanding of all providers and recognition of the differences between the clientele of each is essential to mapping demand and provision of debt advice and solutions accurately.

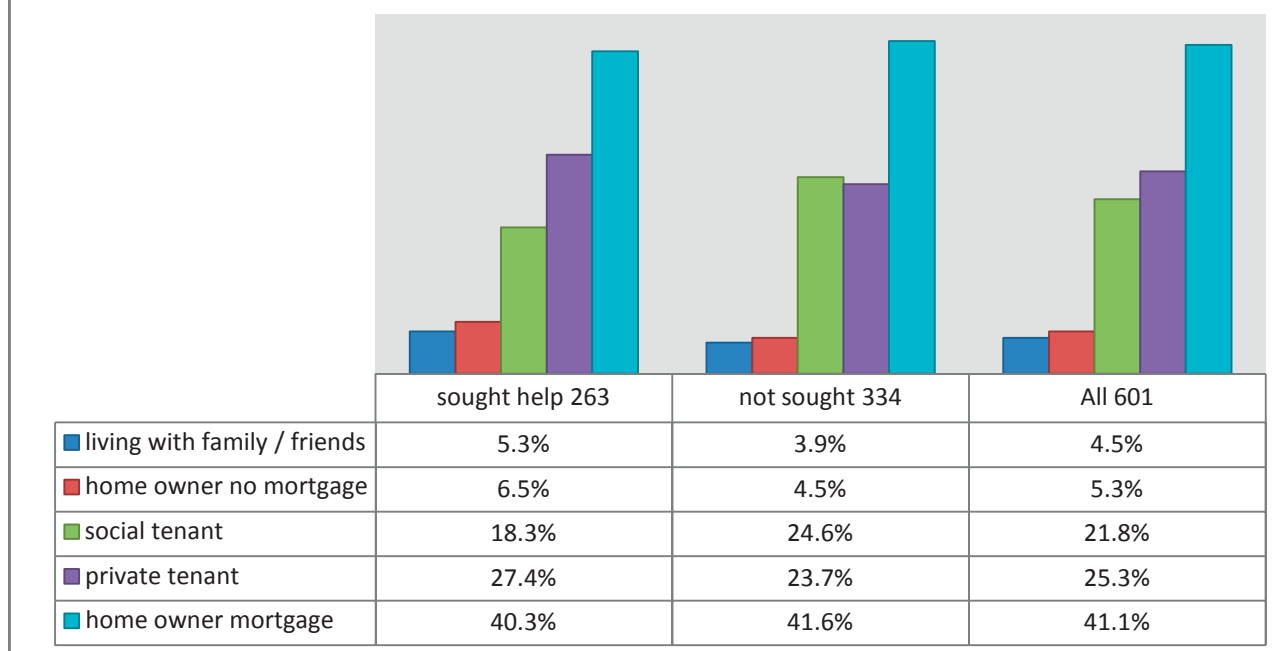


The comparison of tenure by when help was first sought revealed a gradual increase in the uptake of debt solutions by respondents who were social tenants, or homeowners without a mortgage, over the past five years. This would tend to indicate that recent demand for debt solutions has been fuelled by consumers seeking to resolve difficulties with unsecured borrowing, as opposed to debts secured against a property.



There was a marked difference in the behaviour of social and private tenants, with social tenants less likely and private tenants more likely to have sought help from an agency other than their solution provider. In view of the significant investment by social landlords in tenant participation and communications since the start of the Millennium, further research is necessary to ascertain the wider prevalence of this finding.

### 1.4.4 tenure by other help sought



Homeowners were under-represented compared to the UK population as a whole, and this is a characteristic shared with other debt solutions providers. In recent years, the DRF client base seems to have been shifting towards homeowners, although responses to this survey pointed to some change in this during 2011. This is another trend to watch, given the gradual shift towards private rented accommodation across the UK housing market, effected by the economic downturn.

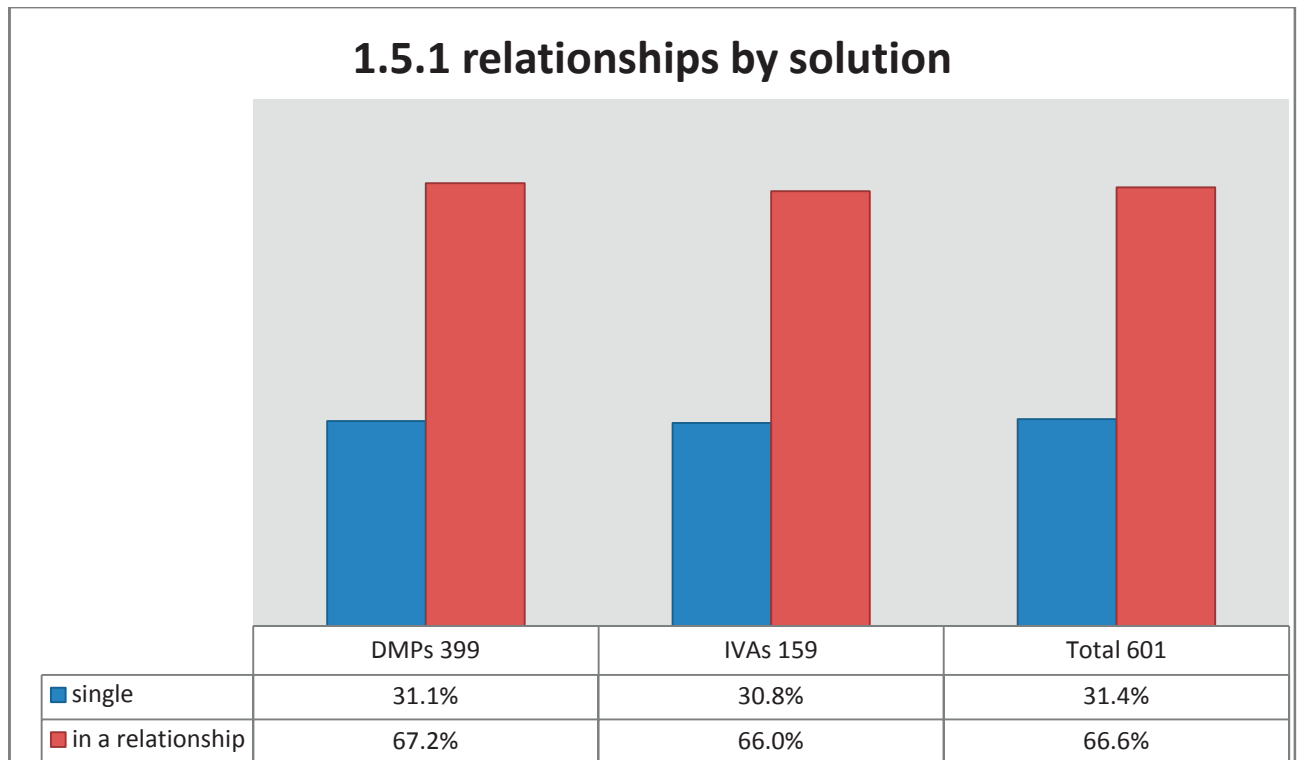
**Table 1.4.1 Comparison of DRF Consumer Survey Respondents with CCCS Client Records by Tenure**

%	DRF respondents by tenure		CCCS clients by tenure	
	owners	renters	owners	renters
2011	52	48	45	55
2010	64	36	48	52
2009	55	45	49	51
2008	29	71	49	51
2007	42	58	42	58

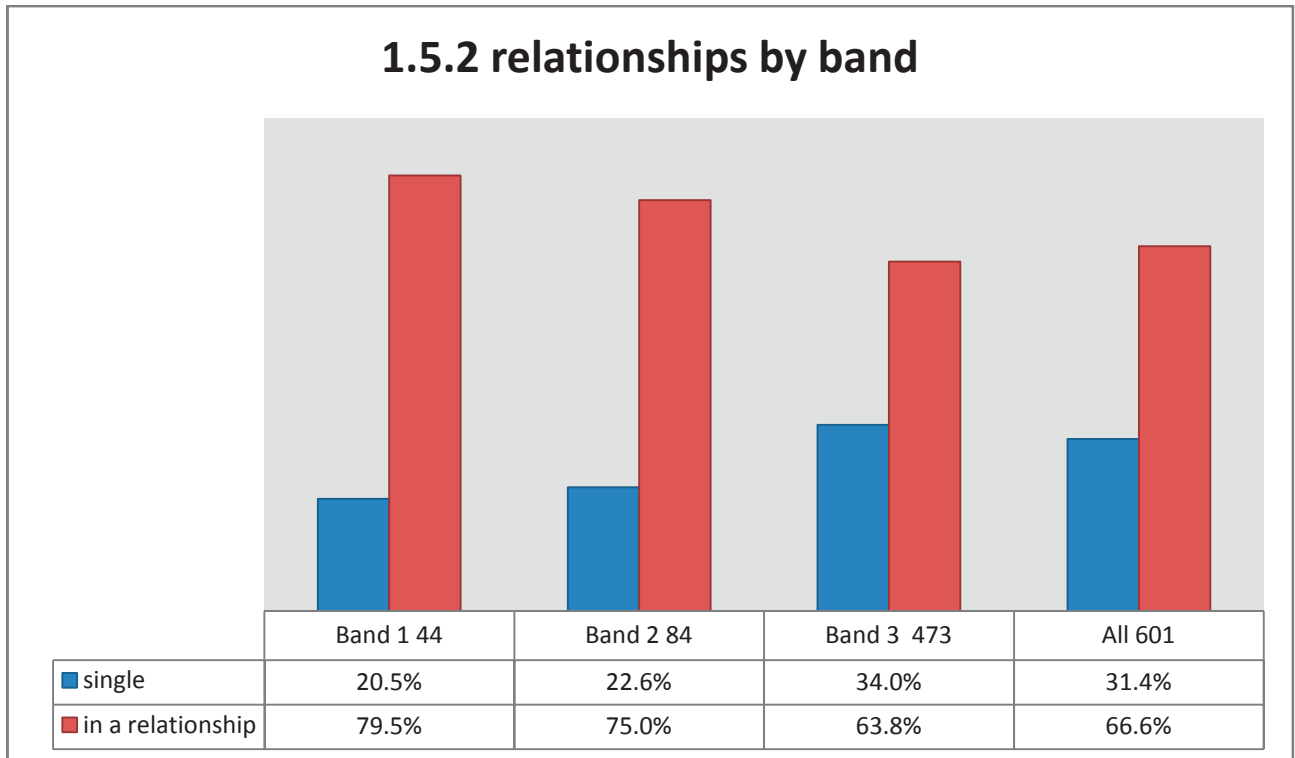
Sources: Q21how many years since respondents started their solution and CCCS Statistical yearbooks

## 1.5 RELATIONSHIPS

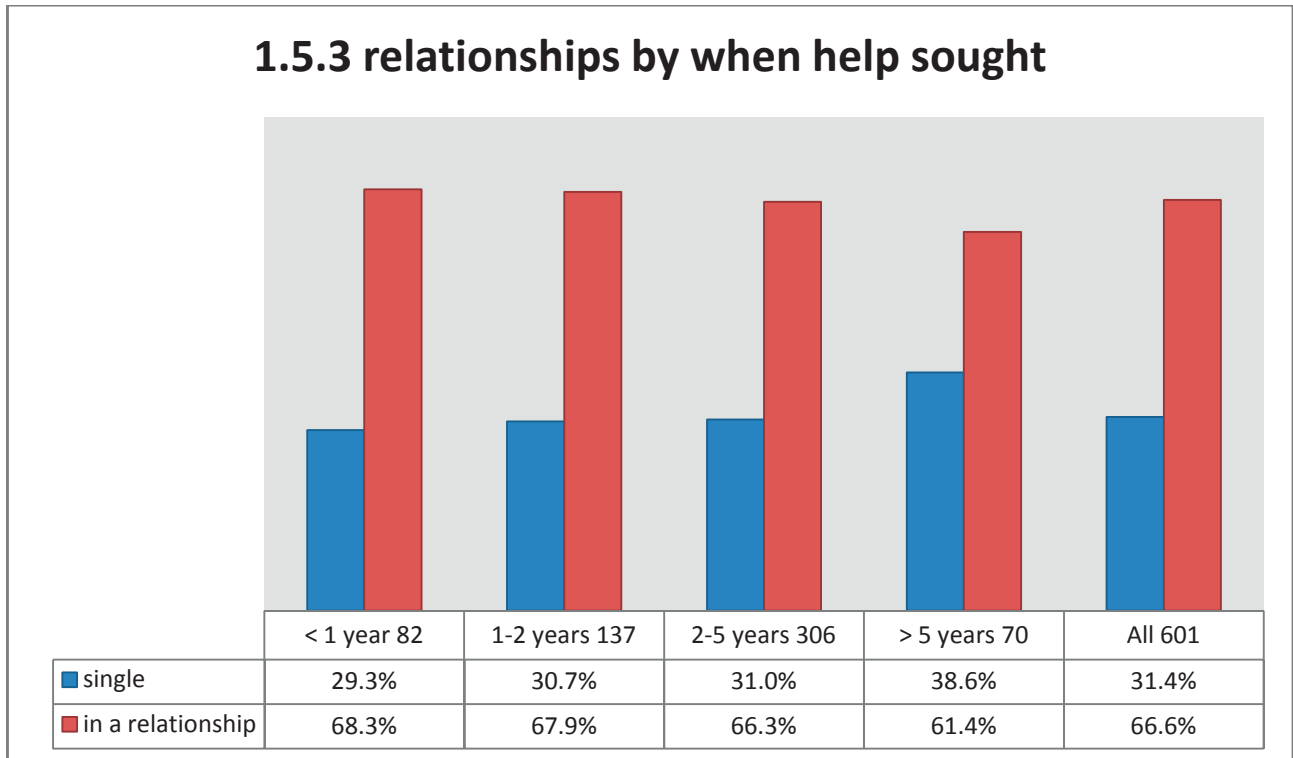
Two-thirds of respondents to this survey stated that they were in a relationship and there was almost no variation in this between solutions. By contrast, the recent CCCS Statistical Yearbook stated that couples accounted for 48% of the charity's client base in 2011. Whilst other free to client agencies do not publish data for relationship status, there is usually a strong correlation between their client profiles. On this basis, it is reasonable to suggest that DRF Members attract a very different client base to the not-for-profit sector.



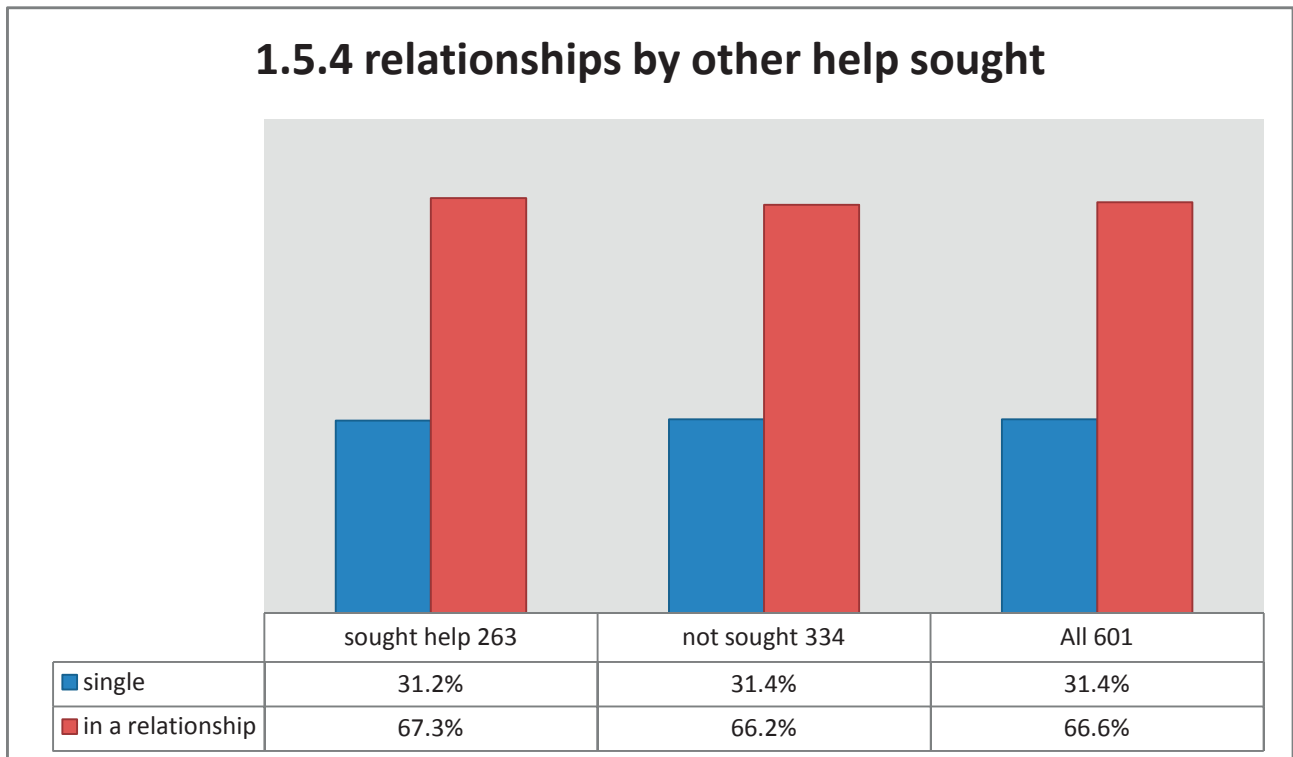
The tendency for couples to use a paid solution was particularly apparent in the comparison of respondents' relationship status by band, where around three quarters of Band 2 clients and some four fifths of Band 1 clients were in a relationship. This further reinforced the suggestion of a very different client base experienced by DRF Members, and by smaller providers in particular. It is important to recognise that despite significant numbers of commercial CCLs, relatively little is known about smaller solutions providers.



There was limited variation in relationship status relative to when help had first been sought, further signifying that fee-paying clients have had a different demographic to those using free solutions for some time.

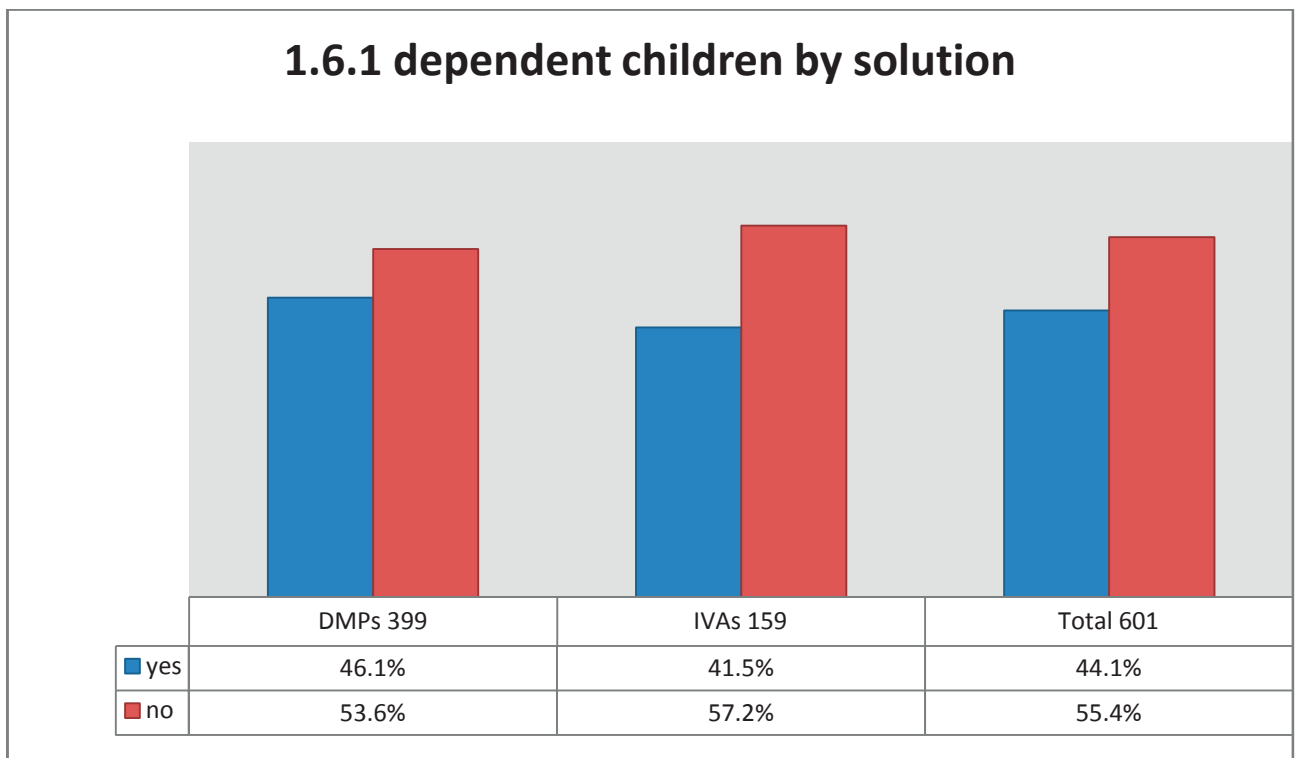


This was also apparent in the likelihood of couples and singles to seek alternative sources of debt help before entering a solution, which differed negligibly from the sample as a whole.

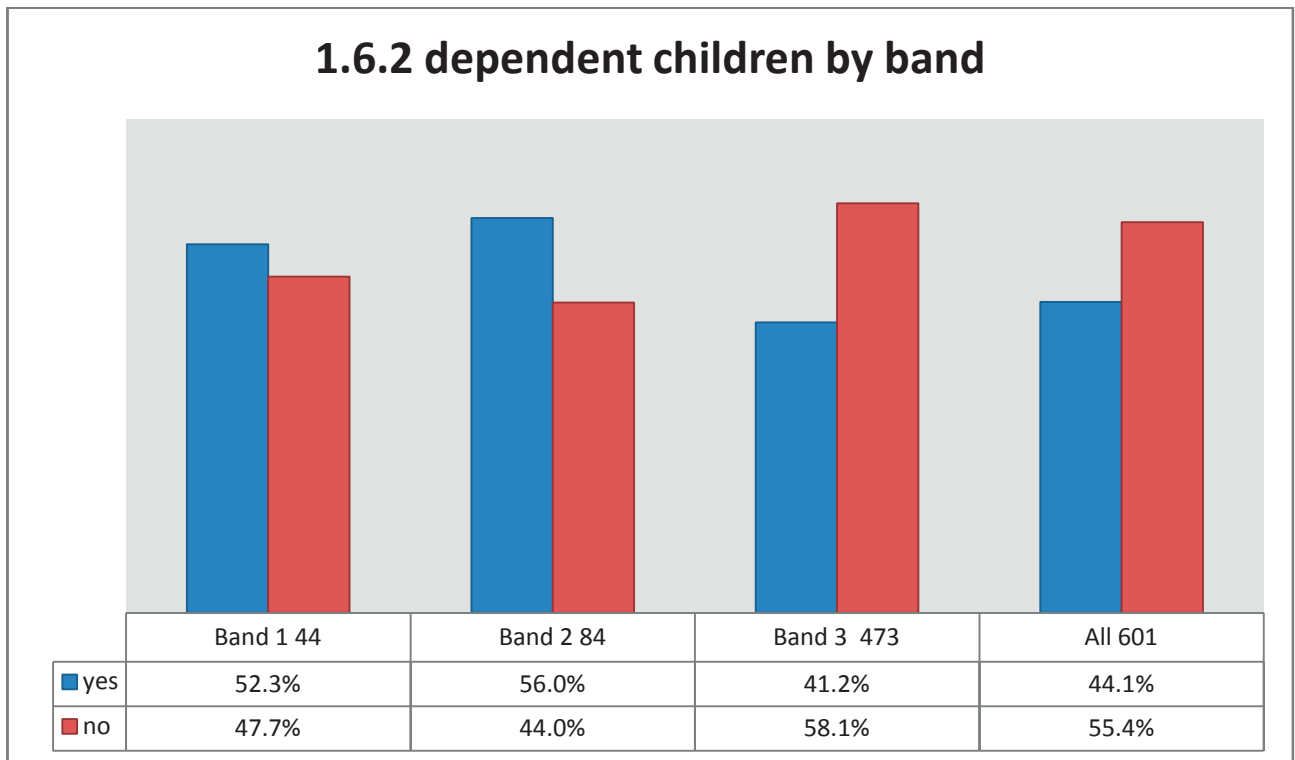


## 1.6 DEPENDENT CHILDREN

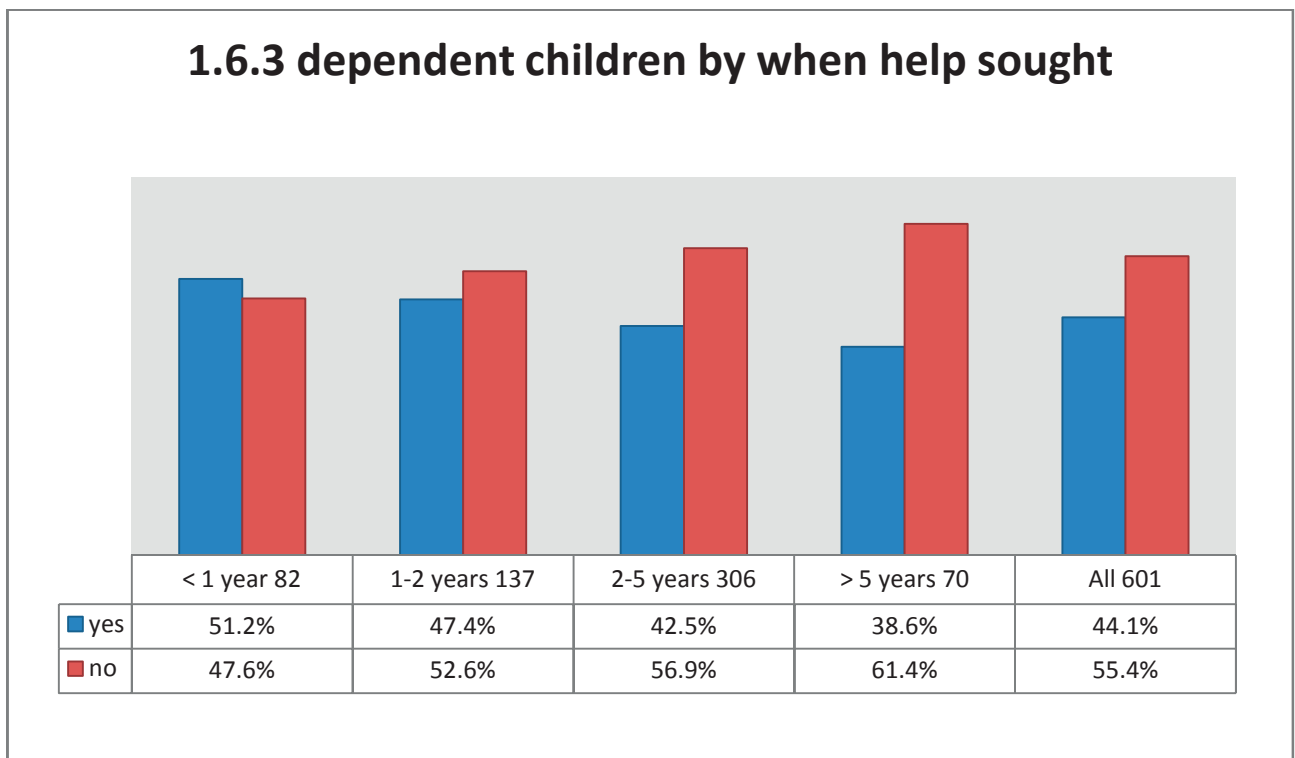
Just over half of the respondents to this survey did not have dependent children - an almost identical proportion to the client base recorded by CCCS in 2011 (56%). The fact that these data are so similar poses a very real question about households that use paid solutions to recover from over-indebtedness. In almost all other aspects of demography, the profile of respondents to this survey differed significantly from the client base of the free to client sector, being older, more inclined towards home ownership, and in a relationship. That respondents who were either using or had used an IVA were less likely to have dependent children than those with DMPs was another indication that debtors using paid solutions differ from the profile of free to client debt advice and solutions clients that is generally reported in the public domain.



Yet again, the contrasting client profile of paid solutions providers seemed exaggerated amongst smaller providers, with a greater tendency to serve families apparent in the responses of Band 1 and 2 clients.

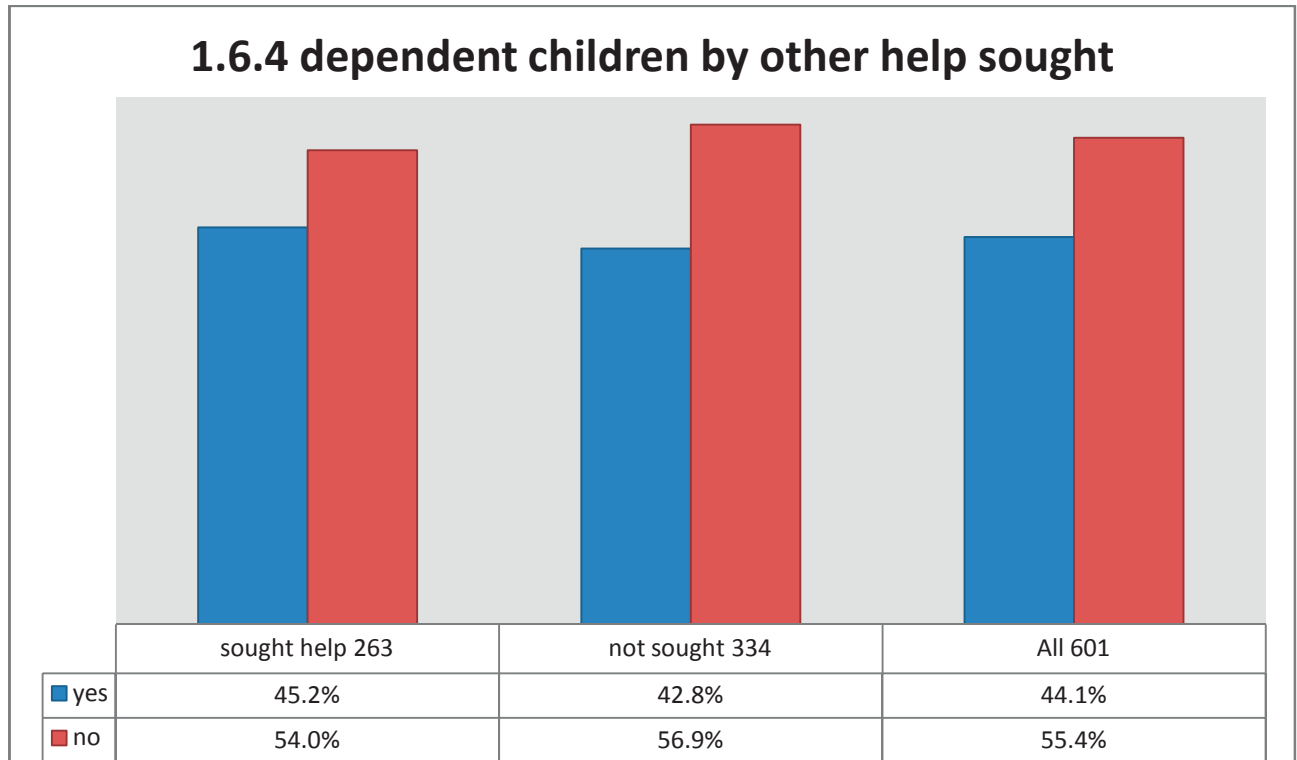


A recent increase in the proportion of families using paid solutions was apparent in the analysis of when help was first sought.

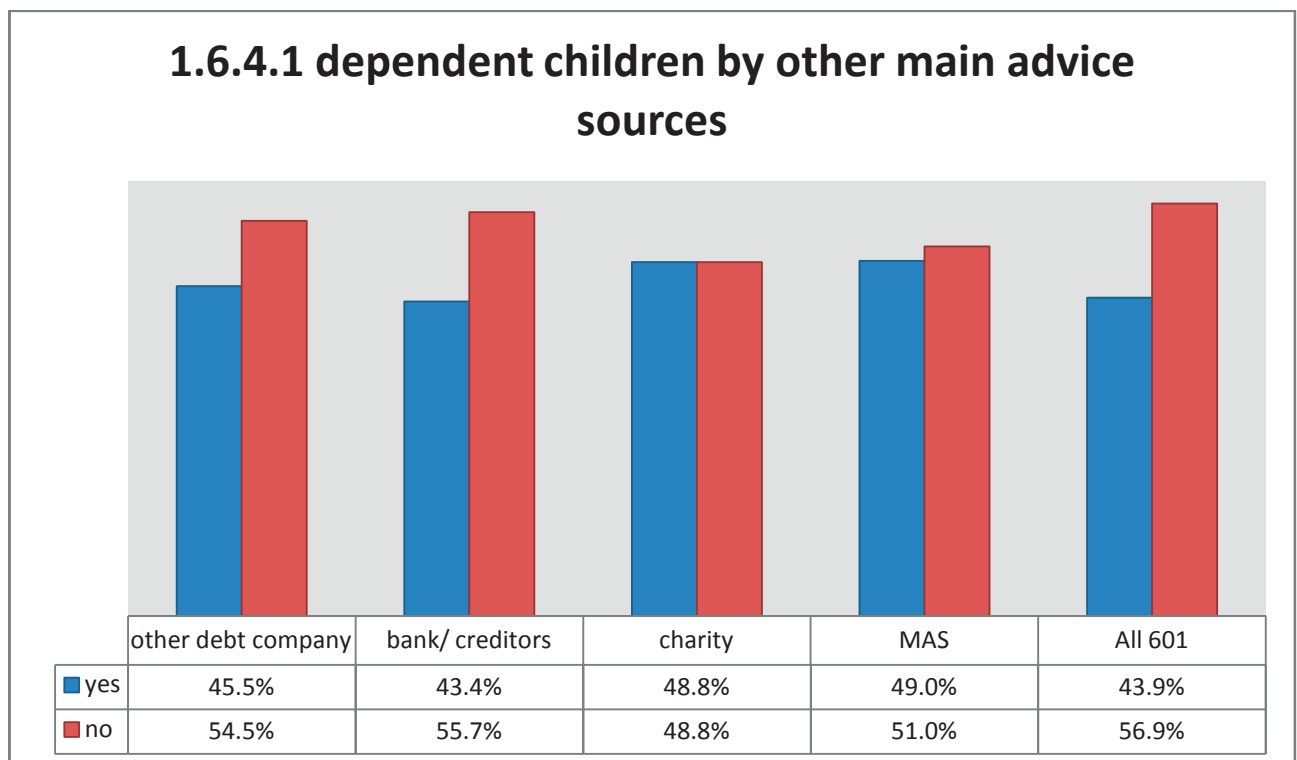




Respondents with children were also more likely to have looked at other sources of debt help.

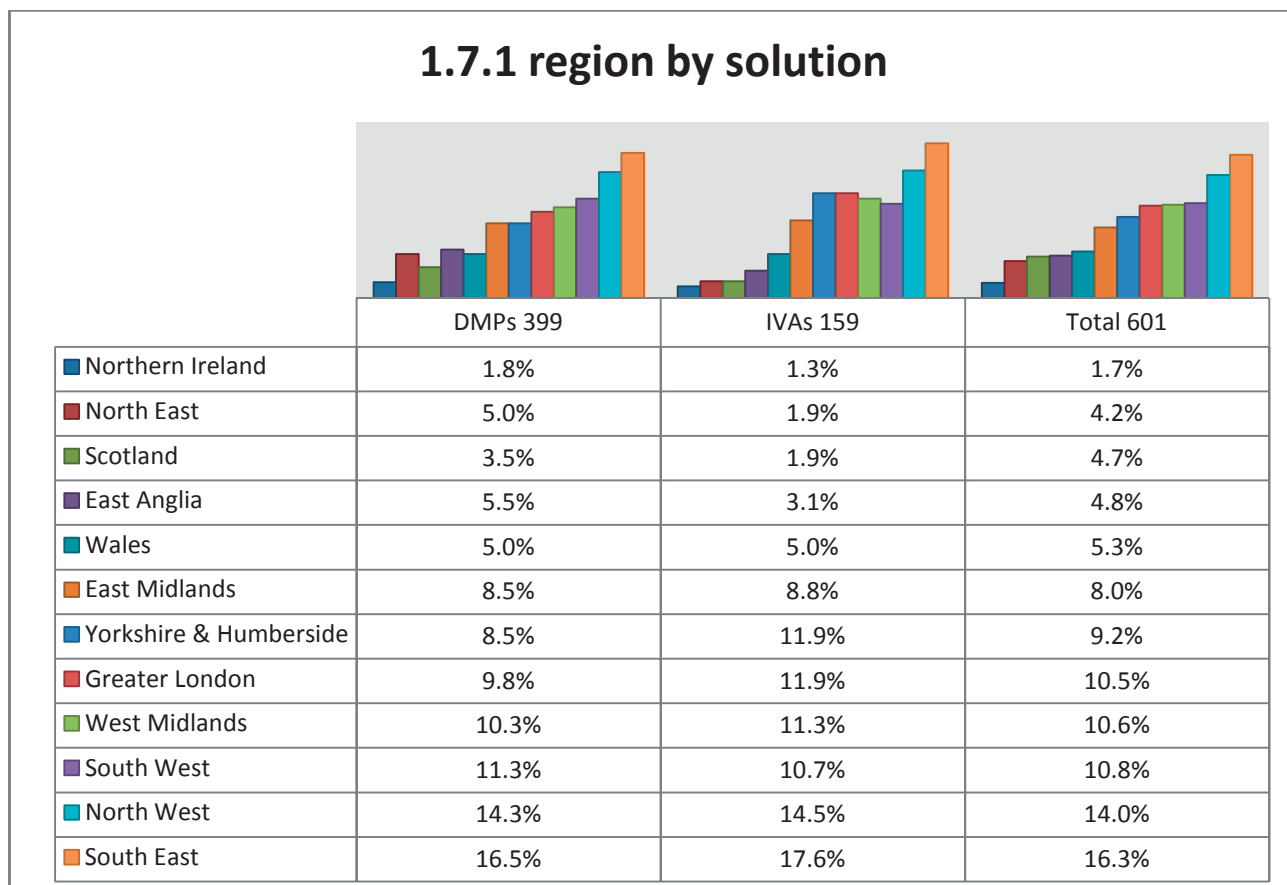


They were more likely to have sought help from a not-for-profit advice agency too.



## 1.7 REGION

Respondents tended to come from the more densely populated regions of the UK, with over a quarter located in the South East and Greater London areas. Scottish figures may well be skewed, because a different range of solutions is on offer there and the sub-sample of respondents was relatively small at 28.



Overall, ranking by region was similar to the CCCS 2011 client profile, with some subtle differences. However, the likelihood that these extend beyond the DRF membership brings into question the charity's presentation of London as the UK's debt capital ("London in the Red" 3<sup>rd</sup> May 2012) and it may well be pertinent to map indebtedness against recent analysis of poverty at the parish level by Church Urban Fund:

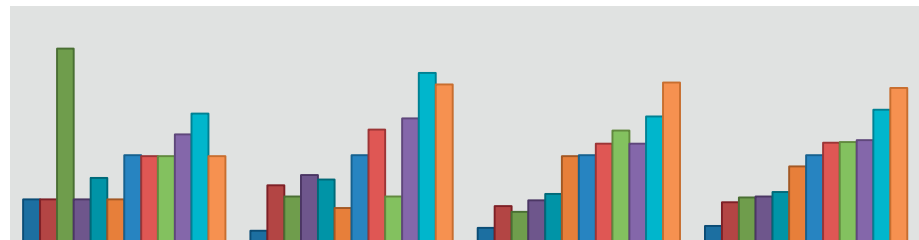
**Table 1.7.1 Comparison of DRF Respondents and CCCS Clients by Region**

rank	DRF Respondents	%	CCCS clients	%
1	South East	16.3	Greater London	16.4
2	North West	14.0	North West	13.0
3	South West	10.8	South East	12.9
4	West Midlands	10.6	West Midlands	10.1
5	Greater London	10.5	Yorkshire & Humberside	10.0
6	Yorkshire & Humberside	9.2	South West	8.5
7	East Midlands	8.0	East Midlands	6.5
8	Wales	5.3	East of England	5.8
9	East Anglia	4.8	Wales	5.2
10	Scotland	4.7	Scotland	5.1
11	North East	4.2	North East	4.6
12	Northern Ireland	1.7	Northern Ireland	1.9

Sources: Q30Respondent Region and CCCS Statistical yearbooks

By band, it was possible to see that smaller companies were far more likely to have a local or regional connection. This was significant because the client profile for Band 1 and 2 companies was often different to that of larger providers and tended to indicate a strong community based element that may not be in line with current thinking around debt advice channels.

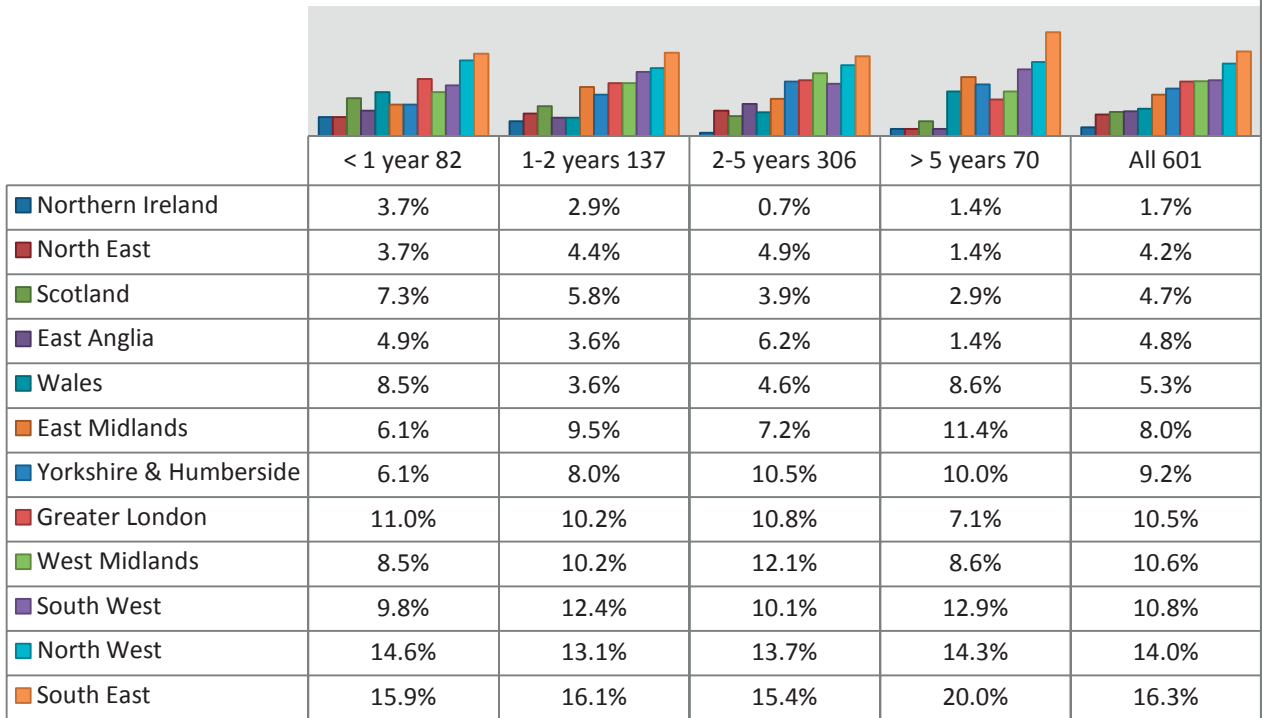
### 1.7.2 region by band



	Band 1 44	Band 2 84	Band 3 473	All 601
■ Northern Ireland	4.5%	1.2%	1.5%	1.7%
■ North East	4.5%	6.0%	3.8%	4.2%
■ Scotland	20.5%	4.8%	3.2%	4.7%
■ East Anglia	4.5%	7.1%	4.4%	4.8%
■ Wales	6.8%	6.6%	5.1%	5.3%
■ East Midlands	4.5%	3.6%	9.1%	8.0%
■ Yorkshire & Humberside	9.2%	9.2%	9.2%	9.2%
■ Greater London	9.1%	11.9%	10.4%	10.5%
■ West Midlands	9.1%	4.8%	11.8%	10.6%
■ South West	11.4%	13.1%	10.4%	10.8%
■ North West	13.6%	17.9%	13.3%	14.0%
■ South East	9.1%	16.7%	16.9%	16.3%

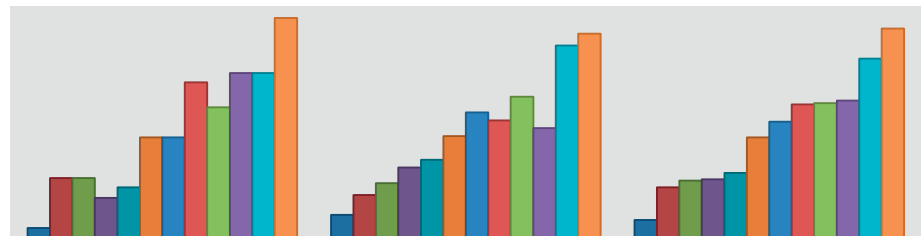
The comparison of when respondents had first sought debt help revealed that in several regions demand had been gradually increasing across the UK over the past five years.

### 1.7.3 region by when help sought



It was therefore interesting to note that respondents from regions such as Greater London and the South East, where demand has been consistently high over the past five years, were more likely to explore alternative sources of advice. This would tend to indicate a maturity of demand, with increased capacity for informed decision-making.

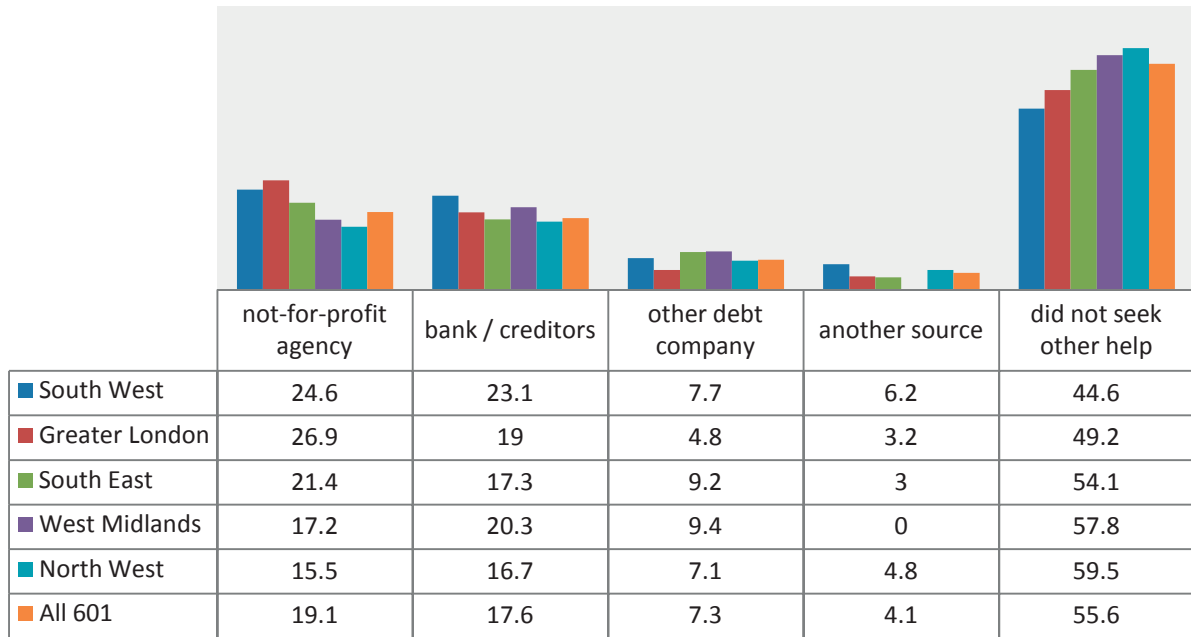
### 1.7.4 region by other help sought



	sought help 263	not sought 334	All 601
■ Northern Ireland	1.1%	2.1%	1.7%
■ North East	4.9%	3.6%	4.2%
■ Scotland	4.9%	4.5%	4.7%
■ East Anglia	3.4%	5.7%	4.8%
■ Wales	4.2%	6.3%	5.3%
■ East Midlands	8.0%	8.1%	8.0%
■ Yorkshire & Humberside	8.0%	9.9%	9.2%
■ Greater London	12.2%	9.3%	10.5%
■ West Midlands	10.3%	11.1%	10.6%
■ South West	12.9%	8.7%	10.8%
■ North West	12.9%	15.0%	14.0%
■ South East	17.1%	15.9%	16.3%

Seeking advice from a range of agencies before entering a solution was most often reported by respondents from the South West.

### 1.7.4.1 top five advice seeking regions by main advice sources

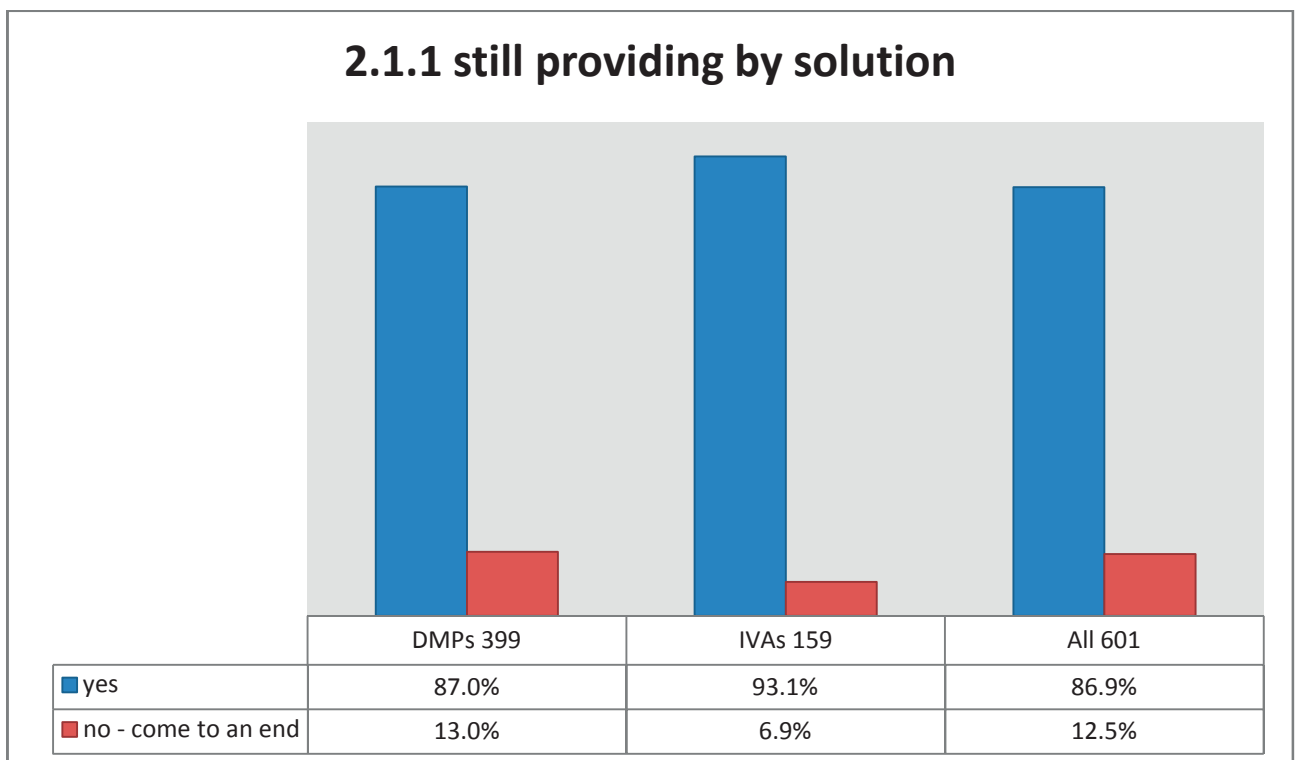


## 2 DECISIONS

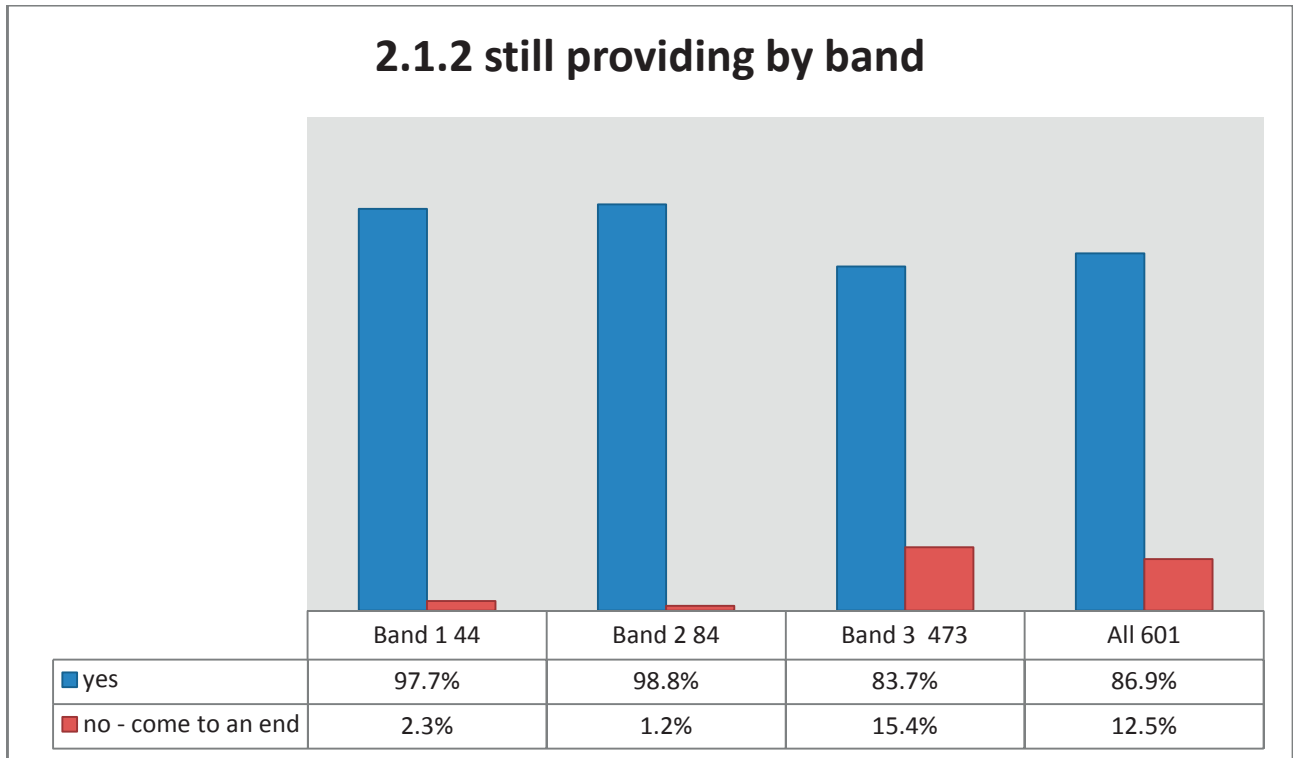
### 2.1 USING A PAID SOLUTION

A total of 75, or 12.5% of the 601 respondents interviewed, had completed their debt solution with a DRF Member and only four respondents had either changed provider (3) or preferred not to say who their current provider was (1). This tends to indicate that clients of DRF Members are content to remain with their current debt solution provider.

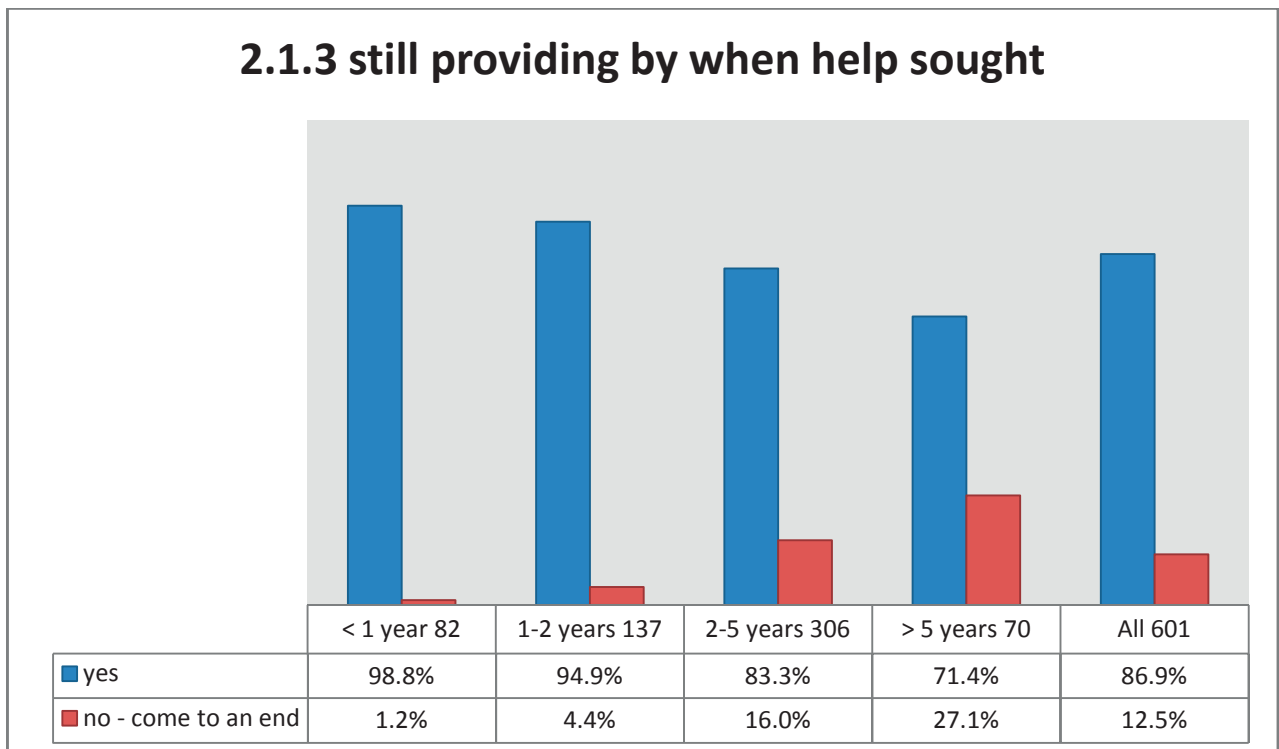
The proportion of respondents reporting a completed solution varied by solution type, with those in IVAs less likely to have completed their solution than those on a DMP. Of the 75 who stated that their debt solution had come to an end, almost 7 out of 10 had completed a Debt Management Plan. There was some evidence to suggest that DMPs were serving as a short term solution and this will be explored in more detail in a subsequent report for this survey, focusing on the client demographic and financial circumstances.



By Band, respondents who were clients of larger companies were more likely to have completed their debt solution. To some extent, this may be accounted for by the general tendency for larger companies to have been active for longer than smaller companies.



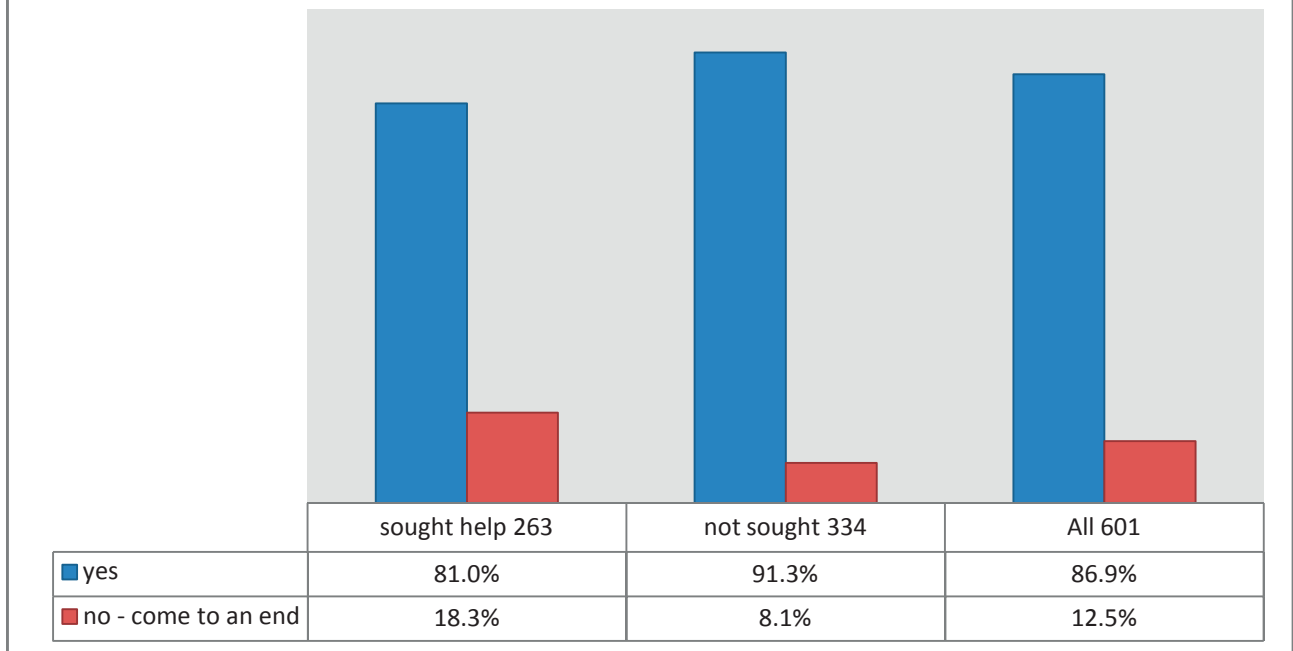
As might be expected, there was a distinct increase in completed solutions amongst respondents who indicated that they had first sought debt help some time ago.





Respondents who had sought help from an agency other than their solution provider were more than twice as likely to have completed their solution than those who had not. This will be an important indicator to observe, as support for informed decision-making progresses.

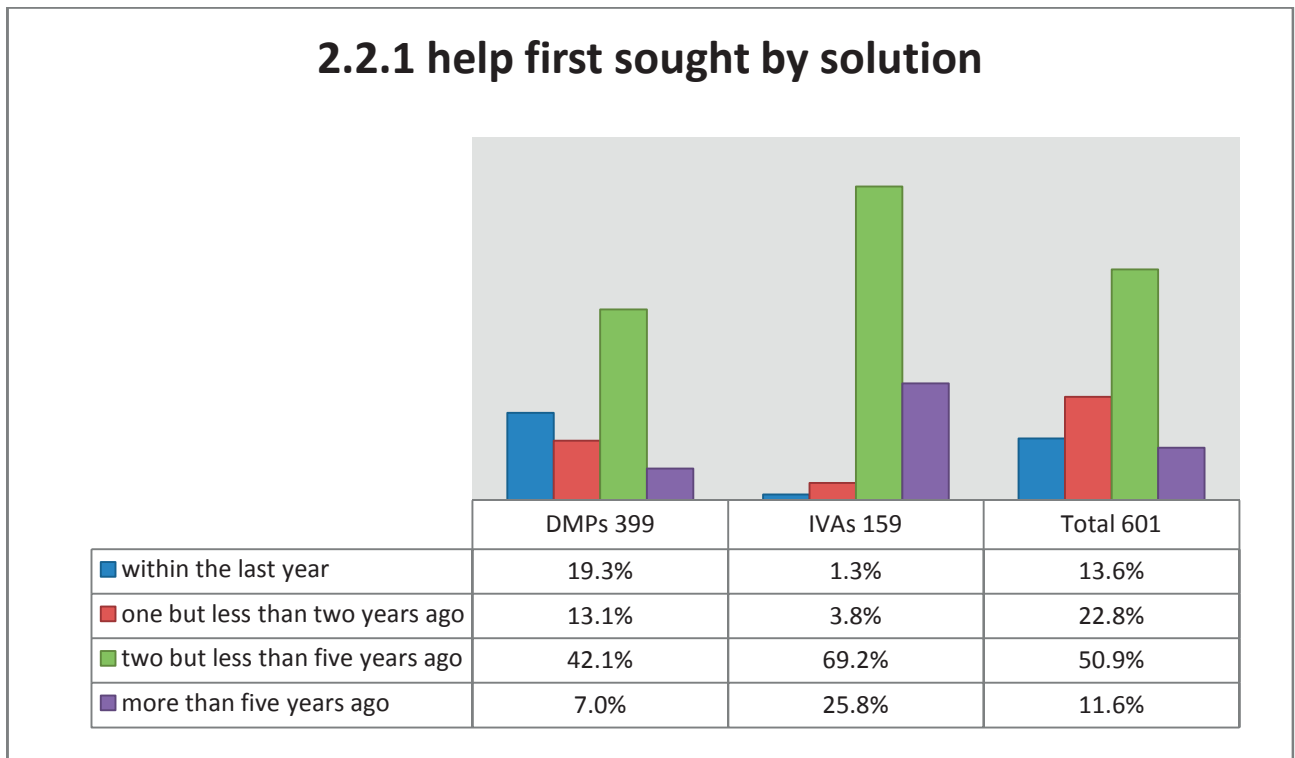
### 2.1.4 still providing by other help sought



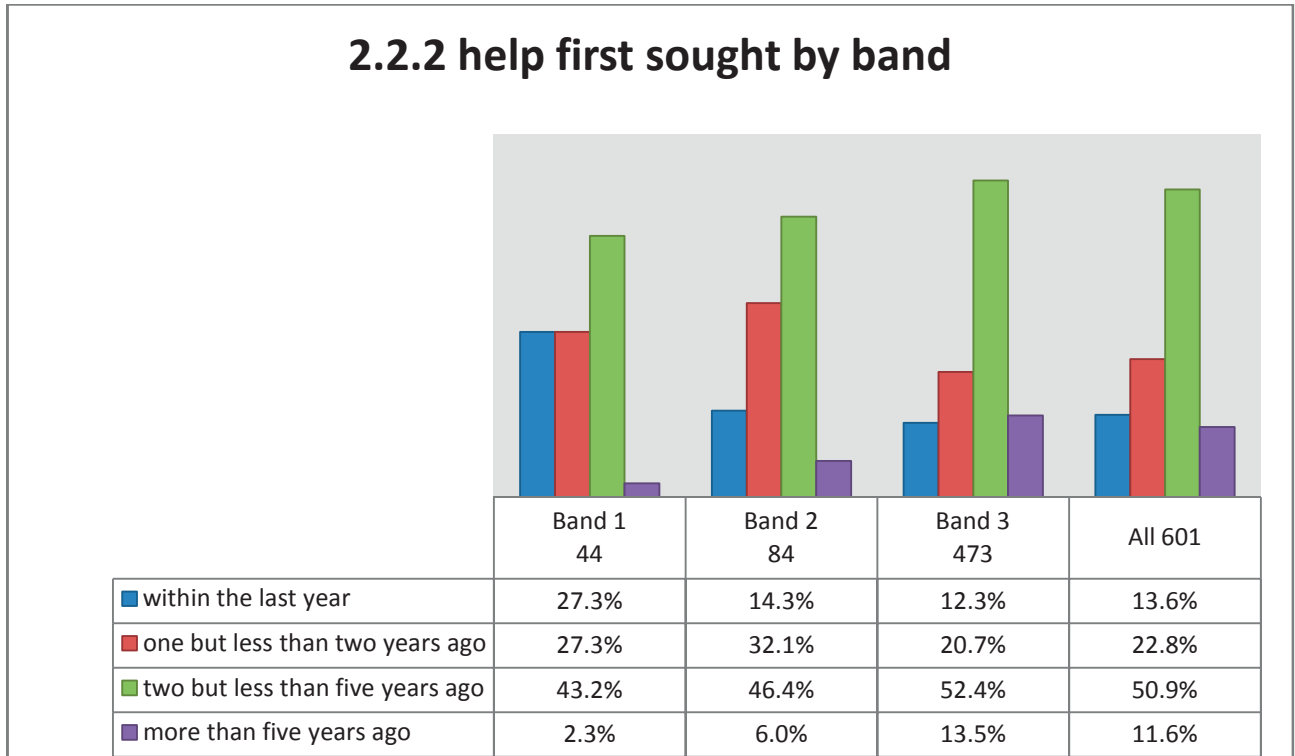
## 2.2 1<sup>st</sup> HELP SOUGHT

Just over half of the respondents interviewed stated that they had first sought debt help within the last 2 to 5 years. There was a marked difference between respondents using DMPs and IVAs, with almost 7 out of 10 IVA clients first seeking help within the last 2 to 5 years, and over a quarter first seeking help more than 5 years ago.

The implication that around a quarter of IVA clients may have previously entered another solution before starting an IVA requires further research, not least as in April 2010 (Debt and Insolvency: The Full Picture), R3 reported: “A significant proportion of people in formal insolvency procedures say they were previously in a DMP, suggesting a ‘journey’ from informal insolvency to formal insolvency in a considerable number of cases.”



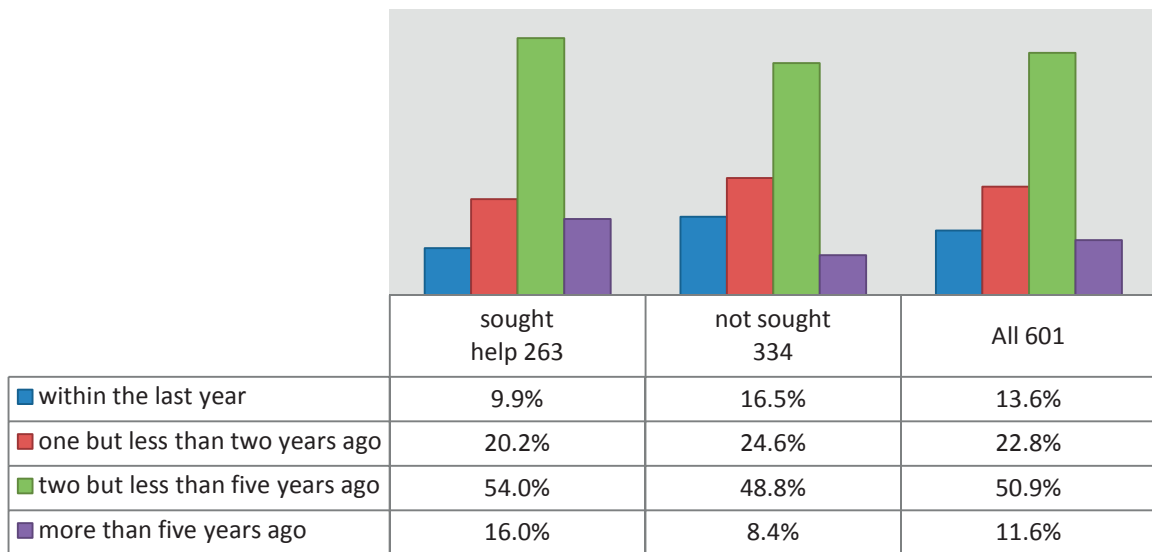
Respondents who were Band 1 or 2 clients were more likely to state that they had first sought debt help recently, within the last year or one but less than two years ago. However, there were no IVA providers in Band 1, few in Band 2 and several in Band 3 and as commented previously, it is a general principle that smaller companies tend to be younger companies.



NB There is no graph for 2.2.3 help first sought by when help sought because they are the same variables.

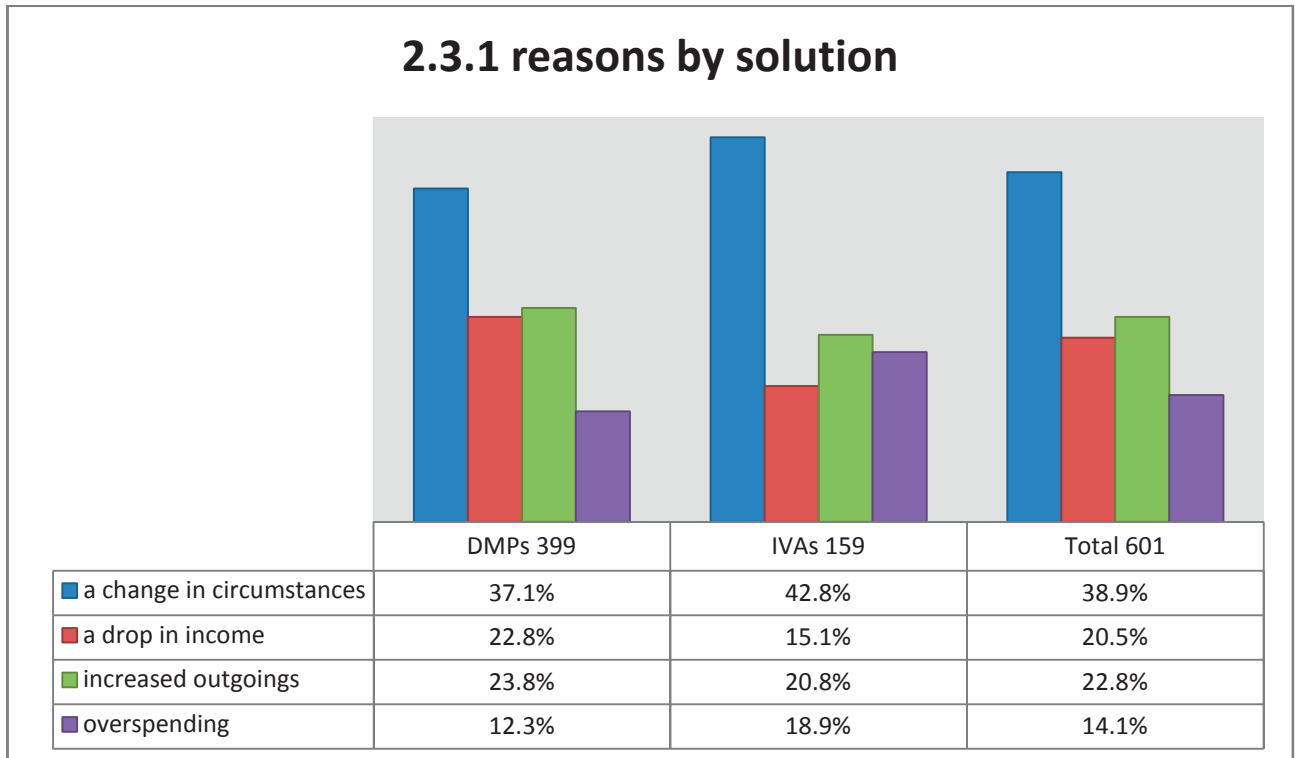
Responses to this survey would tend to indicate that there has been a decline in shopping around for advice and support in the last year or two and this seems contrary to the OFT's efforts to promote informed decision-making. This may well be accounted for by consumers' perception of an urgent need for a debt solution, as economic uncertainty increases. It is also worth noting a parallel emphasis on the need for speed in decision-making, promoted by many in the payday lending sector.

## 2.2.4 help first sought by other help sought

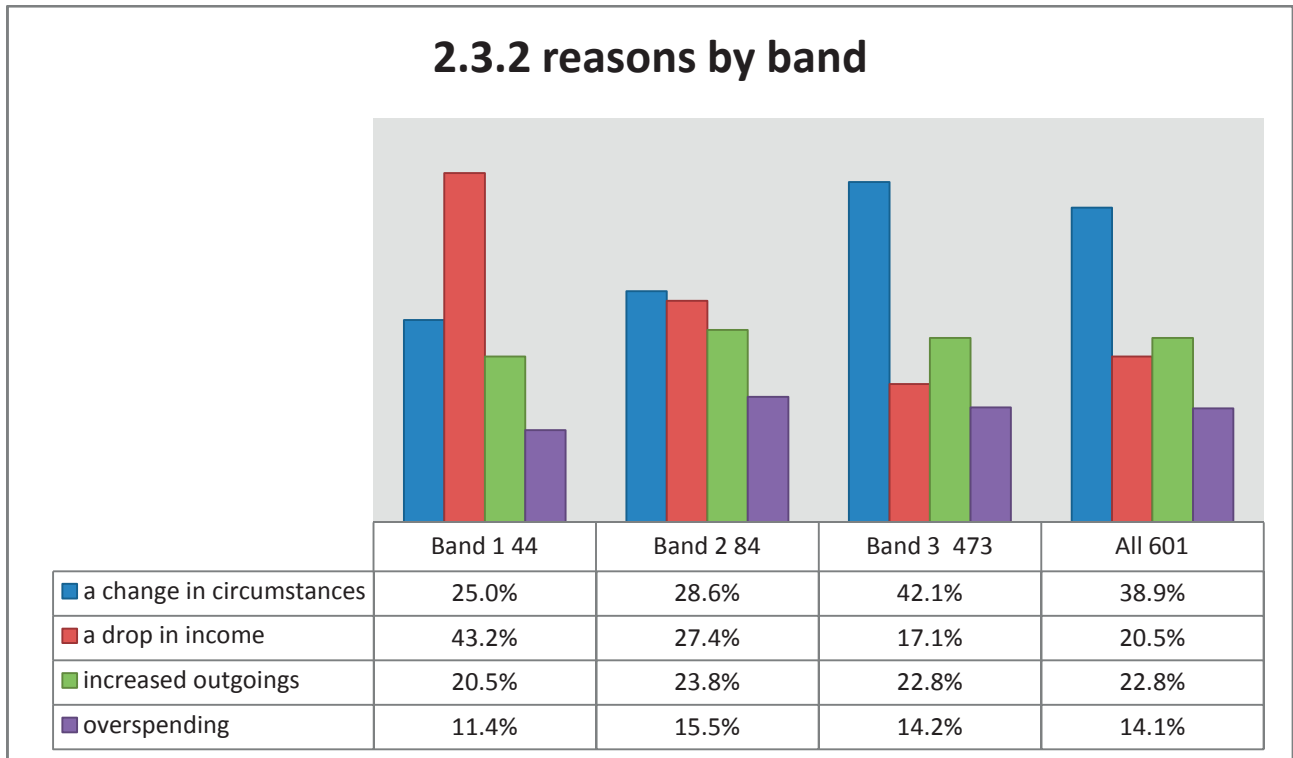


## 2.3 1<sup>st</sup> HELP REASONS

In line with professional commentary across the sector, respondents cited the main reason for seeking debt help as a change in circumstances. Almost one in four respondents gave this reason. However, it was interesting to see this was more prevalent amongst IVA respondents than DMP respondents because the former had been debt solution clients for a longer period of time than the latter.

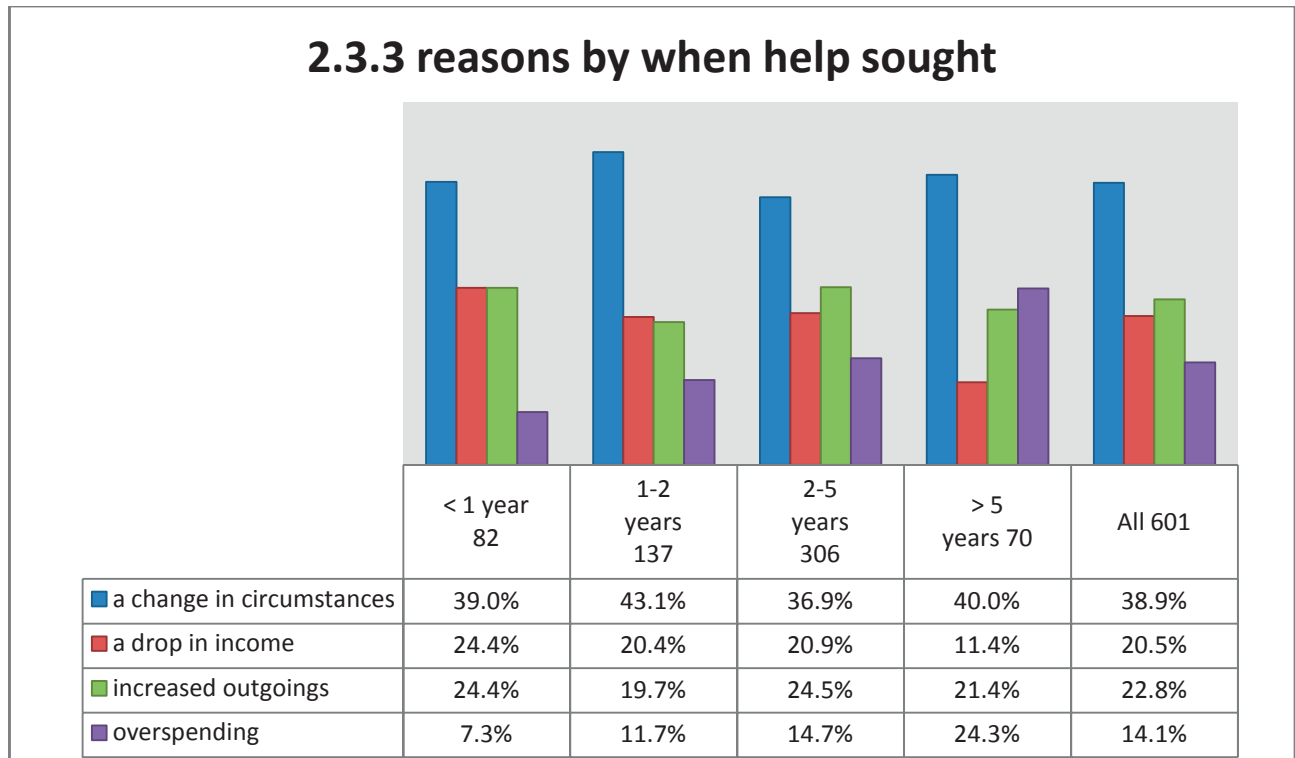


Given the differing demographic profile of respondents who were clients of Band 1 and 2 companies, compared to clients of Band 3 companies, it was significant to see that a drop in income was so often cited as the main reason for seeking debt help by these respondents. More than two fifths of Band 1 clients gave this as their main reason, which may be highly relevant to the numbers of homeowners and families approaching this kind of provider.



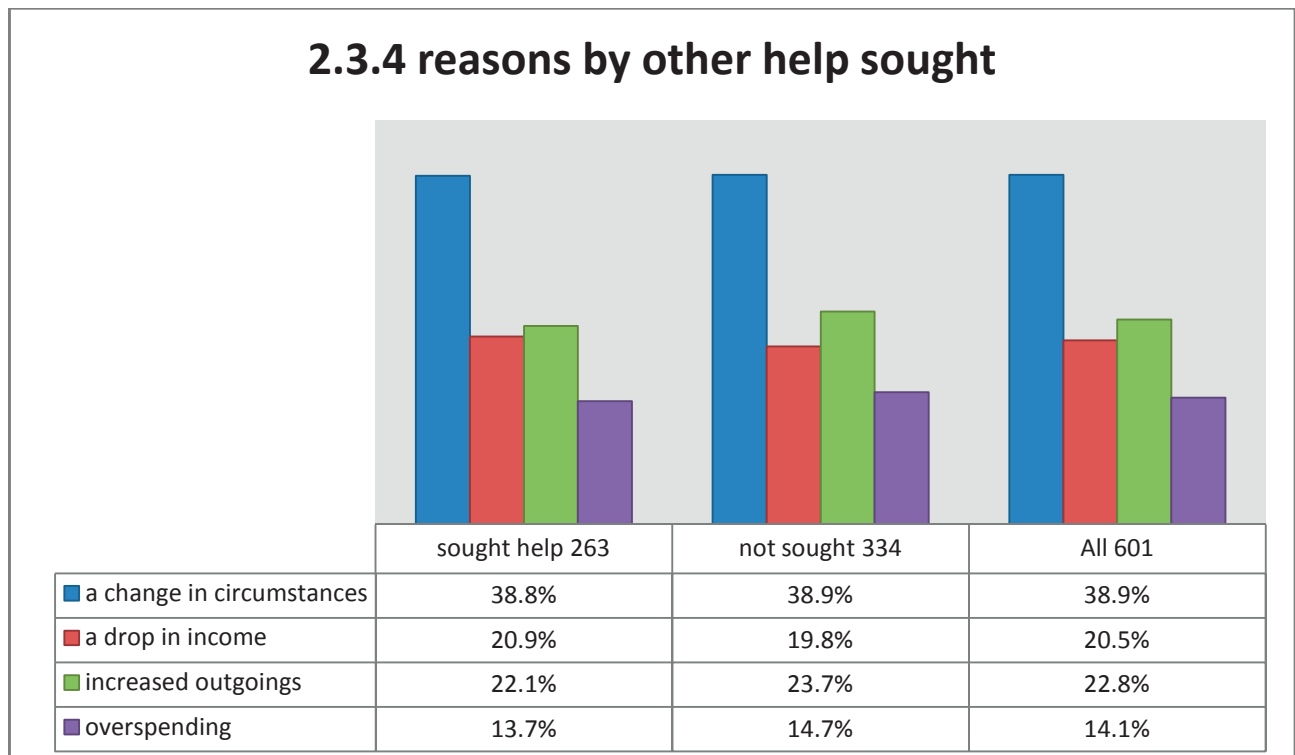
The analysis of reasons for seeking debt help against when help was first sought also revealed a growing proportion of respondents citing a drop in income. It is likely that this reflects the wider economic downturn and an increasing prevalence of short and part-time working to combat joblessness.

### 2.3.3 reasons by when help sought



There was limited variation in the reasons for seeking help between respondents who had sought other advice and those who had not.

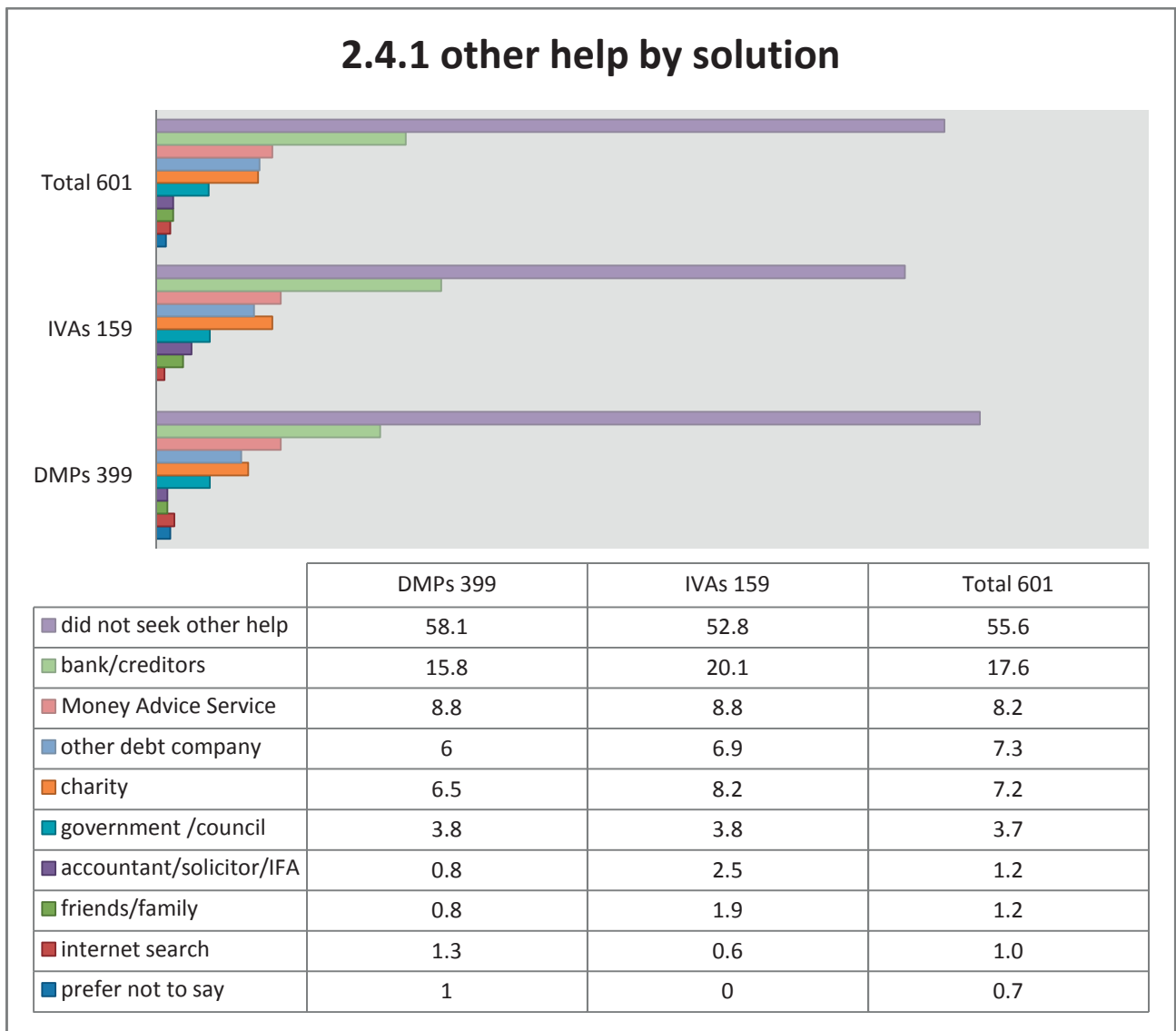
### 2.3.4 reasons by other help sought



## 2.4 1<sup>st</sup> HELP SOURCES

Over two-fifths of respondents stated that they had sought help from another agency before entering a debt solution with a DRF Member and approaching one in five had sought help from a not-for-profit agency, such as a charity, government or council or the Money Advice Service.

Respondents who were using or had used a DMP were less likely than IVA clients to use other sources of help before entering a solution. Further research is necessary to explore whether the higher levels of indebtedness often experienced by IVA clients encourages them to seek more information before committing to a solution. This would most certainly help to inform strategies for earlier intervention and the prevention of over-indebtedness.





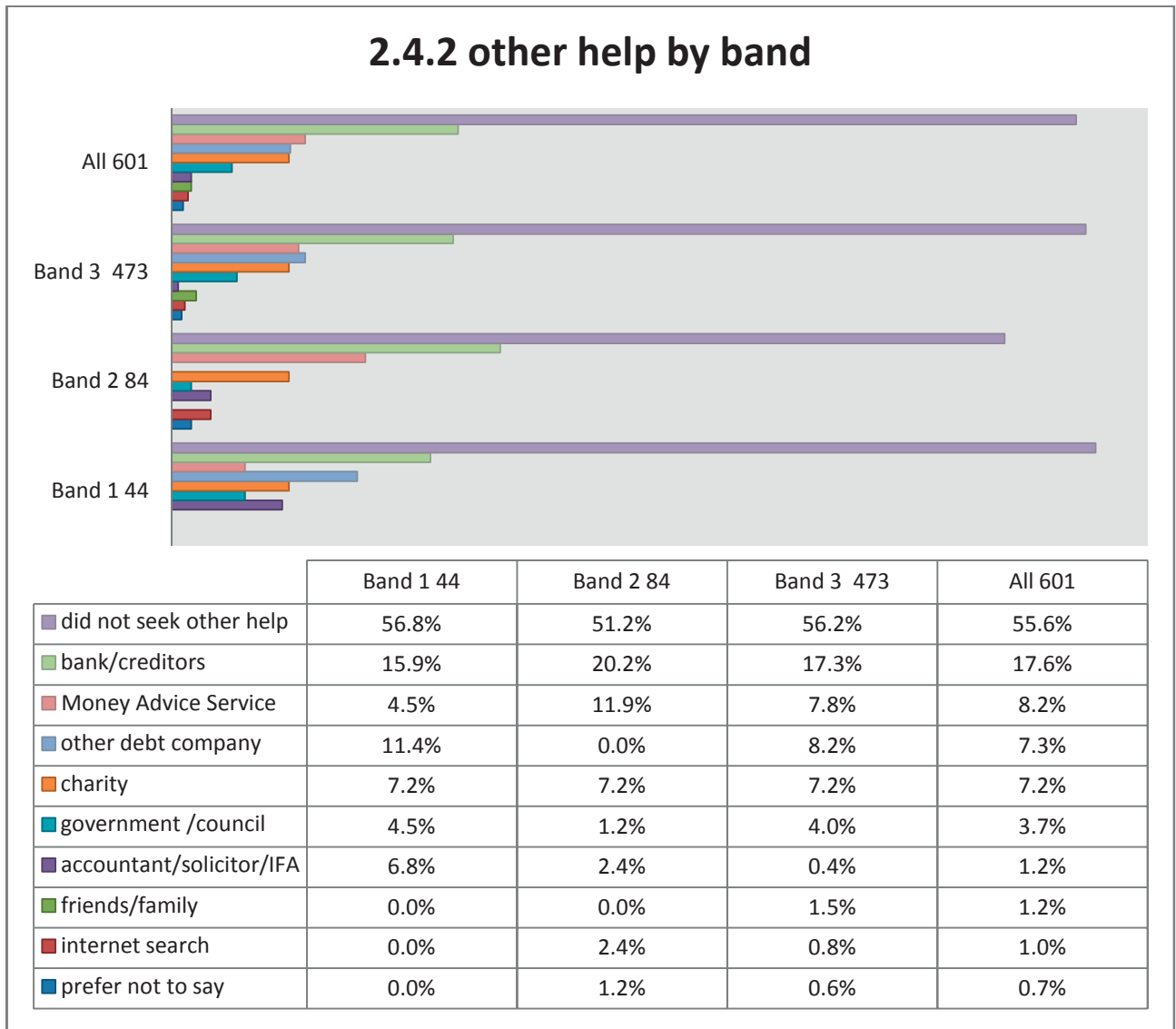
It was interesting to note that the advice seeking patterns reported by DRF members' clients was very different to that presented by CCCS from its Client Survey Data at Appendix Three of the Statistical Yearbook for 2011. Clearly, the questions asked of survey respondents were not identical, but it would seem that CCCS clients tend to rely on informal networks for help and support, whereas DRF members' clients were more likely to approach financial services professionals.

**Table 2.4.1 Advice Seeking by CCCS Clients**

<i>Prior to contacting any debt advice charity was there anybody you had spoken to about your debt problems?</i>	<i>%</i>
partner	42
close family / friends	25
no one	23
other	8
doctor / other medical professional	2
<b>TOTAL</b>	<b>100</b>

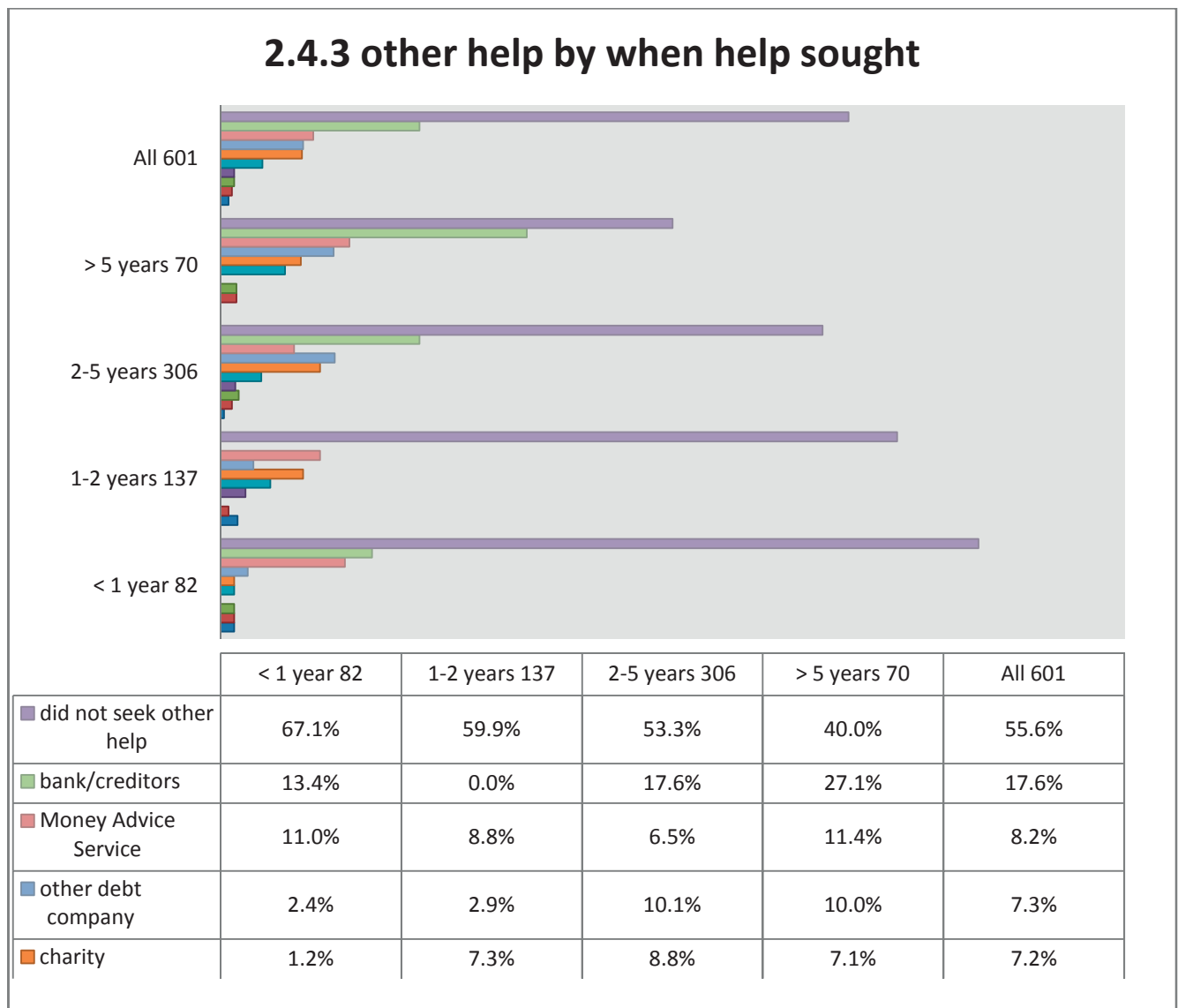
Source: Appendix Three, CCCS Statistical Yearbook 2011, Base = 2060

Respondents who were clients of Band 2 companies were more likely to shop around for help and advice before entering a solution than respondents who were Band 1 or 3 clients.



Given the emphasis that the OFT has placed on informed-decision making, it was disappointing to see that the proportions of respondents who did not seek other help before entering a solution were greater amongst those who had first sought debt help in recent years. This trend is also contrary to the vision of consumer-centric advice sought by the Money Advice Service. To understand its wider prevalence and impact on consumer wellbeing, further research across the client base of both free to client and fee charging providers is necessary.

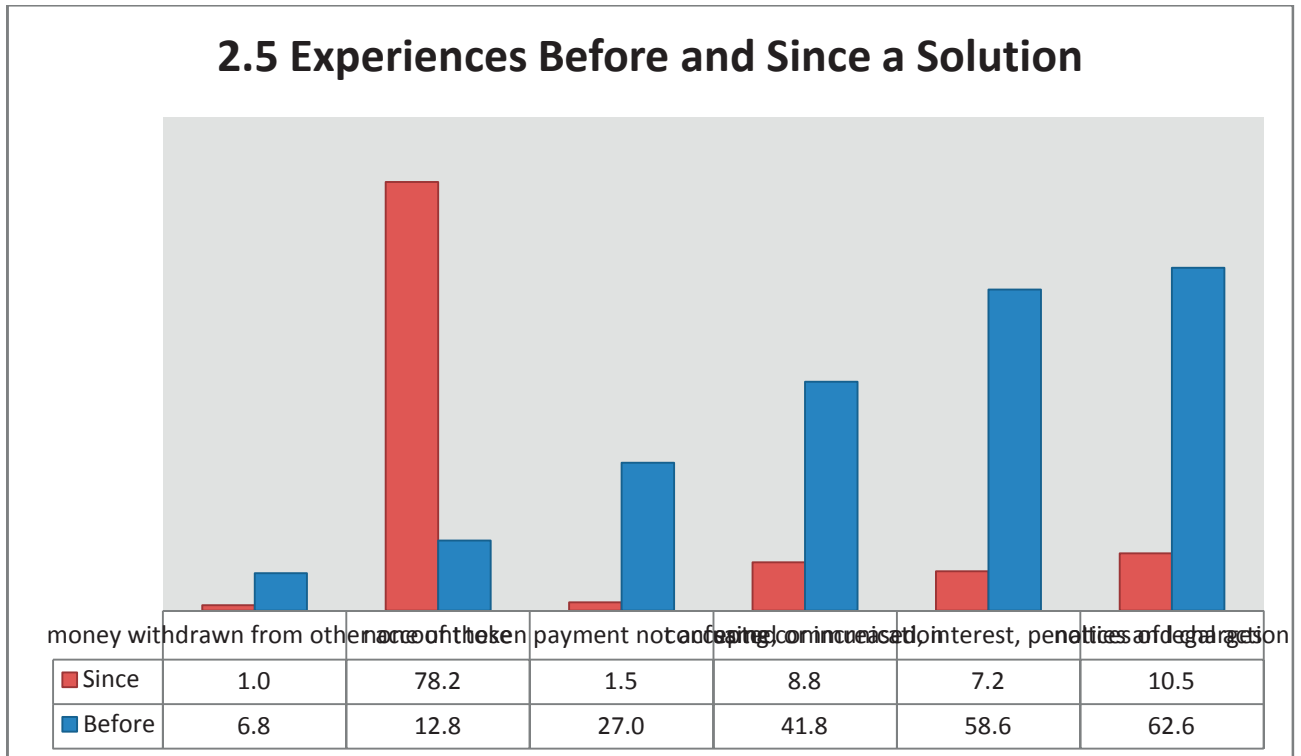
It was also interesting to note the number of respondents who stated that they had approached the Money Advice Service for help, before the agency existed under this name. Respondents may have used its predecessor Money Made Clear, but it is more likely they were referring to not-for-profit agencies, such as Advice UK members. In general, confusion around names was very common, even amongst clients visited for the case studies. The tendency to merge names that sound broadly familiar is perhaps best demonstrated by the response “Greginson Peck” (for Gregory Pennington), given as a source of other help by a respondent to this survey. In this report, responses indicating help sought from the Money Advice Service are included in the collation of not-for-profit sources. Our screening of 81 clients for a subsequent series of case studies in May 2012 recorded 19.75% of DRF members’ clients approaching a not-for-profit agency before entering a solution.



**NB there is no chart 2.4.3 because the same variables apply.**

## 2.5 DEBTORS' EXPERIENCE OF CREDITORS

The OFT's Irresponsible Lending Guidance sets out a range of new responsibilities for creditors with regard to handling account arrears and debt collections. In theory, creditors should restrict account sanctions once the debtor has entered some form of formal advice or debt repayment solution. From the sample as a whole, it was apparent that almost eight out of ten respondents reported that sanctions had stopped since entering a solution with a DRF member and it is likely that this proportion will rise in coming years.



A greater proportion of respondents who were DMP clients experienced account sanctions before a debt solution had started than IVA clients. However, once a solution had been put in place there were fewer differences between the two sub-sets of respondents. It was interesting to see that some IVA clients perceived sanctions to continue after a solution had been entered because creditor action should come to a halt once an agreement is in place. However, the case studies revealed a range of conflicting emotions and recollections amongst debtors who had been in a solution for some time, particularly when circumstances other than indebtedness had been challenging.

#### 2.5.1 (a) experiences before a solution by solution

	DMP	IVA	ALL
	299	159	601
money withdrawn from other account	6.5	8.2	6.8
none of these	11.0	18.2	12.8
token payment not accepted	29.1	23.3	27.0
confusing communication	40.6	44.0	41.8
same, or increased, interest, penalties and charges	60.2	52.2	58.6
notices of legal action	64.2	58.5	62.6
calls or visits at unreasonable times	68.7	66.0	67.9

#### 2.5.1 (b) experiences since a solution by solution

	DMP	IVA	ALL
	299	159	601
money withdrawn from other account	0.8	1.3	1.0
token payment not accepted	1.3	1.3	1.5
same, or increased, interest, penalties and charges	6.8	6.9	7.2
confusing communication	8.0	7.5	8.8
calls or visits at unreasonable times	8.5	8.2	9.5
notices of legal action	8.8	9.4	10.5
none of these	79.2	81.8	78.2

Respondents who were clients of smaller companies in Bands 1 or 2 were far more likely to continue experiencing account sanctions after a solution had been put in place. This was especially prevalent amongst Band 1 clients. It is particularly significant that smaller companies seemed to be less effective at stopping creditor sanctions because, as the Market Size research revealed, they account for a significant proportion of supply. If creditors are negotiating more favourably with larger debt management companies, then this could predicate against the more diverse and localised client base of smaller solutions providers.

#### 2.5.2 (a) experiences before a solution by band

	Band 1	Band 2	Band 3	ALL
	44	84	473	601
money withdrawn from other account	6.8	3.6	7.2	6.8
none of these	13.6	9.5	13.3	12.8
token payment not accepted	13.6	26.2	28.3	27.0
confusing communication	31.8	40.5	42.9	41.8
same, or increased, interest, penalties and charges	63.6	65.5	56.9	58.6
notices of legal action	43.2	60.7	64.7	62.6
calls or visits at unreasonable times	65.9	53.6	70.6	67.9

#### 2.5.2 (b) experiences since a solution by band

	Band 1	Band 2	Band 3	ALL
	44	84	473	601
money withdrawn from other account	2.3	4.8	1.1	1.0
token payment not accepted	4.5	2.4	1.1	1.5
same, or increased, interest, penalties and charges	18.2	10.7	5.5	7.2
confusing communication	20.5	10.7	7.4	8.8
calls or visits at unreasonable times	20.5	7.1	8.9	9.5
notices of legal action	25.0	10.7	9.1	10.5
none of these	56.8	73.8	81.0	78.2

There was also evidence that respondents who had most recently sought help with a debt problem were more likely to continue experiencing account sanctions after a solution had been entered. However, it should be noted that in some instances, creditors will maintain sanctions until repayments are made regularly and this is one of the reasons for professional contention around the charging of up-front fees.

#### 2.5.3 (a) experiences before a solution by when help sought

	< 1 year	1-2 years	2-5 years	> 5 years	ALL
	82	137	306	70	601
money withdrawn from other account	6.1	5.1	8.5	4.3	6.8
none of these	14.6	12.4	13.4	8.6	12.8
token payment not accepted	30.5	24.1	26.8	27.1	27.0
confusing communication	41.5	38.0	43.1	42.9	41.8
same, or increased, interest, penalties and charges	53.7	62.0	57.5	62.9	58.6
notices of legal action	57.3	59.1	66.3	60.0	62.6
calls or visits at unreasonable times	63.4	65.7	69.6	71.4	67.9

#### 2.5.3 (b) experiences since a solution by when help sought

	< 1 year	1-2 years	2-5 years	> 5 years	ALL
	82	137	306	70	601
money withdrawn from other account	1.2	0.0	1.3	1.4	1.0
token payment not accepted	2.4	0.7	2.0	0.0	1.5
same, or increased, interest, penalties and charges	12.2	6.6	6.9	4.3	7.2
confusing communication	14.6	8.0	7.8	7.1	8.8
calls or visits at unreasonable times	13.4	8.8	7.8	12.9	9.5
notices of legal action	14.6	9.5	9.2	14.3	10.5
none of these	65.9	80.3	81.4	75.7	78.2

Respondents who had sought a range of help before entering a solution were more likely to report experiences of account sanctions before entering a solution than those who had not used other sources of help and advice. Evidence emerging from the May 2012 case studies is that sanctions are often a prompt to take action and seek help. However, it is clearly in debtors' interests to seek a range of advice before sanctions occur, so that an informed choice about an appropriate solution and reliable provider can be made.

#### 2.5.4 (a) experiences before a solution by other help sought

	sought 263	not sought 334	ALL 601
money withdrawn from other account	6.8	6.9	6.8
none of these	9.5	15.6	12.8
token payment not accepted	29.7	24.9	27.0
confusing communication	46.0	38.3	41.8
same, or increased, interest, penalties and charges	65.0	53.9	58.6
notices of legal action	68.4	57.8	62.6
calls or visits at unreasonable times	72.2	64.4	67.9

#### 2.5.4 (b) experiences since a solution by other help sought

	sought 263	not sought 334	ALL 601
money withdrawn from other account	0.8	1.2	1.0
token payment not accepted	0.8	2.1	1.5
same, or increased, interest, penalties and charges	9.1	5.7	7.2
confusing communication	5.7	11.4	8.8
calls or visits at unreasonable times	10.6	8.7	9.5
notices of legal action	11.8	9.6	10.5
none of these	77.2	78.7	78.2

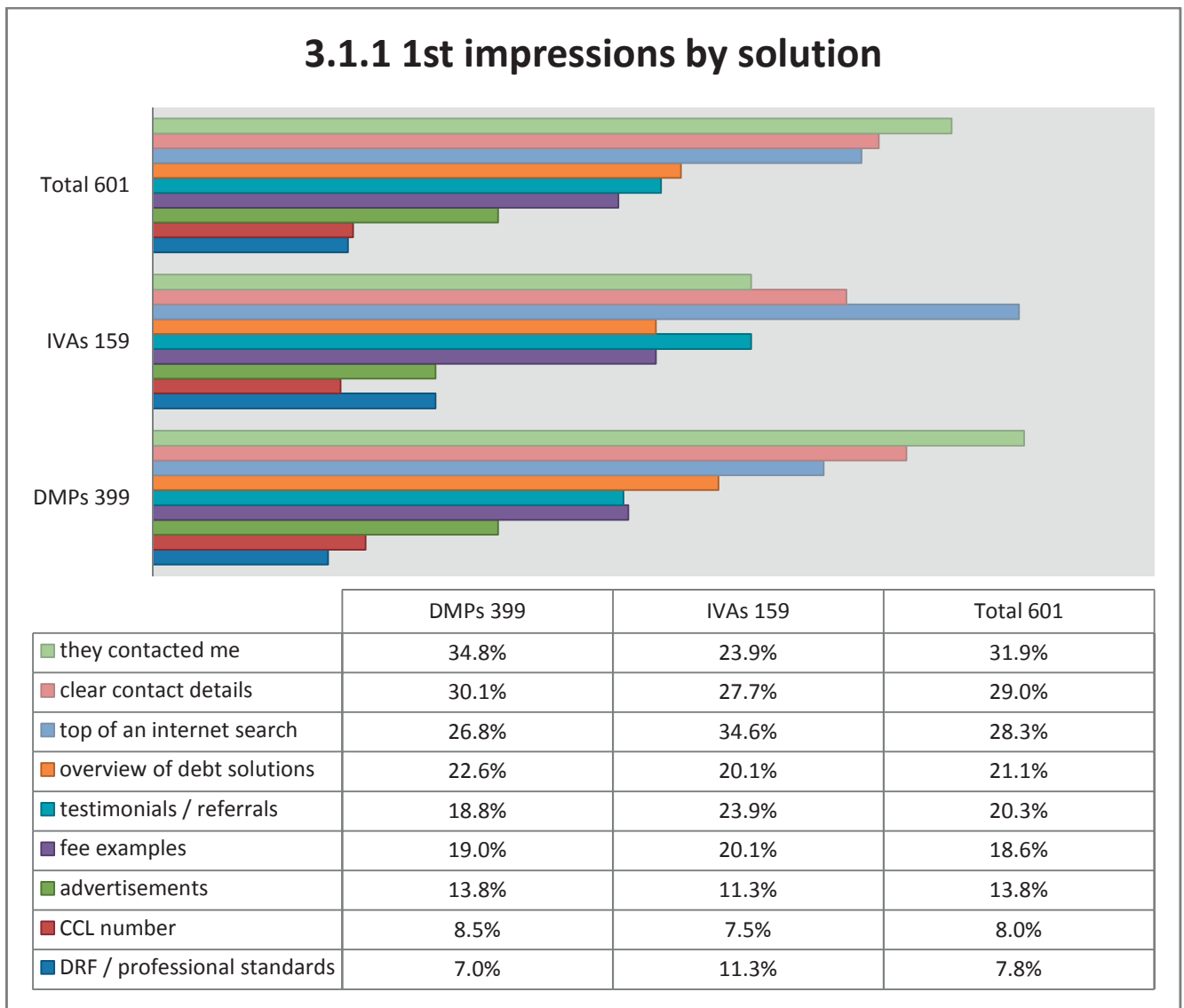


### 3 DELIVERY

#### 3.1 1<sup>st</sup> IMPRESSIONS FROM INITIAL CONTACT WITH DRF MEMBERS

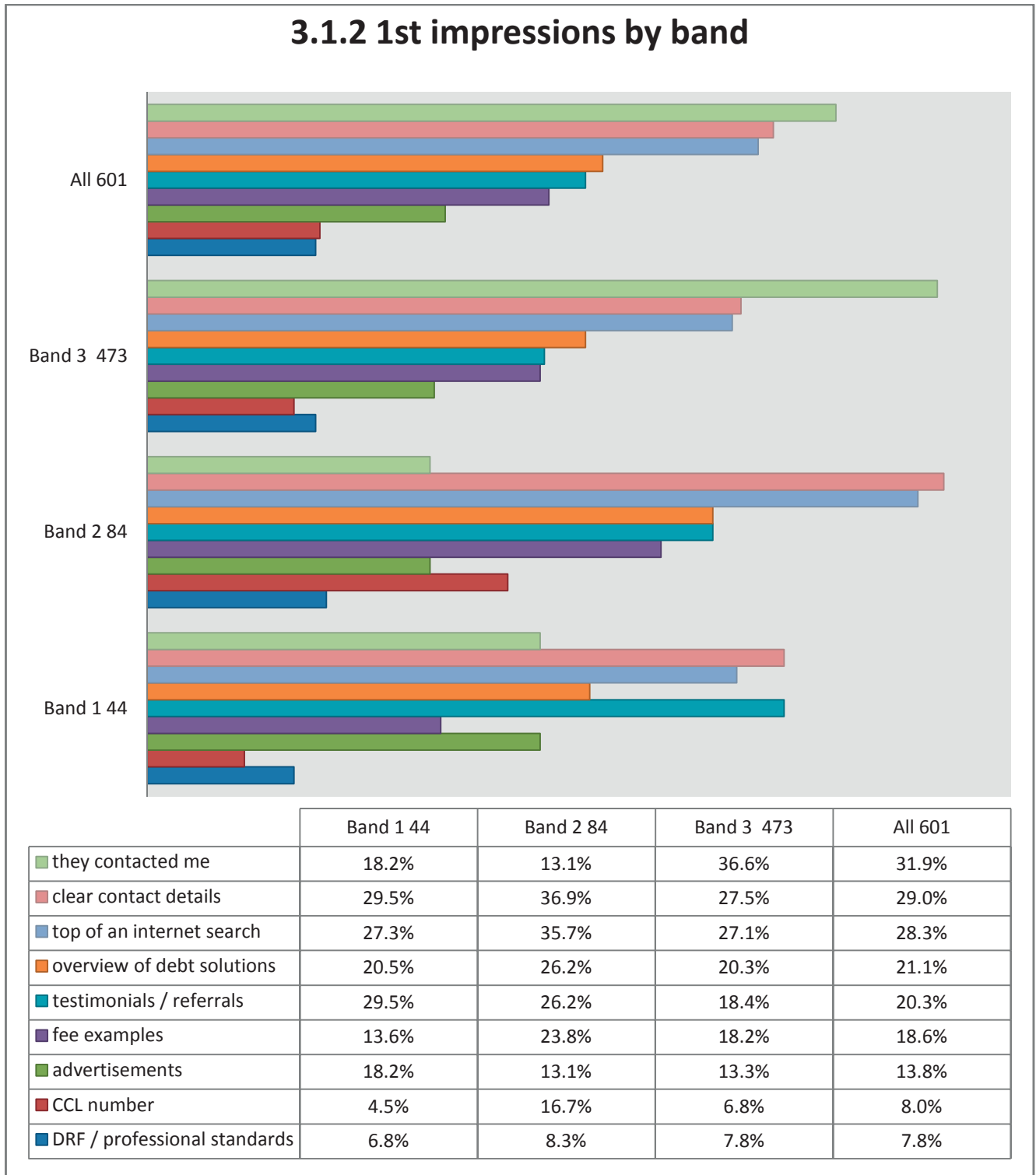
Just under a third of respondents to this survey stated that they had been contacted by their solution provider. Respondents were not asked how this had come about because the question does not lend itself to a short telephone interview easily. Some companies, like Ashley Park / Express Debt have internal referral procedures because they are part of a larger personal finance group. Others clearly had good relationships with other professionals because around one in five respondents stated that the DRF member they were using had been recommended to them.

The case studies revealed that some respondents were not always clear about how contact had been made and both the case studies and this survey provided evidence that some clients either forget or prefer to forget the specifics of their circumstances. Confusion over agency and solution names was common, as was ignorance of income, mortgage and borrowing levels, even with an appointment to discuss financial circumstances. On this basis, there may continue to be an issue with the perceived transparency of referrals for some time and DRF would do well to establish clear signposts to address this.



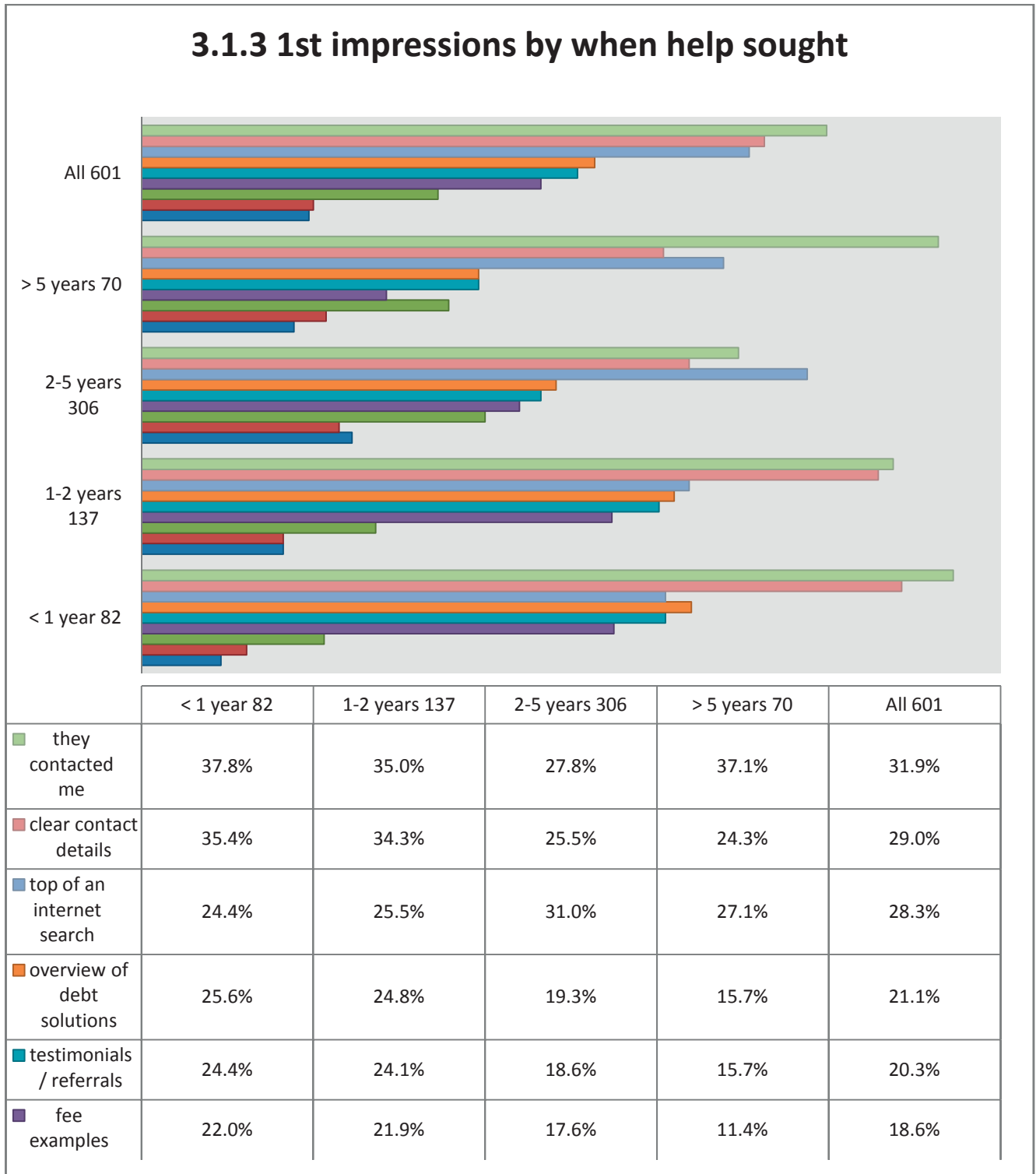
Respondents who were clients of smaller companies, in Band 1 or 2, were less likely to state that one of the first things they noticed about their provider was being contacted by them and more likely to comment that the DRF Member they were using had been recommended. This reinforces the probability that word of mouth and community networks drive a significant proportion of demand for fee-charging solutions. However, given the levels of confusion around advice agencies' and solutions providers' names, DRF would do well to develop guidance on tracking recommendations received by its members.

### 3.1.2 1st impressions by band



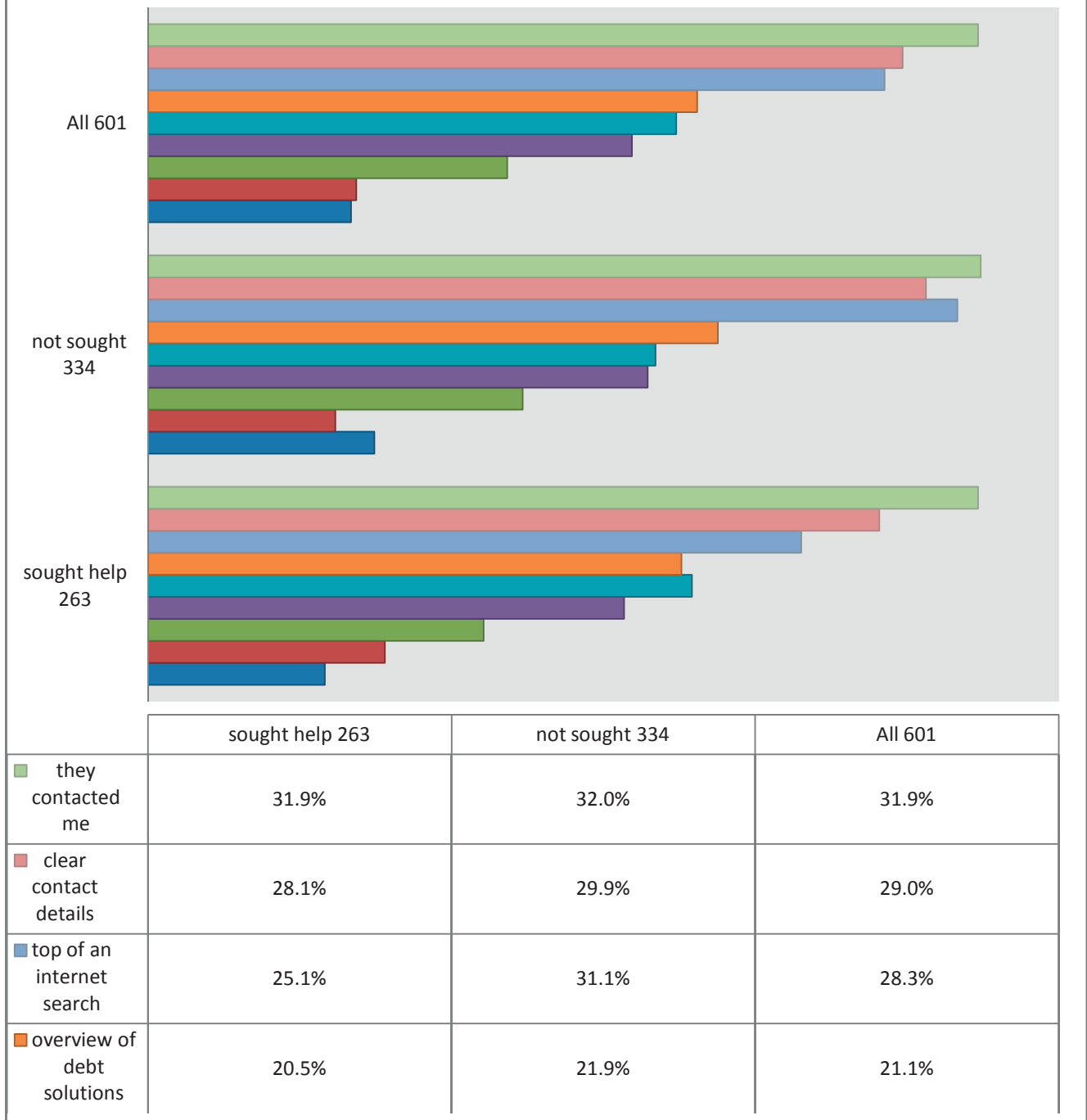
Relating what respondents noticed about DRF members when making initial contact to when debt help had first been sought, it was interesting to see that the more recently a respondent had sought help, the less likely they were to have spotted a DRF member at the top of an internet search. It was also clear that experiences of being contacted by a DRF Member were more prevalent in recent years. The evidence of improved transparency in the proportions of respondents noticing clear contact details, examples of fees, and overviews of debt solutions demonstrated the value of DRF interventions regarding compliance and further guidance on signposting informed consent to referrals is recommended.

### 3.1.3 1st impressions by when help sought



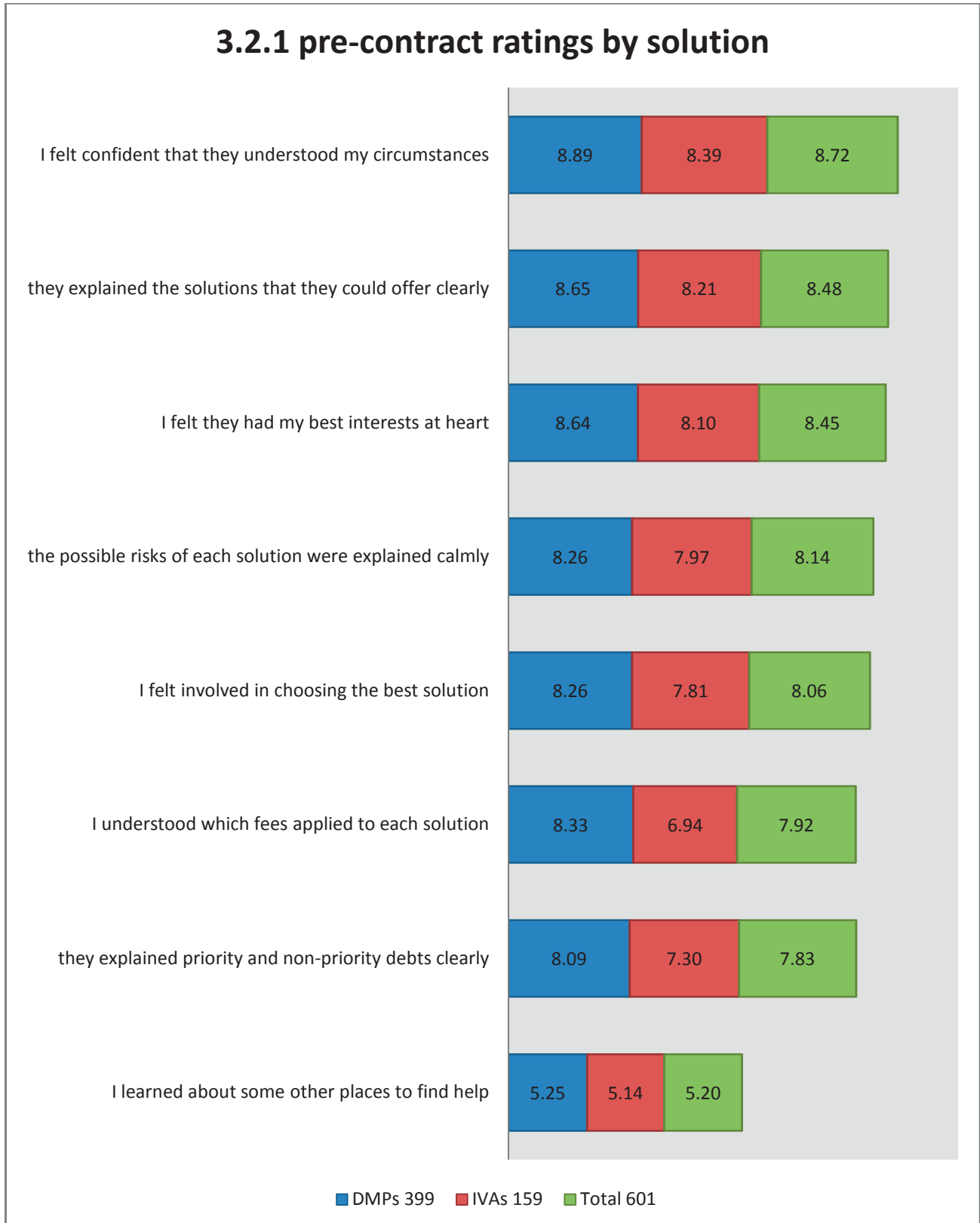
Respondents who had not sought help other than from their solution provider were more likely to say that they noticed their provider came top of an internet search than those who had sought other help. Other than this, there was limited difference in the responses of these two sub-sets.

### 3.1.4 1st impressions by other help sought



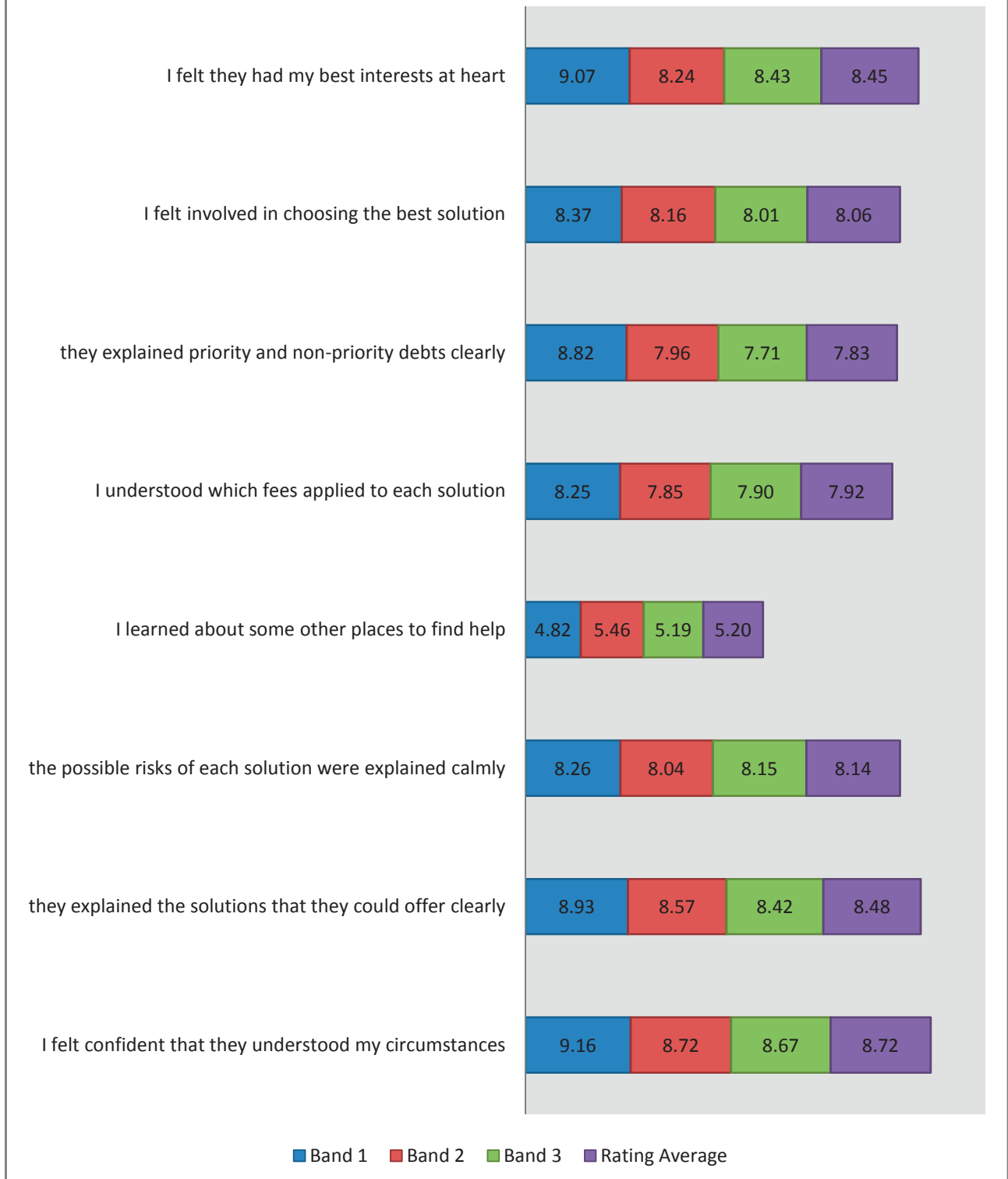
## 3.2 PRE-CONTRACT

With the exception of learning about other places to find help, which scored marginally above the mid-point and was therefore rated average, all pre-contract performance ratings for DRF Members were above a score of seven out of ten and therefore in the range of good to very good. DMP clients were more likely to say that they understood which fees applied to each solution than IVA clients were.



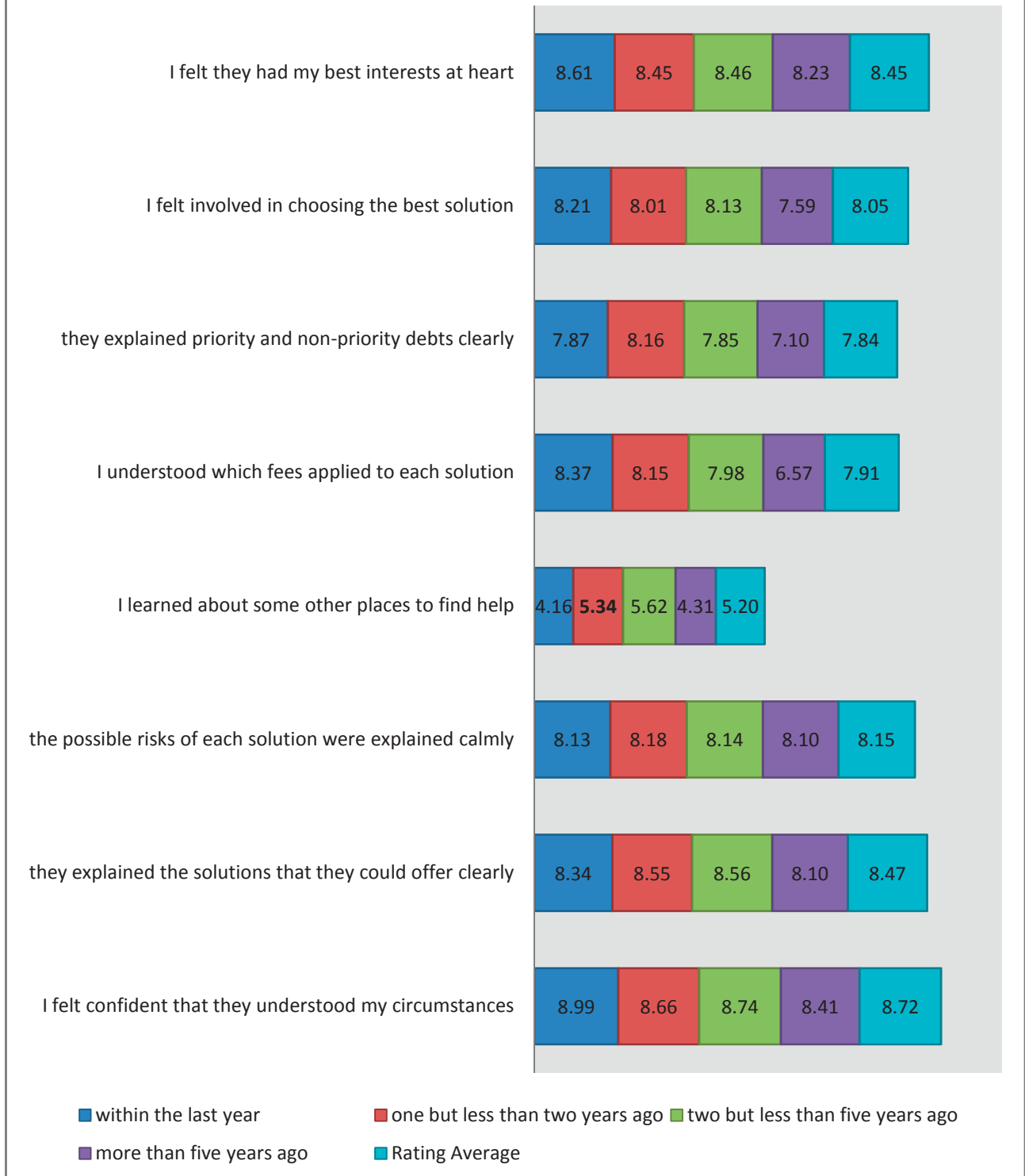
With the exception of learning about other places to find help, Band 1 clients gave higher scores to their providers than Band 2 or 3 clients. Band 2 clients rated their providers higher for learning about other places to find help than clients of providers in other bands, so it was interesting that respondents who had sought other help before entering a solution also gave their providers higher ratings for this attribute (5.34) than those who had not done this (5.08). Procedures for recording prior advice seeking would help to inform the relevance of not-for-profit referrals recommended in the OFT Debt Management Guidance.

### 3.2.2 pre-contract ratings by band



There were high ratings for the transparency of information about fees from respondents who said that they had first looked for debt help within the last year, or one to two years ago. However, this trend reversed in relation to learning about other places to find help. To some extent, this may have been due to uncertainty about the not-for-profit referral process and the recent qualification of this in the OFT's Debt Management Guidance is noted.

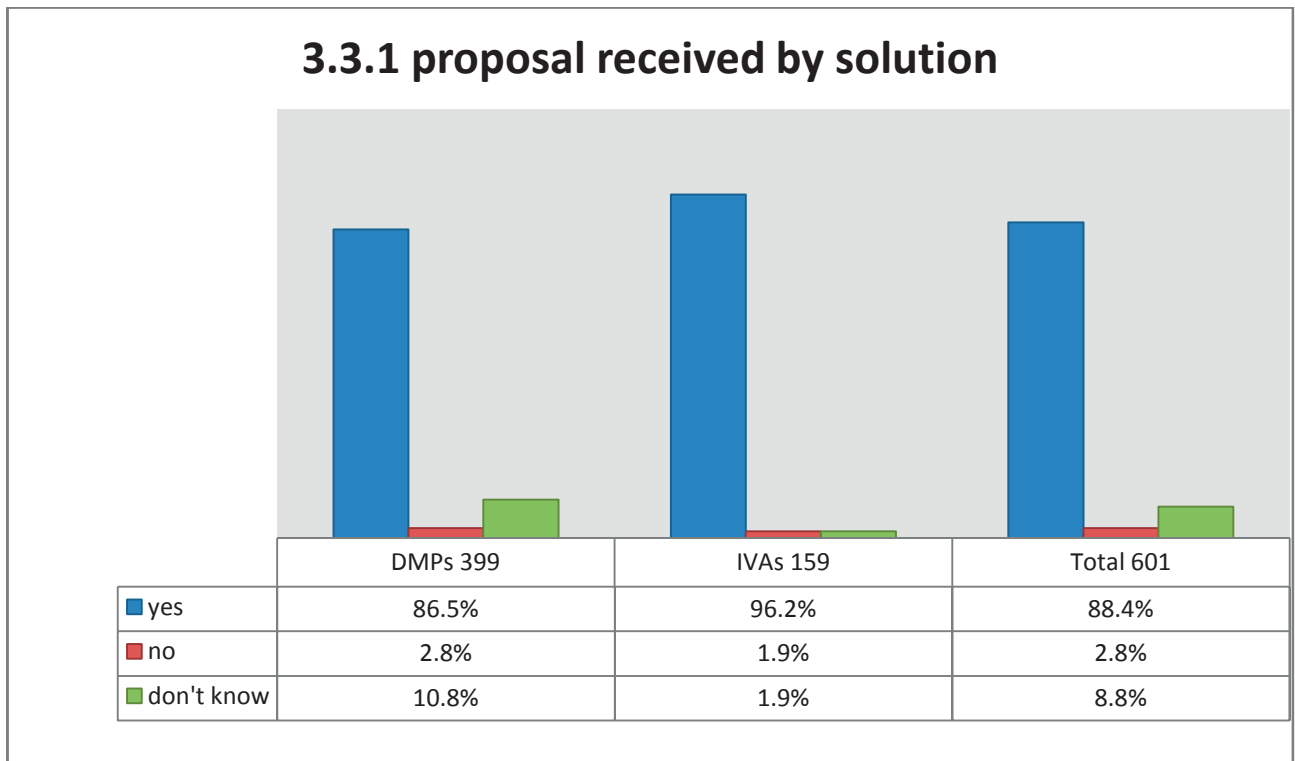
### 3.3.3 pre-contract ratings by when help sought



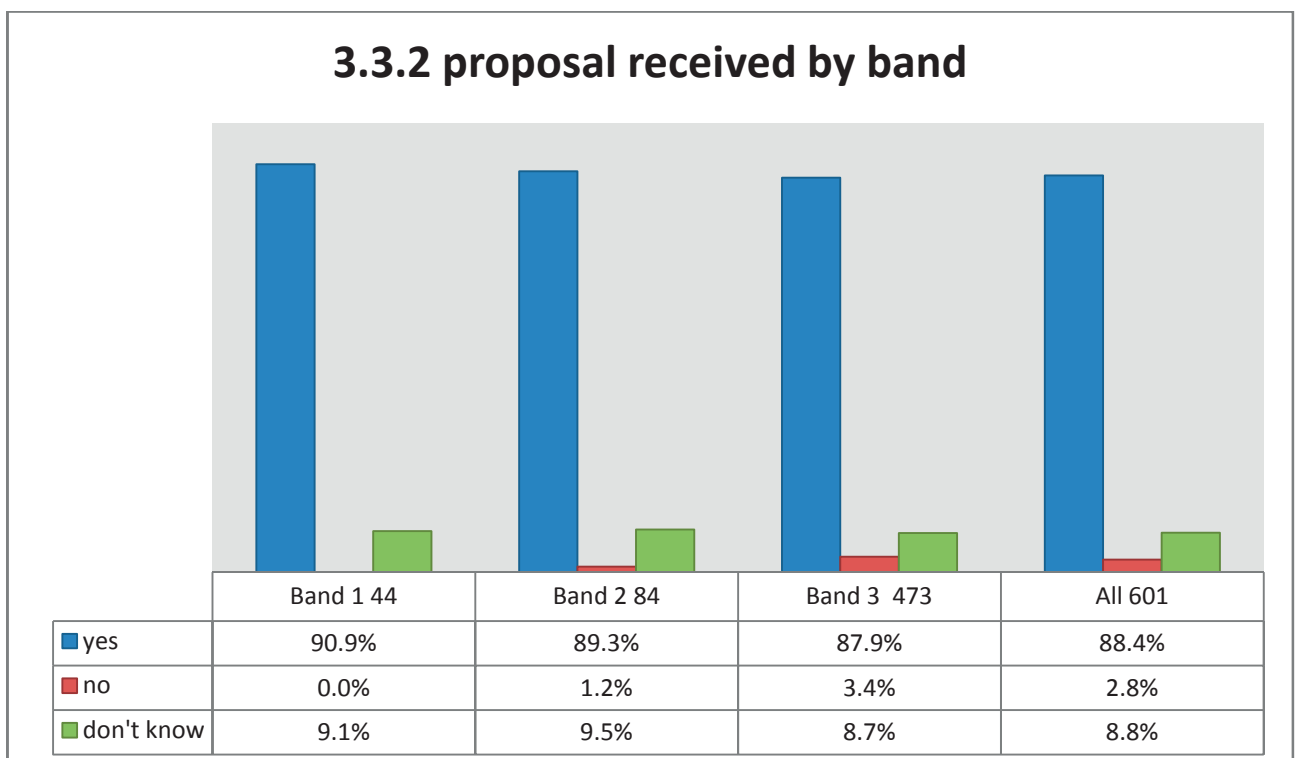
NB 3.3.4 pre-contract ratings by other help sought did not show any significant differences and the chart is therefore omitted.

### 3.3 THE PROPOSAL

Almost nine out of ten respondents stated that they received a written proposal before entering their debt solution. The proportion was higher among IVA clients and it is worth noting that just under 11% of DMP clients did not know whether they had received a written proposal.



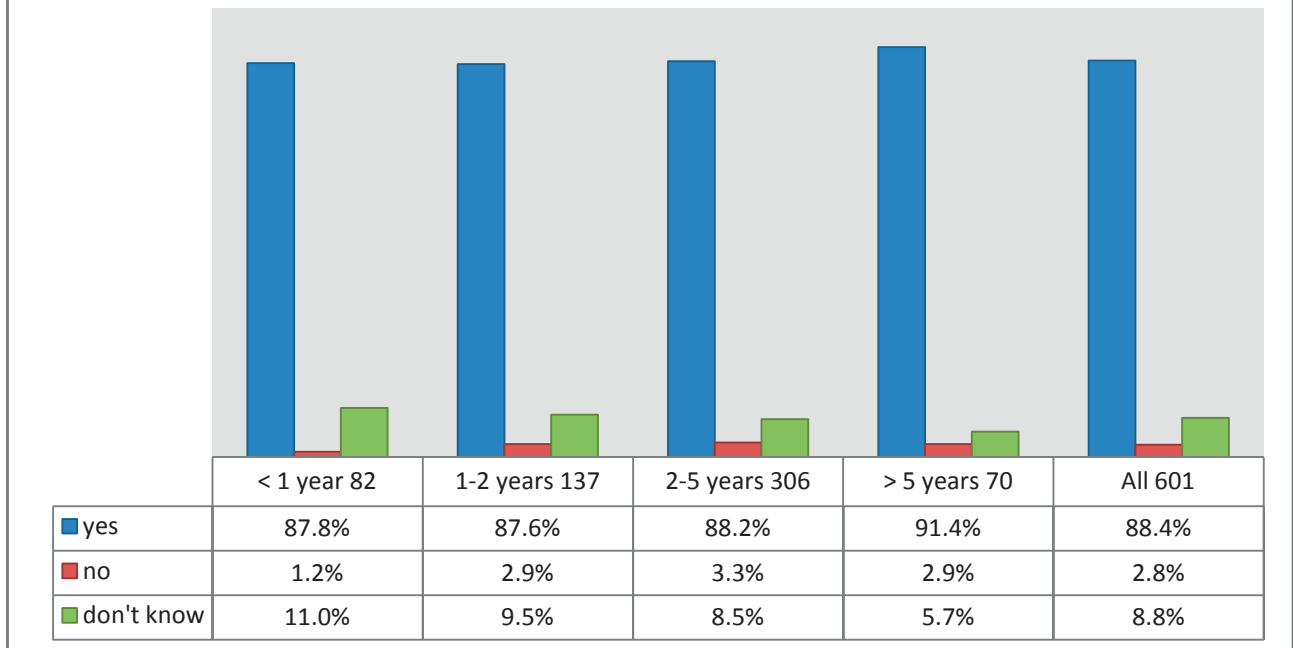
Recollections of receiving a written proposal were higher among Band 1 and 2 clients, although the proportion of these clients who did not know whether they had received a written proposal was higher than for the sample as a whole also.





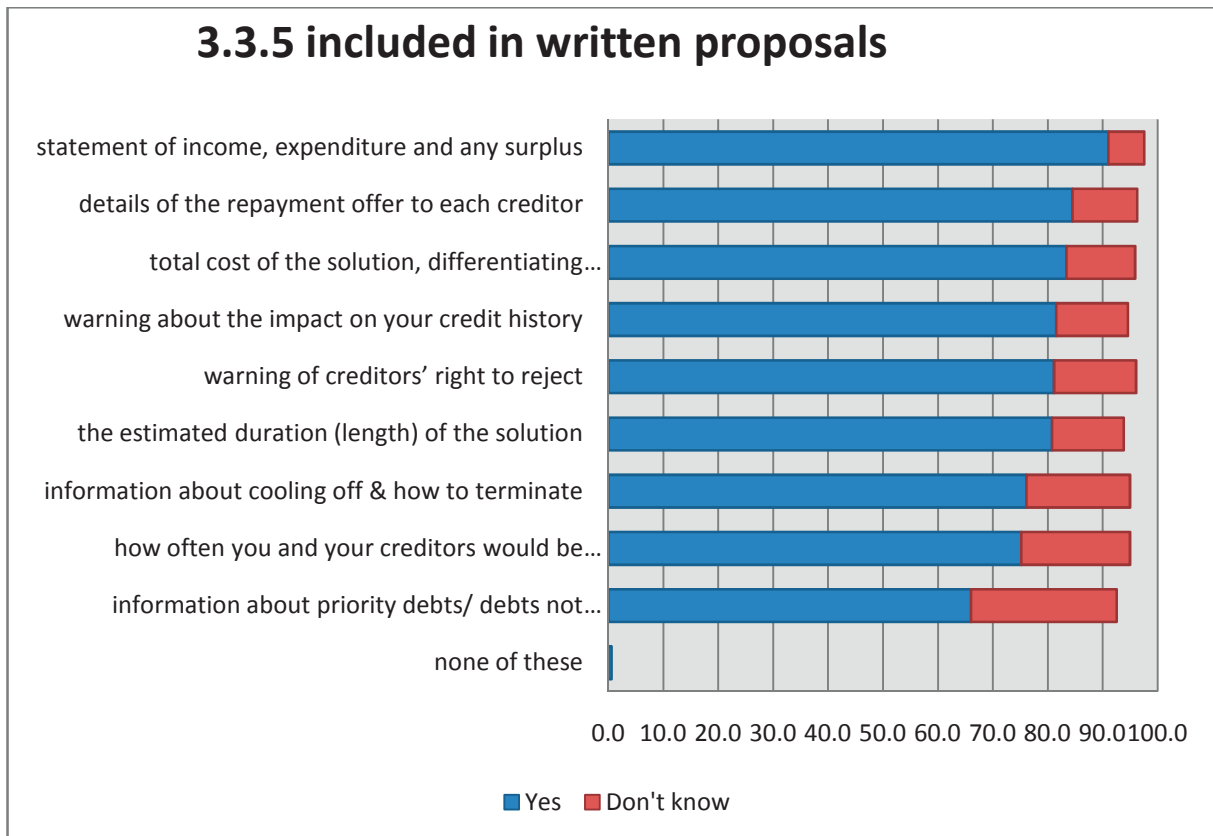
Over the past five years, the proportion of respondents recalling receipt of a written proposal seemed relatively constant in relation to when help was first sought, although the proportion of respondents who did not know whether they had received a written proposal increased. This may very well relate to perceptions of an urgent need to address a debt problem, which does not always lend itself to attention to detail. In the same way that signposts for recommendations and referrals should improve recollection and therefore the perceived transparency of informed consent, written proposals may very well benefit from some form of presentational feature to make them stand out.

### 3.3.3 proposal received by when help sought



The chart 3.3.4 proposal received by other help sought showed little variation, so it is omitted.

Some elements of what the OFT suggests should be included in a written proposal were not particularly well recalled by respondents, most notably, information about priority debts, a cooling off period and how often clients and creditors would be updated. DRF would do well to provide members with enhanced guidance for pre-contract documentation and some exploration of clients' communications preferences (visual, auditory or kinaesthetic) is recommended for differentiating key terms and conditions.



### 3.4 THE SOLUTION

Across the sample as a whole, just over two-thirds of respondents said that they were currently using or had recently completed a debt management plan and just over a quarter were IVA clients. There were very few responses from clients, who said that they were using other debt solutions. Whilst there are many other indicators to suggest that the data from this quota sample are robust, a tendency for some clients to forget or confuse the name of their solution, for instance, calling it a debt plan or consolidation, was apparent in the case studies.

Throughout this survey, the accuracy of some respondent data, particularly with regard to trading names, terminology and precise financial circumstances is cause for concern. This is less of an issue from the perspective of data integrity, than from the wider certainty of consumers' informed decision making and consent. Responses to this survey tend to indicate a fairly consistent 10% of don't knows and uncertain response, which has presented some challenges in data analysis. In a similar vein, the February 2012 "Personal Debt Snapshot: Afraid to take advice?" reported research conducted by ComRes for R3 that suggested some 2 million adults were currently in a debt management plan, significantly above our own and R3's estimates of market size.

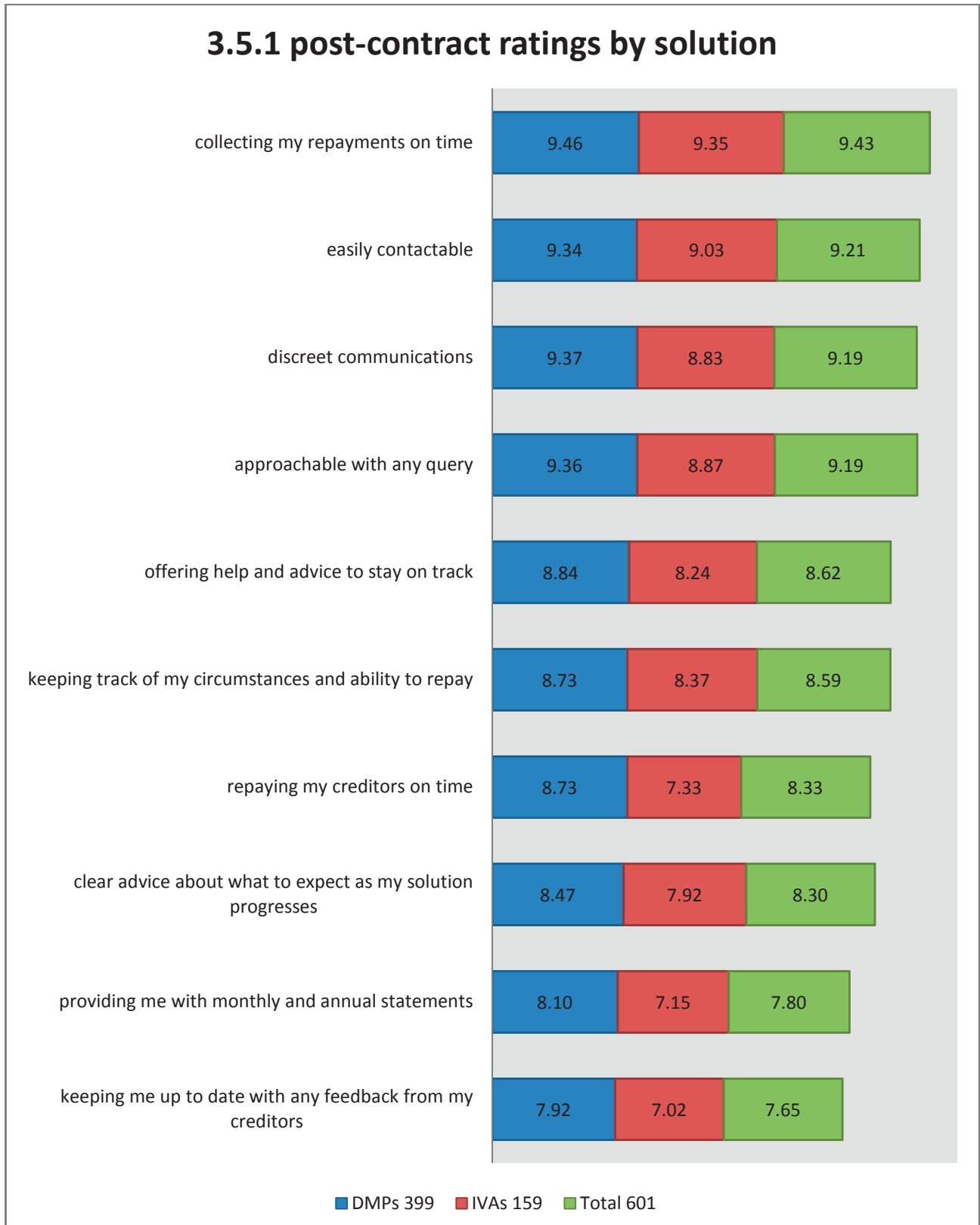
A combination of debt stigma, varying degrees of vulnerability, acceptance, denial and the complexity of terms and conditions can make debtors an extremely complex population to consult. This should not undermine the value of engaging debtors in service design and delivery. However, there are undoubtedly performance indicators that demand comparison with providers' records, before any regulator or service gateway can be sure of standards.

**Table 3.4.1 Debt Solutions Used by Status**

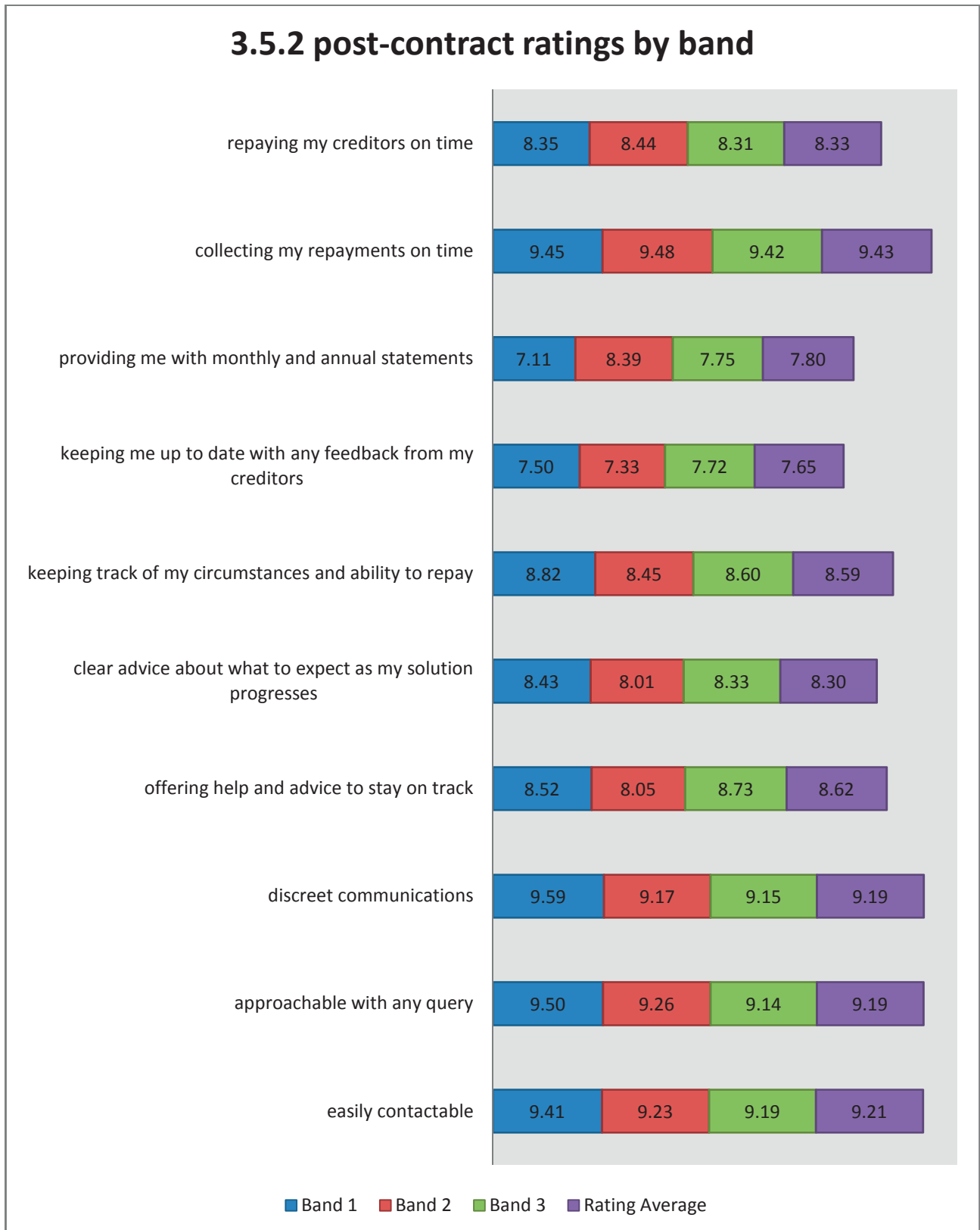
	%	Still using	Come to an end	Combined
Debt Management Plan		66	69	68
IVA		28	15	27
Bankruptcy		0	5	1
Elimination		0	4	0
Debt Arrangement Scheme		1	1	1
Don't know		4	4	4

### 3.5 POST-CONTRACT

For post-contract aspects of service, DRF members enjoyed even higher mean ratings scores than they did for pre-contract attributes, which tends to indicate effective relationships between DRF members and their clients. DMP clients tended to give higher scores than IVA clients did.

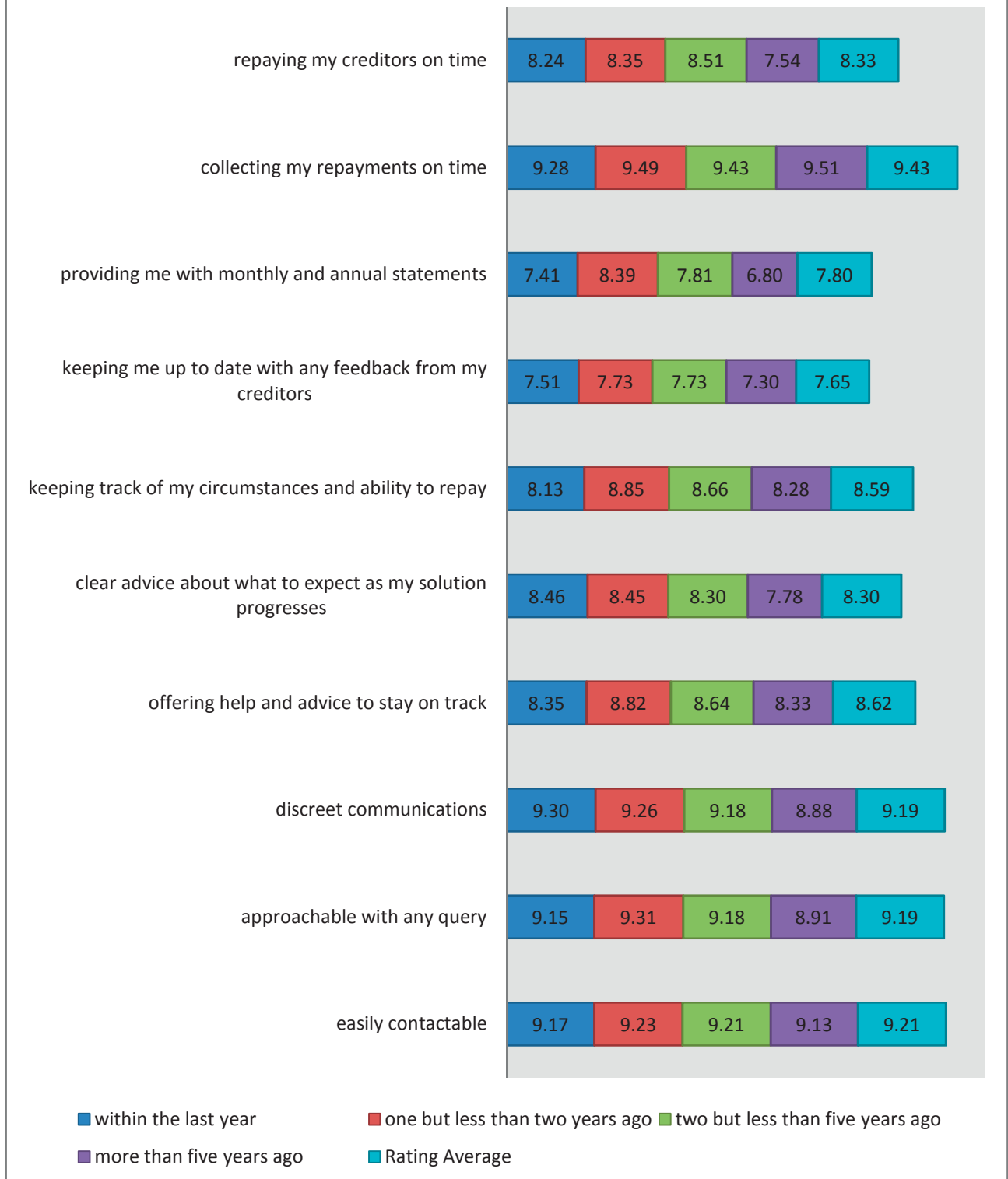


There were fewer differences in the ratings given by respondents, who were clients of companies in different bands.



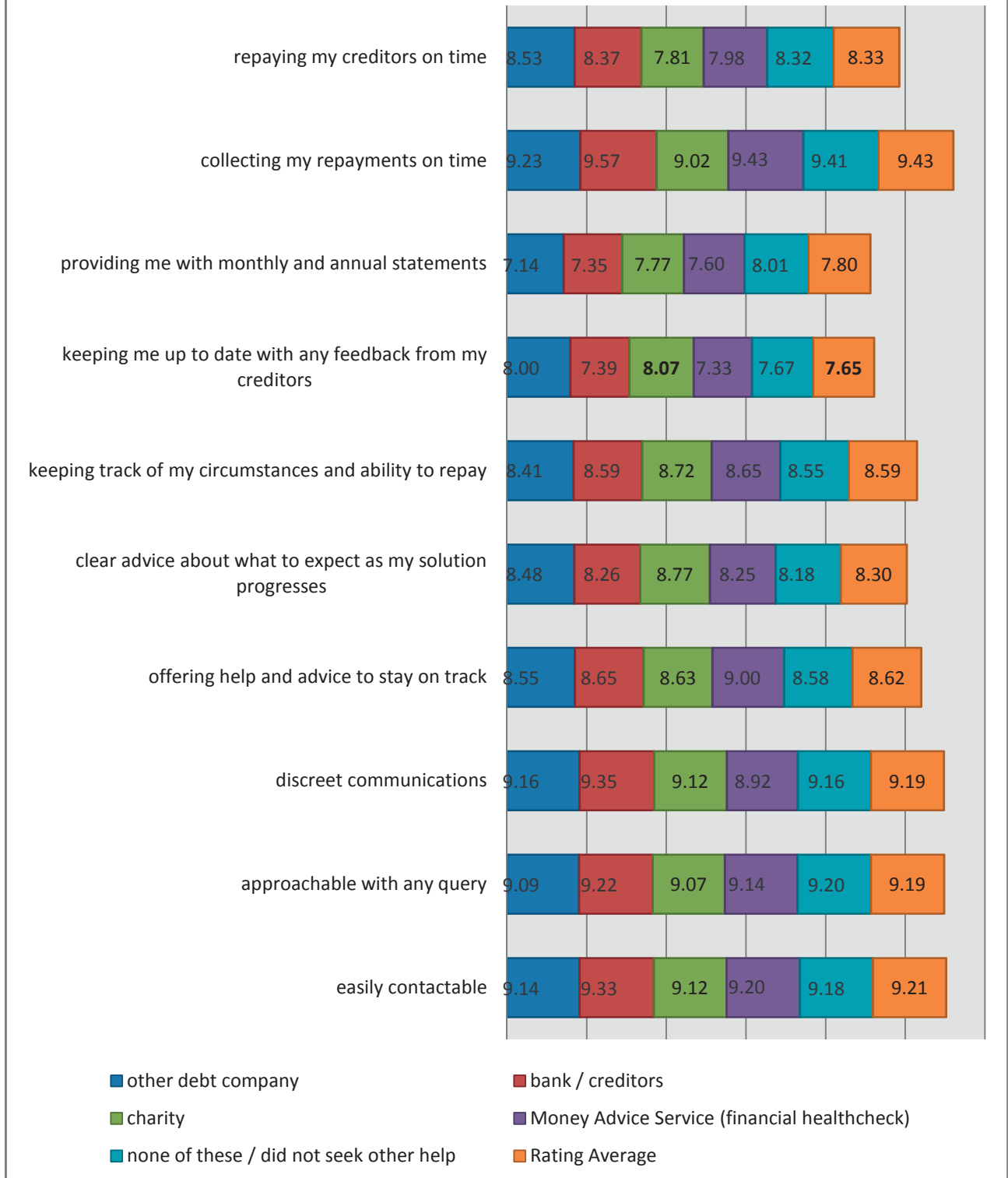
In terms of raising standards, it was good to see some signs of improvement in issuing monthly and annual statements and clear advice about what to expect as a solution progresses.

### 3.5.3 post-contract ratings by when help sought



It was also interesting that respondents who had initially sought help from a debt charity gave their DRF providers higher scores than were recorded across the sample as a whole for keeping them up to date with feedback from creditors and clear advice about what to expect as a solution progresses. One case study respondent had specifically left a debt charity because of a lack of support in handling creditors.

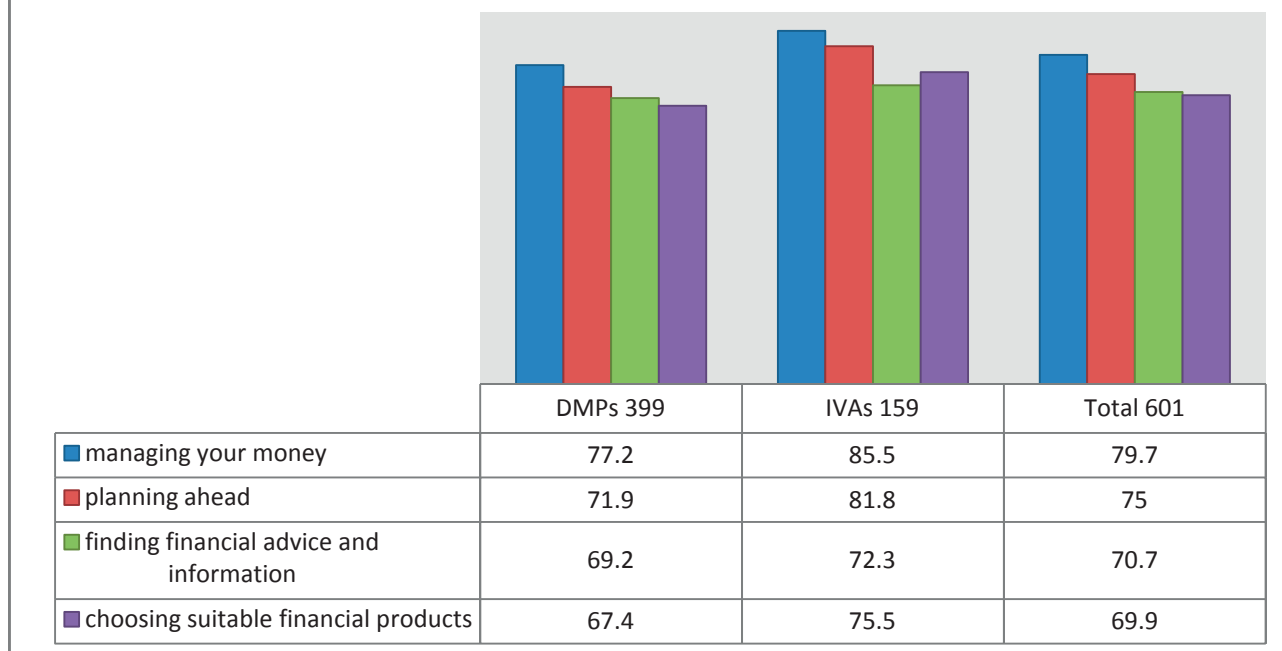
### 3.5.4 post-contract ratings by other help



### 3.6 FINANCIAL CAPABILITY

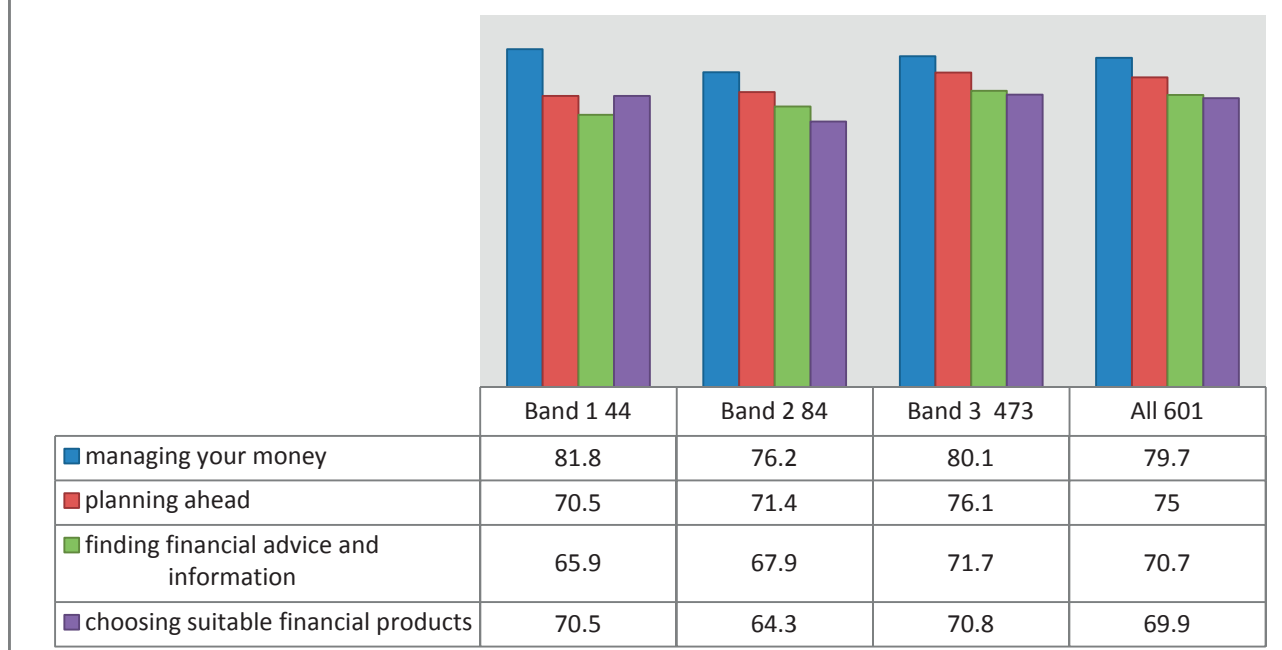
When asked if they were better, worse or about the same at four aspects of financial capability since entering their debt solution, the majority of respondents replied that they were better. IVA clients were more likely to indicate an improvement than DMP clients were.

#### 3.6.1 better financial capability by solution



Band 1 clients were more inclined to answer that they were better at managing their money than the clients of larger companies, whilst Band 3 clients were more inclined to report improvements in other aspects of financial capability than Band 1 or 2 clients.

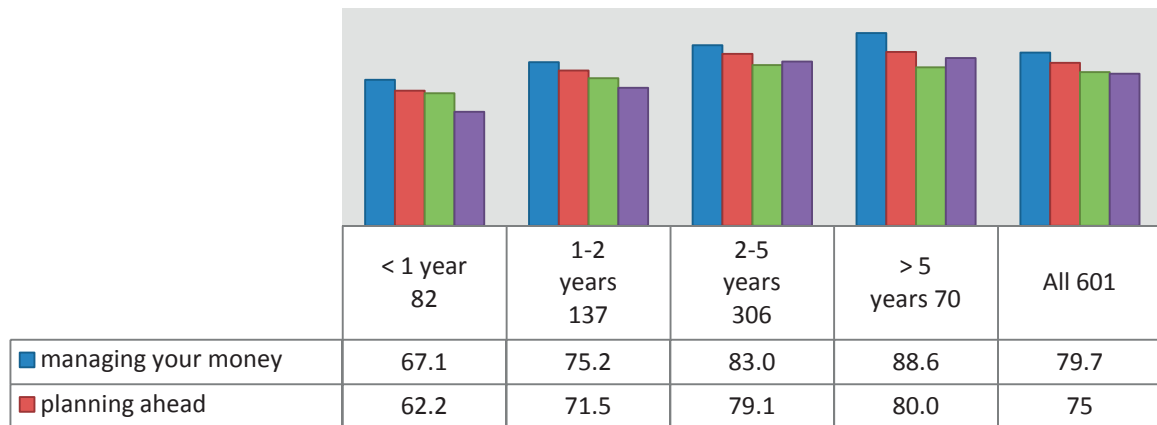
#### 3.6.2 better financial capability by band





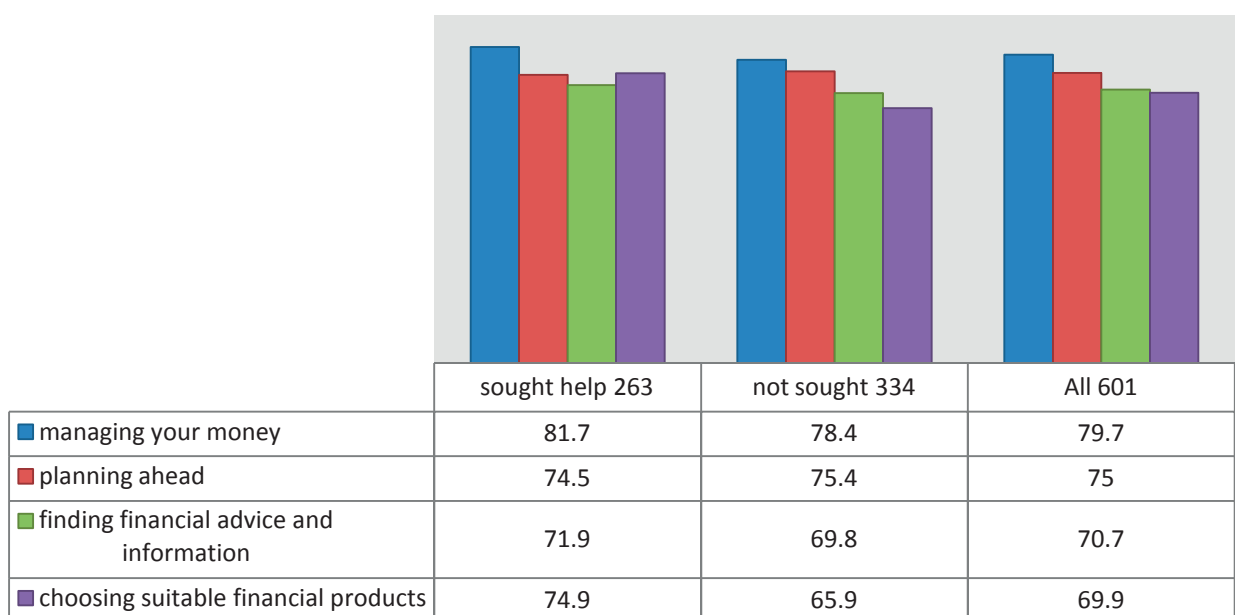
In general, the longer it was since a respondent had first sought debt help, the more likely they were to report an improvement in their financial capability.

### 3.6.3 better financial capability by when help sought



With the exception of planning ahead, where little difference was apparent, respondents who had sought help other than from their solution provider were also more likely to report an improvement in financial capability than those who had not sought other help.

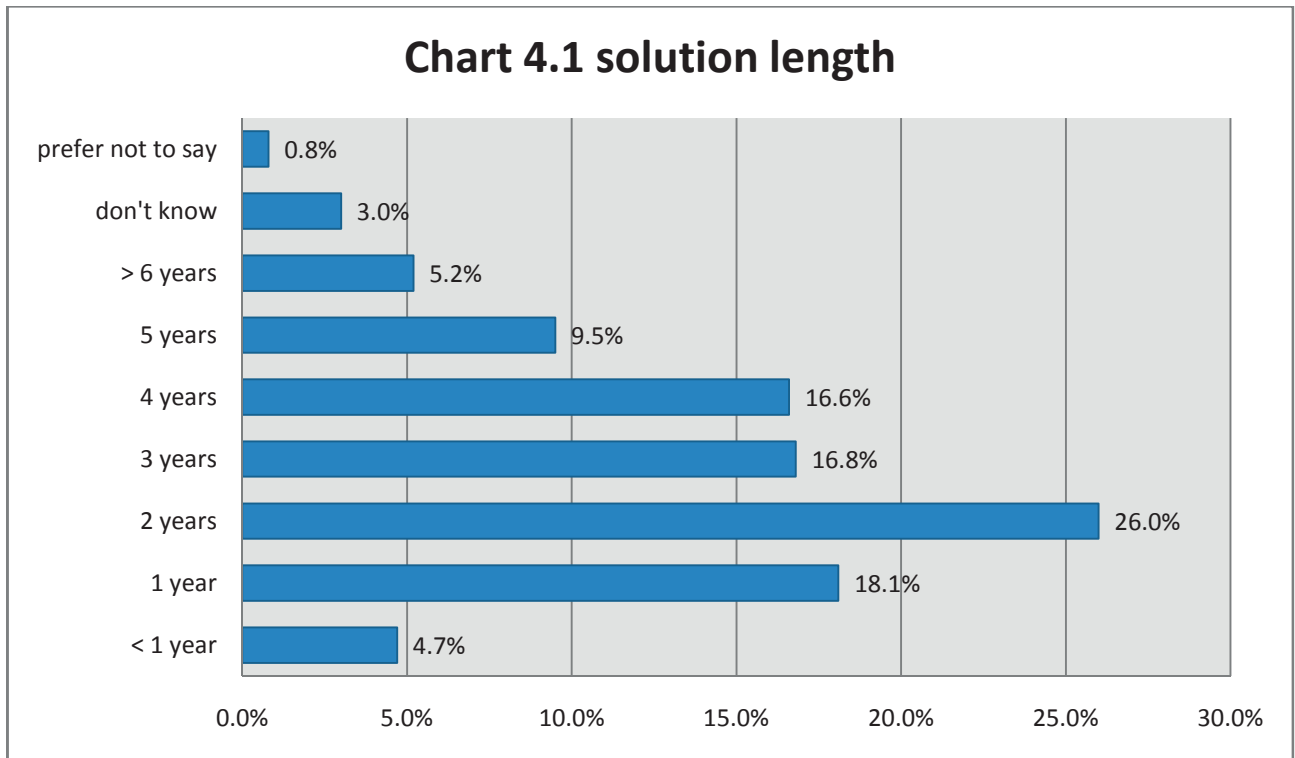
### 3.6.4 better financial capability by other help sought



## 4 DEBT REDUCTION

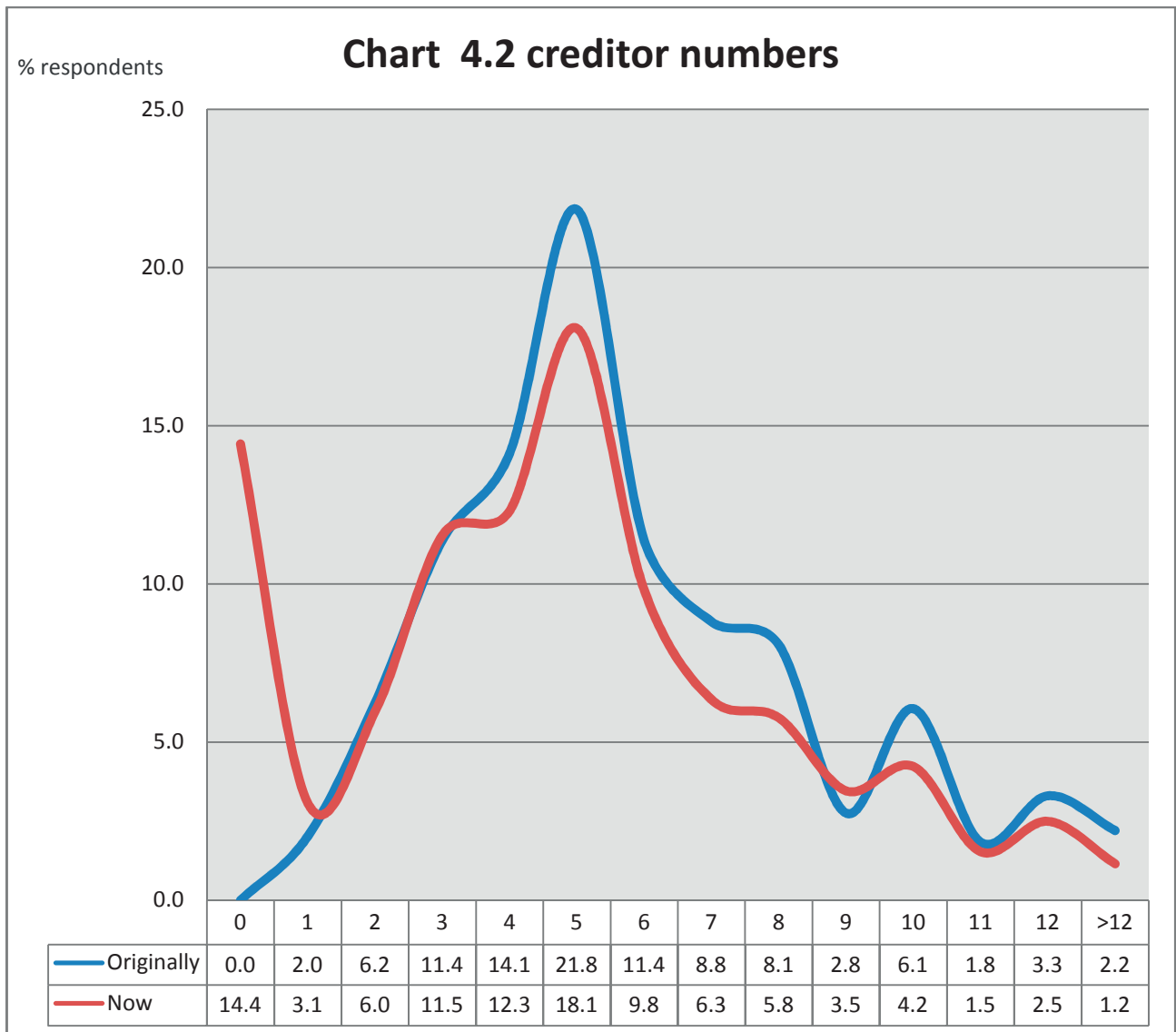
### 4.1 SOLUTION LENGTH

Around half of the sample had started their solution within the last two years and just under a quarter in the last year. There was a slight under-representation of recent debt solution clients in relation to the client profile data returned by DRF Members, where the proportion of new starts was around a quarter of all active clients. This is unlikely to have affected the accuracy of survey data significantly.



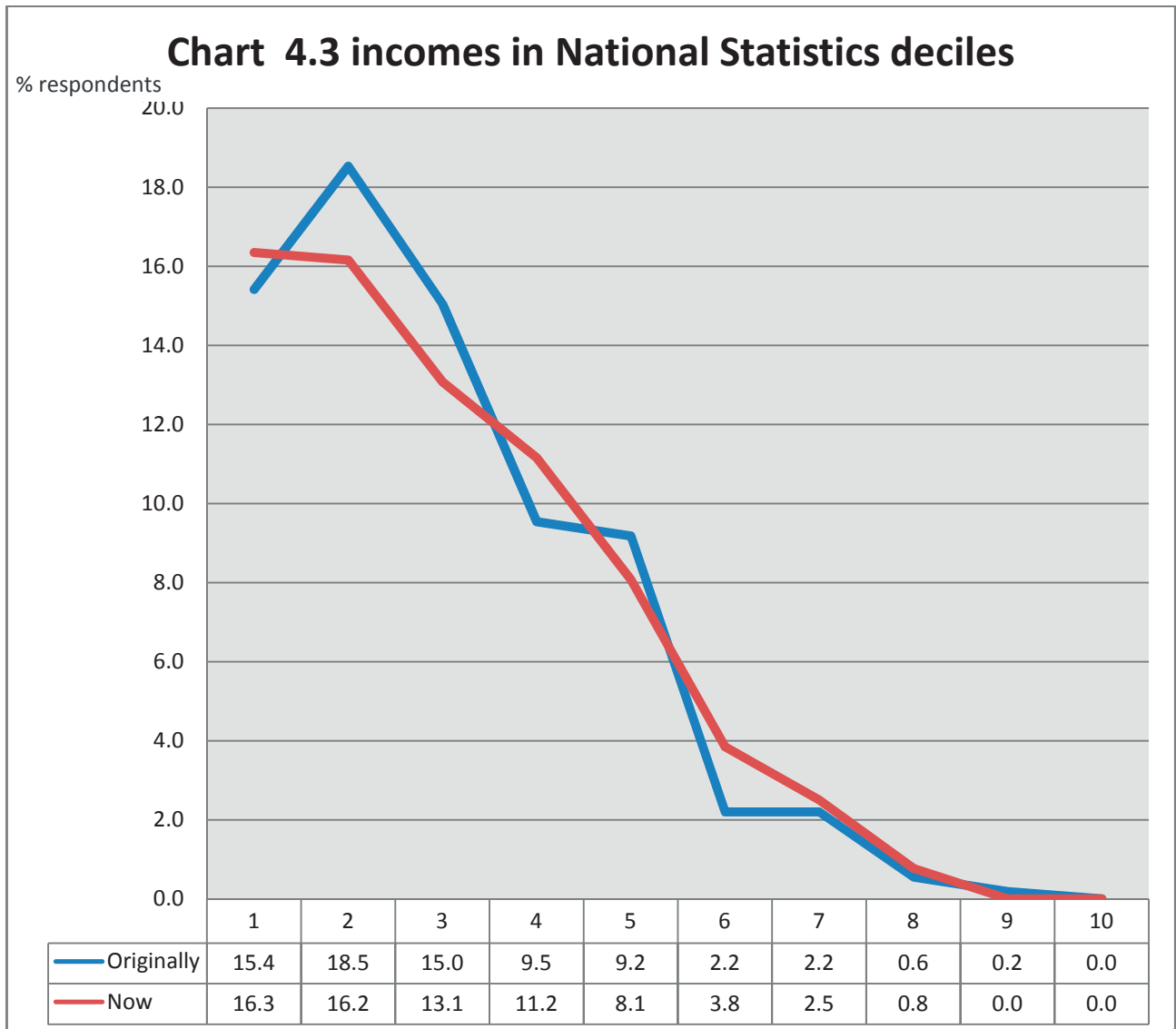
## 4.2 CREDITOR NUMBERS

Respondents often reported a drop in the numbers of creditors to which they owed money, although a significant minority were unclear as to the numbers of creditors they still had. A large number of respondents either declined or was unable to answer this and subsequent questions and a tendency for case study clients to be unclear about the progress of their solution without some level of prompting to check their paperwork was apparent. Additional analysis of explicit responses to this and subsequent questions will provide more detail as to the relevance and reliability of these data and this will be available in a forthcoming report of the client demographic and financial circumstances.



### 4.3 INCOME

Respondents tended to have a better recollection of current income than income at the start of their solution, so further analysis is needed to tease out the detail of these results.

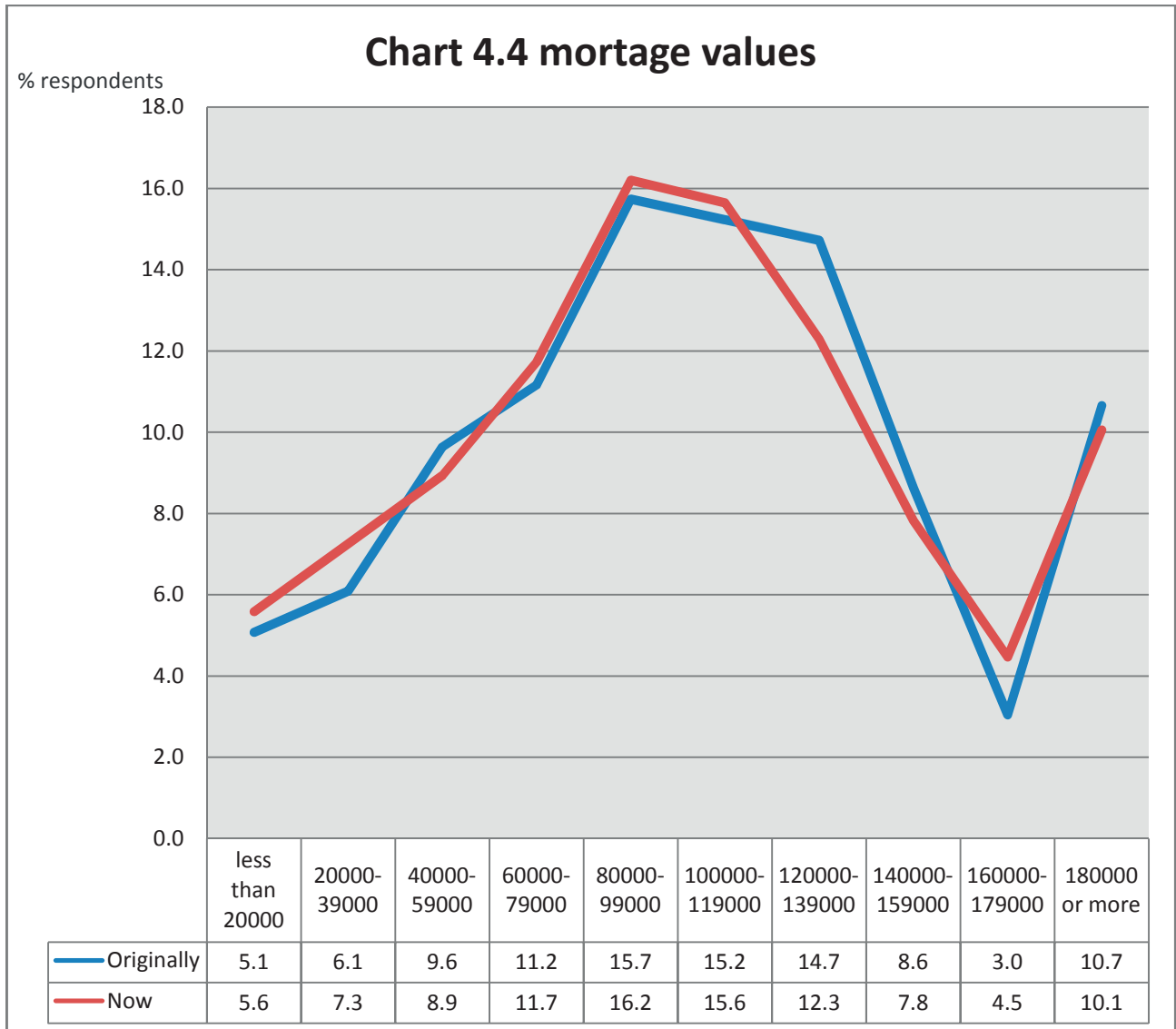


Using National Statistics household income quintiles, the majority of respondents reported an income included in their debt solution that was in the lowest two quintiles. However, despite prompting, it was not always clear whether responses related to individual earnings or household income and this distinction remains an issue when attempting to determine the affordability of repayments.

	%	On entering solution	Now
Lowest income quintile		46	45
Low to mid income quintile		33	34
Middle income quintile		16	16
Mid to high income quintile		4	5
Highest income quintile		0	0

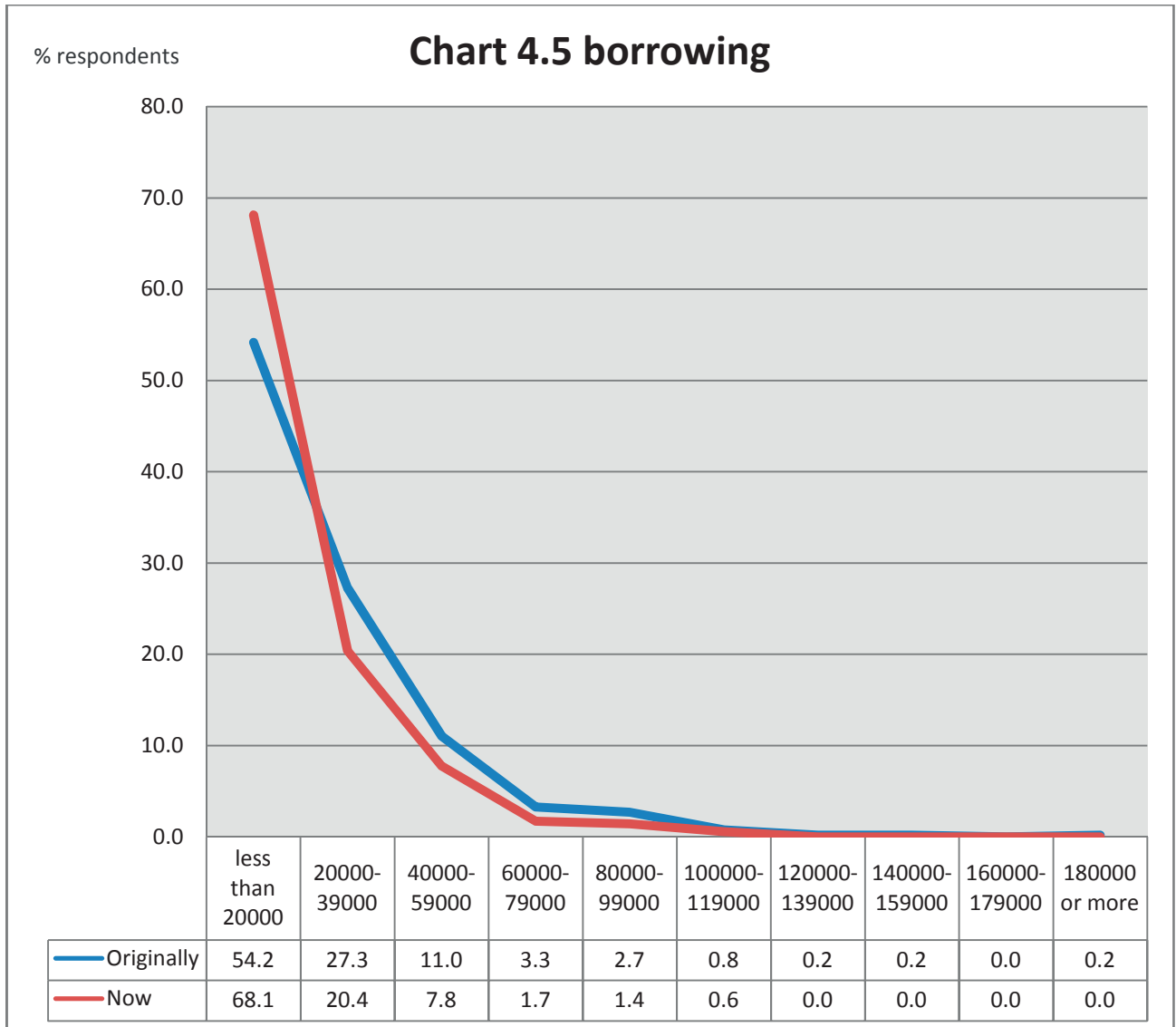
#### 4.4 MORTGAGE

Some respondents reported the same mortgage value at the start of their solution as at the time of their interview and in some instances this may have related to interest only payments. Again, further analysis of these data is necessary and in progress.



## 4.5 BORROWING

The case studies revealed that some clients were uncertain as to the extent to which repayments had reduced their debt level, although almost all were certain that their solution was reducing this. This graph gives clear indication that debt levels are reducing as a result of repayments into a debt solution, however, additional analysis of specific reductions is required and this is likely to need supplementary evidence from solutions providers.



## CONCLUSIONS and RECOMMENDATIONS

### Demography and Decision Making

Responses to this survey show a demographic profile of clients that is different to clients recorded by free to client advice agencies and solutions providers, in that it is older, more inclined to be home-owning and to shop around for professional money and debt advice. However, there is also evidence that the client profile of DRF members is changing, particularly amongst smaller providers, where an increase in demand from a more community centric, culturally diverse, younger (25-39) and more family orientated client base is apparent. There also seems to be growth in demand from social tenants and homeowners without a mortgage, affected by unsecured debts. Some of these new clients seem less likely to shop around for advice before entering a solution and this is likely to be due to a perceived urgency at a time of economic uncertainty that can overlook the detail of informed decision making. Urgency is often a driver in the short term credit market, which can act as an indirect competitor to debt resolution.

From the DRF perspective, a key recommendation is to provide members with guidance on recording clients' prior advice seeking, in addition to encouraging wider advice seeking at initial consultation. From the performance ratings recorded for this survey, members can be confident that theirs is often the preferred choice and that the transparency of promoting informed decision making is in the best interests of both clients and providers, who may be perceived as standards bearers for their profession. Further research into the drivers for advice seeking is in progress, which will help to inform guidance to members later this year. Other signposts to fair and transparent trade include more explicit records for informal recommendations and formal referrals, as well as clear distinctions between significant pre-contract documentation. For clients in longer solutions, easy and relatively frequent reference to these should help to improve the recollection of terms, progress throughout the solution and ultimately, recognition of the outcomes on completing it.

In the wider professional context, it is significant that smaller providers are at the forefront of experiencing a change in client base because debt resolution is a relatively young market that is undergoing dynamic change both in terms of policy-making and innovation in service delivery. Moreover, smaller providers are often an under-recognised niche contributor to this market. It will be important to track the changing profile of debt advice and resolution clients and to explore the diversity of behaviours and perceptions in decision making and solution preferences in order to ensure that services continue to be equitable and accessible to all. Of immediate concern, is the possibility that creditors may be acting prejudicially towards smaller providers and this demands prompt investigation because of the impact it may have on debtors' motivation to repay. Ultimately, a better understanding of the prompts to and patterns in advice seeking is in both debtors' and creditors' best interests.

### Delivery and Outcomes

Responses to this survey give a clear indication that clients are satisfied with the services received, that they feel more confident in their financial capability as a result of entering their solution and that DRF members have become increasingly compliant with both the letter and spirit of OFT guidance in recent years. However, the tendency for a significant minority of respondents to have limited recollection of the precise circumstances or progress of their solution indicates a barrier to achieving excellent service and indeed to tangible evidence that improved financial capability is a sustainable outcome for clients.

Some clients may never overcome the sense of relief that leads them to a third party to resolve debts on their behalf and for these, a distinction between satisfaction with the solution and satisfaction with the provider may never be achieved. Other clients may require some respite from recognising the gravity of their situation and the case studies most certainly revealed that this can be a transitory phenomenon, experienced throughout a solution, particularly by those facing other challenges when the decision to

enter a solution is made, or who are committed to longer term arrangements. There was evidence that debtors transfer feelings of anger and blame between themselves, their creditors and solutions providers with relatively little distinction between the accountability of each party and this is not conducive to identifying any shortfall between service expectations and perceptions precisely.

In addition to recording and signposting pre-contract recommendations, referrals, advice seeking and significant documentation, there is undoubtedly a need to reinforce clients' recognition of a solution's process, progress and outcome. Ultimately, the goal for all parties is not only that the debtor satisfies the terms of a revised repayment agreement. There should also be some certainty that the individual or household concerned is unlikely to require another debt solution. This outcome demands the active engagement of debtors throughout a solution and effecting this sensitively requires positive reinforcement of debtors' achievements. In essence, a solution should motivate both debt repayment and the acquisition of greater financial capability, such that the debtor feels confident in his or her social identity outside the debtor population.

From the DRF perspective, there is merit in developing peer to peer training, led by members that demonstrate excellent performance and by inference, best practice, for particular service attributes. We also recommend developing a consistent "exit interview" for all clients completing or leaving a solution as this should provide greater insight into the use of solutions by intrinsically capable and independent money managers as a short term option to support temporarily challenging circumstances. For some time, Zero-credit has reported indebtedness as reaching the mainstream in our society and further differentiation between client behaviours is essential to anticipating rather than simply satisfying demand.

For policy-makers and those who implement strategy, there is an urgent need to recognise that debtors are not a homogenous body and that their intrinsic motivation to repay debts and return to solvency is integral to both individual and collective economic recovery. Research into communications preferences and incentives that influence behaviour change is recommended, as are credit referencing measures that reflect debtors' efforts to meet the revised repayment arrangements of a formal or informal debt solution. To conclude, if it is an objective to engage consumers more effectively in the uptake of financial services, at a time of economic uncertainty, there is a pressing need to effect the prompt re-integration of debtors who have recovered from circumstances beyond their control into greater accessibility of mainstream financial services.



**APPENDIX A – VERBATIM COMMENTS****27 Band 1 comments:**

Excellent communication, have been very helpful

Been brilliant, have helped with all the money situation

Fine with the services

Confusing communications with regards to payments that have been made.

Very happy with the service and made things a lot easier at home

Communication has been very poor and client has creditors chasing him.

Very happy with the company and a great help

Very poor communication with not contacting any creditors.

Reasonably happy with their service so far

Not happy, you could get the same service from another company for no charge at all, very disappointed

Creditors were still taking money after the solution had been put in place.

Happy with most services, but regarding statements I always have to contact Named Company, so not so good

Would like to receive more information as to how the solution is progressing.

Very happy with the service

Client would like to receive statements on a regular basis, currently feel the information is quite poor. Telephone communication was very good.

Named Company have been brilliant from day one

They have been really helpful with other things such as PPI. Cannot fault them they have been great.

They have certainly turned our situation around, I cannot speak highly enough of Advisor. I would rate them as a 10.

They have been very sympathetic and have taken a lot of stress away.

They have been fantastic with their dealings of the situation.

Very approachable and put your mind at rest.

They have been absolutely fantastic. When creditors have made a mistake they have sorted it. They have even managed to pay some of my debts early and I couldn't recommend them enough. I would also like to point out their service has been extremely personal, they know who I am etc. immediately.

Statements are a little confusing in that it is not clear of what is owed. No amendments are made,

same statement goes out every month

They made my situation bearable and made it a lot easier to deal with.

They are on the ball and very up to date. They took a large weight off my shoulders. Great communications.

They helped to reduce a lot of stress at an important time.

Very constructive and helpful, no problems from creditors since using Named Company, no regrets using them.

#### **46 Band 2 comments:**

Happy with them and no problems. They deal with my enquiries straight away.

Sometimes find that I think when it was first sold to me I got a feeling some of the things were stretched a bit, but not too seriously. After my initial dealings – i.e. PPI would be in my own pocket, but it was actually to go to pay off the debt. Thinking about it, it is my priority to get the debt down but I had hoped to pay my car off by May.

Generally very good, some problems - we do still get creditors contacting us as they have not apparently received payments on time. Problems negotiating reductions of payments due to income reduction. It would be nice if we didn't have to pay a monthly admin fee. We have been in touch with CAB who are willing to take our case on with no fee.

Have seemed to be more interested in creditors than client. Total lack of understanding about self employed people and the budgets available.

Very helpful from the start.

Overall offer a very good service. They do sometimes have difficulties when circumstances change and keeping continuity and when people at the company change.

Would prefer to receive more statements for example on a quarterly basis.

They have been fantastic throughout the solution. Refused a job due to her credit rating although she was honest and upfront.

Definitely would recommend to friend. Would like a breakdown of how much is owed in order to have the choice to clear debts quicker.

Very professional service. Very quick in sorting things out.

Felt that they were other than IVA but the IVA was the only option. Flexibility with budgets was not brilliant. Would like to know what happens towards the end of the solution in order to plan ahead.

Highly recommend Named Company.

Being a young girl at the time of entering the solution the journey was made easily accessible in order to lead a relatively normal life. Highly recommend Named Company.

Going on longer than expected

Nothing but brilliant all the way through.

Have changed hands twice and I have had different credit managers but they have all been on the ball.

Just very happy, they've put my life back on track. Very happy with all the statements, Advisor is really good at her job, if I've got credit she will pay off any outstanding, I've got no CCI now. I even answer unavailable calls now.

I don't get feedback regarding my creditors, but at the same time my creditors don't bother me. But it would be nice to receive some feed back and see what they are saying and what negotiations have been done. Overall I'm very happy and would recommend them. It's a personal service, with one particular advisor dealing with all my creditors.

Originally, I was under the impression after 5 years it would be completely finished but it looks more likely to be 6. Over the course of the plan, one of the creditors was charging interest. I picked up on it but don't think Named Company would have.

Would gladly recommend to absolutely anyone

Definitely recommend Named Company. Very helpful. Very Courteous.

Advisors have changed about 6 times in 3 years. All advisors have told customer different times of how long the solution will last. Don't really get any correspondence. Would rather receive more communication, in order to keep track of what is happening.

Found them really helpful in clearing the debts.

Would like more information as to where customers money is going and how much more debt customer is in. Only received one statement during customer's time with Named Company for which they have been with them for 3-4 years. They say they can stop the interest on the accounts, but wife's solution that they are also dealing with, she is paying money to the Named Company, but the interest is going up so the debt is not going down. So it is the interest that is being paid and not the debt.

Very happy with their service

Had a couple of concerns but they were very good to help

After 2 years with them they haven't tried to clear any of the debt off. Communication is not very good. I keep my end of the bargain but they don't seem to keep theirs. They just want my fees at the end of the day

Very pleased with the company overall

No problems. Easy to get hold of. All issues dealt with quickly

Problem with council tax and solution on hold

Happy with Named Company and all on an even keel, they are doing their job

Very happy with the service, taken away all stress of the situation

Spot on with the service brilliant all round

Very happy with the service and a great weight has been lifted from them. Brilliant advice and helpful

Generally good service . Initial contact fantastic but their customer service team went downhill as the solution progressed

No Problems, Hiccup at the start but ok now

Would of liked more options on your solutions but generally happy

Such a positive find to find Named Company, we have had all of the pressure taken from us and it's such a relief.

I still get grief now and then but nothing to complain about though.

When I had the initial call I had to make an initial payment but they couldn't take it further before I signed it. I didn't sign it but I noticed I was in debt at the bank and they had taken a payment. I contacted them, they said it was as per the agreement over the phone. I reminded them I hadn't sent the signed form back but the person said they didn't need me to send it back. But I wasn't told this on the initial call. They told me the call had been recorded and they would look in to it, went on for 3-4wks. I requested a transcript they would charge £10. I didn't receive the request form which I asked for 4 times. I gave up in the end. Instead of losing the payments I had made, I chose to continue with the plan.

Very helpful and would recommend them

Would have looked at other solutions had they not been in such a desperate situation.

Just finished solution so very happy, but wasn't made clear at the start of the solution about the impact on my credit history, basically not clear on all information.

Happy with the service

I would recommend Named Company to my friends and family if in trouble.

They are brilliant! Advisor is brilliant!

### **192 Band 3 comments:**

Compared to Eurodebt been with for years, has just been amazing and have managed to pay off at least 2 debts. The people have helped so much.

Perfect solution for me, but feel that 5 years for an IVA is too long!

Only from my experience it has been very good service and courteous. Would definitely recommend to friends and work colleagues

Quick enough to assess my income but as I became sick they still wanted more money and not much sympathy

Clearer and regular statement information regarding to clarify how much debt and monthly repayments are.

I think that Named Company are brilliant. Have recommended to friends

Communication within the staff at Named Company could have been better.

They do a good job

Happy

Happy with service

Amazing, dealt with everything all the way through.

Has been really easy to deal with Named Company. Always make you feel welcome to answer any queries

Happy with the service

Money was taken prior to the IVA being put in place, gentleman feels that the IVA should finish earlier than he is being told.

Very efficient and took a lot of the worry away. Nice people

Originally told plan would take 6-8 years, but have now been informed it will take 19 years, may consider changing to an IVA.

Bit expensive way of doing this.

Believed that you have been left with poor credit history because of this, even though they are paying off their debts

Has not received any statement from the plan, and it would be helpful to know what she owes to the creditors.

Not happy that their details are being passed to third parties which are irrelevant. Also they have experienced mixed communications with Named Company.

Length of time and total amount not included in agreement

Doesn't find Named Company as helpful as Haines Watts were originally.

Would like more clarification of what happens towards the end of the solution.

NOT HAPPY WITH REPAYMENT DELAY

Very helpful, put the lady at ease.

Little communication, but no problems.

Very professional advisors. Put mind at ease and felt relaxed about future finances.

Originally her debts were £35,000, but after contacting Named Company the debts went up to £65,000 - Told plan would take 5 years to clear, but has recently been extended, even though all payments have been met. has two disabled children and is now struggling

Would never use Named Company if had option again, no communication, or follow up calls - unaware of what has been paid and outstanding - Feels that they don't take into account your circumstances

Very helpful.

Would recommend to anybody.

Would recommend them.

They wasted a year because I paid debt management and after a year I was told to go for the IVA which I originally asked for. I then had to pay £2000 to do this after already paying a management debt fee.

A pleasant experience in a difficult time and made it easier in difficult circumstances.

Never had a statement in five years.

During IVA they said that because circumstances had changed, they would not have taken you on and nearly terminated the contract – misunderstood your income.

Very happy with the service

Has been good, some poor points, mainly where I've put down a low score, they've not contacted me with how much I owe and how much my creditors are getting. Also - PPI advice is still being awaited.

Not contacted enough from Named Company.

Happy. Good company will recommend to parents

Service is very good .Good communication

Client said that Advisor from Named Company is really kind and takes the time for her and the family. Advisor even travels over from Manchester when they need to speak to him.

At initial outlay, we gave a figure of our debt and we weren't really told what we would pay them and this is the fee we will charge you. This was frustrating to learn that a lot of the fee we pay goes toward their admin etc. It would have been ok had we known. I didn't read all the small print

Happy with service. Friendly Service

Happy with service it ticks along with monthly statement

Named Company promised that they would be able to handle the debts and give her peace of mind that the debt would be paid. However, since having the solution Named Company have been taking the repayments but lady is still receiving letters to say that she still owes the creditors. Creditors have not received any money. Customer feeling very confused and scared to go out as she feels that the creditors will come knocking on the door.

Feels so much better since contacting Named Company

General living costs and expenditure went up, but this is not taken into account when taking the IVA.

Had someone else's details sent, for example, bank statements.

Took over a year to set up IVA, because of hassle of how much income they have - Send Information but they don't tend to read this

Would recommend Named Company.

More information would be good and very little information was given about other options available when the IVA was initially taken out. Personal circumstances should have been taken into account with the creditors.

Happy with the service

Happy with service but would like to be kept up to date with progress of solution

Very helpful, always somebody to talk to and to reassure you.

Happy with the service in general, don't always call back when asked. Never speak to the same people at Named Company

Personal point of view is that Named Company have not supported them as well as he would have liked. Very little human factor involved. Lack of communication and then received duplicate calls. More communication as the IVA is coming to a close than ever before. His opinion is that more of the money should go to the creditors than to Named Company.

Very happy with the service,

Solution was running ok but she got constant letters and calls from Named Bank as Named Company were not paying their debts, so she feels let down. Did think about changing company but things are better now.

Very happy with the service and very easy to contact and very understanding

Very happy with service, thinks they are a brilliant company

Named Company have been absolutely brilliant with everything

Generally happy with the service

Very happy with the service, always call back when asked. Can't fault them

Very happy with the service from Named Company

Very good company helped with all advice re debts. Sometimes ask for more money than can afford. Generally happy with the service

Quite happy with Named Company, even supplied envelope to send paper work onto the creditor if needed

Absolutely fantastic. Off work due to having an operation and Named Company arranged lower payments whilst recovering and income was lower. Flexible and accommodating. Have recommended a friend.

Very good services, didn't know where to turn and Named Company were very helpful

Client trusts Named Company with their services. Had bad experience with Church Wood Financial and really grateful to Named Company for all their help

Had a very good experience all the way through. Found Named Company helpful. Seem to have a high turnover of staff as the person dealing with account changes quite frequently.

Happy with services on offer

A couple of instances where I had letters from my creditors saying they were being paid late - so I had to contact Named Company to ask them to look after them. Also I don't know where I am, I don't know what's left to pay, what's been paid. The only thing I know is that I'm not getting any scary letters. A gentleman from Named Company said he hopes it will be paid by the end of this year but I don't know for definite. I used to have one set person to talk to but now it's a different person every time.

Very good services, found everybody very helpful.

I have been getting calls from a Manchester company saying I should go with them and they will do it cheaper. They seemed to know everything about my details with Named Company.

Very good, kept me up to date and all queries were dealt with very professionally.

Very high standard, keep in touch regularly, more than happy with them.

I feel that they prioritise their new business over their existing business. They are very bad at calling back when they say they will, but they do call you back, just not the same day. They make payments to our creditors, I enquire what my balances are with the creditors but they do not know and tell me that I get the statements. But as they receive my money and make the payments, I would have thought they would keep an itemised statement.

Generally customer service was fantastic but communications and contact was poor.

I am awaiting a response to a question: I would like to know when it will be finished.

Very flexible

Thought they were excellent and would definitely recommend.

Sometimes hard to get through to the office. When through they would advise a colleague would contact customer the following day which happened and the customer found was good.

Think that they should explain the charges, fees in the first instance. Customer informed at the start of solution that it would last for a year, now nearly four years on and one debt is still outstanding. Named Company asked customer to contact their creditor themselves. Did not receive any terms or conditions nor have they received any statements. In discussion about ending the solution for which they have spoken to the manager of Named Company. Customer was advised that they would receive all paperwork and still not received anything and not received any contact since Christmas 2011.

I wouldn't use them again, would use Citizens Advice Bureau.

Very good at reassuring customers when creditors are harassing, making customers feel at ease and confident about their situation.

Would definitely recommend to friends and family

Did everything and sorted everything, mail from creditors was to be sent using prepaid envelopes. They were very good

Been very good, so helpful with any queries. feels relaxed now things are being sorted

Advisor who has dealt with query has been brilliant

Very friendly, don't give you any flannel, they're brilliant!



Take queries on board and deal with very efficiently.

Nothing is too much trouble!

Fine with their services. No problems

Service not too bad, generally ok

Quite good generally

Very happy and straight forward but every now and then they miss paying a creditor, but generally ok

Happy with service

Very good services, always been helpful and quick to return calls

Generally happy but have a few problems re fees. Seeking another company who do it for free

Fairly happy with the service

Wasn't advised that out of her monthly payment there would be a £30 charge.

No problems generally

No problems. I was nervous at first but they took all that away and I am fine now

Not enough statements through and kept in touch on the solution

I get a statement to fill in every January , I fill it in and they put all the payments up and I can't reach the payments as they change my information (e.g. I put down £40 for my mobile bill and they send the form back and they have put £20 ) I question it and they say it is down to the regulated consumer

Really really pleased with Named Company and would recommend to anyone

Very good and very understanding.

Highly recommend

I wish I had gone with another company and not have an IVA as I don't think it is the right option for me and the advice wasn't the best. I want a mortgage and to start a family which I now can't afford to do. I would have liked a debt management plan

During the last year of the solution we are having problems re payment protection and pushing PPI. I don't want to claim PPI, just want the solution to finish. Problems with re mortgage and papers lost at Named Company's end.

Named Company take more money every year even if one month my wage increases a little then I am left in a mess again

Happy with the services

I like the idea of having a one to one contact.

With hindsight, maybe I didn't listen, perhaps blocking it out but I really don't remember knowing how much they were going to take as a percentage. They seemed quite genuine, but would have been more genuine if they had said: they are going to pay ... amount to the creditors and we will take ...

amount as payment.

When I started, they took 3mths payments before they started paying the creditors. That would be the start up fee as I've since discovered.

They have been amazing. I was extremely worried about how I would pay. I understand we got ourselves in this position.

Very happy with Named Company in all areas

Very happy, all going well, even when we had a slight problem they addressed it immediately

I think they have been very good with me, whilst ill they have been fantastic and even go an extra mile for me.

Fees were massive but could be average within the industry.

I think they are great, the best thing I ever did

Excellent all round

It Is what it is. Not sure if they explain all details to creditors

Been with the solution nearly 5 years and in that time haven't had a pay increase and the cost of living going up but Named Company still expected to receive the same money

Approachable regular consultant. A bit annoying that has changed when the relationship was good.

Gentleman doesn't like to speak to the lady at Named Company as he finds her a bit of a bully. He lets his wife speak to her as his wife can be stronger and stand her ground.

Other options should have been offered to you.

Excellent service very happy with everything

Very satisfied with Named Company

Very happy with the company even ok when payments are slightly late

They reassured me about all aspects and I am very happy with the service

Happy with the service

Problem with the fees but generally happy

Quite happy with the company

Very happy with Named Company

Very happy with Named Company

Very happy with the service

Really happy with the service. We had to reduce payments due to Husband's accident and they were very understanding with this

Really happy pleasant people to speak to

Very friendly and very helpful.

Absolutely excellent in every way

Very happy they have helped me get through a very difficult time

Generally happy with the service but will be glad when it has finished

Very happy with the way they are dealing with everything

First lady spoke to going through the planning was very helpful. Was given contact number of original person dealing with account if needed to contact them. When customer contacted Named Company she found that she was passed from pillar to post. Found the first part of the solution quite difficult and time consuming. Did not really understand what they were being told. Wish that they had shopped around for debt management company but weren't in a position.

Very happy with the service that they helping me out as the debt was really worrying me took a great weight off my shoulders as I am epileptic and struggle to get to work

Great help very approachable.

Very happy with the service, solution hasn't been running that long so no statements as yet

Very user friendly, easily contactable, very good. 10/10

Happy with services

Very impressed with the company and felt they take the burden away very happy with the service

So far so good

Generally find them ok as I have only been with them for 6 months

Customer service is garbage, was not kept informed. Being charged over the odds.

Very happy with the company

Been a really good experience. Really helped customer through a very difficult time.

I was not aware that there would be any fees or charges and I got a letter to say what I owe and it was more than my debt so I asked them and they said it was their charges.

Named Company have helped in an emergency but since then have realised that I could of got advice for free and their fees are rather high

Really good and very happy with the service

Always found them very professional, always been understanding.

Happy with the service

Quite happy with Named Company, would like more information regarding what happens at the end of the solution.

Not Really

Still got calls and letters from the creditors for the first 18 months.

At time very positive and I thought I had to go bankrupt and they offered me another solution - very positive

Would recommend Named Company to others, very good company

Miscommunication, never dealt with the same person, IVA now finished but still hasn't received any confirmation.

Would recommend them, a few minor problems but nothing major.

Very helpful and happy with the service they provided.

They were the only people that could let me see light at the end of the tunnel. Eurodebt were quite happy to take my money and debt never seemed to reduce - so when I heard about Named Company I decided to take a chance.

Only problem I had was trying to speak to the person I needed to speak with, I had to answer 20 questions or more for security. Once I got hold of the person, it was sorted out.

They are brilliant and should make themselves more known.

Absolutely superb! Just brilliant, if a problem or any letters, I had prepaid envelopes, my own case worker. They didn't give me any waffle, no bad knowledge, they actually got me out of debt quicker than originally said! If anyone is in the mire, get hold of Named Company, they're brilliant! People should know they will work with you to get you debt free as quick as you can and ask you how much you can afford knowing that you still have to live.

Anything that worried me they gave me great advice.

Reassuring is how the lady would describe Named Company.

Monthly reports were not consistent, they had to be requested on several occasions.

Felt that they were a very good company and glad that they could resolve your problems at the time.

Very good, very helpful and finished solution when expected.

Definitely recommend them

The best thing I ever did, they were patient on the phone, I get flustered, they let me explain in my own words. In the beginning I was a bit confused because different people were managing me but half way through I got the same person managing me. I actually got money back.

Feels very happy, no pressure now

Not very happy with how being treated. Was told that they had a debt management plan, but was actually an IVA. Told would take 18 months to clear but took 4 years

At the beginning it was full of promises and very clear. My mother in law questioned them on payment plan, she was satisfied with the response. However when the plan started running I was told I would be debt free in 12 months. It took 3 years. I insisted they closed it now and it took so long to

clear 5 creditors and I couldn't understand why it was taking so long.

I was told it would be cleared between 12-18mths. It cleared 3 yrs later. I always had to phone them.

Even now if I check my credit history there is still a default against it, but I finished paying them last year even though the credit history was updated after my last payment.

Awful communication, client does not know what status is of payments, no continuity

Happy with the service and they helped me to get out of money troubles

Creditors are chasing payments, as arriving late from Named Company.

They are really, really caring, and have been absolutely brilliant!

At one of the most worrying times in my life, they made me feel 100% at ease.

Very helpful

Found to be really helpful.

## APPENDIX B - QUESTIONNAIRE

## DRF Outcomes

INTERVIEWERS MAY ONLY SPEAK TO THE NAMED CONTACT.

Hi, may I speak to [NAMED CONTACT] please?

IF UNAVAILABLE, THANK AND CLOSE. CONTINUE WITH THE NAMED CONTACT ONLY.

Hello [NAMED COMPANY] has asked me to give you a call. It's [INTERVIEWER] from Zero-credit. [NAMED COMPANY] is helping a review of money support in the UK and would like your views. All companies that are members of the Debt Resolution Forum are taking part. I would like to ask you about your experiences of using [NAMED COMPANY]. We abide by the Market Research Society Code of Conduct, so anything you tell us is anonymous. My questions take about 10 minutes to answer. Can you help?

**1. Can I confirm that [NAMED COMPANY] is still providing your debt solution? TICK ONE ONLY**

- \*yes
- \*no PROBE it has come to an end
- \*no PROBE I changed provider
- \*prefer not to say
- \*I have never used [NAMED COMPANY] THANK & CLOSE

**2. Even if you have stopped using [NAMED COMPANY] your answers could improve support for people in difficult circumstances. Are you still happy to help?**

**INTERVIEWERS MAY MAKE A MORE CONVENIENT APPOINTMENT TO CALL BACK IF PREFERRED.**

- \*yes CONTINUE
- \*no THANK & CLOSE

**3. RECORD COMPANY BAND AND UNIQUE REFERENCE NUMBER FOR QUALITY CONTROL**

- Band 1
- Band 2
- Band 3

Reference:

**4. Thinking back, when did you first decide to seek help? TICK ONE ONLY**

- within the last year
- one but less than two years ago
- two but less than five years ago
- more than five years ago
- \*prefer not to say

## DRF Outcomes

### 5. What was your main reason for seeking help at that time? TICK ONE ONLY

- a change in circumstances
- a drop in income
- increased outgoings
- overspending
- \*prefer not to say
- Anything else?

### 6. Where did you seek help before using [NAMED COMPANY]? TICK ALL THAT APPLY

- bank / creditors
- \*prefer not to say
- employer / union
- Money Advice Service (financial healthcheck)
- government /council
- charity
- accountant / solicitor
- none of these / did not seek other help
- Anywhere else?

## DRF Outcomes

**7. Which, if any, of the following did you experience from your creditors (a) before having a solution with [NAMED COMPANY]? And (b) since having a solution with them? TICK ALL THAT APPLY IN EACH COLUMN & RECORD VERBATIM WITH (a) AND/OR (b) ONLY WHEN IT APPLIES**

	(a) before	(b) since
calls or visits at unreasonable times	<input type="checkbox"/>	<input type="checkbox"/>
notices of legal action	<input type="checkbox"/>	<input type="checkbox"/>
confusing communications	<input type="checkbox"/>	<input type="checkbox"/>
token payments not accepted	<input type="checkbox"/>	<input type="checkbox"/>
money withdrawn from another account	<input type="checkbox"/>	<input type="checkbox"/>
the same or increased interest, penalties and charges	<input type="checkbox"/>	<input type="checkbox"/>
none of these	<input type="checkbox"/>	<input type="checkbox"/>
*prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

Anything else?



## DRF Outcomes

### 8. Thinking about when you were first seeking help, which of the following did you notice about [NAMED COMPANY] before contacting them? TICK ALL THAT APPLY

- they came top / close to top of an internet search
- clear contact details
- consumer credit licence number
- Debt Resolution Forum (DRF) membership / professional standards
- overview of debt solutions
- some examples of likely fees
- they contacted me
- \*anything else? UNPROMPTED advertisements
- \*anything else? UNPROMPTED awards
- \*anything else? UNPROMPTED blog / forum
- \*anything else? UNPROMPTED debt calculator
- \*anything else? UNPROMPTED free advice
- \*anything else? UNPROMPTED testimonials
- none of these
- \*prefer not to say
- Anything else? ENTER VERBATIM IF NOT ALREADY CODED

## DRF Outcomes

**9. Using marks out of ten, where ten is excellent, how well does each of the following statements describe your first contact with [NAMED COMPANY]? TICK ONE ONLY FOR EACH STATEMENT**

	1	2	3	4	5	6	7	8	9	10	*don't know	*prefer not to say
they explained the solutions that they could offer clearly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understood which fees applied to each solution	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt they had my best interests at heart	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
the possible risks of each solution were explained calmly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
they explained priority and non-priority debts clearly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I learned about some other places to find help	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt confident that they understood my circumstances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I felt involved in choosing the best solution	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**10. All debt professionals must provide a written proposal for the solution you choose. Did you receive a written proposal before agreeing a solution?**

- yes  
 no  
 don't know  
 \*prefer not to say

## DRF Outcomes

### 11. Which of the following did [NAMED COMPANY] include in your written proposal?

#### TICK ALL THAT APPLY

	yes	*don't know	*prefer not to say
a warning of creditors' right to reject some or all of the solution	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
information about a cooling off period and how to terminate the solution	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
information about priority debts, or debts not included in the solution	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
the total cost of the solution, differentiating monthly repayments and any fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
a statement of your income, expenditure and any surplus, as verified with you	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
how often you and your creditors would be updated on progress	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
details of the repayment offer to each creditor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
the estimated duration (length) of the solution	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
a warning about the impact of the solution on your credit history	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
none of these	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## DRF Outcomes

**12. Which solution did [NAMED COMPANY] (a) originally recommend? (b) and which do you have now? TICK ONE ONLY FOR EACH COLUMN. RECORD VERBATIM WITH (a) AND/OR (b) ONLY WHEN IT APPLIES**

**NB 1ST FOUR SOLUTIONS DO NOT APPLY IN SCOTLAND, SO DO NOT READ FOR SCOTTISH RESPONDENTS. LIKEWISE DO NOT READ SCOTTISH SOLUTIONS FOR OTHER UK RESPONDENTS.**

	(a) originally	(b) now
Debt Management Plan	<input type="checkbox"/>	<input type="checkbox"/>
IVA	<input type="checkbox"/>	<input type="checkbox"/>
Bankruptcy	<input type="checkbox"/>	<input type="checkbox"/>
Debt Relief Order	<input type="checkbox"/>	<input type="checkbox"/>
Trust Deed SCOTLAND ONLY	<input type="checkbox"/>	<input type="checkbox"/>
Sequestration SCOTLAND ONLY	<input type="checkbox"/>	<input type="checkbox"/>
Debt Arrangement Scheme SCOTLAND ONLY	<input type="checkbox"/>	<input type="checkbox"/>
Debt Elimination (eg total write off)	<input type="checkbox"/>	<input type="checkbox"/>
none	<input type="checkbox"/>	<input type="checkbox"/>
*don't know	<input type="checkbox"/>	<input type="checkbox"/>
*prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

Anything else?

## DRF Outcomes

**13. Using marks out of ten again, where ten is excellent, please rate [NAMED COMPANY] for each of the following, throughout your solution. TICK ONE ONLY FOR EACH STATEMENT**

	1	2	3	4	5	6	7	8	9	10	*not applicable	*prefer not to say
easily contactable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
approachable with any query	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
discrete communications	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
offering help and advice to stay on track	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
clear advice about what to expect as my solution progresses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
keeping track of my circumstances and ability to repay	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
keeping me up to date with any feedback from my creditors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
providing me with monthly and annual statements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
collecting my repayments on time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
repaying my creditors on time	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**14. Any other comments about your experience of using [NAMED COMPANY]? RECORD EVERYTHING EXCEPT "no / not really" VERBATIM**

**15. Since using a debt solution, would you say that you are better, worse or about the same at ....**

**THEN CONTINUE FOR FOR EACH ASPECT Thinking about .... are you better, worse or about the same? TICK ONE ONLY FOR EACH STATEMENT**

	better	worse	about the same	*prefer not to say
managing your money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
finding financial advice and information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
planning ahead	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
choosing suitable financial products	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

And finally to help us to compare your experiences with those of other people in difficult circumstances...

N.B. FROM THIS POINT FORWARD, PLEASE READ "prefer not to say"

## DRF Outcomes

### 16. How would you describe your housing status? TICK ONE ONLY

- home owner with a mortgage
- home owner without a mortgage
- tenant PROBE private landlord
- tenant PROBE council / housing association / social landlord
- prefer not to say
- Other?

### 17. May I ask your age, or if you prefer, your age group? READ AGE GROUPS ONLY AS A PROMPT, IF PREFERRED. TICK ONE ONLY AND ENTER AGE IN YEARS ALSO, WHERE GIVEN.

- 18-24
- 25-39
- 40-59
- over 60
- prefer not to say

Age in years

### 18. May I ask your ethnic group? READ ETHNIC GROUPS ONLY AS A PROMPT. TICK ONE ONLY AND ENTER ETHNICITY AS STATED ALSO, WHERE GIVEN.

- White / White British
- Mixed / multiple heritage (inc British)
- Asian / Asian British
- Black / African / Caribbean / Black British
- Other
- prefer not to say

Ethnicity as stated

### 19. Are you? TICK ONE ONLY

- single
- in a relationship
- prefer not to say

## DRF Outcomes

### 20. Do you have dependent children? TICK ONE ONLY

- yes  
 no  
 prefer not to say

### 21. To the nearest full year, approximately how long is it since you entered your solution? TICK ONE ONLY. ROUND UP OR DOWN

e.g LESS THAN 6 MONTHS = 0

MORE THAN 6 MONTHS = 1

18 MONTHS OR "1 and a 1/2 years" = 2 etc.

- |                          |                           |   |
|--------------------------|---------------------------|---|
| <input type="radio"/> *1 | <input type="radio"/> *6  | <input type="radio"/> *11               |
| <input type="radio"/> *2 | <input type="radio"/> *7  | <input type="radio"/> *12               |
| <input type="radio"/> *3 | <input type="radio"/> *8  | <input type="radio"/> *> 12             |
| <input type="radio"/> *4 | <input type="radio"/> *9  | <input type="radio"/> *don't know       |
| <input type="radio"/> *5 | <input type="radio"/> *10 | <input type="radio"/> prefer not to say |

IF >12 ENTER NUMBER

### 22. Approximately how many creditors were included in your solution (a) originally (b) and how many are included now? TICK ONE ONLY

	(a) originally	(b) now
*0	<input type="checkbox"/>	<input type="checkbox"/>
*1	<input type="checkbox"/>	<input type="checkbox"/>
*2	<input type="checkbox"/>	<input type="checkbox"/>
*3	<input type="checkbox"/>	<input type="checkbox"/>
*4	<input type="checkbox"/>	<input type="checkbox"/>
*5	<input type="checkbox"/>	<input type="checkbox"/>
*6	<input type="checkbox"/>	<input type="checkbox"/>
*7	<input type="checkbox"/>	<input type="checkbox"/>
*8	<input type="checkbox"/>	<input type="checkbox"/>
*9	<input type="checkbox"/>	<input type="checkbox"/>
*10	<input type="checkbox"/>	<input type="checkbox"/>
*11	<input type="checkbox"/>	<input type="checkbox"/>
*12	<input type="checkbox"/>	<input type="checkbox"/>
*> 12	<input type="checkbox"/>	<input type="checkbox"/>
*don't know	<input type="checkbox"/>	<input type="checkbox"/>
prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

IF >12 ENTER NUMBER FOR (a) AND/OR (b)

## DRF Outcomes

**23. To the nearest ten pounds, what amount of monthly take-home pay was included when you entered your solution (a) originally? and (b) what amount is included now?**

**READ INCOME GROUPS ONLY AS A PROMPT, IF RELUCTANT OR UNSURE**

**TICK ONE ONLY AND ENTER INCOME AS STATED, USING DIGITS WITHOUT £ OR COMMAS e.g. "two thousand pounds" BECOMES 2000.**

	(a) originally	(b) now
up to £680	<input type="checkbox"/>	<input type="checkbox"/>
£690- £1010	<input type="checkbox"/>	<input type="checkbox"/>
£1020-£1360	<input type="checkbox"/>	<input type="checkbox"/>
£1370-£1770	<input type="checkbox"/>	<input type="checkbox"/>
£1780-£2250	<input type="checkbox"/>	<input type="checkbox"/>
£2260-£2800	<input type="checkbox"/>	<input type="checkbox"/>
£2810-£3450	<input type="checkbox"/>	<input type="checkbox"/>
£3460-£4260	<input type="checkbox"/>	<input type="checkbox"/>
£4270-£5840	<input type="checkbox"/>	<input type="checkbox"/>
£5850 or more	<input type="checkbox"/>	<input type="checkbox"/>
*don't know	<input type="checkbox"/>	<input type="checkbox"/>
not applicable	<input type="checkbox"/>	<input type="checkbox"/>
prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

Income as stated RECORD (a) AND/OR (b)



## DRF Outcomes

**24. To the nearest thousand pounds, how much, if any, was your outstanding mortgage when you entered your solution (a) originally and (b) how much is it now? READ MORTGAGE GROUPS ONLY AS A PROMPT, IF RELUCTANT OR UNSURE**

**TICK ONE ONLY AND ENTER MORTGAGE AS STATED, USING DIGITS WITHOUT £ OR COMMAS e.g. "two thousand pounds" BECOMES 2000.**

	(a) originally	(b) now
less than £20,000	<input type="checkbox"/>	<input type="checkbox"/>
£20,000-£39,000	<input type="checkbox"/>	<input type="checkbox"/>
£40,000-£59,000	<input type="checkbox"/>	<input type="checkbox"/>
£60,000-£79,000	<input type="checkbox"/>	<input type="checkbox"/>
£80,000-£99,000	<input type="checkbox"/>	<input type="checkbox"/>
£100,000-£119,000	<input type="checkbox"/>	<input type="checkbox"/>
£120,000-£139,000	<input type="checkbox"/>	<input type="checkbox"/>
£140,000-£159,000	<input type="checkbox"/>	<input type="checkbox"/>
£160,000-£179,000	<input type="checkbox"/>	<input type="checkbox"/>
£180,000 or more	<input type="checkbox"/>	<input type="checkbox"/>
* don't know	<input type="checkbox"/>	<input type="checkbox"/>
not applicable	<input type="checkbox"/>	<input type="checkbox"/>
prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

Mortgage as stated RECORD (a) AND/OR (b)

## DRF Outcomes

**25. Again to the nearest thousand pounds, what amount of personal borrowing was included when you entered your solution (a) originally (b) and what amount is included now? READ BORROWING GROUPS ONLY AS A PROMPT, IF RELUCTANT OR UNSURE**

**TICK ONE ONLY AND ENTER BORROWING AS STATED, USING DIGITS WITHOUT £ OR COMMAS e.g. "two thousand pounds" BECOMES 2000.**

	(a) originally	(b) now
less than £20,000	<input type="checkbox"/>	<input type="checkbox"/>
£20,000-£39,000	<input type="checkbox"/>	<input type="checkbox"/>
£40,000-£59,000	<input type="checkbox"/>	<input type="checkbox"/>
£60,000-£79,000	<input type="checkbox"/>	<input type="checkbox"/>
£80,000-£99,000	<input type="checkbox"/>	<input type="checkbox"/>
£100,000-£119,000	<input type="checkbox"/>	<input type="checkbox"/>
£120,000-£139,000	<input type="checkbox"/>	<input type="checkbox"/>
£140,000-£159,000	<input type="checkbox"/>	<input type="checkbox"/>
£160,000-£179,000	<input type="checkbox"/>	<input type="checkbox"/>
£180,000 or more	<input type="checkbox"/>	<input type="checkbox"/>
* don't know	<input type="checkbox"/>	<input type="checkbox"/>
not applicable	<input type="checkbox"/>	<input type="checkbox"/>
prefer not to say	<input type="checkbox"/>	<input type="checkbox"/>

Borrowing as stated RECORD (a) AND/OR (b)

And finally, someone from Zero-credit may wish to check that I have recorded your answers accurately and professionally.

**26. Are happy for us to get in touch again to do this?**

yes

no

THANK AND CLOSE, CONTINUING ONLINE TO RECORD FROM CONTACT FORM

**27. RECORD GENDER**

male

female

**28. RECORD TWO CHARACTER POSTAL REFERENCE FOR CODING GEOGRAPHIC AREA**

## DRF Outcomes

### 29. HAVE YOU FINISHED THIS INTERVIEW

- YES
- NO

FOR CODING USE ONLY. INTERVIEWERS MUST NOT RECORD DATA ON THIS PAGE. THANK YOU

### 30. CODE GEOGRAPHIC AREA

- East Anglia
- East Midlands
- Greater London
- North
- North West
- Northern Ireland
- Scotland
- South East
- South West
- Wales
- West Midlands
- Yorkshire & Humberside