

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

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

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

Study type(s)

Quality of life

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(s)

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

Key secondary outcome(s)

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)

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

Healthy volunteers allowed

No

Age group

Adult

Sex

All

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

United Kingdom

England

Study participating centre

Legal Services Research Centre

London

United Kingdom

WC1X 8TX

Sponsor information

Organisation

Department for Constitutional Affairs (UK)

ROR

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

Funder(s)

Funder type

Government

Funder Name

Department for Constitutional Affairs

Results and Publications

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?
Results article	results	01/11/2007		Yes	No