

# Improvement in financial circumstances with debt advice provision: a randomised trial of efficacy, cost effectiveness and cost benefit

<b>Submission date</b> 26/06/2006	<b>Recruitment status</b> No longer recruiting	<input type="checkbox"/> Prospectively registered <input type="checkbox"/> Protocol
<b>Registration date</b> 28/07/2006	<b>Overall study status</b> Completed	<input type="checkbox"/> Statistical analysis plan <input checked="" type="checkbox"/> Results
<b>Last Edited</b> 24/03/2011	<b>Condition category</b> Signs and Symptoms	<input type="checkbox"/> Individual participant data

**Plain English summary of protocol**  
Not provided at time of registration

## Contact information

**Type(s)**  
Scientific

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## Additional identifiers

**EudraCT/CTIS number**

**IRAS number**

**ClinicalTrials.gov number**

**Secondary identifying numbers**  
N/A

# Study information

## Scientific Title

### Study objectives

The objective of this study is to determine whether the offer of advice to those experiencing debt problems has a positive impact on their financial and general circumstances, whether it is cost-effective (from the individuals perspective) and whether the benefits of advice warrant the expenditure of public/charitable monies on its provision.

### Ethics approval required

Old ethics approval format

### Ethics approval(s)

Granted from a group of independent academic researchers (February 2005)  
Formal ethics approval not necessary for a trial of this type.

### Study design

Interventional, randomised, single blind controlled study

### Primary study design

Interventional

### Secondary study design

Randomised controlled trial

### Study setting(s)

Other

### Study type(s)

Quality of life

### Participant information sheet

### Health condition(s) or problem(s) studied

Anxiety

### Interventions

Invitation of debt advice provided over the telephone by National Debtline

### Intervention Type

Other

### Phase

Not Specified

### Primary outcome measure

The primary outcome with respect to the efficacy of debt advice will be the proportion of people with no debt problem 12 months after the offer of advice

### **Secondary outcome measures**

1. Proportion of people with debt problems after five months
2. Level of personal debt
3. Amount of monthly debt servicing payments
4. Ease of living on income (index)
5. Outlook (when debt problems will end)
6. Knowledge of personal financial situation
7. Continuity of ownership/possession of the family home
8. Continuity of services (utilities: water, electricity, etc.)
9. Loss of property through debt enforcement processes
10. County court judgments
11. Employment status
12. Relationship stability (relationship status)
13. Relationship stability (suggestion of separation)
14. Anxiety (index six item version of state trait anxiety index constructed by Marteau and Bekker in 1992)
15. Health (using EuroQoL (Eq-5D) instrument)

### **Overall study start date**

05/05/2005

### **Completion date**

05/08/2006

## **Eligibility**

### **Key inclusion criteria**

Respondents to the screening survey who indicate they are currently experiencing a debt problem about which they have not obtained formal advice

### **Participant type(s)**

Patient

### **Age group**

Adult

### **Sex**

Both

### **Target number of participants**

308

### **Key exclusion criteria**

All those without debt problems, or those with debt problems who have obtained formal advice

### **Date of first enrolment**

05/05/2005

**Date of final enrolment**

05/08/2006

## **Locations**

**Countries of recruitment**

England

United Kingdom

**Study participating centre**

**Legal Services Research Centre**

London

United Kingdom

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## **Sponsor information**

**Organisation**

Department for Constitutional Affairs (UK)

**Sponsor details**

Kevin Westall

HM Court Service

Selborne House

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**Sponsor type**

Government

**ROR**

<https://ror.org/01xdnwc75>

## **Funder(s)**

**Funder type**

Government

**Funder Name**

Department for Constitutional Affairs

## Results and Publications

**Publication and dissemination plan**

Not provided at time of registration

**Intention to publish date****Individual participant data (IPD) sharing plan****IPD sharing plan summary**

Not provided at time of registration

**Study outputs**

Output type	Details	Date created	Date added	Peer reviewed?	Patient-facing?
<a href="#">Results article</a>	results	01/11/2007		Yes	No