

Debt Happens campaign Impact evaluation



The campaign

Debt Happens: You're Not Alone was a national campaign focused on encouraging people to seek help from the CAB network when struggling with rising personal and household debt. The campaign ran from the 13th of March to the 10th of April 2023 and saw 29 bureaux participating. In addition to raising awareness of the advice offer from the CAB network, the campaign also sought to drive people towards a URL and then on to a variety of different advice channels. Additionally:

- > To raise awareness of the advice offer from the CAB network, the campaign also sought to drive people towards a URL and then on to a variety of different advice channels such as moneymap.scot
- > checkmycounciltax.scot,
- > the Citizens Advice public advice site
- > the find a CAB search tool on cas.org.uk
- > The Help to Claim service which helps people apply for Universal Credit

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Key Outcomes

Advice around debt options increased by 17% between the pre- and post-campaign periods, indicating more clients sought help with serious debt issues (i.e., those requiring a debt solution).

Increases in advice around some debt types from the pre- to post-campaign period were evident, **including a 28% increase in advice around bank/building society overdrafts and a 17% increase in advice on hire purchase arrears.**

The average amount of debt written off **increased by 29% between the pre- and post-campaign periods, while the number of other gains increased by 12%.**

The amount of debt presented increased during the post-campaign period by 16%, and the number of clients seeking help with debt by 26%.

Our total number of clients over the campaign period was 4,699. **In total, £11,656,403 was secured as CFG.**



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Your local **Citizens Advice Bureau** can help.

Speak to a local adviser:
<Citizens Advice Bureau Name>
<Address>
<Email>
<Phone>
<URL>



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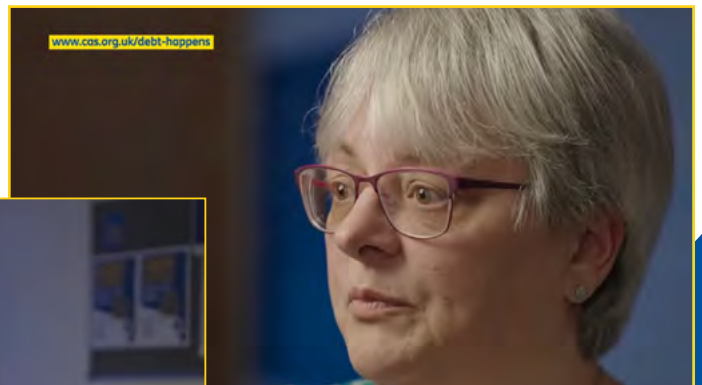
Digital engagement during the campaign

Social media

During the campaign: We reached over 32,144 people through our combined Facebook and Twitter impressions from our campaign activity, taking us well over our target of 20k reach. Our use of Google Ads during this campaign led to an additional 3,969 impressions and 567 clicks.

Visits to the public-facing campaigns page

During the campaign (and subsequent two weeks), the public-facing campaigns page received 1400 page views, with most of the traffic coming from direct links (which we can take as people seeing the url on campaign materials), Google search, Facebook posts, Twitter and Bauer digital links. The public advice site pages on debt received 28,881 page views, which is an increase of 15.7% compared to the same period the year before, taking us over our 10% increase target.



[YouTube videos](#) on Debt topics present by advisers Emma Ritchie and Jane Addison from Parkhead CAB

Radio advertising

We advertised with Bauer radio using a winter promotional partnership, which focused on giving us increased coverage over a two-month period, rather than Bauer Loves ads (which are more effective for shorter campaigns) which were then 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 1.7 million
- > Impacts of over 1.5 million (average number of people listening to one radio slot)

Digital radio advertising

We also advertised digitally through Bauer which included a solus email to each radio stations' audience list, a hosted features page about the campaign on each radio station's website and promoted social media posts on their channels.

Social Media

Post One

- > Impressions: 17,335
- > Reach: 17,094

Post Two

- > Impressions: 18,242
- > Reach: 17,989

Directional advertising

- > Impressions: 147,988

Direct email

- > Sent: 60,698
- > Opened: 8,235

YouTube advertising

We promoted a 30-second campaigns video via YouTube advertising which achieved over 60,629 views.

Media engagement

We generated significant levels of media coverage during the campaign across broadcast, print and online.

Analysis of CAS media coverage over the campaign period found 128 articles in print, online or broadcast with an estimated value of £1.75 million.



Bureaux supporting this campaign

We aimed to receive support from 30 bureaux for this campaign and in the end, 29 bureaux signed up

Local coverage and highlights

Analysis from the Kantar media platform for the campaign period found 27 articles for an estimated value of £59,900.

CAB launch debt campaign

Skye and Lochalsh Citizens Advice Bureau is encouraging locals worried about falling into debt to seek advice as part of a new campaign.

The Portree-based CAB is part of the nationwide 'Debt Happens' campaign being run by the citizens advice network across Scotland. It comes as research reveals hundreds of thousands of adults in Scotland expect to enter debt or see their existing debt get worse during the cost of living crisis.

Analysis by Citizens Advice Scotland of polling by YouGov found that an estimated 460,000 people expected to go into debt, while 644,000 anticipate an increase in their existing debt.

Skye and Lochalsh CAB encouraged people to seek advice from the CAB or at www.cas.org.uk/debt-happens

Bureau manager Morag Hannah said: "We have seen the worst cost of living crisis in living memory with soaring energy bills, prices rising in the shops with inflation and higher interest rates and as a result of that, lots of people

here in Skye and Lochalsh will have had no choice but to go into debt to pay for every day essentials.

"That is nothing to be ashamed or embarrassed about. If you are worried about money then seek advice from your local CAB as soon as possible.

"We can provide specialist debt advice which can perhaps restructure or reduce your repayments, and advisers can also look at ways to maximise your income.

"It is easy to be cynical and think there is no help out there for you, but one in six people who sought advice last year from the Citizens Advice network saw a financial gain, the average value of which was over £4,200.

"The most important thing is to not put things off, and let money and debt worries build up until they are overwhelming. Our advice is free, impartial and confidential. We never charge anyone for advice and we are for everyone, whether you are in work or not. Debt happens, the Citizens Advice can help you through it."

Quotes:

'Time allowing, I'm always happy to be involved in co-design, even its just giving feedback on what is produced. It keeps the message relevant to the network'

'Partnerships with community councils helped spread the message locally and into areas we probably would not be able to access. The social media campaign worked well'

'We often design on Brandbase and print in house or with a local printer, but anything ordered from Brandbase is always delivered promptly and is of good quality'

Lessons going forward

The campaign survey results demonstrated that staffing pressures reduced the capacity of bureaux to participate in outreach activities, this is an unavoidable result of the incredible strain CABs were under. March 2023 was a month of record breaking demand for advice, with CABs helping people more than 100,000 times, the highest month on record for individual pieces of advice given, and the highest number of people helped, at over 25,000, in more than three and half years.

Debt Happens saw improvements in bureaux engagement and digital outreach. The campaign survey reflected that participating bureaux broadly felt accommodated in terms of engagement and feedback through CAS and our social media reach exceeded expectations

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