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Contract

## **Longitudinal Study of Debt Advice**

MONEY AND PENSIONS SERVICE

F03: Contract award notice

Notice identifier: 2024/S 000-012374

Procurement identifier (OCID): ocds-h6vhtk-03f8f5

Published 16 April 2024, 3:09pm

### **Section I: Contracting authority**

#### **I.1) Name and addresses**

MONEY AND PENSIONS SERVICE

138 Cauldwell Street

Bedford

MK42 9AP

#### **Contact**

Carol Hilaire

#### **Email**

[carol.hilaire@maps.org.uk](mailto:carol.hilaire@maps.org.uk)

#### **Telephone**

+44 2081324012

#### **Country**

United Kingdom

**Region code**

UKH2 - Bedfordshire and Hertfordshire

**Internet address(es)**

Main address

<https://maps.org.uk/en>

Buyer's address

<https://maps.org.uk/en>

**I.4) Type of the contracting authority**

Body governed by public law

**I.5) Main activity**

Other activity

Money and Pension Guidance

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## **Section II: Object**

### **II.1) Scope of the procurement**

#### **II.1.1) Title**

Longitudinal Study of Debt Advice

#### **II.1.2) Main CPV code**

- 73110000 - Research services

#### **II.1.3) Type of contract**

Services

#### **II.1.4) Short description**

MaPS published the results from a two-year quantitative pilot longitudinal study (PLS) of debt advice in October 2022. The pilot has demonstrated solid evidence that doing a large-scale longitudinal study successfully is feasible and likely to produce valuable insight.

Given the encouraging results, MaPS wants to undertake a two-phase quantitative longitudinal study to measure the impact of debt advice on client outcomes. The design includes a randomised encouragement component by using a stratified random process to create a counterfactual group, where a treatment group is encouraged to seek debt advice, and a control group is not.

There are two main changes from the PLS. 1) The criteria used by MaPS to define people in need of debt advice have changed. From previous surveys, we estimate that the old and new definitions of people in need of advice will provide a similar eligibility rate but that will be tested in the first phase of the study. 2) We have a new design and structure to be used for the randomise encouragement component. Also, to be tested and improved in the development phase.

#### **II.1.6) Information about lots**

This contract is divided into lots: No

#### **II.1.7) Total value of the procurement (excluding VAT)**

Value excluding VAT: £1,250,000

### **II.2) Description**

### **II.2.3) Place of performance**

NUTS codes

- UKH2 - Bedfordshire and Hertfordshire

### **II.2.4) Description of the procurement**

High-level objectives are the following:

Phase 1

- to successfully run the developing phase, recruit participants online in need of debt advice;
- create the experimental allocation (using a stratified random process);
- evaluate the encouragement design aimed at creating a robust counterfactual group; and
- calibrate the key parameters (such as eligibility, attrition and response rate) for the large scale longitudinal.

Phase 2

- to successfully run a large-scale randomised encouragement design longitudinal study;
- create the experimental allocation (using a stratified random process);
- successfully implement the encouragement design;
- to keep comparable and sizeable treatment and control groups during the duration of the project over four waves; and
- to measure the impact of debt advice on improving the outcomes of people.

Insight:

- to understand the causality of debt advice has with debt and wider financial well-being indicators within the debt journey over the short, medium and long term. This includes analysing complex journeys into and out of debt over time and the causes;
- to identify the immediate effects of receiving debt advice, the sustainability of the solutions and the long-term consequences of clients' decisions; and

- to identify what works and what doesn't work to increase motivation for advice seeking behaviour, which is one of the most challenging objectives in the debt advice sector.

### **II.2.5) Award criteria**

Price

### **II.2.11) Information about options**

Options: Yes

Description of options

1+1+1+1

### **II.2.13) Information about European Union Funds**

The procurement is related to a project and/or programme financed by European Union funds: No

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## **Section IV. Procedure**

### **IV.1) Description**

#### **IV.1.1) Type of procedure**

Restricted procedure

#### **IV.1.3) Information about a framework agreement or a dynamic purchasing system**

The procurement involves the establishment of a framework agreement

#### **IV.1.8) Information about the Government Procurement Agreement (GPA)**

The procurement is covered by the Government Procurement Agreement: No

### **IV.2) Administrative information**

#### **IV.2.1) Previous publication concerning this procedure**

Notice number: [2023/S 000-025799](#)

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## **Section V. Award of contract**

A contract/lot is awarded: Yes

### **V.2) Award of contract**

#### **V.2.1) Date of conclusion of the contract**

5 April 2024

#### **V.2.2) Information about tenders**

Number of tenders received: 3

Number of tenders received from SMEs: 3

The contract has been awarded to a group of economic operators: No

#### **V.2.3) Name and address of the contractor**

IFF Research

5th Floor, St Magnus House, 3 Lower Thames Street, London

London

EC3 6HD

Country

United Kingdom

NUTS code

- UKI31 - Camden and City of London

Internet address

<https://www.iffresearch.com/>

The contractor is an SME

Yes

#### **V.2.4) Information on value of contract/lot (excluding VAT)**

Initial estimated total value of the contract/lot: £1,250,000

Total value of the contract/lot: £1,250,000

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## **Section VI. Complementary information**

### **VI.4) Procedures for review**

#### **VI.4.1) Review body**

Royal Courts of Justice

Strand,

London

WC2A 2LL

Country

United Kingdom

Internet address

<https://theroyalcourtsofjustice.com/>

#### **VI.4.2) Body responsible for mediation procedures**

Money and Pensions Service

138 Cauldwell Street

Bedford

MK42 9AP

Email

[commercial@maps.org.uk](mailto:commercial@maps.org.uk)

Country

United Kingdom

Internet address

<https://maps.org.uk/en>