

Financial inclusion of minority ethnic communities quote request – responses to clarification questions

Summary of responses to all clarification questions raised

July 21 2021

A Methodology

Q. The brief calls for both qualitative and quantitative research and mentions focus groups for the qualitative component. We would like to suggest an alternative qualitative methodology, will this be acceptable?

A. Yes, absolutely – we would welcome alternative methods.

Q. The research mentions customer surveys – do you intend this to be quantitative surveys? And do you have a view on the value of quantitative data collection for this project?

A. Yes – we intend the customer survey to be quantitative. The aim of the survey is to build a picture of financial behaviour/engagement of minority ethnic communities in the UK, as this data is limited (eg unsecured debt level, saving level, credit union/CDFI usage, etc). In addition, we hope this evidence will be useful for future policy and academic research.

Q. Are there particular target communities or locations that you would like to focus on?

A. We would like to work with our procured research partner to define populations of interest. For the quantitative work we are looking for a nationally representative sample (with oversampling or booster samples, if necessary). The qualitative research can involve deep-dives into particular areas or communities.

B Data

Q. Could you provide any more detail about the 'online platform containing thousands of public datasets segmented by place' – what does this contain and how would you expect it to be used for this project?

A. Our organisation currently is starting to use a tool called place analytics (<https://gt-placeanalytics.co.uk/>). If helpful, it can give a detailed picture of where different minority ethnic communities are concentrated across the UK (this is from the 2011 census), alongside other indicators of economic disadvantage. This isn't a requirement, but I'm happy to provide any insights from the tool if helpful to the procured research partner.

Q. Access to anonymised banking data is raised as a possibility – could you say how likely you think it will be that this data can be accessed for analysis purposes by an external research contractor?

A. We have not yet secured access to the anonymised banking data for the external research partner but will release details on the data and what indicators might be available when we do.

Q. In terms of access to StepChange data – is it confirmed that this data can be accessed for analysis purposes by an external research contractor? What variables might it be possible to share?

A. Yes – the external research partner will have access to anonymised StepChange customer data. The dataset will include over 100,000 individuals who have received full debt advice from StepChange Debt Charity, with information available relating to ethnicity, other demographic characteristics, and information related to their debts and income. This data is collected at the debt advice session and will be anonymous. Examples of these measures include:

- Monthly net income
- Monthly expenditure
- Monthly surplus/ deficit amount (which is the amount of money left at the end of each month after clients have completed StepChange Debt Charity's debt advice and budgeting process)
- Average unsecured debt level at the time of advice at the time of advice
- Any unsecured debt types held e.g. credit cards, overdrafts etc
- Any arrear types on household bills e.g. council tax, water, mortgage, rent etc
- Vulnerability type
- Main reason(s) for debt

C General

Q. You specify a proposal length of not more than 10 pages, which is fine for the core proposal, but we also like to include different approaches to the research which would likely increase this page count. Is this acceptable?

A. Yes – we're happy to receive different research options alongside the 10-page core proposal.

Q. "A final report for publication" is listed among the outputs/deliverables. Is report design included within the core scope and budget?

A. Yes – this would be considered within the core scope and budget.

Q. What format would be best to submit a proposal to you (PPT, PDF, Word)?

A. Whichever format you prefer, as long as it's easily accessible.

Q. In relation to the budget, would you be content for us to suggest a fixed price approach within budget, plus additional options to consider?

A. Yes, that would be great – if you have a proposal to deliver the scope which will cost more than the budget allocated, then please give us that option as opposed to not meeting the full requirements because of budget. If this means that your page limit will exceed what is outlined in the brief, then that is okay!

Q. What consideration has been given to other communications content/collateral that could be deployed at launch to maximise the visibility and impact of the project, its findings to date and key messages? Is there scope to include recommendations for a coordinated launch strategy and activations across different channels and audiences? Is additional budget available to support this?

A. All three of those groups would also be considered audiences—a lot of this engagement will come from the advisory committee that we outlined in the brief, as they have direct contact with customers. As the research progresses, we can start to look at the dissemination process.

Q. It says you're a not-for-profit, does this mean that the budget for the research would be given as a grant? Do you have any expectations as an organisation as to whether VAT would be chargeable?

A. The budget for this research will not be given as a grant, but as a contract for service. We would expect VAT to be charged and it is included in the budget.