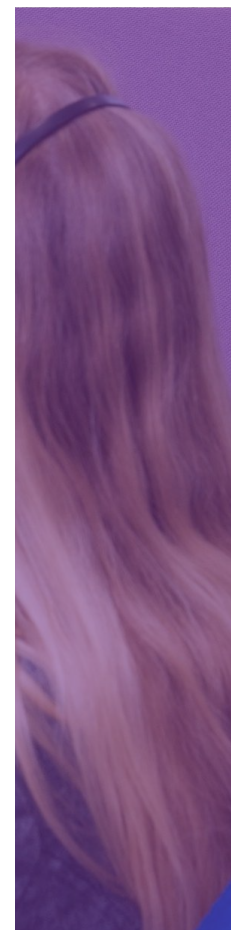
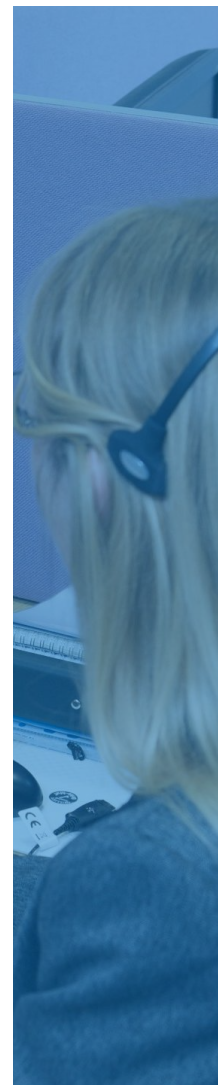
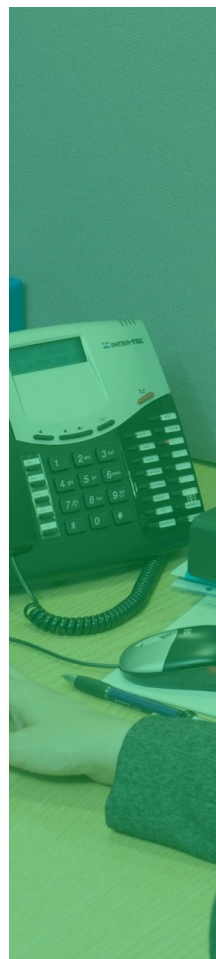
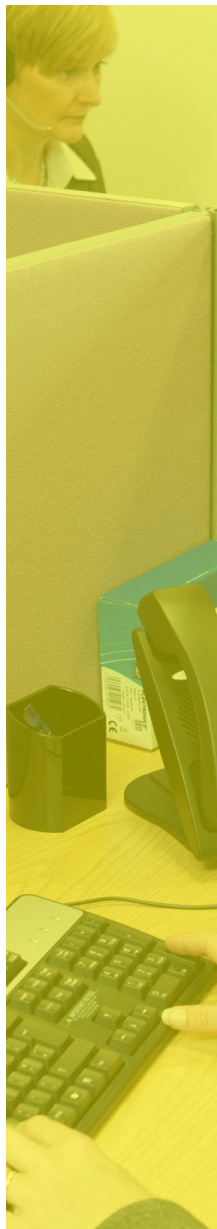
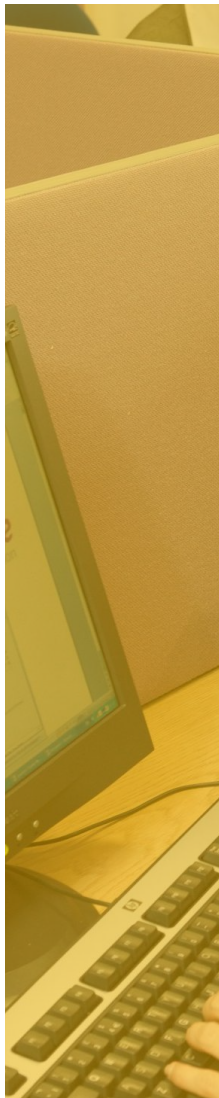


# Debt Helpline Statistics

## A consumer focus

### August 2018





Debt Helpline Statistics  
A consumer Focus

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Facebook: /DebtAdviceFoundation  
Twitter: @DebtAdviceDAF

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## Message from the Chair



Welcome to Debt Advice Foundation's August 2018 helpline statistics update.

With the amount of personal borrowing approaching the record levels seen prior to the 2008 global economic recession, it's important that the debt advice sector does everything it can to prepare itself for the inevitable surge in demand for debt advice. One way we can do this is through research. Research not only helps the charity understand and adapt to the ever changing credit landscape and how service-users are impacted by those changes but it also shapes and informs Government and regulatory policy more broadly, both in the debt advice and related sectors.

Understanding how and why people call the charity's helpline, how they use the information they are given and how effective that information is, allows us to develop and improve our service for the benefit of future service-users.

The more research we have access to, the more likely we are to spot emerging trends that may, for example, influence the way borrowers use credit in the future and how we, both as a charity and as a sector more broadly, might react to those changes. That is why we have developed this monthly statistical resource.

Please feel free to get in touch if you have any questions or comments regarding the charity's statistical releases.

  
Dennis Benson OBE  
Chair

## About Debt Advice Foundation

Debt Advice Foundation is a registered national debt advice and education charity in England and Wales (no. 1148498).

At the heart of the charity's philosophy is the prevention and cure of unmanageable consumer debt.

Whilst our primary focus is on helping those that are in need of advice and support today, we strongly believe that improving financial literacy amongst the next generation of credit users is key to tackling increasing levels of unmanageable consumer debt in the UK.

The charity seeks to carry out these objectives through its free telephone debt counselling service, which helps over 10,000 people every year, and through DebtAware, the charity's award winning debt education programme for schoolchildren.

The charity holds the Advice Service Alliance's Advice Quality Standard (AQS) and is listed by Money Advice Service as an accredited, free provider of debt advice on its online debt advice locator page (the Money Advice Service is an independent service set up by government to help people manage their money).

The charity is a member of AdviceUK, the UK's largest support network for free, independent advice centres, as well as the National Homelessness Advice Service (NHAS) and all of the charity's advisers are members of the Institute of Money Advisers (IMA), a charitable body that aims to promote free money advice and develop professional standards.

The charity is also a registered supporter of the All-Party Parliamentary Group on Financial Education for Young People and the All-Party Parliamentary Group on Debt and Personal Finance.

Debt Advice Foundation is authorised and regulated by the Financial Conduct Authority (no. 692492).





# Debt Statistics

## August 2018

### What we dealt with



 **£1,812,423**  
Total debt dealt with

 **£17,098**  
Average caller debt

 **39%**  
Credit Cards accounted for the highest proportion of Caller debt

 **6.5**  
Average number of creditors

### Why people called us




 **28%**  
of callers told us loss of job caused their debts

 **22%**  
of clients have previously had some debt advice

 **28%**  
wanted advice on dealing with a debt problem  
7% Bailiff assistance  
7% Current insolvency case  
6% Total  
5% Credit rating


### Who called us



 Most Calls (15%)  
London  
Most debt (£25,069)  
Yorkshire

 Most Calls (32%)  
25-34 age group  
Most debt (£28,312)  
45-54 age group

 Most Calls (61%)  
Tenants  
Most debt (£29,814)  
Homeowners

 Most Calls (50%)  
Males  
Most debt (£20,966)  
Males

#### About Debt Advice Foundation





Statistics based on information provided by Callers to Debt Advice Foundation's helpline in August 2018.

Debt Advice Foundation is a registered national debt advice and education Charity in England and Wales (no. 12484998) and is authorised and regulated by the Financial Conduct Authority (no. 692492).

The charity holds the Advice Quality Standard and is listed by Money Advice Service as an accredited advice provider (the Money Advice Service is an independent service set up by government).

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Debt Advice  
Foundation

 0800 093 40 50 (Helpline)  
 [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)  
 @DebtAdviceDAF  
 /DebtAdviceFoundation

## Debt Advice Foundation - Debt Helpline Statistics (August 2018)

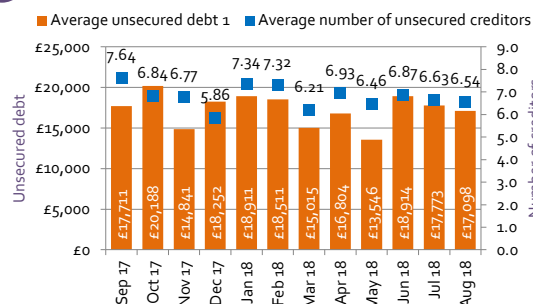
## 1. Overview

This section provides an overview of Callers to the Charity's helpline in August 2018. The dataset comprises completed advice cases only (this means cases where a full financial assessment has taken place and a debt solution has been recommended).



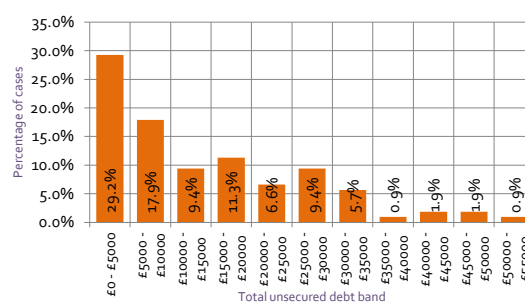
The Charity's helpline advisers dealt with a total of £1,812,423 of unsecured debt in August 2018 at an average of £17,098 per Case (full financial assessments).

## 1.1 Unsecured debt overview

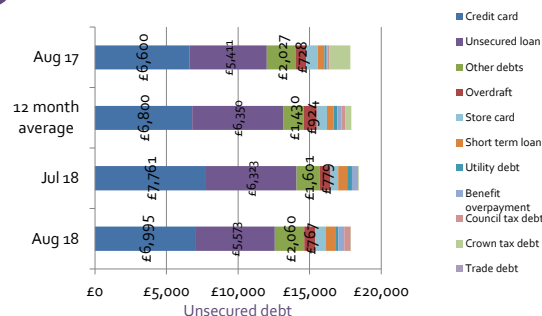


<sup>1</sup> Includes unsecured credit facilities such as credit cards, unsecured loans, short term (payday) loans, overdrafts, store cards and catalogue debts. Secured debts, such as mortgages, and priority arrears (for example rent and council tax debts) are not included.

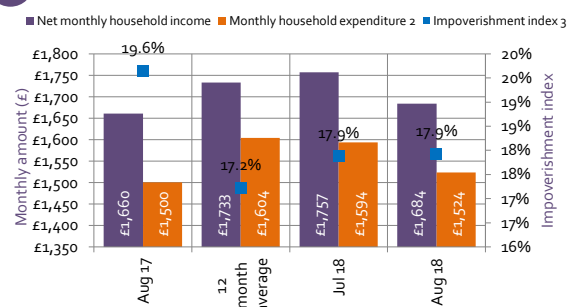
## 1.2 Unsecured debt profile (August 2018)



## 1.3 Unsecured debt by type (August 2018)



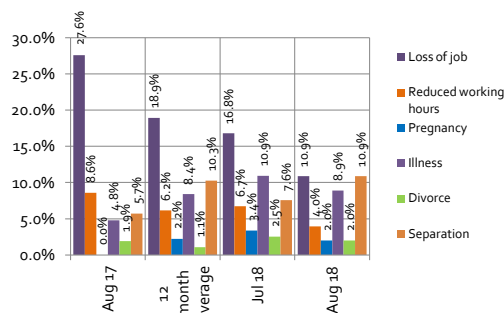
## 1.4 Client financial profile (August 2018)



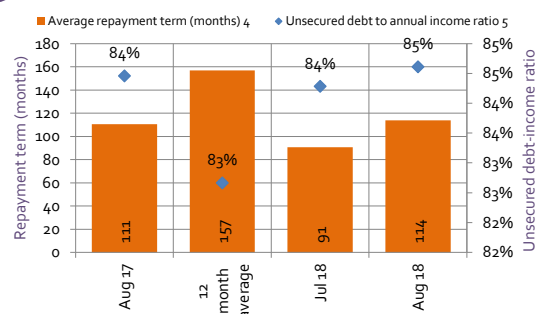
<sup>2</sup> Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

<sup>3</sup> The percentage of cases that have a negative disposable income and are unable to meet the existing essential household expenditure.

## 1.5 Specified cause of financial impairment (August 2018)



## 1.6 Debt servicing (August 2018)



<sup>4</sup> Average number of months to repay the total value of unsecured liabilities in full based on the available disposable income (after monthly essential household expenditure) assuming interest and charges are stopped.

<sup>5</sup> Total amount of unsecured debt as a percentage of total annual net income.

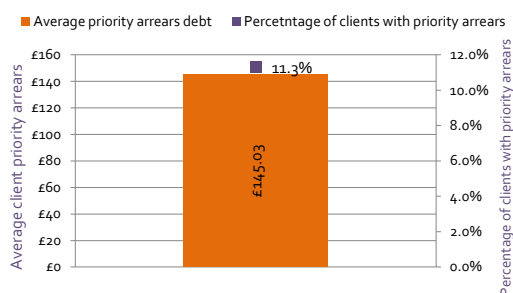
## 1. Overview continued



This section provides an overview of Callers to the Charity's helpline in August 2018. The dataset comprises completed advice cases only (this means cases where a full financial assessment has taken place and a debt solution has been recommended).

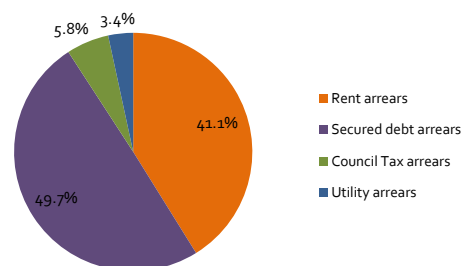
In August 2018, 21.7% of Callers told us they'd previously sought help with their debts. 27.4% of Callers were identified as having a vulnerability that made them susceptible to potential detriment.

c1.7 Priority debt arrears (August 2018)<sup>2</sup>

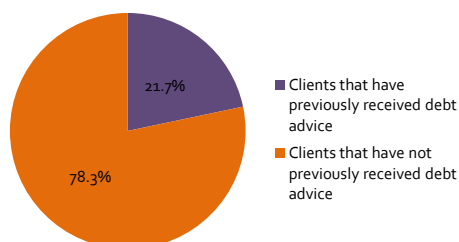


<sup>2</sup> Insolvency cases (DROs, bankruptcies and IVAs) have been omitted from the priority debt arrears calculation due to the variable nature of arrears processing in these solutions.

c1.8 Priority debt arrears by type (August 2018)

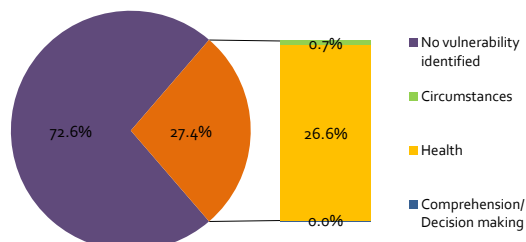


c1.9 Repeat advice (August 2018)<sup>1</sup>



<sup>1</sup> Repeat advice is a measure of previous client engagement with an FCA authorised source, ranging from seeking advice through entering an agreement with a debt solution provider.

c1.10 Client vulnerability (August 2018)





# Debt Advice Foundation - Debt Helpline Statistics (August 2018)

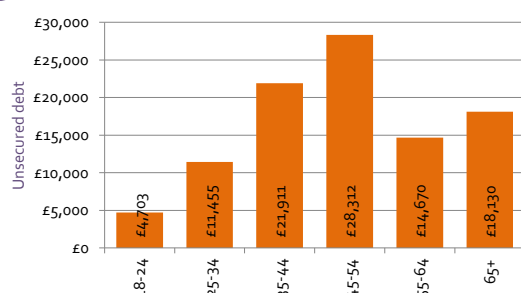
## 2. Age group

This section provides an overview of callers to the helpline in August 2018, broken down by age group.

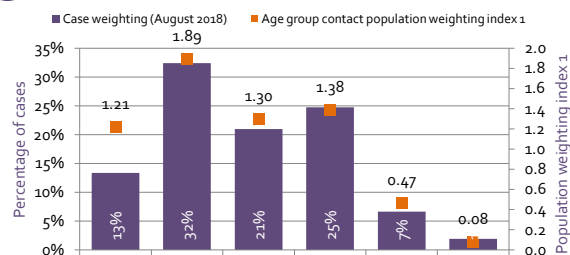


The age group with the highest average unsecured debt in August 2018 was the 45-54 age group (£28,312). The age group with the highest helpline engagement was the 25-34 age group, which was 89% more likely to call the helpline than the UK average.

### c2.1 Average unsecured debt (August 2018)

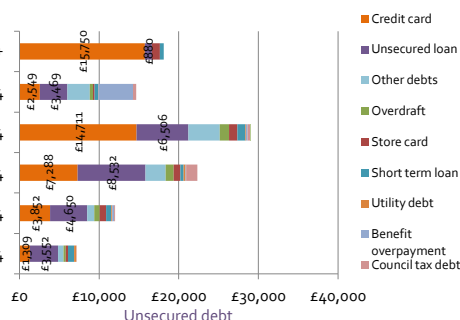


### c2.2 Case weighting (August 2018)

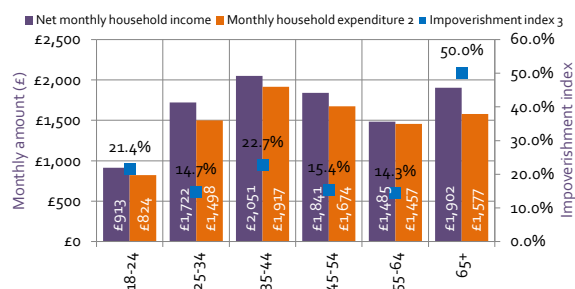


<sup>1</sup> The population weighting index is calculated by dividing the number of helpline contacts by the latest ONS population estimate for each age-group and comparing it to the UK average. This statistic provides a more useful relative measure of age-group helpline engagement by removing age-group population bias.

### c2.3 Unsecured debt by type (August 2018)



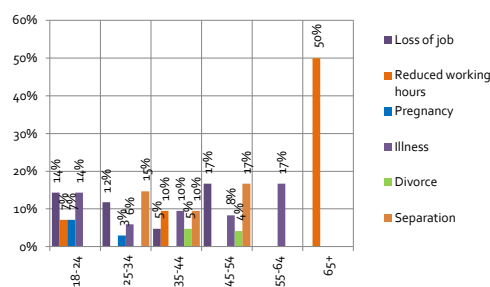
### c2.4 Client financial profile (August 2018)



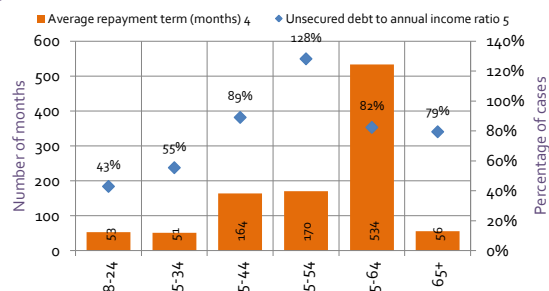
<sup>2</sup> Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

<sup>3</sup> The percentage of cases that have a negative disposable income and are unable to meet the existing essential household expenditure.

### c2.5 Specified Cause of financial impairment (August 2018)



### c2.6 Debt servicing (August 2018)



<sup>4</sup> Average number of months to repay the total value of unsecured liabilities in full based on the available disposable income (after monthly essential household expenditure) assuming interest and charges are stopped.

<sup>5</sup> Total amount of unsecured debt as a percentage of total annual net income.

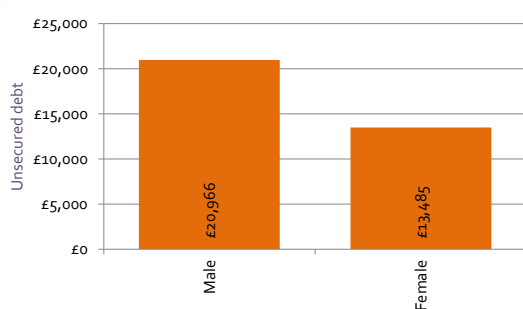
### 3. Gender

This section provides an overview of callers to the helpline in August 2018, broken down by gender.

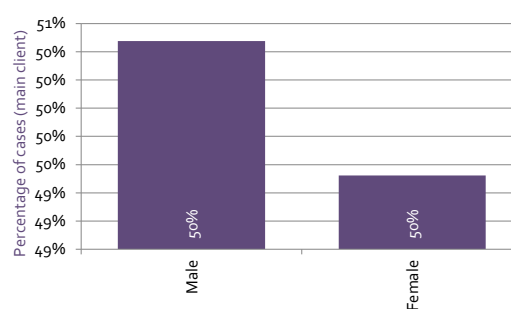


Males had the highest average amount of debt in August 2018 (£20,966). The highest weighting of callers to the helpline in the period was males (50%).

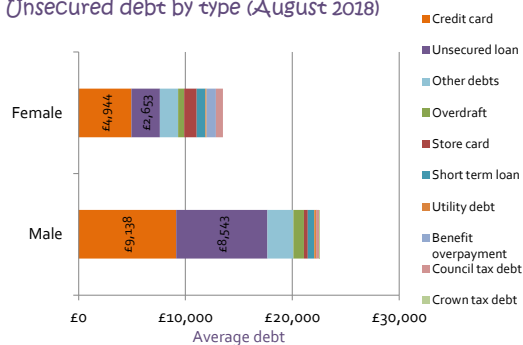
c3.1 Average unsecured debt (August 2018)



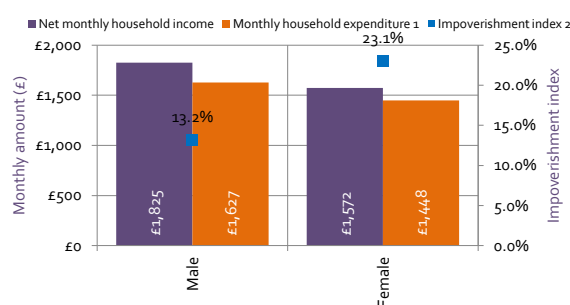
c3.2 Case weighting (August 2018)



c3.3 Unsecured debt by type (August 2018)



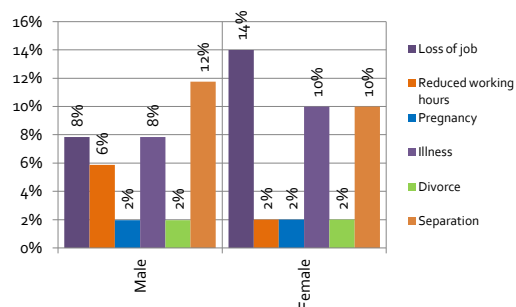
c3.4 Client financial profile (August 2018)



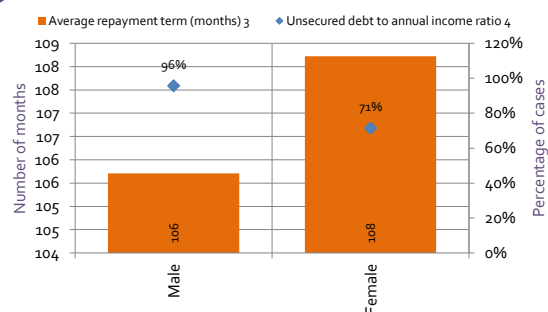
<sup>1</sup> Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

<sup>2</sup> The percentage of cases that have a negative disposable income and are unable to meet the existing essential household expenditure.

c3.5 Specified cause of financial impairment (August 2018)



c3.6 Debt servicing (August 2018)



<sup>3</sup> Average number of months to repay the total value of unsecured liabilities in full based on the available disposable income (after monthly essential household expenditure) assuming interest and charges are stopped.

<sup>4</sup> Total amount of unsecured debt as a percentage of total annual net income.

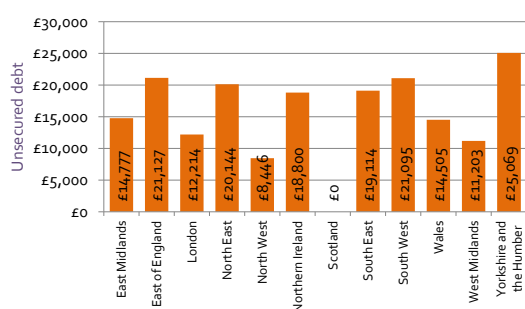
## 4. Region

This section provides an overview of Callers to the helpline in August 2018, broken down by region.

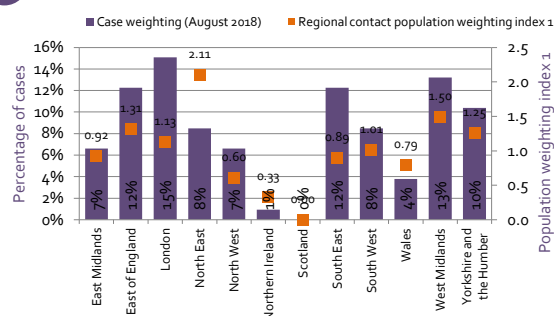


The region with the highest average unsecured debt in August 2018 was Yorkshire and the Humber (£25,069). The region with the highest helpline engagement was North East which was 111% more likely to call the helpline than

C4.1 Average unsecured debt (August 2018)

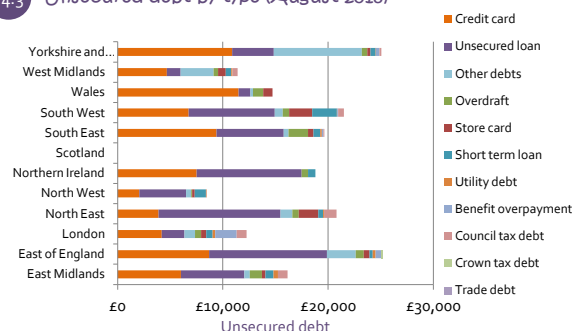


C4.2 Case weighting (August 2018)

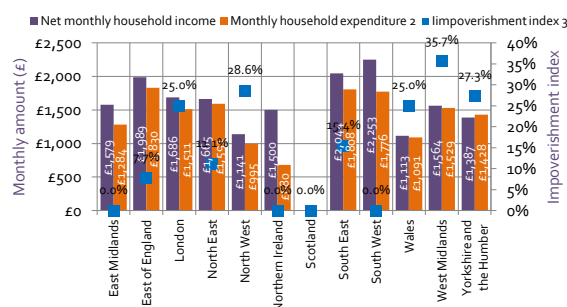


<sup>1</sup> The population weighting index is calculated by dividing the number of helpline contacts by the latest ONS population estimate for each region and comparing it to the UK average. This statistic provides a more useful relative measure of regional helpline engagement by removing regional population bias.

C4.3 Unsecured debt by type (August 2018)



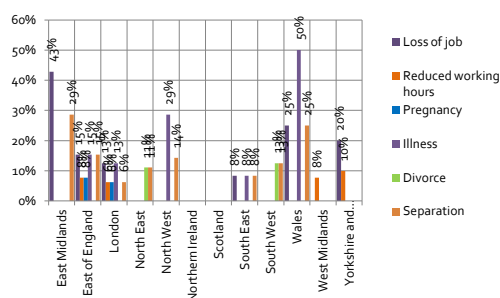
C4.4 Client financial profile (August 2018)



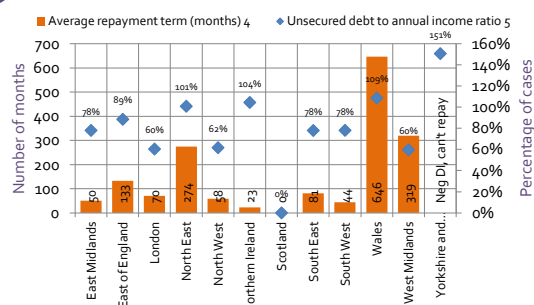
<sup>2</sup> Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

<sup>3</sup> The percentage of cases that have a negative disposable income and are unable to meet the existing essential household expenditure.

C4.5 Specified cause of financial impairment (August 2018)



C4.6 Debt servicing (August 2018)



<sup>4</sup> Average number of months to repay the total value of unsecured liabilities in full based on the available disposable income (after monthly essential household expenditure) assuming interest and charges are stopped.

<sup>5</sup> Total amount of unsecured debt as a percentage of total annual net income.

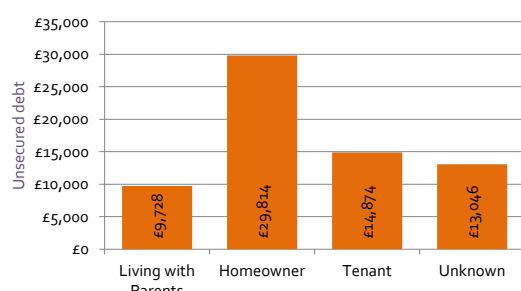
## 5. Residential status

This section provides an overview of Callers to the helpline in August 2018, broken down by residential status.

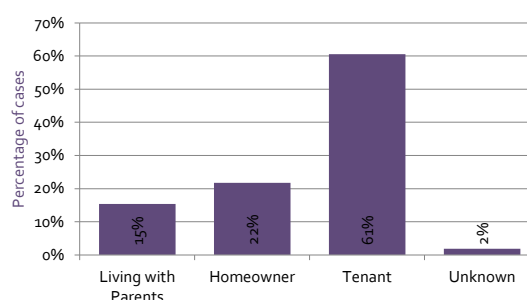


Homeowner was the group with the highest average unsecured debt (£29,814) in August 2018. Tenant was the most likely group to call the charity for advice (61%).

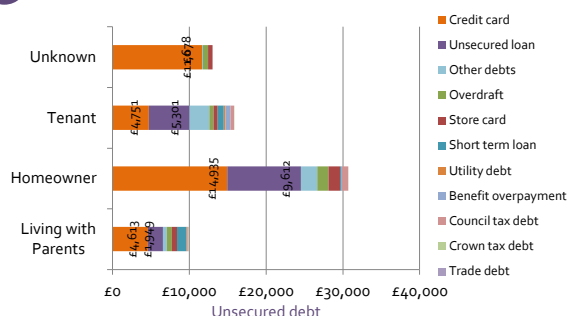
c5.1 Average unsecured debt (August 2018)



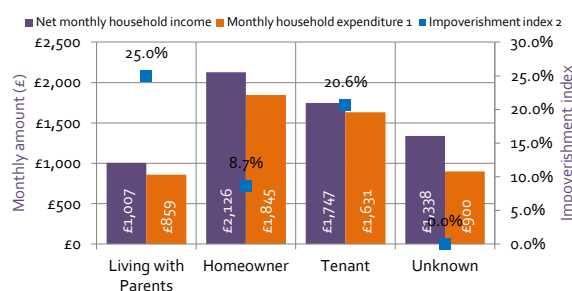
c5.2 Case weighting (August 2018)



c5.3 Unsecured debt by type (August 2018)



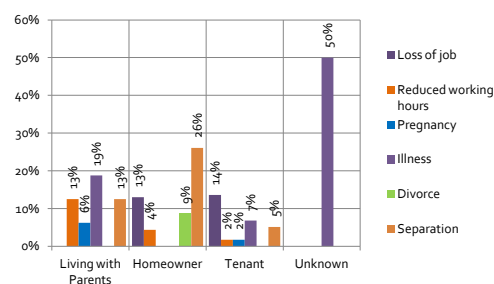
c5.4 Client financial profile (August 2018)



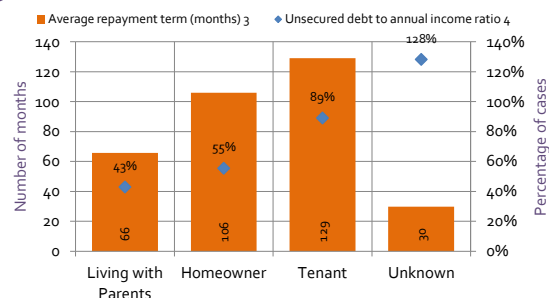
<sup>1</sup> Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

<sup>2</sup> The percentage of cases that have a negative disposable income and are unable to meet the existing essential household expenditure.

c5.5 Specified cause of financial impairment (August 2018)



c5.6 Debt servicing (August 2018)



<sup>3</sup> Average number of months to repay the total value of unsecured liabilities in full based on the available disposable income (after monthly essential household expenditure) assuming interest and charges are stopped.

<sup>4</sup> Total amount of unsecured debt as a percentage of total annual net income.

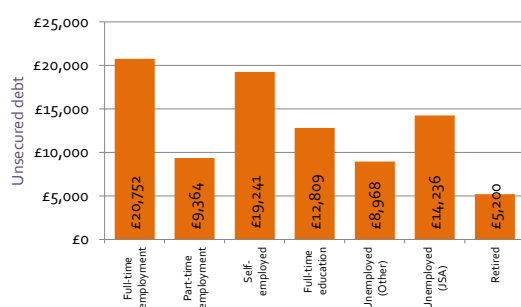
## 6. Employment status

This section provides an overview of callers to the helpline in August 2018, broken down by employment status.

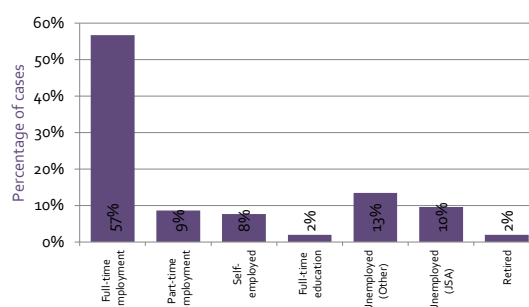


Full-time employment was the group with the highest average unsecured debt (£20,752) in August 2018. Full-time employment was the most likely group to call us for advice (57%).

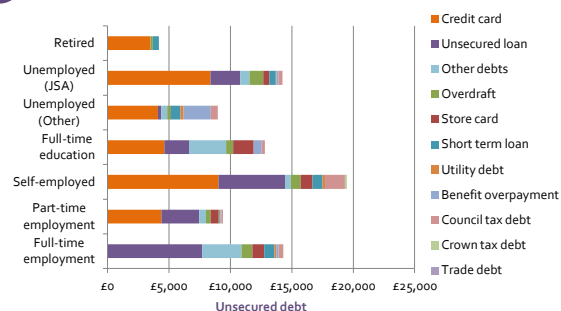
c6.1 Average unsecured debt (August 2018)



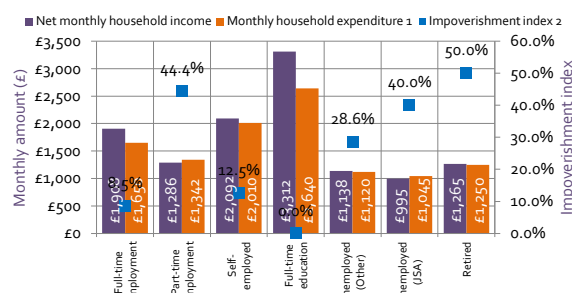
c6.2 Case weighting (August 2018)



c6.3 Unsecured debt by type (August 2018)



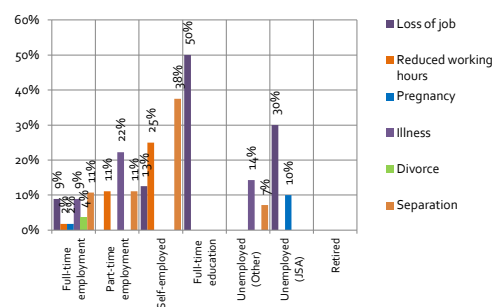
c6.4 Client financial profile (August 2018)



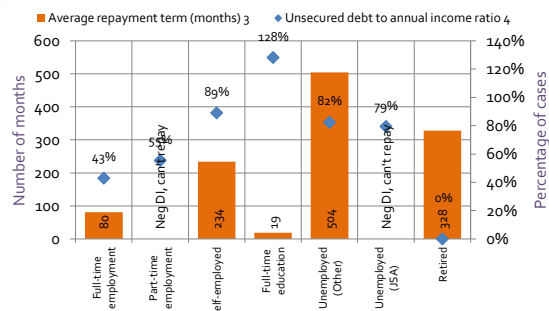
<sup>1</sup> Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

<sup>2</sup> The percentage of cases that have a negative disposable income and are unable to meet the existing essential household expenditure.

c6.5 Specified cause of financial impairment (August 2018)



c6.6 Debt servicing (August 2018)



<sup>3</sup> Average number of months to repay the total value of unsecured liabilities in full based on the available disposable income (after monthly essential household expenditure) assuming interest and charges are stopped.

<sup>4</sup> Total amount of unsecured debt as a percentage of total annual net income.

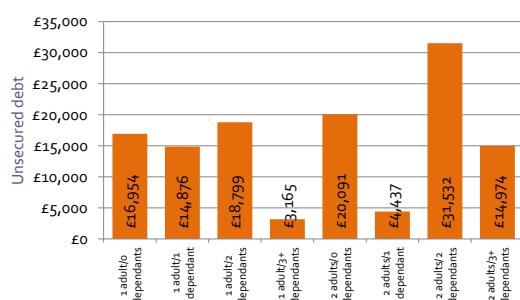
## 7. Household demographics

This section provides an overview of callers to the helpline in August 2018, broken down by household demographics.

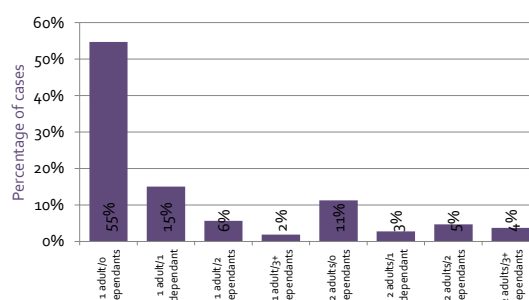


2 adults/2 dependants was the group with the highest average unsecured debt (£31,532) in August 2018. 1 adult/o dependants was the most likely group to call us for advice (55%).

### c7.1 Average unsecured debt (August 2018)



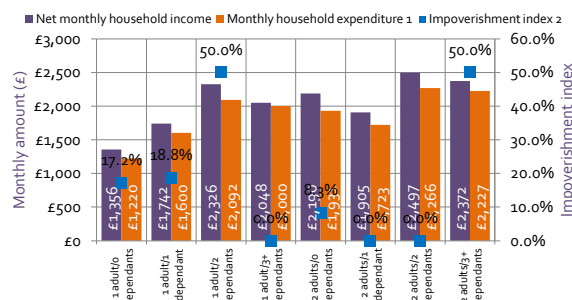
### c7.2 Case weighting (August 2018)



### c7.3 Unsecured debt by type (August 2018)



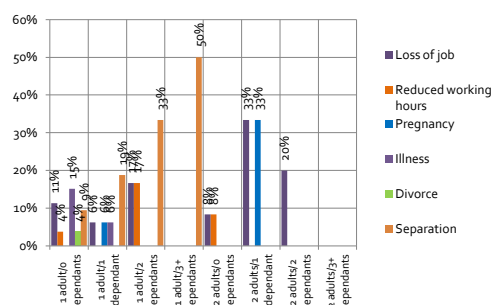
### c7.4 Client financial profile (August 2018)



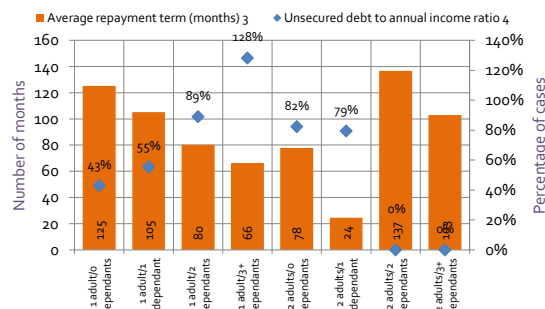
<sup>1</sup> Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

<sup>2</sup> The percentage of cases that have a negative disposable income and are unable to meet the existing essential household expenditure.

### c7.5 Specified cause of financial impairment (August 2018)



### c7.6 Debt servicing (August 2018)



<sup>3</sup> Average number of months to repay the total value of unsecured liabilities in full based on the available disposable income (after monthly essential household expenditure) assuming interest and charges are stopped.

<sup>4</sup> Total amount of unsecured debt as a percentage of total annual net income.



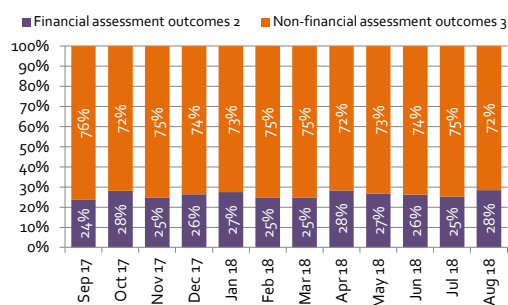
## 8. Helpline outcomes

This section provides an overview of helpline activity in August 2018, including the types of enquiries dealt with as well as the recommendations made by the charity's advisers.



24% of callers to the charity's helpline required a full financial assessment by a helpline adviser whilst 76% required assistance with a specific debt-related issue.

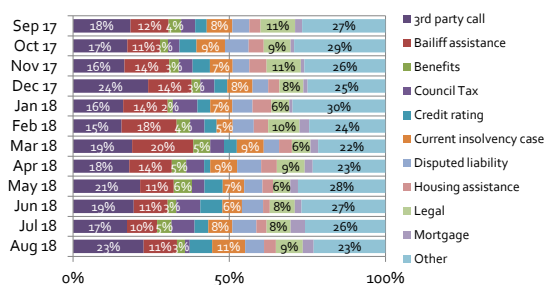
### C8.1 Case outcome analysis



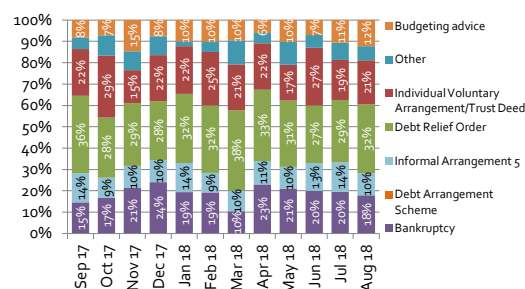
<sup>2</sup> Cases that required a full financial assessment and managed solution intervention (see 8.2)

<sup>3</sup> Cases that did not require a full financial assessment, for example, a specific question relating to a point of law (see 8.3).

### C8. Non-financial assessment outcomes



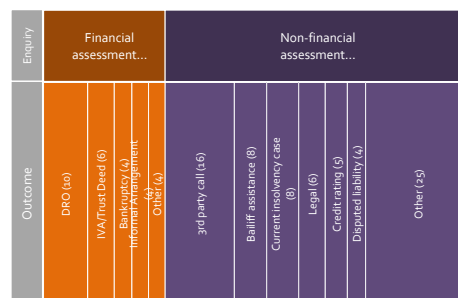
### C8. Financial assessment outcomes 4



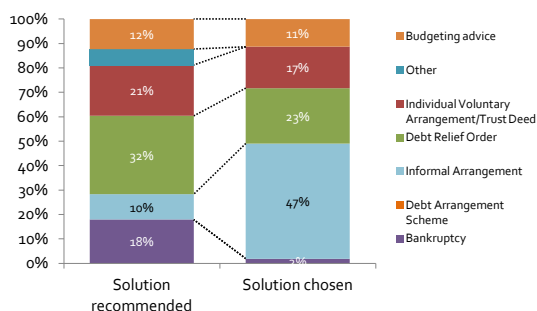
<sup>4</sup> Advice recommendations made to the client following financial assessment and explanation of the available options (this may differ to the advice chosen by the client).

<sup>5</sup> Informal arrangements can be managed interventions with a fairshare provider or a self managed programme via Money Advice Trust's Cashflow.

### C8. Outcome map (per 100 cases in August 2018)

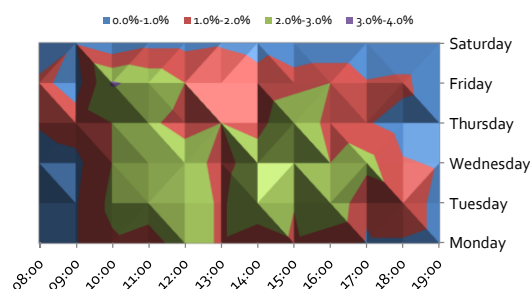


### C8. Advice take-up (August 2018)



<sup>6</sup> Following a full financial assessment, each client is provided with a recommended course of action along with a comprehensive breakdown of each solution they legally have access to in order that they are able to make an informed choice.

### C8. Weekly Call density map (August 2018) 7



<sup>7</sup> The density map charts when calls to the charity's helpline were received during the month. The more calls the charity received on a given weekday and hour during the month, the higher the corresponding density value.

# Debt Advice Foundation - Debt Helpline Statistics (August 2018)

## Appendix (data tables)

T1.1 - Unsecured debt overview	Sep 17	Oct 17	Nov 17	Dec 17	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Jul 18	Aug 18
Average unsecured debt	£17,711	£20,188	£14,841	£18,252	£18,911	£18,511	£15,015	£16,804	£13,546	£18,914	£17,773	£17,098
Average number of unsecured creditors	7.64	6.84	6.77	5.86	7.34	7.32	6.21	6.93	6.46	6.87	6.63	6.54

T1.2 - Unsecured debt profile (August 2018)	£0 - £5000	£5000 - £10000	£10000 - £15000	£15000 - £20000	£20000 - £25000	£25000 - £30000	£30000 - £35000	£35000 - £40000	£40000 - £45000	£45000 - £50000	£50000 - £55000
Category weighting	29.2%	17.9%	9.4%	11.3%	6.6%	9.4%	5.7%	0.9%	1.9%	1.9%	0.9%

T1.3 - Unsecured debt by type (August 2018)*	Aug 17	12 month average	Jul 18	Aug 18
Credit card	£6,600	£6,800	£7,761	£6,995
Unsecured loan	£5,411	£6,350	£6,323	£5,573
Other debts	£2,027	£1,430	£1,601	£2,060
Overdraft	£728	£924	£779	£767
Store Card	£804	£705	£526	£756
Short term loan	£464	£482	£625	£691
Utility debt	£149	£241	£344	£147
Benefit overpayment	£50	£290	£352	£430
Council tax debt	£167	£287	£91	£455
Crown tax debt	£1,441	£394	£47	£22
Trade debt	£0	£0	£0	£0

\* Some listed debts may not be included in the final unsecured totals due to the laws governing treatment of certain liabilities in different debt solutions.

T1.4 - Client financial profile (August 2018)	Aug 17	12 month average	Jul 18	Aug 18
Net monthly household income	£1,660	£1,733	£1,757	£1,684
Monthly household expenditure	£1,500	£1,604	£1,594	£1,524
Impoverishment index	£0	£0	£0	£0

T1.5 - Specified cause of financial impairment (August 2018)	Aug 17	12 month average	Jul 18	Aug 18
Loss of job	28%	19%	17%	11%
Reduced working hours	9%	6%	7%	4%
Pregnancy	0%	2%	3%	2%
Illness	5%	8%	11%	9%
Divorce	2%	1%	3%	2%
Separation	6%	10%	8%	11%
Other	51%	53%	52%	61%

T1.6 - Debt servicing (August 2018)	Aug 17	12 month average	Jul 18	Aug 18
Average repayment term (months)	111	157	91	114
Unsecured debt to annual income ratio	84%	83%	84%	85%

## Appendix (data tables)

T1.7 - Priority debt arrears (August 2018) <sup>2</sup>	Aug 18
Average priority arrears debt	£145
Percentage of clients with priority arrears	11.3%

T1.8 - Priority debt arrears by type (August 2018)	Aug 18
Rent arrears	41.1%
Secured debt arrears	49.7%
Council Tax arrears	5.8%
Utility arrears	3.4%

T1.9 - Repeat advice (August 2018)	Aug 18
Clients that have previously received debt advice	21.7%
Clients that have not previously received debt advice	78.3%

T1.10 - Client vulnerability (August 2018)	Aug 18
No vulnerability identified	72.6%
Circumstances	0.7%
Health	26.6%
Comprehension/Decision making	0.0%

## Appendix (data tables)

T2.1 - Average unsecured debt (age group)	18-24	25-34	35-44	45-54	55-64	65+
Average unsecured debt (August 2018)	£4,703	£11,455	£21,911	£28,312	£14,670	£18,130

T2.2 - Case weighting (age group)	18-24	25-34	35-44	45-54	55-64	65+
Case weighting (August 2018)	13.3%	32.4%	21.0%	24.8%	6.7%	1.9%
Age group contact population weighting index	121.5%	189.4%	129.7%	138.5%	46.7%	8.1%

T2.3 - Average debt by type (age group)*	18-24	25-34	35-44	45-54	55-64	65+
Credit card	£1,309	£3,852	£7,288	£14,711	£2,549	£15,750
Unsecured loan	£3,552	£4,650	£8,532	£6,506	£3,469	£880
Other debts	£693	£902	£2,561	£3,925	£2,799	£0
Overdraft	£256	£681	£980	£1,163	£400	£0
Store Card	£296	£787	£844	£1,044	£218	£1,000
Short term loan	£768	£667	£411	£1,026	£444	£500
Utility debt	£277	£108	£238	£94	£43	£0
Benefit overpayment	£0	£258	£95	£170	£4,320	£0
Council tax debt	£28	£111	£1,403	£391	£429	£0
Crown tax debt	£0	£0	£0	£88	£0	£0
Trade debt	£0	£0	£0	£0	£0	£0

\* Some listed debts may not be included in the final unsecured totals due to the laws governing treatment of certain liabilities in different debt solutions.

T2.4 - Client financial profile (age group)	18-24	25-34	35-44	45-54	55-64	65+
Net monthly household income	£913	£1,722	£2,051	£1,841	£1,485	£1,902
Monthly household expenditure	£824	£1,498	£1,917	£1,674	£1,457	£1,577
Impoverishment index	21.4%	14.7%	22.7%	15.4%	14.3%	50.0%

T2.5 - Cause of financial impairment (age group)	18-24	25-34	35-44	45-54	55-64	65+
Loss of job	14.3%	11.8%	4.8%	16.7%	0.0%	0.0%
Reduced working hours	7.1%	0.0%	9.5%	0.0%	0.0%	50.0%
Pregnancy	7.1%	2.9%	0.0%	0.0%	0.0%	0.0%
Illness	14.3%	5.9%	9.5%	8.3%	16.7%	0.0%
Divorce	0.0%	0.0%	4.8%	4.2%	0.0%	0.0%
Separation	0.0%	14.7%	9.5%	16.7%	0.0%	0.0%
Other	57.1%	64.7%	61.9%	54.2%	83.3%	50.0%

T2.6 - Debt servicing (age group)	18-24	25-34	35-44	45-54	55-64	65+
Average repayment term (months)	53	51	164	170	534	56
Unsecured debt to annual income ratio	43%	55%	89%	128%	82%	79%

## Debt Advice Foundation - Debt Helpline Statistics (August 2018)

## Appendix (data tables)

T3.1 - Average unsecured debt (gender)	Male	Female
Average unsecured debt (August 2018)	£20,966	£13,485

T3.2 - Case weighting (gender)	Male	Female
Case weighting (August 2018)	50.5%	49.5%

T3.3 - Average debt by type (gender)*	Male	Female
Credit card	£9,138	£4,944
Unsecured loan	£8,543	£2,653
Other debts	£2,426	£1,727
Overdraft	£990	£555
Store Card	£360	£1,174
Short term loan	£580	£819
Utility debt	£188	£107
Benefit overpayment	£11	£864
Council tax debt	£246	£676
Crown tax debt	£43	£0
Trade debt	£0	£0

\* Some listed debts may not be included in the final unsecured totals due to the laws governing treatment of certain liabilities in different debt solutions.

T3.4 - Client financial profile (gender)	Male	Female
Net monthly household income	£1,825	£1,572
Monthly household expenditure	£1,627	£1,448
Impoverishment index	21.4%	14.7%

T3.5 - Cause of financial impairment (gender)	Male	Female
Loss of job	7.8%	14.0%
Reduced working hours	5.9%	2.0%
Pregnancy	2.0%	2.0%
Illness	7.8%	10.0%
Divorce	2.0%	2.0%
Separation	11.8%	10.0%
Other	62.7%	60.0%

T3.6 - Debt servicing (gender)	Male	Female
Average repayment term (months)	106	108
Unsecured debt to annual income ratio	96%	71%

# Debt Advice Foundation - Debt Helpline Statistics (August 2018)

## Appendix (data tables)

T4.1 - Average unsecured debt (region)	East Midlands	East of England	London	North East	North West	Northern Ireland	Scotland	South East	South West	Wales	West Midlands	Yorkshire
Average unsecured debt (August 2018)	£14,777	£21,127	£12,214	£20,144	£8,446	£18,800	£0	£19,114	£21,095	£14,505	£11,203	£25,069

T4.2 - Case weighting (region)	East Midlands	East of England	London	North East	North West	Northern Ireland	Scotland	South East	South West	Wales	West Midlands	Yorkshire
Case weighting (August 2018)	6.6%	12.3%	15.1%	8.5%	6.6%	0.9%	0.0%	12.3%	8.5%	3.8%	13.2%	10.4%
Regional contact population weighting index	91.9%	131.4%	113.3%	210.6%	59.9%	33.2%	0.0%	89.2%	101.0%	79.3%	149.5%	125.3%

T4.3 - Average debt by type (region)*	East Midlands	East of England	London	North East	North West	Northern Ireland	Scotland	South East	South West	Wales	West Midlands	Yorkshire
Credit card	£6,022	£8,682	£4,191	£3,881	£2,055	£7,500	£0	£9,408	£6,742	£11,499	£4,686	£10,885
Unsecured loan	£6,011	£11,221	£2,153	£11,589	£4,463	£10,000	£0	£6,386	£8,192	£1,119	£1,297	£3,945
Other debts	£528	£2,716	£1,005	£1,137	£462	£0	£0	£456	£748	£243	£3,142	£8,384
Overdraft	£1,143	£768	£573	£608	£100	£600	£0	£1,842	£617	£963	£428	£508
Store Card	£354	£562	£508	£1,845	£261	£0	£0	£531	£2,198	£881	£724	£315
Short term loan	£759	£300	£599	£476	£1,043	£700	£0	£641	£2,348	£0	£530	£482
Utility debt	£412	£275	£245	£78	£55	£0	£0	£153	£33	£0	£121	£10
Benefit overpayment	£0	£524	£2,027	£0	£0	£0	£0	£129	£75	£0	£0	£357
Council tax debt	£907	£30	£956	£1,197	£9	£0	£0	£116	£551	£0	£490	£182
Crown tax debt	£0	£177	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Trade debt	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0

\* Some listed debts may not be included in the final unsecured totals due to the laws governing treatment of certain liabilities in different debt solutions.

T4.4 - Client financial profile (region)	East Midlands	East of England	London	North East	North West	Northern Ireland	Scotland	South East	South West	Wales	West Midlands	Yorkshire
Net monthly household income	£1,579	£1,989	£1,686	£1,665	£1,141	£1,500	£0	£2,044	£2,253	£1,113	£1,564	£1,387
Monthly household expenditure	£1,284	£1,830	£1,511	£1,591	£995	£680	£0	£1,808	£1,776	£1,091	£1,529	£1,428
Impoverishment index	21.4%	14.7%	22.7%	15.4%	14.3%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

T4.5 - Cause of financial impairment (region)	East Midlands	East of England	London	North East	North West	Northern Ireland	Scotland	South East	South West	Wales	West Midlands	Yorkshire
Loss of job	42.9%	15.4%	12.5%	0.0%	0.0%	0.0%	0.0%	8.3%	0.0%	25.0%	0.0%	20.0%
Reduced working hours	0.0%	7.7%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.7%	10.0%
Pregnancy	0.0%	7.7%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Illness	0.0%	15.4%	12.5%	0.0%	28.6%	0.0%	0.0%	8.3%	0.0%	50.0%	0.0%	0.0%
Divorce	0.0%	0.0%	0.0%	11.1%	0.0%	0.0%	0.0%	0.0%	12.5%	0.0%	0.0%	0.0%
Separation	28.6%	15.4%	6.3%	11.1%	14.3%	0.0%	0.0%	8.3%	12.5%	25.0%	0.0%	0.0%
Other	28.6%	38.5%	56.3%	77.8%	57.1%	100.0%	0.0%	75.0%	75.0%	0.0%	92.3%	70.0%

T4.6 - Debt servicing (region)	East Midlands	East of England	London	North East	North West	Northern Ireland	Scotland	South East	South West	Wales	West Midlands	Yorkshire
Average repayment term (months)	50	133	70	274	58	23	0	81	44	646	319	Neg DI, can't repay
Unsecured debt to annual income ratio	78%	89%	60%	101%	62%	104%	0%	78%	78%	109%	60%	151%



## Appendix (data tables)

T3.1 - Average unsecured debt (housing status)	Living with Parents	Homeowner	Tenant	Unknown
Average unsecured debt (August 2018)	£9,728	£29,814	£14,874	£13,046

T3.2 - Case weighting (housing status)	Living with Parents	Homeowner	Tenant	Unknown
Case weighting (August 2018)	15.4%	21.7%	60.6%	1.9%

T3.3 - Average debt by type (housing status)*	Living with Parents	Homeowner	Tenant	Unknown
Credit card	£4,613	£14,935	£4,751	£11,678
Unsecured loan	£1,949	£9,612	£5,301	£0
Other debts	£497	£2,137	£2,557	£100
Overdraft	£672	£1,442	£565	£678
Store Card	£661	£1,478	£523	£591
Short term loan	£1,256	£135	£795	£0
Utility debt	£113	£22	£210	£0
Benefit overpayment	£0	£95	£688	£0
Council tax debt	£143	£836	£424	£0
Crown tax debt	£63	£0	£21	£0
Trade debt	£0	£0	£0	£0

\* Some listed debts may not be included in the final unsecured totals due to the laws governing treatment of certain liabilities in different debt solutions.

T3.4 - Client financial profile (housing status)	Living with Parents	Homeowner	Tenant	Unknown
Net monthly household income	£1,007	£2,126	£1,747	£1,338
Monthly household expenditure	£859	£1,845	£1,631	£900
Impoverishment index	21.4%	14.7%	22.7%	15.4%

T3.5 - Cause of financial impairment (housing status)	Living with Parents	Homeowner	Tenant	Unknown
Loss of job	0.0%	13.0%	13.6%	0.0%
Reduced working hours	12.5%	4.3%	1.7%	0.0%
Pregnancy	6.3%	0.0%	1.7%	0.0%
Illness	18.8%	0.0%	6.8%	50.0%
Divorce	0.0%	8.7%	0.0%	0.0%
Separation	12.5%	26.1%	5.1%	0.0%
Other	50.0%	47.8%	71.2%	50.0%

T3.6 - Debt servicing (housing status)	Living with Parents	Homeowner	Tenant	Unknown
Average repayment term (months)	66	106	129	30
Unsecured debt to annual income ratio	43%	55%	89%	128%

## Appendix (data tables)

T6.1 - Average unsecured debt (employment status)	Full-time employment	Part-time employment	Self-employed	Full-time education	Unemployed (Other)	Unemployed (JSA)
Average unsecured debt (August 2018)	£20,752	£9,364	£19,241	£12,809	£8,968	£14,236

T6.2 - Case weighting (employment status)	Full-time employment	Part-time employment	Self-employed	Full-time education	Unemployed (Other)	Unemployed (JSA)
Case weighting (August 2018)	56.7%	8.7%	7.7%	1.9%	13.5%	9.6%

T6.3 - Average debt by type (employment status)*	Full-time employment	Part-time employment	Self-employed	Full-time education	Unemployed (Other)	Unemployed (JSA)
Credit card	£0	£4,405	£9,043	£4,624	£4,119	£8,385
Unsecured loan	£7,700	£3,058	£5,420	£2,014	£246	£2,422
Other debts	£3,201	£566	£467	£3,022	£511	£752
Overdraft	£903	£378	£794	£561	£280	£1,125
Store Card	£959	£593	£980	£1,684	£4	£495
Short term loan	£829	£78	£805	£0	£784	£524
Utility debt	£153	£105	£188	£0	£255	£53
Benefit overpayment	£185	£72	£0	£650	£2,203	£180
Council tax debt	£356	£133	£1,632	£255	£565	£300
Crown tax debt	£17	£0	£163	£0	£0	£0
Trade debt	£0	£0	£0	£0	£0	£0

\* Some listed debts may not be included in the final unsecured totals due to the laws governing treatment of certain liabilities in different debt solutions.

T6.4 - Client financial profile (employment status)	Full-time employment	Part-time employment	Self-employed	Full-time education	Unemployed (Other)	Unemployed (JSA)
Net monthly household income	£1,908	£1,286	£2,092	£3,312	£1,138	£995
Monthly household expenditure	£1,650	£1,342	£2,010	£2,640	£1,120	£1,045
Impoverishment index	21.4%	14.7%	22.7%	15.4%	14.3%	50.0%

T6.5 - Cause of financial impairment (employment status)	Full-time employment	Part-time employment	Self-employed	Full-time education	Unemployed (Other)	Unemployed (JSA)
Loss of job	8.9%	0.0%	12.5%	50.0%	0.0%	30.0%
Reduced working hours	1.8%	11.1%	25.0%	0.0%	0.0%	0.0%
Pregnancy	1.8%	0.0%	0.0%	0.0%	0.0%	10.0%
Illness	8.9%	22.2%	0.0%	0.0%	14.3%	0.0%
Divorce	3.6%	0.0%	0.0%	0.0%	0.0%	0.0%
Separation	10.7%	11.1%	37.5%	0.0%	7.1%	0.0%
Other	64.3%	55.6%	25.0%	50.0%	78.6%	60.0%

T6.6 - Debt servicing (employment status)	Full-time employment	Part-time employment	Self-employed	Full-time education	Unemployed (Other)	Unemployed (JSA)
Average repayment term (months)	80	Neg DI, can't repay	234	19	504	Neg DI, can't repay
Unsecured debt to annual income ratio	43%	55%	89%	128%	82%	79%

## Debt Advice Foundation - Debt Helpline Statistics (August 2018)

### Appendix (data tables)

T7.1 - Average unsecured debt (household demographics)	1 adult/0 dependants	1 adult/1 dependant	1 adult/2 dependants	1 adult/3+ dependants	2 adults/0 dependants	2 adults/1 dependant	2 adults/2 dependants	2 adults/3+ dependants
Average unsecured debt (August 2018)	£16,954	£14,876	£18,799	£3,165	£20,091	£4,437	£31,532	£14,974

T7.2 - Case weighting (household demographics)	1 adult/0 dependants	1 adult/1 dependant	1 adult/2 dependants	1 adult/3+ dependants	2 adults/0 dependants	2 adults/1 dependant	2 adults/2 dependants	2 adults/3+ dependants
Case weighting (August 2018)	54.7%	15.1%	5.7%	1.9%	11.3%	2.8%	4.7%	3.8%

T7.3 - Average debt by type (household demographics)*	1 adult/0 dependants	1 adult/1 dependant	1 adult/2 dependants	1 adult/3+ dependants	2 adults/0 dependants	2 adults/1 dependant	2 adults/2 dependants	2 adults/3+ dependants
Credit card	£6,449	£5,251	£11,423	£150	£7,527	£1,485	£17,452	£8,132
Unsecured loan	£5,919	£4,739	£2,249	£0	£5,939	£2,345	£14,561	£0
Other debts	£2,672	£1,088	£1,044	£2,165	£2,214	£0	£400	£1,715
Overdraft	£561	£413	£1,125	£0	£2,439	£374	£848	£200
Store Card	£637	£1,361	£2,505	£0	£389	£0	£0	£0
Short term loan	£658	£467	£0	£0	£1,507	£233	£91	£2,100
Utility debt	£192	£153	£117	£0	£75	£0	£0	£87
Benefit overpayment	£717	£164	£217	£0	£0	£0	£0	£0
Council tax debt	£354	£1,342	£120	£0	£0	£0	£300	£991
Crown tax debt	£17	£81	£0	£0	£0	£0	£0	£0
Trade debt	£0	£0	£0	£0	£0	£0	£0	£0

\* Some listed debts may not be included in the final unsecured totals due to the laws governing treatment of certain liabilities in different debt solutions.

T7.4 - Client financial profile (household demographics)	1 adult/0 dependants	1 adult/1 dependant	1 adult/2 dependants	1 adult/3+ dependants	2 adults/0 dependants	2 adults/1 dependant	2 adults/2 dependants	2 adults/3+ dependants
Net monthly household income	£1,356	£1,742	£2,326	£2,048	£2,190	£1,905	£2,497	£2,372
Monthly household expenditure	£1,220	£1,600	£2,092	£2,000	£1,931	£1,723	£2,266	£2,227
Impoverishment index	21.4%	14.7%	22.7%	15.4%	14.3%	50.0%	0.0%	0.0%

T7.5 - Cause of financial impairment (household demographics)	1 adult/0 dependants	1 adult/1 dependant	1 adult/2 dependants	1 adult/3+ dependants	2 adults/0 dependants	2 adults/1 dependant	2 adults/2 dependants	2 adults/3+ dependants
Loss of job	11.3%	6.3%	16.7%	0.0%	8.3%	33.3%	20.0%	0.0%
Reduced working hours	3.8%	0.0%	16.7%	0.0%	8.3%	0.0%	0.0%	0.0%
Pregnancy	0.0%	6.3%	0.0%	0.0%	0.0%	33.3%	0.0%	0.0%
Illness	15.1%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Divorce	3.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Separation	9.4%	18.8%	33.3%	50.0%	0.0%	0.0%	0.0%	0.0%
Other	56.6%	62.5%	33.3%	50.0%	83.3%	33.3%	80.0%	100.0%

T7.6 - Debt servicing (household demographics)	1 adult/0 dependants	1 adult/1 dependant	1 adult/2 dependants	1 adult/3+ dependants	2 adults/0 dependants	2 adults/1 dependant	2 adults/2 dependants	2 adults/3+ dependants
Average repayment term (months)	125	105	80	66	78	24	137	103
Unsecured debt to annual income ratio	43%	55%	89%	128%	82%	79%	0%	0%

## Appendix (data tables)

T8.1 -Case outcome analysis	Sep 17	Oct 17	Nov 17	Dec 17	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Jul 18	Aug 18
Financial assessment outcomes	24%	28%	25%	26%	27%	25%	25%	28%	27%	26%	25%	28%
Non-financial assessment outcomes	76%	72%	75%	74%	73%	75%	75%	72%	73%	74%	75%	72%

T8.2 -Financial assessment outcomes	Sep 17	Oct 17	Nov 17	Dec 17	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Jul 18	Aug 18
Bankruptcy	15%	17%	21%	24%	19%	19%	10%	23%	21%	20%	20%	18%
Debt Arrangement Scheme	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Informal Arrangement	14%	9%	10%	10%	14%	9%	10%	11%	10%	13%	14%	10%
Debt Relief Order	36%	28%	29%	28%	32%	32%	38%	33%	31%	27%	29%	32%
Individual Voluntary Arrangement/Trust Deed	22%	29%	15%	22%	22%	25%	21%	22%	17%	27%	19%	21%
Other	5%	9%	9%	9%	2%	5%	11%	5%	11%	6%	8%	7%
Budgeting advice	8%	7%	15%	8%	10%	10%	10%	6%	10%	7%	11%	12%

T8.3 -Non-financial assessment outcomes	Aug 18	Jul 18	Jun 18	May 18	Apr 18	Mar 18	Feb 18	Jan 18	Dec 17	Nov 17	Oct 17	Sep 17
3rd party Call	23%	17%	19%	21%	18%	19%	15%	16%	24%	16%	17%	18%
Bailiff assistance	11%	10%	11%	11%	14%	20%	18%	14%	14%	14%	11%	12%
Benefits	3%	5%	3%	6%	5%	5%	4%	2%	3%	3%	3%	4%
Council Tax	2%	7%	8%	4%	6%	4%	5%	8%	5%	4%	4%	5%
Credit rating	7%	4%	7%	6%	2%	4%	4%	4%	4%	6%	5%	4%
Current insolvency case	11%	8%	6%	7%	9%	9%	5%	7%	8%	7%	9%	8%
Disputed liability	6%	8%	7%	6%	8%	5%	7%	7%	5%	5%	8%	5%
Housing assistance	4%	3%	2%	3%	5%	4%	5%	6%	4%	6%	5%	4%
Legal	9%	8%	8%	6%	9%	6%	10%	6%	8%	11%	9%	11%
Mortgage	3%	5%	2%	2%	3%	2%	3%	1%	1%	1%	1%	2%
Other	23%	26%	27%	28%	23%	22%	24%	30%	25%	26%	29%	27%

T8.5 -Advice take-up (August 2018)	Solution recommend	Solution chosen
Bankruptcy	18%	2%
Debt Arrangement Scheme	0%	0%
Informal Arrangement	10%	47%
Debt Relief Order	32%	23%
Individual Voluntary Arrangement/Trust Deed	21%	17%
Other	7%	0%
Budgeting advice	12%	11%

## Appendix (data tables)

T8.6 - Weekly Call density map (August 2018)	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
08:00	0.2%	0.2%	0.5%	1.1%	1.3%	0.0%
09:00	0.9%	0.9%	0.7%	1.5%	0.5%	0.9%
10:00	1.8%	2.3%	2.0%	2.0%	3.1%	0.2%
11:00	1.4%	2.7%	2.4%	2.2%	2.7%	0.7%
12:00	2.7%	2.7%	2.5%	1.6%	2.0%	0.7%
13:00	1.8%	1.8%	1.6%	2.0%	1.6%	0.9%
14:00	1.1%	3.0%	2.5%	1.6%	1.3%	0.7%
15:00	1.8%	2.0%	2.0%	2.9%	1.6%	0.0%
16:00	1.4%	3.0%	2.0%	1.6%	2.0%	0.0%
17:00	0.9%	1.1%	2.4%	1.1%	1.1%	0.0%
18:00	0.9%	1.6%	1.1%	0.5%	1.3%	0.0%
19:00	0.7%	0.7%	0.9%	0.4%	0.2%	0.0%

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If you are experiencing financial difficulties, please call the Charity's helpline on 0800 043 40 50.  
The helpline is open Monday to Friday 8am to 8pm and Saturday 9am to 3pm.

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