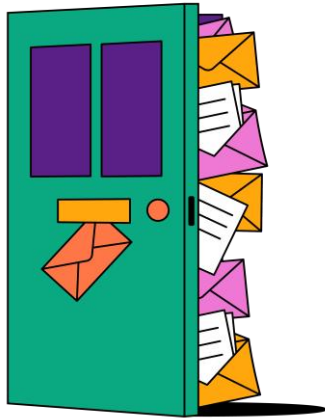


Getting the message

Reviewing and improving StepChange client comms

Mixed messages: Communication to people in financial difficulty



Autumn 2022:

Mixed Messages report found:

- Firms' collection communications discouraging people from seeking help – harmful consequences
- But comms and support focusing on reassurance, help and wellbeing made a difference

Now:

Cross sector regulatory focus on customer outcomes

- Action to improve engagement and earlier help seeking imperative
- Communications to people in financial difficulty central to this

Getting the message

Autumn 2022: We promised to report on StepChange clients' experiences of the comms we send them



Now: Our *Getting the Message* report finds:

- People think debt advice is scary until they get it – needs explaining better
- A significant proportion of people seeking debt advice don't act on it...
- Our client comms / information can create barriers to taking next steps.

This session: Explains what we have been doing about it, the result and the next steps

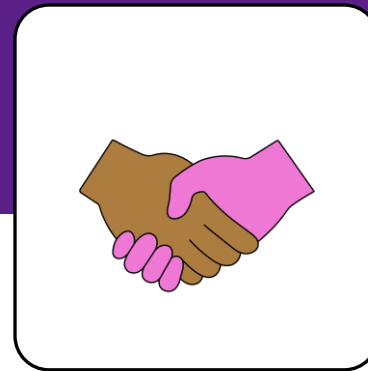
Our Approach



Focus on
Client
Outcomes



Intelligibility

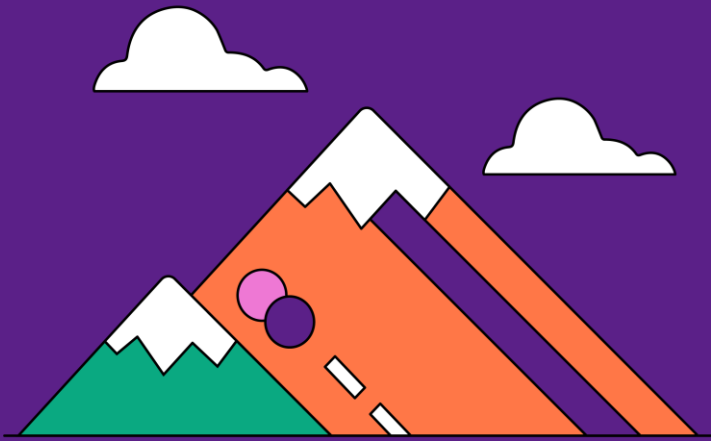


Co-Design



Measure

What Our Audiences Need



Reassure Me

Guide Me


Support Me

Be Clear with Me

Let's turn their mountains into molehills

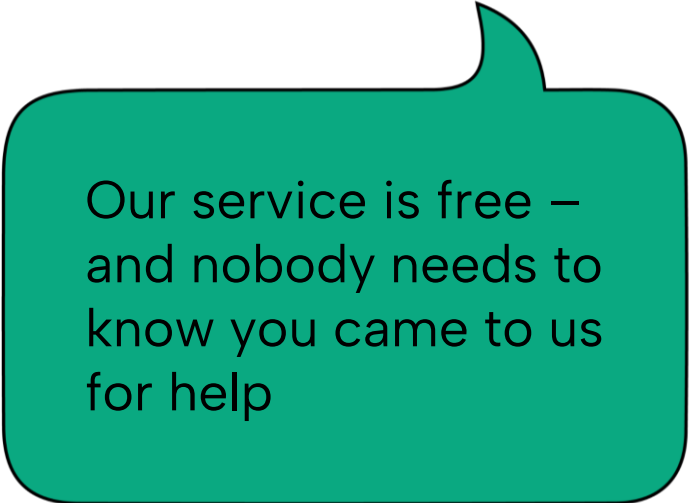
What we've learned: Spot the difference

Small changes can make a big difference



Our service is free
and completely
confidential

Becomes



Our service is free –
and nobody needs to
know you came to us
for help

What we've learned: Spot the difference

Even legalese can be simplified

Before

1. Our privacy notice

StepChange is committed to protecting the privacy and security of your personal information. We are committed to protecting your personal data and this Privacy Notice describes how we collect and use personal information about you during and after your client relationship with us and what your rights in relation to it.

After

1. About our privacy notice


This notice tells you, as a StepChange client:

- What personal data we hold about you
- How and why we use that personal data
- Your legal rights

We recommend you read this notice so you can understand your data protection rights and how to manage them.

What difference has it made?

Highlights.

1. Intelligibility (all docs): **4% improvement** (no change in level)
 2. Intelligibility (edited docs): **6% improvement** (from level 2 > level 1)
 3. Complexity score: **13% improvement** (from bad > average)
 4. Complex words: **Reduced by 33%** (from average > good)
 5. Complex sentences: **Reduced by 35%** (from bad > average)
 6. Average sentence length. **Reduced by 17%** (from bad > average)
 7. Flesch Kincaid: **14% improvement**
- 

What difference has it made?

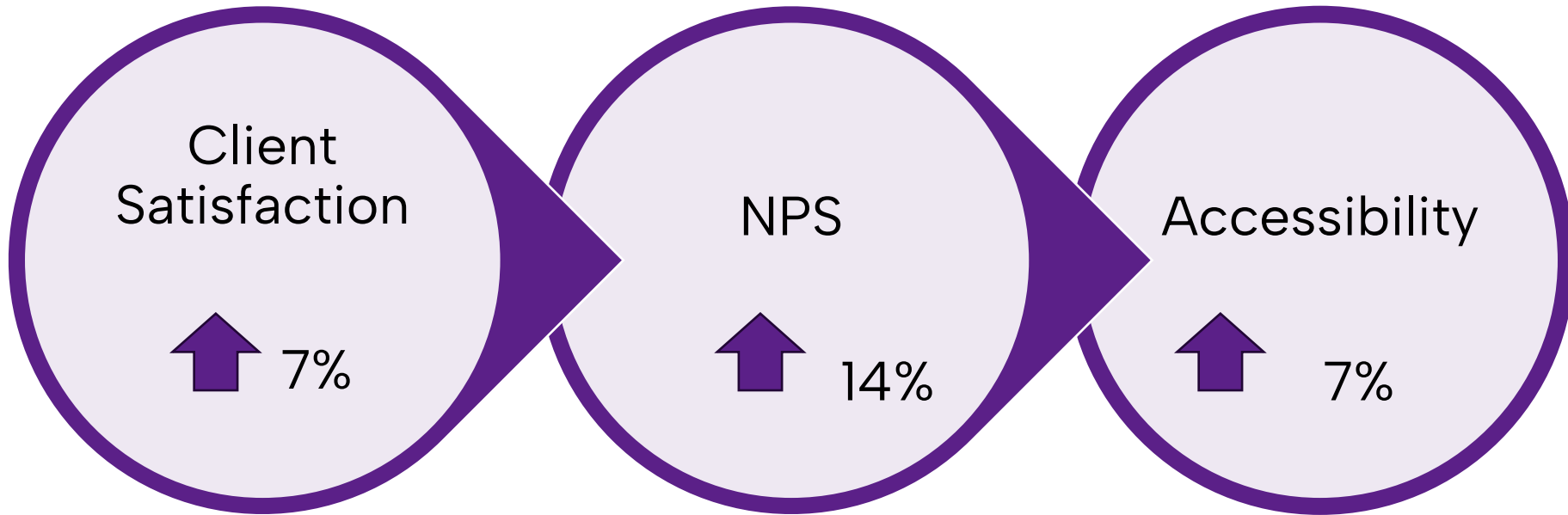
The highly complex documentation has seen a 59% improvement in intelligibility! By working with like-minded stakeholders and legal experts this has really helped us to improve these scores.

All documents  all time

Levels	Number of documents	Starting score	Current score	Improvement
● Level 1	951	85	86	+1%
● Level 2	1,334	75	79	+5%
● Level 3	137	65	74	+14%
● Level 4	140	52	65	+25%
● Level 5	12	37	59	+59%
Total	2,574	77	80	+4%

Impact on Client Satisfaction

Following implementation of Consumer Duty we have seen the following changes to our monthly Client Satisfaction outcomes:



What else are we doing and What's Next?

1. Partnership with Plain Numbers
2. Reimagining our Personal Action Plan design

