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Tender

## **Money and Pensions Service - Longitudinal Study of Debt Advice Procurement**

Money and Pensions Service

F01: Prior information notice

Call for competition

Notice identifier: 2023/S 000-025799

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

Published 1 September 2023, 1:06pm

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

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

Money and Pensions Service

5th Floor, 120 Holborn

LONDON

EC1N2TD

#### **Contact**

Carol Hilaire

#### **Email**

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

#### **Telephone**

+44 2081324012

**Country**

United Kingdom

**Region code**

UKI31 - Camden and City of London

**Justification for not providing organisation identifier**

Not on any register

**Internet address(es)**

Main address

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

**I.3) Communication**

Additional information can be obtained from the above-mentioned address

Tenders or requests to participate must be submitted to the above-mentioned address

**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

Money and Pensions Service - Longitudinal Study of Debt Advice Procurement

#### II.1.2) Main CPV code

- 73000000 - Research and development services and related consultancy services

#### II.1.3) Type of contract

Services

#### II.1.4) Short description

MaPS wishes to appoint a supplier to assist them with their Longitudinal Study of Debt Advice (please refer to section 11.2.4 of this notice).

MaPS are looking to run a procurement exercise via the Crown Commercial Service Framework named Research and Insights (framework reference RM6126). Please see the following link to the framework:

<https://www.crowncommercial.gov.uk/agreements/RM6126>

If you are interested in bidding for this contract and are not currently a registered supplier on this framework, then please request additional information via email: [commercial@maps.org.uk](mailto:commercial@maps.org.uk) (placing LDS2 in the header).

Suppliers who are not currently on Framework RM6126 may also wish to consider collaborating with the suppliers who are already on this framework.

MaPS are holding a supplier engagement event on the 14th September 2023 (please refer to section 11.2.14 of this notice).

#### II.1.5) Estimated total value

Value excluding VAT: £1

#### II.1.6) Information about lots

This contract is divided into lots: No

## **II.2) Description**

### **II.2.2) Additional CPV code(s)**

- 73000000 - Research and development services and related consultancy services

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

NUTS codes

- UKC - North East (England)
- UKD - North West (England)
- UKE - Yorkshire and the Humber
- UKF - East Midlands (England)
- UKG - West Midlands (England)
- UKH - East of England
- UKI - London
- UKJ - South East (England)
- UKK - South West (England)

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

Background to Procurement

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. The reports, including pilot methodology and test of the key parameters, can be found at this link:

<https://moneyandpensionsservice.org.uk/2022/10/18/understanding-the-long-term-impact-of-debt-advice/>

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.

MaPS has a considerable existing evidence base relating to debt advice customers, but most of this relates to the environment pre-pandemic and before the recent increases in the cost of living.

**PHASE ONE:** Development of encouragement component recommended in PLS and baselining parameters for Phase 2:

Phase 1 is to implement and test the suitability of the encouragement component recommended by the pilot and if necessary recommend an alternative method if the encouragement design proves not to be feasible.

Any alternative method must allow the comparison of people in need of debt advice who receive debt advice with similar people in need of debt advice who do not receive advice.

This is to provide quantitative estimates of the impacts of debt advice. The control and treatment groups are created by using a stratified random process.

In addition, the research in Phase 1 shall estimate the key parameters for the longitudinal study implementation. It will also identify the most effective tailored definition of "in need of debt advice" for this study.

Adopting a tighter definition of "in need of debt advice" could be beneficial to increase the impact of the encouragement component. Phase 1 is expected to run over a maximum of two financial years.

**PHASE TWO:** Longitudinal study phase:

Phase 2 is to run a longitudinal study to research the nature of people's complex journeys into and out of debt over time and the causes and consequences of the variation in these journeys.

The study will measure the impact of debt advice on improving the outcomes of people. The analysis will include people who are reluctant to engage with debt advice and those for whom debt advice has had a lesser impact.

In this phase, we will also evaluate the impact of the updated encouragement component recommended in the previous phase.

This phase consists of four quantitative survey waves, three qualitative interviews (for a small sample set of specific cohorts), a stratified random approach to generate the control and treatment groups and an encouragement component.

Phase 2 is expected to run over four financial years.

Please note the following descriptions are high level and each item will be specified in detail later in the process.

Longitudinal study on debt advice clients:

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);
- 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 does not 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 is not the only award criterion and all criteria are stated only in the procurement documents

#### **II.2.6) Estimated value**

Value excluding VAT: £0.01

#### **II.2.7) Duration of the contract, framework agreement or dynamic purchasing system**

Start date

1 December 2023

End date

31 March 2029

This contract is subject to renewal

Yes

Description of renewals

This contract shall be split in to phases and may be extended or ceased; subject to the out-put from the various phases.

#### **II.2.14) Additional information**

MaPS will facilitate a session to engage interested bidders on this tender.

This will take place on the 14th September 2023 at 2.00pm over MS Teams.

Please register for this event using the link below:-

<https://events.teams.microsoft.com/event/3104ad77-c56b-4732-ba50-2aa40cb236bf@bbe41032-8fce-4d42-bab5-44e21510886d>

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## **Section III. Legal, economic, financial and technical information**

### **III.1) Conditions for participation**

#### **III.1.1) Suitability to pursue the professional activity, including requirements relating to enrolment on professional or trade registers**

List and brief description of conditions

This procurement is being run via the Crown Commercial Service; Research and Insights Framework RM6126.

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## **Section IV. Procedure**

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

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

Restricted procedure

#### **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.2.2) Time limit for receipt of expressions of interest**

Date

14 September 2023

Local time

12:00pm

#### **IV.2.4) Languages in which tenders or requests to participate may be submitted**

English

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## **Section VI. Complementary information**

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

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

Money and Pensions Service

5th Floor, 120 Holborn

London

EC1N 2TD

Country

United Kingdom