Reaching Community Members with Sustained Debt Earlier:
A Human-Centered Design Project from the Smart Growth Innovation Program

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Spectra Myers
Associate Director,
Applied Research
Prosperity Now
Housekeeping

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Getting the Most Out of Today’s Call

- Join from a quiet space
- Grab a coffee or snack and settle in
- Engage! Send us your questions and comments as you listen
- Reflect on ways to apply what you learn today to your own work
Today’s Agenda

✓ The Smart Growth Innovation Program Overview
✓ Credit Counseling 101
✓ Our human-centered design challenge and process (discover, design and test)
✓ Try the Diagnostic Tool
✓ Q&A
✓ Next Steps & Close
Jamie Lutton
Senior Manager, Community Development
The Smart Growth Innovation Program for Credit Counseling
Objectives:

- Think strategically about key industry problems and explore innovative solutions
- Introduce human-centered research and design methods to credit counseling agencies
- Provide opportunities for collaboration and peer-learning
Five Years

- 3 cohorts received technical assistance
- Web portal with human insights toolkit & examples from credit counseling agencies
- Reports, webinars and convenings to share findings
- Listserv for announcements and questions
- 65 agencies reached
In the first cohort each agency explored a separate industry challenge.

**Approaches Tested:**
- Client-centered counseling approach
- New resources to engage clients around potential volatility
- Improved client entry process and new bill payment program
The second cohort participated in a 10-week virtual design sprint
The third cohort is tackling a shared challenge.
Joel Doelger
Director of Community Relations & Housing Counseling
What is credit counseling?

- Reputable nonprofit credit counseling agencies are available around the country to help consumers who are worried about unsecured debt.
- We offer budget and financial counseling, debt management plans, referrals to social and legal organizations, and a host of other debt counseling and financial capability services.
The Human Insights Approach

Problems:

- Discover
- Design
- Test

Engage clients and stakeholders throughout.

Repeat...sometimes over and over.
Connecting With Clients Before It's Too Late
How might we encourage people to reach out for credit counseling when their debt balances aren’t going down?
Joel Doelger  
Director of Community Relations & Housing Counseling

Chad Rieflin  
Director of Programs and Grants

Sarah Brown  
Deputy Director

Richard Reeve  
Director of Financial Education
Chad Rieflin
Director of Programs and Grants
Discovery Phase

Tool: Journey Mapping
Journey mapping
Step 1: Decide who you want to talk to

- What kinds of clients do we want to talk to?
  - Fluctuating income? Yes.
  - Expenses they could cut? Sure.
  - Unexpected income loss? Yep.
  - Sustained low incomes? Nope.
Step 2: Interview them

- Interviewed 15 clients at two agencies to find out:
  - What unmanageable debt means to them.
  - What the warning signs in their lives looked like.
  - Why and when they asked for help from a credit counseling agency.
Step 3: Map it out

- We placed those sticky notes on a timeline according to theme:
  - Time/when
  - Debt
  - Life change
  - Feeling
Step 4: Debrief insights from interviews

- We learned that when it comes to debt:
  - Most people are hurting long before they ask for help.
  - People know depending on credit and credit card balances not going down is bad... but they still don’t ask for help.
  - Debt goes in cycles. It gets bad, it gets better, it gets bad...
Target Audience: “ALEX”

- Gender:
  - 71% Female
  - 29% Male

- Race
  - 50% White Americans
  - 24% African Americans
  - 18% Latinx Americans
  - 6% Asian Americans
  - 2% Other races/ethnicities

- Wide range of ages
- Slightly higher than average level of education

Source: Prosperity Now Qualtrics Survey, May 21-30, 2019
Five Tips For Easy Journey Mapping

- Use different colored sticky notes
- Be sure to work with a partner who will take notes
- Probe when clients express feelings about their journey
- Get different perspectives when identifying key themes
Sarah Brown
Deputy Director
Design Phase

Tool: Prototyping
What do these objects have in common?
"Creative confidence is the quality that human-centered designers rely on when it comes to making leaps, trusting their intuition, and chasing solutions that they haven't totally figured out yet. It's the belief that you can and will come up with creative solutions and... that all it takes is rolling up your sleeves and diving in."

- David Kelley, Founder, IDEO
Brainstorming to address barriers
Step 1: Diagnose and Prioritize Client Barriers

1. Didn't know credit counseling was an option
2. Dismissed credit counseling agency as an option
3. Lacked knowledge to identify when debt is problematic
4. Situation was not painful enough
5. Felt a sense of pride/shame and preference for self-reliance
Steps 2 & 3: Brainstorm Solutions and Refine Concepts

- "Debt Alert System: Alert, Check-up, and Help"
- "The Funnest Most Awesome Debt Tool in the World (!!!)"
- "A History of Debt Exhibit"
And the Winner Is . . .

The Funniest Most Awesome Debt Tool in the World!!!
Step 4: Prototype

- Draft concepts to implement the top solution
The Funnest Most Awesome Debt Tool in the World !!!
The Monsters Were Born
ORIGINAL PROJECT CONCEPT
Is there a debt monster creeping up on you?

The Solution:
- A message that encourages people to better understand their debt
- A fun, non-judgmental web-based quiz that helps people identify their debt monster and directs them to clear, easy next steps
- A message distribution strategy
Step 5: Refine ORIGINAL Core Message

Is there a debt monster creeping up on you?

Shine a light on your debt monster at [URL.ORG].
Have a debt monster that won’t go away?

Take this quiz to check your debt and get personalized tips.

START
Have a debt monster creeping up on you?

Have a debt monster that won’t go away?
Is there a debt monster creeping up on you?

Shine a light on your debt monster at [URL.ORG].

Have a debt monster that won’t go away?

Take this quiz to check your debt and get personalized tips.

START
4. How is your debt monster making you feel today?

- Good
- Okay
- Bad
- Ignoring it

Next Question

4 of 6 answered 🐐 🐐 🐐 🐐 🐐 🐐
3. Have you noticed any changes in the size of your debt monster? (Slide the button on the scale to indicate if it's gotten bigger or smaller).

- I’m too scared to look! (i.e., I’m not sure if the size of my debt has changed)

Next Question

3 of 6 answered 😄😄😄😄😄😄
1. Not including major purchases like a home or car, has the size of your debt monster changed over the last year? (Slide the button on the scale).

- It’s become much smaller
- It’s become a little smaller
- I’ve seen no change
- It’s become a little bigger
- It’s become much bigger

☐ I’m too scared to look! (i.e., I’m not sure if the size of my debt has changed)

Next Question

1 of 5 answered 🐶 🐶 🐶 🐶 🐶
Not including major purchases like a home or car, how has the size of your debt changed over the last year?

- It’s become much smaller
- It’s become smaller
- It’s seen no change
- It’s become bigger
- It’s become much bigger
- I’m too scared to look

NEXT
Shine a light on your debt monster

Debt monsters come in all shapes and sizes — some are friendly and some are scary. Join the 2,405 people who have taken this five question quiz to identify their monster.

GET STARTED
FIVE TIPS FOR EASY PROTOTYPING

1. Make it fun - for real
2. Be open to all creative possibilities
3. Work as a team and individually
4. Bring the voice of clients, other stakeholders, and staff to the forefront
5. Reflect back often
Testing Phase

Tool: User Tests
The Human Insights Approach
USER TESTING

► WHAT?
► WHY?
► HOW?
► WHEN?
► WHO?
Testing the Debt Monster Tool

• 17 non-clients
• Quiz user experience
• Interviews not counseling appointments
NOW WHAT?

• Proceed
• Proceed with changes
• Redesign
Original Question:
If you don't give your debt monster a full feeding on-time, every time, it might get hangry. How are you doing with your debt payments?

[Credit card debt]
Which best describes how you make credit card payments?

[All others]
How often are your debt payments late?
Five Tips For User Tests

- Have a dedicated notetaker
- Standardize collection for feedback
- Notice the non-verbal
- Use partners to help you recruit
- Look for patterns
Getting a Yellow Monster Result

Not including major purchases like a home or car, how has the size of your debt monster changed over the last year? Has it become...

- Much smaller
- A little smaller
- No change
- A little bigger
- Much bigger
- Too scared to look!

NEXT
How often do you **need** to use credit or loans to get through the month?

- Always
- Often
- Sometimes
- Rarely
- Never
What is your debt monster made of? Select all that apply.

- Student loans
- Mortgage
- Credit cards
  - Auto loans
  - Personal loan from a bank or credit union
  - Medical debt
  - Home equity line of credit
  - Finance company loan
  - Rent-to-own furniture or appliances
  - Payday loan
  - Title loan
  - Judgement
  - Collections
  - None
  - Other

NEXT
Which of your debts are scary? Select all that apply.

- Student loans
- Mortgage
- Credit cards
- None

Question 4 of 5
Which best describes how you make credit card payments?

- I pay off my credit cards every month
- I pay more than the minimum every month
- I make minimum payments every month
- I pay less than the minimum sometimes
- I have credit card debt that I'm not paying

MEET MY MONSTER
You’ve got a yellow monster

What does this mean?
Based on what you told us, your monster is creeping up on you. It could keep you from reaching your goals and cost you more money. It’s time to get it under control. We’ve got your back!

What we recommend:
1. Tackle that pesky debt monster before it’s too late! Lower your interest rates and pay debt off sooner with support from a certified credit counseling agency. Contact one today!

   Enter your zip code to find a local agency.

   ZIP Code  SEARCH

2. Choose three ways to cut expenses and put more money towards debt. Find inspiration for cutting expenses here.

3. Start developing your own debt payoff strategy. Check out NerdWallet’s Pay Off Debt: Tools and Tips

Why listen to us?
We’re local nonprofit credit counseling agencies that have decades of experience working for you — not the people you owe.

Still not sure? Watch Maureen’s story of how we helped her become debt free.

Meet Maureen’s Yellow Monster
Watch how Maureen came to recognize her debt monster and, with our help, acted early to get back in control.
TAKE THE QUIZ
DebtMonsters.org
Q&A
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Next Steps

Pilot  Share  Plan

Fall 2019  Winter 2020  Ongoing
Human Insights Toolkit & Smart Growth Innovation Portal

- Human Insights Toolkit Activities Guides
- Examples from Credit Counseling Projects
- Current and past projects
- Innovations in Credit Counseling brief
- Listserv

https://prosperitynow.org/human-centered-innovations/smart-growth
Next Steps

▪ Please **complete the survey**!

▪ Share questions on the Smart Growth **Listserv**

▪ Sign up for other **Networks and Campaigns** to stay in the know about issues you care about

▪ Let us know your **suggestions** for future call topics
THANK YOU!