

# Stressed About Debt campaign Impact evaluation



## The campaign

From 19 February through until 31 March 2024, Citizens Advice Scotland ran our debt advice campaign – **‘Stressed About Debt?’** – encouraging anyone who was anxious about falling into or experiencing debt, to seek support from our network, either by searching our online advice site or by making an appointment with a local bureau.

## Background

Increased living costs and months of unaffordable energy bills have pushed many of us into a situation when we’re reliant on using credit to cover everyday essentials, creating a vicious debt cycle. As part of research for the campaign, we asked CABs in our co-design to run focus groups in their local areas, to hear their personal experiences of struggling with debt. It was our aim to draw on these stories when creating our campaign messaging and creative, to showcase real life scenarios and raise awareness of the support available from our bureaux network.



**Stressed  
about debt?**

## Creative and co-design

**32 bureaux** signed up to support the campaign and of these, five bureaux signed up to take part in our co-design for the campaign.

These five bureaux ran the previously mentioned focus groups with clients to hear about real experiences with debt, with the aim that the feedback from these groups would help shape our campaign messaging look and feel. Ultimately, several key points became clear from the groups:

- > Almost everyone spoke about emotions such as shame and anxiety around debt. And relief at finally receiving help from CAB.
- > Many cited the cost-of-living crisis as a factor in their debt.
- > The toll debt took on clients' mental health was huge and had a knock-on impact on their feelings around tackling the debt.
- > Many spoke about a 'tipping point' moment when they realised they couldn't go on as they were
- > Finally, all spoke about the immediate positive impact of sharing the issue with a CAB adviser

With this in mind, we picked out four case studies to represent in our creative, shot a campaign video interlinking these, and ended with stories of how the bureaux network have helped. This also informed our photography-led creative and included:

- > A woman dealing with debt after experiencing a business closure.
- > A woman who worked full time, but fell into debt after falling behind on bills.
- > A widowed pensioner who had a history of debt that she was struggling to clear.
- > A single parent of three, with a disabled child, struggling with debt;
- > A mother who struggled with her family's debt, after putting essentials like food and heating on credit.

These character studies carried the campaign all the way through, in our toolkits for CABs local promotions, social media, out of home advertising, and radio ads.

## Key campaign figures

Throughout the campaign:

- > **32** bureaux signed up to support the campaign.
- > We saw over **180,000 campaign content reach** on Facebook and over **43.4K impressions** on Twitter.
- > **48,5817** views of key debt information on our online advice site.
- > **3,745** clients were provided with **13,276** pieces of advice relating to debt.
- > In total **£730K** was secured as client financial gains.
- > Almost **£2 million** debt was written off.
- > Taking into account social media, press and radio, we estimate the campaign reached **4 million** people.

### Editable posters



## Aims and outcomes

As part of our aims to measure the success of the campaign, we hoped to achieve the following:

- > Encourage and see an increase in the uptake of debt advice both online and in bureaux from the previous year.
- > Increase our digital reach with this campaign, benchmarking against the previous year's debt campaign.
- > Raise awareness of support available through a range of promotions, including press, outdoor advertising and social media.
- > Work with partner organisations to help increase awareness and promotion of the campaign and the network's services.

This document will set-out our effectiveness in reaching each campaign aim.

## Increasing debt advice sought in bureaux

During the campaign period, **3,745** clients (**12%** of all clients seen) were provided with **13,276** pieces of advice (**10%** of all advice provided) relating to debt.

While these figures are similar to the same period during 2023, nevertheless some increases were evident in the types of debt advice provided:

- > LA rent arrears – up **30%**
- > Registered social landlord arrears – up **37%**

### Debt managed

During the campaign period over **£9 million** (£9,045,112.97) in debt was managed by bureaux for more than **800** clients (812), giving an average debt amount per client of over **£11K** (£11,139.30), this being an **11%** increase on the average debt amount from the same period in 2023.

### Gains/Debt written off

During the campaign period, clients receiving debt advice were supported to achieve almost **£730K** in gains (£728,352.30; 387 clients) and had almost **£2 million** debt written off (£1,990,445.70; 172 clients). The average gain of **£1,882.05** is a **28%** increase from the previous year.

## Increasing debt advice sought online

To help triage advice and aiming to ease the pressure on bureaux during the campaign, we directed audiences to our online advice first, and face-to-face advice second. Looking at our public advice site statistics, general views for debt advice remained very similar to the previous year's campaign. Overall online debt advice remained similar to the previous year's campaign, with a slight decrease of 4.8% from 50,969 to 48,517. However, we can also see the following increases in traffic to certain key pages, compared to the same campaign period last year:

**Help with debt** – increase of **5%** from 17,076 views to 17,998 views.

**Borrowing money** – increase of **56%** from 428 views to 670 views.



“When my business collapsed due to the cost-of-living crisis, the CAB helped me negotiate with my creditors”



“It’s easy to be cynical and think that help isn’t out there but the people at the CAB don’t judge, they just help.”



“My debt was just overwhelming for me. It would make me panic and sometimes I would feel like I couldn’t breathe.”

## Increasing reach and engagement on social media

During the campaign, we reached over **189,445** people through our own Facebook activity alone, which was an increase of over **489%** on last year's **32,144** reach for combined social media activity.

### Facebook

#### Paid advertising

- > 166,740 people reached
- > 289,577 impressions
- > 333 link clicks
- > 531 video plays at 50%

#### Organic posts

- > 22,705 people reached
- > 760 engagements

### Twitter

- > 43.4K Twitter impressions
- > 317 likes
- > 206 retweets
- > 239 link clicks

While this shows very good reach, when we compare the paid advertising to our winter energy campaign, the number of link clicks to the website is much lower (333, compared to over 6000). Not all social media budget was spent, due to a difficulty with Facebook ads accepting our paid content around debt (Facebook sometimes blocks content around debt advice, reading it as money lending or similar), which may have impacted numbers.



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## Raising awareness of the campaign

### Google Ads

We used Google advertising to help link our advice pages to key search terms commonly used around advice, such as 'help with debt' or 'getting debt written off'.

Through Google Ads we saw:

- > 2080 impressions
- > 720 clicks to key pages

## Raising awareness of the campaign

### Radio advertising

We advertised with Bauer radio and used audio clips from our campaign video shoot to create 'Bauer loves' ads, mirroring the stories told in the campaign creative. These ads were promoted on a range of radio stations across Scotland including Clyde 1, Forth 1, Northsound 1, Tay FM, Radio Borders, West FM/West Sound/ West Sound FM And MFR:

- > Estimated combined reach of 1,078,467
- > Impacts of 3,601,197 (average number of people listening to one radio slot)
- > Opportunities to hear of 3.3 (average number of changes a listener will hear an advert on average)
- > Duration of 10 days



## Raising awareness of the campaign

### Digital promotion on radio station websites

As part of our radio promotions with Bauer, they also included digital promotions on their different radio station websites, a home page takeover and social media promotion on their channels, which included:

#### Campaign features page on each stations website (avg. figures)

- > 55 seconds on page
- > 400 page views
- > 350 unique views
- > 21 website clicks

#### Social media promotion

- > 17.2k impressions
- > 17k reach
- > 26 clicks

#### Direct emails

- > 52,000 sent
- > 8,284 opened
- > 15.9% open rate
- > 164 link clicks

#### Home page takeover

- > 67,548 impressions
- > 83 clicks
- > 0.19% CTR

#### Directional run of the site

- > 126,026 impressions
- > 124 clicks
- > 0.10% CTR



Digital campaign assets used by Bauer

# Raising awareness of the campaign

# Media engagement

## National coverage

Over the campaign period, analysis through the Kantar media monitoring platform found 56 articles tagged with Citizens Advice Scotland and debt with a total value of £234,000.

- > 7 press releases from CAS
- > 2 exclusives with the Herald and the Sunday Post

Participating bureaux were supported with a template press release for local use and we saw a great level of local press engagement in the campaign over this period.



## Raising awareness of the campaign

### Out of Home advertising

We had a much smaller budget for OOH than we did for our energy campaign, due to spending more on our campaign video filming, but we did take out advertising across approximately 25 kiosk sites as part of our promotions across Scotland.

Global work out an estimate of how the kiosk and bus rear ads reached numbers of people by looking at reach (number of people who see the ad), frequency (number of times one person would have seen the ad) and impact (reach multiplied by frequency):

#### > Kiosks – 3,600 impact

For all the ads we received very good overshoot in certain locations (when an ad stays up for a longer duration than we paid for, giving us better value for money).



## Working with partner organisations

Prior to the campaign we reached out to a number of organisations who we have worked with previously to support campaigns, including: **Age Scotland, Young Scot, The Poverty Alliance, Money Advice Scotland and Scottish Government**. This year, we also received welcome support from **SAMH** and **the Samaritans**, who were both brilliant supporters on digital channels, focusing on the link between debt and mental health. **The Samaritans** also contributed to our launch press release. Each supporting partner received a digital toolkit and supported the campaign on social media.

There are several upcoming campaigns from these organisations who we will also support on our digital channels.

We were also approached by New College Lanarkshire to support them with a financial support campaign they intended to launch later this year. They promoted our campaign around their three campuses as part of this, and an ongoing partnership with local CABs is being established.

### Behind-the-scenes at the campaign video shoot in Edinburgh



## Bureaux engagement

As previously stated, 32 bureaux signed up to support the campaign at a local level and of these 32, five bureaux took part in the co-design. As part of our campaign evaluation, we sent a post-campaign survey to CABs asking for feedback on how the campaign was received locally and any feedback to take on for next time. The following feedback is based on responses from 18 CABs.

- > **100%** of CABs rated the campaign videos, social media toolkit and social media graphics as ‘very useful’ or ‘useful’.
- > **100%** of CABs felt that using case studies to inspire the campaign creative had worked ‘very well’ or ‘well’.

“I think the strategy of using real people to talk about help they’ve had from the CAB works well.” – Peebles and District CAB

“I think the use of videos are really effective for social media campaigns and are more likely to be viewed and interacted with than text posts.” Parkhead CAB

Other debt topics bureaux felt would be relevant to include in future campaigns included:

- > Struggling with costs due to associated costs of a disability for example increased energy costs due to medical equipment
- > Debt following redundancy
- > Debt as a direct or indirect result of domestic abuse (working with local Women’s Aid)
- > Council Tax debt and overpayment of benefits debt

“We really enjoyed the chance to get involved in co-design, it helped us to understand the campaign and also to understand the needs and experiences of our clients.” – Angus CAB.

### Social media graphics

**citizens advice bureau**

“The costs of essentials were so high, like the heating, the weekly shop. The CAB helped me.”

**Stressed about debt?**  
Citizens Advice are here to help.

**citizens advice bureau**

“It’s easy to be cynical and think that help isn’t out there, but the people at the CAB don’t judge, they just help.”

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## Local highlights:

**Dalkeith CAB** ran a focus group to take part in the campaign co-design process and worked in partnership with their local authority to delivery training on debt advice.

**Parkhead CAB** promoted the campaign at all partnership outreaches and information events including the local shopping centre.

**Aberdeen CAB** attended a number of events to promote their projects and this campaign – all of which well attended.

**Skye & Lochalsh CAB** spoke on local radio about different projects including Vicious Cycle in Action, Stressed about Debt, personal relationships affected by debt and debt traps.

**Drumchapel CAB** were involved in the campaign co-design. They also ran a social media campaign and ran promotional outreach in their local area.

**East Renfrewshire CAB** covered outreach in East Renfrewshire, Greenock and Inverclyde, promoting the campaign and advice available from bureaux with the campaign marketing materials.

**Renfrewshire CAB** produced their own media graphics in addition to using the official campaign ones. They also focused on anonymised case studies from bureau clients and ran pop-up events at the local shopping centre.

**Roxburgh & Berwickshire CAB** worked with a very remotely-based community trust to help them push the message about debt support on their community website and through support workers on the ground. This has built a strong partnership that has led to planned training and group promotional work in the future.

**Easterhouse CAB** advertised the campaign to all our clients within the bureau, at sessions and at outreach projects, including at the local shopping centre.

**Inverness CAB** ran a social media campaign across all channels including Facebook, Twitter and Instagram and put up posters in the office, during outreach and in the local community.

**Glasgow North West CAB** have over 20 partners in the local community and direct referral pathways for the people they work with. The campaign helped to target those struggling with debts and overall they have seen an increase in these cases from partners.

**Peebles and District CAB** promoted the campaign extensively on social media, contacted local MSP and MPs, and worked in partnership with a number of local agencies including a local foodbank, social work department, children’s charity and others.

**Nairn CAB** ran a comprehensive social media campaign which resulted in a noticeable increase in new clients.

## Portree CAB focus on ‘Stressed About Debt’

There is a “clear link between money and mental health” that has been amplified by the cost of living crisis, the manager of the Portree Citizens Advice Bureau said this week.

Morag Hannah was speaking as Citizens Advice Scotland launched a new campaign encouraging people to seek advice if they are worried about their debts, as research shows over 660,000 people cite debt as impacting their mental health.

Analysis of polling from research company YouGov suggests around 665,148 of people in Scotland have seen their mental health and wellbeing affected by debt.

In response, CAS launched ‘Stressed about Debt?’ on Monday. People can now go to [www.cas.org.uk/stressed](http://www.cas.org.uk/stressed) and pick an advice route

that works for them, such as online self-help tools, online advice pages or one-to-one advice from their local CAB.

The CAB Service helps improve people’s financial situation and for some this includes debt write-off. Since last spring CABs have helped write off over £11 million worth of debt, with the average amount written off being over £12,600 per client.

Ms Hannah said: “There is a clear link between money and mental health and that will have no doubt been exacerbated by the cost of living crisis.

“Hundreds of thousands of people across the country, through no fault of their own, have fallen behind on bills and find themselves in debt. Some people will be in debt for the first time, others will have seen their existing debt get worse.

“There’s no shame in having debt, and it’s completely understandable to be stressed and anxious about it. For many people, debt is something they ignore until it builds up and becomes overwhelming.

“That’s why we’ve launched the Stressed about Debt campaign, to encourage people who are worried to seek advice and not let those worries build up until they are suffocating.

“You don’t need to go to a CAB to get advice, instead you can check our online advice pages or use our interactive self-help tools.

“Our network gets real results for people – last year people who saw a gain having sought advice were more than £3,700 better off. Our advice is impartial, confidential, and crucially free – we don’t charge for our advice, and we never will.”

Alex Cumming, executive director of operations at Scottish Action for Mental Health, added: “Poor mental health can be a factor in building up debt, and debt can result in mental health problems, including stress and anxiety. Debt and mental health problems often form a vicious circle, and it’s important to seek help for both.

“At SAMH, we hear time and again from the people we support, including those who contact our information service, that they are experiencing issues with money at the same time as needing help with their mental health.

“We welcome Citizens Advice Scotland’s campaign and encourage anyone who is stressed about debt to take that first step towards getting the support they need.”



**Stressed about debt?**  
Citizens Advice are here to help



**Stressed about debt?**  
Citizens Advice are here to help

Social media graphics



**Stressed about debt?**  
Citizens Advice are here to help



**Stressed about debt?**  
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**Stressed about debt?**  
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## Lessons going forward

### Social media budget and paid ads

CAS had allocated a section of budget to go on social media ads for the campaign, but Facebook rejected some of these since it interpreted the language around money and debt as being linked to money loans (which is against Facebook regulations). It would be useful to work on trying different language that does work for the Facebook ads or catch any rejected ads early, so we can put the money towards other promotions.

### Focus group recruitment

Several CABs in our co-design noted that it was difficult to recruit for their focus groups and that clients were reluctant to come into a group setting to discuss their circumstances around personal debt. This is completely understandable, and is also part of the reason we used actors to represent client stories in the video, rather than searching for clients to be on camera. If we run a co-design for debt again, it is recommended that CABs conduct one-to-one conversations with clients, as opposed to trying a group setting scenario, as this seemed to help clients feel more comfortable.

### Campaigns reflecting real people

The feedback to our creative was positive, but we would like to aim to keep developing this and ensure that any people used in our creative accurately reflect the diversity of the range of clients seeking help from CAB. This is something we will continue to try to improve in future campaigns.

## Summary

**Stressed About Debt?** achieved most of our campaign aims. Debt advice in bureaux remained roughly the same as the previous year, with some notable increases in specific debt advice areas. The online advice was also very similar, with a few spikes compared to the previous year's campaign, but overall staying consistently high as is to be expected in the current cost-of-living crisis.

Our **digital reach** remained very high, with significant increases to the previous year. There were a few issues with our digital paid promotions this year, which may have impacted link clicks through to advice, but we can look at addressing this in future campaigns with paid promotions. Raising awareness of support available through radio, outdoor advertising and press all showed very positive results, and much like our winter energy campaign, using lived experience to inspire the campaign creative had a lot of positive feedback.

**Digital support from partners** was really appreciated and we saw a lot of engagement from other organisations with our social media. It would be great to maintain these relationships, especially new ones with SAMH and the Samaritans, and continue to support each other's campaigns and projects.



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