# Debt Helpline Statistics

## December 2018

DebtAdvice Foundation

Statistics

Debt Advice Foundation
Statistics

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# Message from the Chair

Welcome to Debt Advice Foundation's December 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**

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# 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).

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### What we dealt with

**£1,575,176**
Total debt dealt with

**£19,209**
Average caller debt

**40%**
Credit cards accounted for the highest proportion of caller debt

**7.0**
Average number of creditors

### Why people called us

**27%**
of callers told us separation caused their debts

**34%**
of clients have previously had some debt advice

**24%**
wanted advice on dealing with a debt problem

11% Bailiff assistance
9% Benefits
7% Disputed liability
4% Legal

### Who called us

Most calls (20%)
South East
Most debt (£38,775)
North East

Most calls (32%)
35-44 age group
Most debt (£28,731)
45-54 age group

Most calls (62%)
Tenants
Most debt (£34,122)
Homeowners

Most calls (51%)
Males
Most debt (£20,053)
Males

### About Debt Advice Foundation

Statistics based on information provided by callers to the charity's helpline in December 2018.

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

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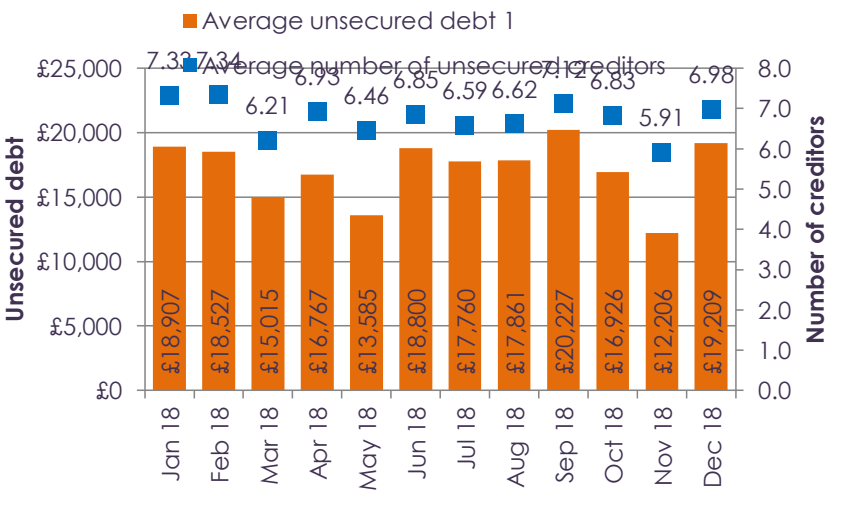
# 1. Overview

This section provides an overview of callers to the charity's helpline in December 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).

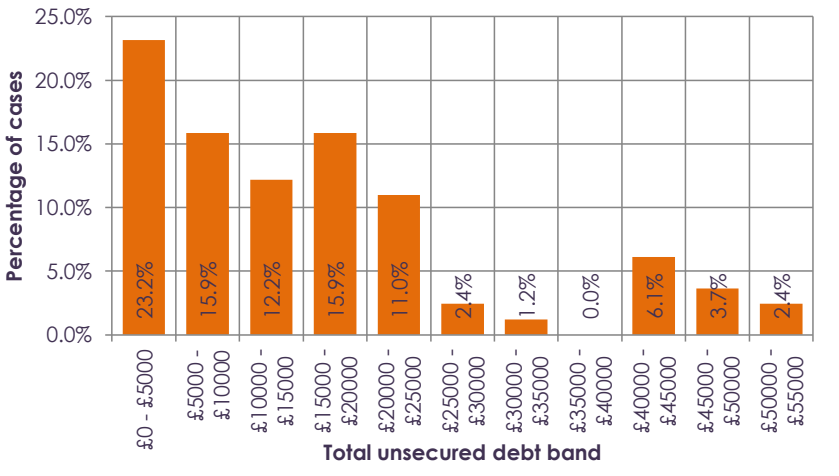
The charity's helpline advisers dealt with a total of £1,575,176 of unsecured debt in December 2018 at an average of £19,209 per case (full financial assessments).

## c1.1 Unsecured debt overview

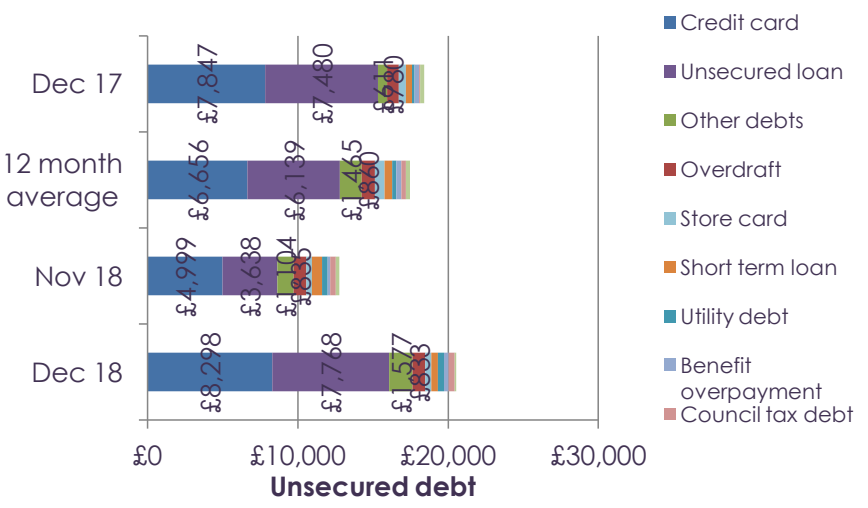



[1] Includes unsecured credit facilities such as credit cards, unsecured loans, short term (payday) loans, overdrafts, store cards and catalogue debts. Secured debts, such as mortgages, and priority arrears (for example rent and council tax debts) are not included.

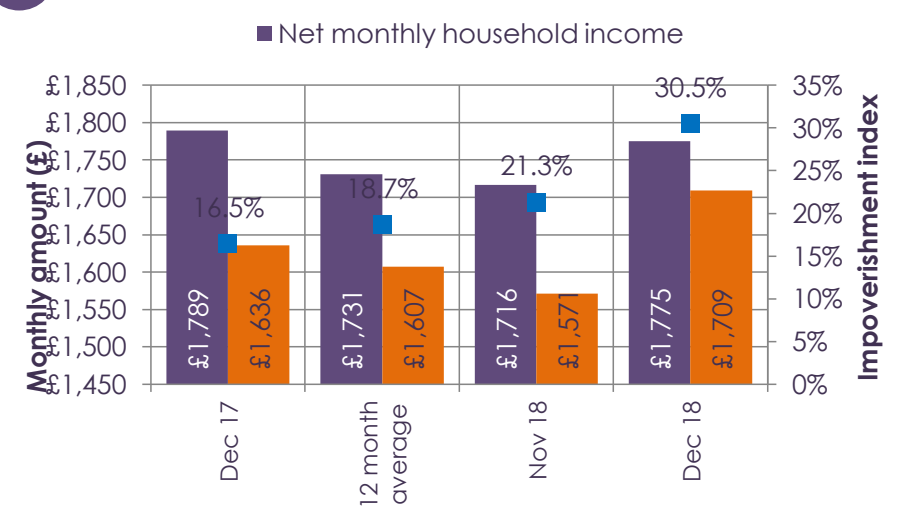
## c1.2 Unsecured debt profile (December 2018)




## c1.3 Unsecured debt by type (December 2018)



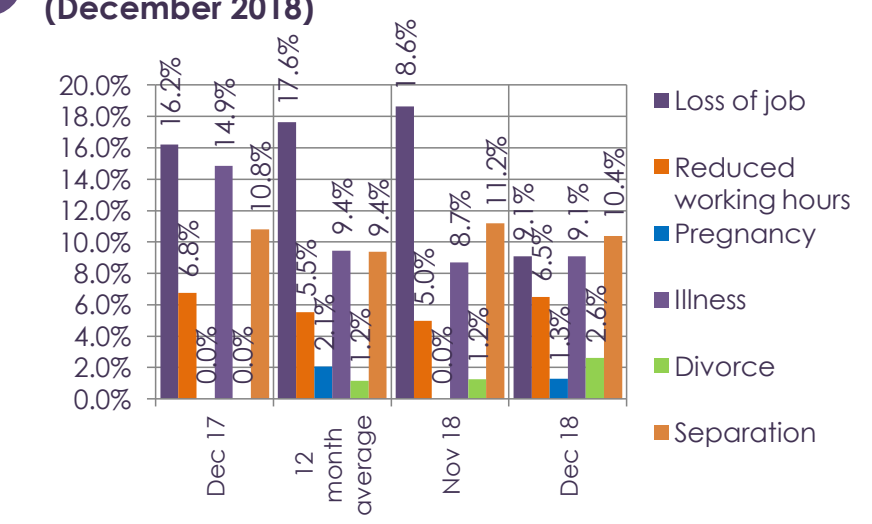

## c1.4 Client financial profile (December 2018)



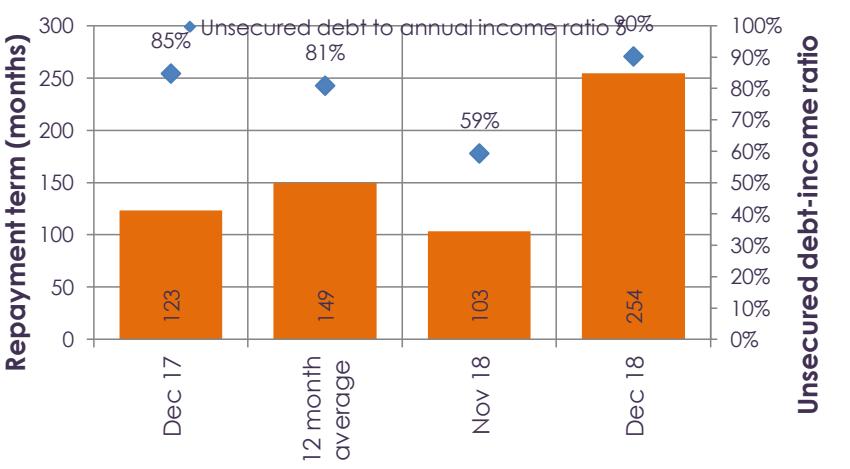

[2] Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

[3] The percentage of cases that have a negative disposable income

## c1.5 Specified cause of financial impairment (December 2018)




## c1.6 Debt servicing (December 2018)




[4] 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.

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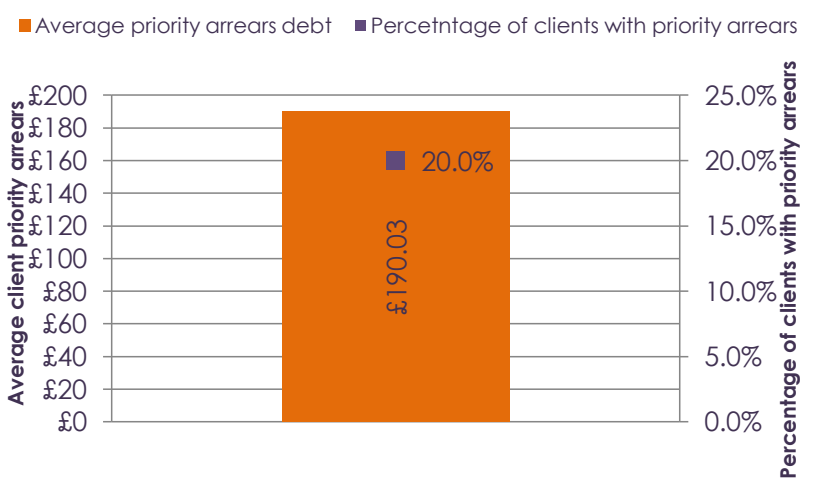
# 1. Overview continued

This section provides an overview of callers to the charity's helpline in December 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).

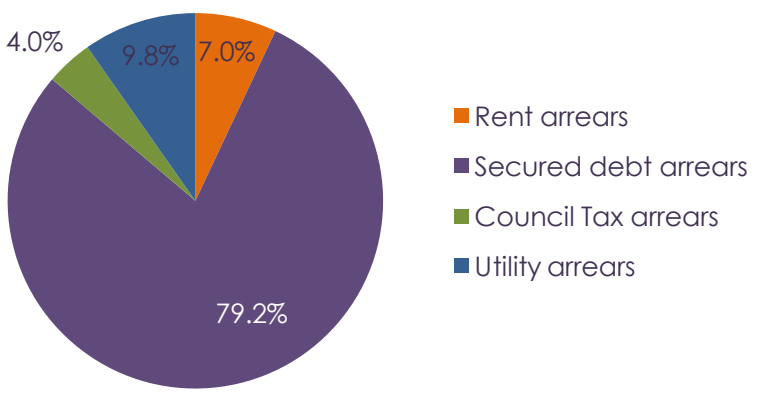
In December 2018, 34.1% of callers told us they'd previously sought help with their debts. 43.9% of callers were identified as having a vulnerability that made them susceptible to potential detriment.

c1.7 **Priority debt arrears (December 2018)[2]**

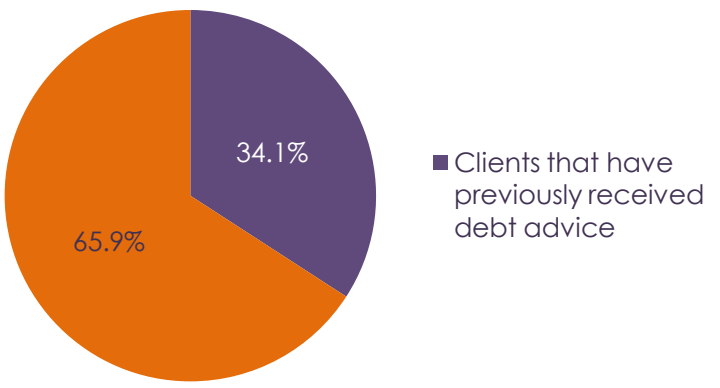



[2] Insolvency cases (DROs, bankrutcies and IVAs) have been ommitted from the priority debt arrears calculation due to the variable nature of arrears processing in these solutions.

c1.8 **Priorty debt arrears by type (December 2018)**

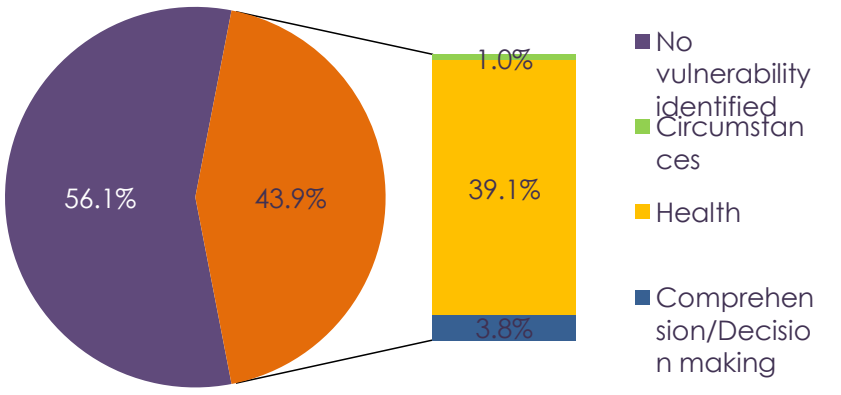



c1.9 **Repeat advice (December 2018)[1]**




[1] Repeat advice is a measure of previous client engagment with an FCA authorised source, ranging from seeking advice through entering an agreement with a debt solution provider.

c1.10 **Client vulnerability (December 2018)**

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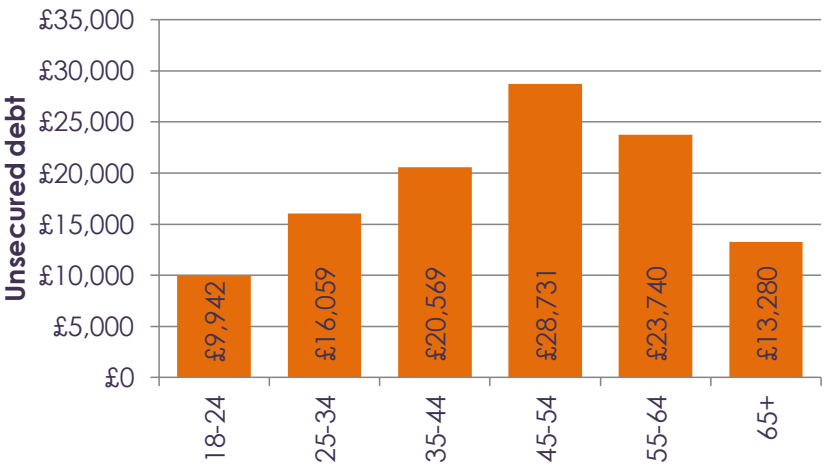
# 2. Age group

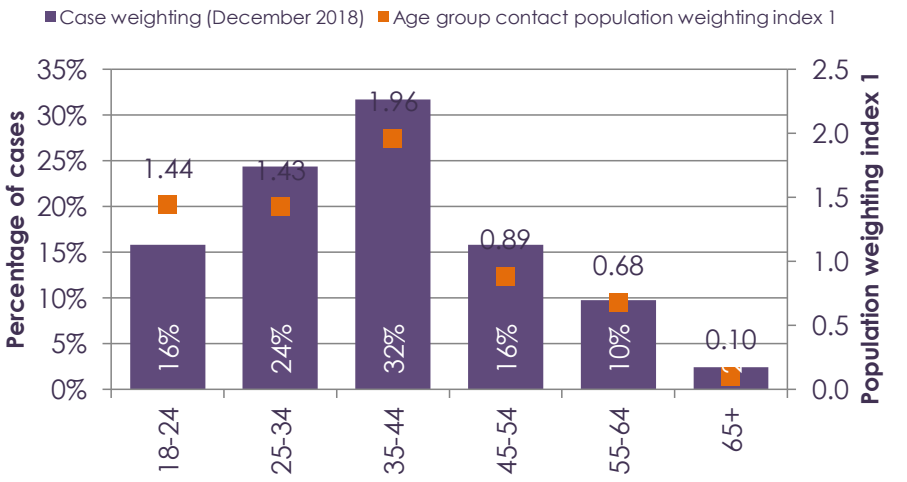
This section provides an overview of callers to the helpline in December 2018, broken down by age group.

The age group with the highest average unsecured debt in December 2018 was the 45-54 age group (£28,731).The age group with the highest helpline engagement was the 35-44 age group, which was 96% more likely to call the helpline than the UK average.

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

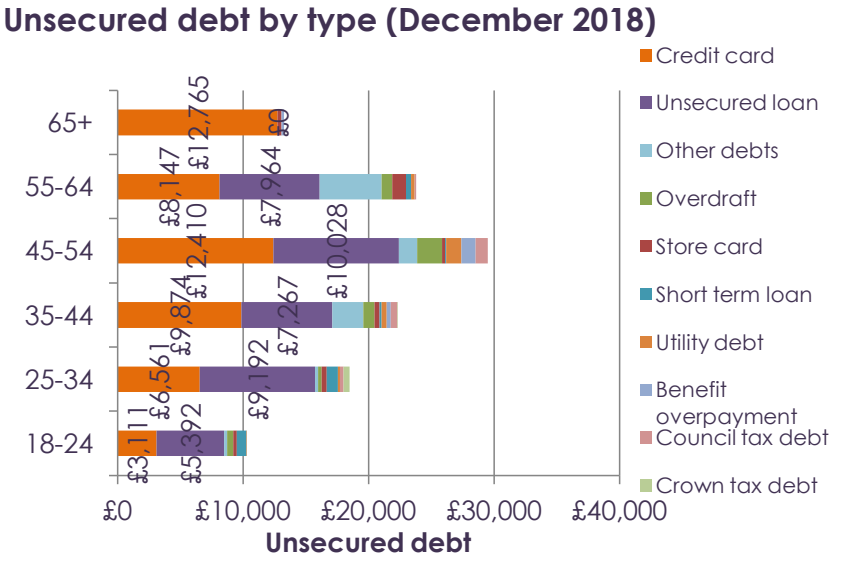



## c2.2 Case weighting (December 2018)

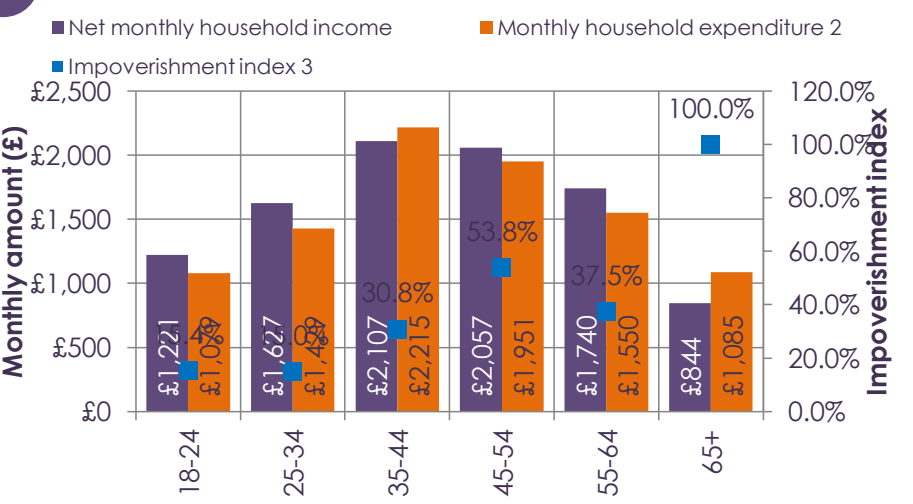



[1] The population weighting index is calculated by dividing the number of helpline contacts by the latest ONS population estimate for each age-group and comparing it to the UK average. This statistic provides a more useful relative measure of age-group helpline engagement by removing age-group population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

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



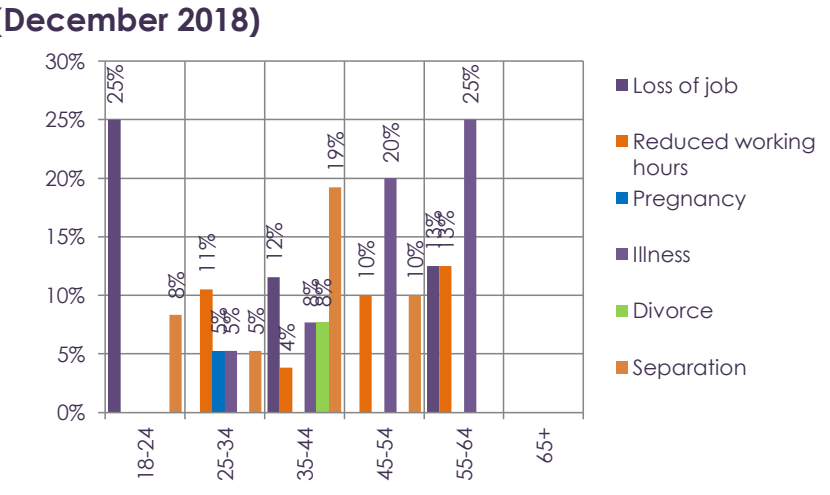

## c2.4 Client financial profile (December 2018)



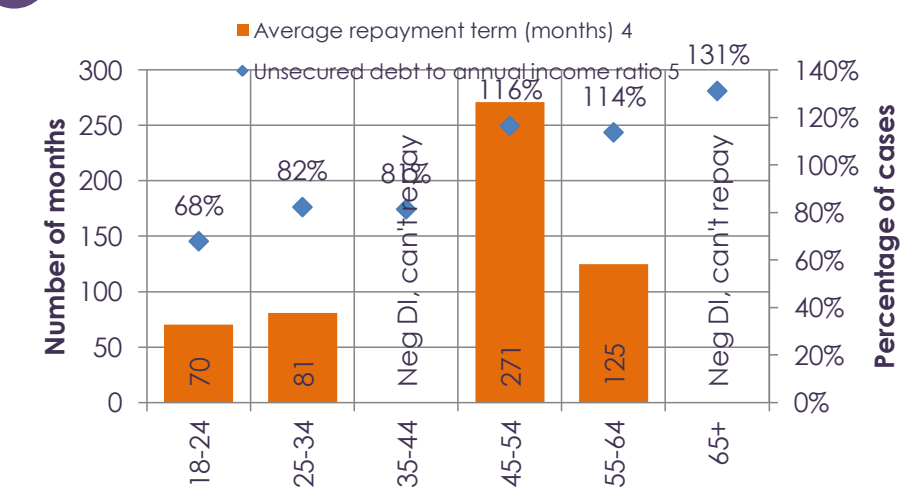

[2] Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

[3] 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 (December 2018)




## c2.6 Debt servicing (December 2018)




[4] 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.

[5] Total amount of unsecured debt as a percentage of total annual net income.

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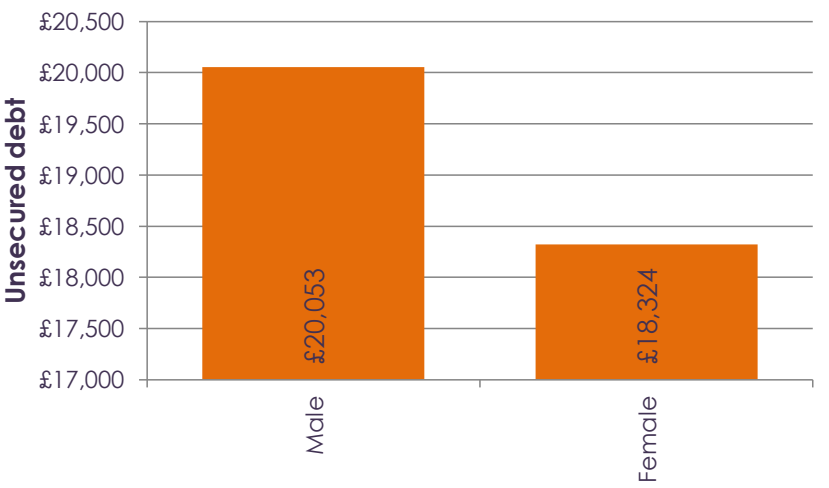
# 3. Gender

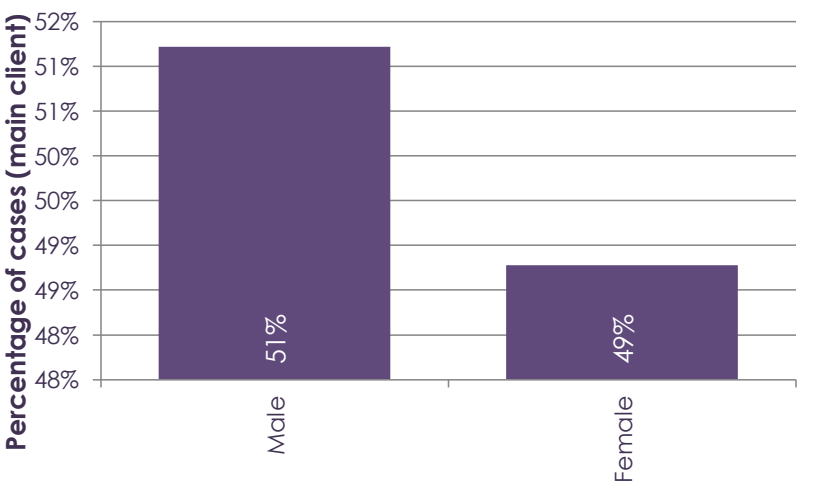
This section provides an overview of callers to the helpline in December 2018, broken down by gender.

Males had the highest average amount of debt in December 2018 (£20,053). The highest weighting of callers to the helpline in the period was males (51%).

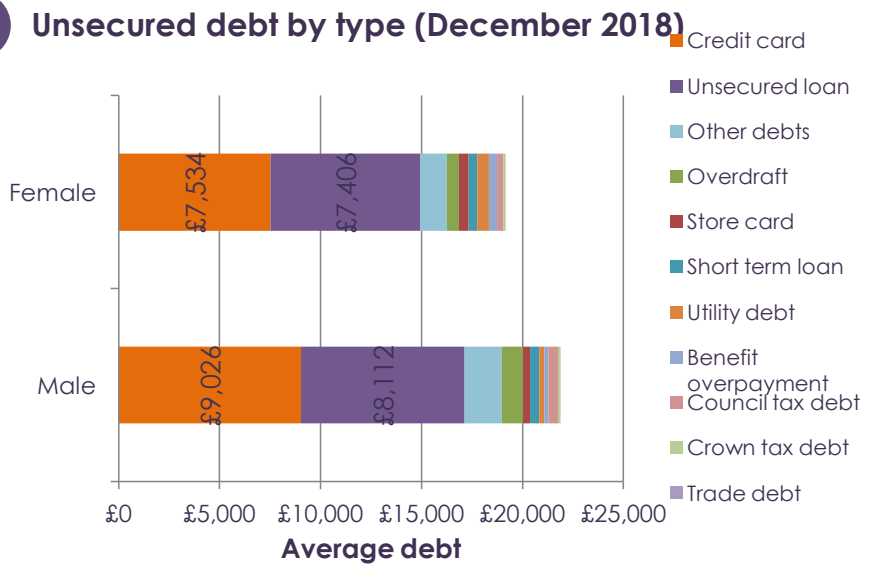
## c3.1 Average unsecured debt (December 2018)



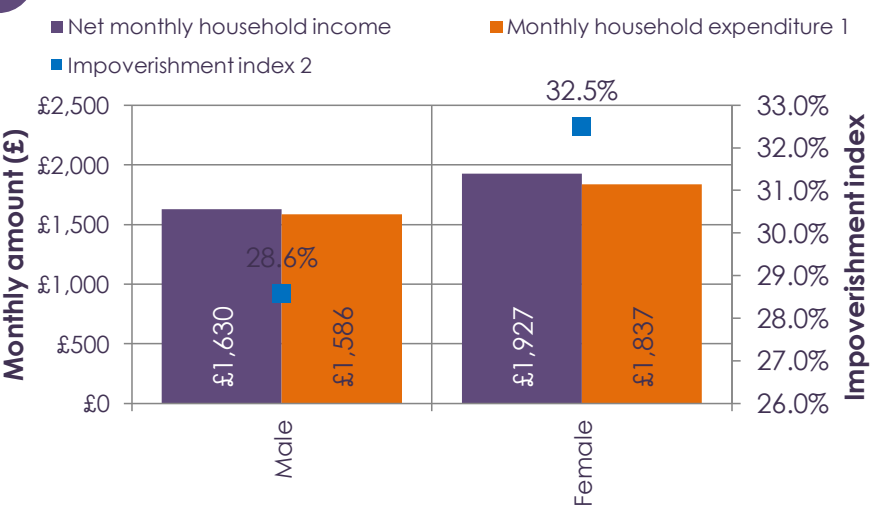

## c3.2 Case weighting (December 2018)




## c3.3 Unsecured debt by type (December 2018)



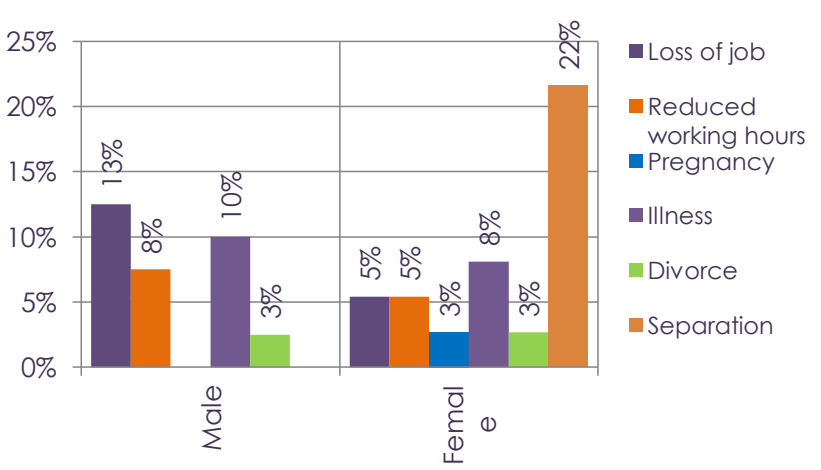

## c3.4 Client financial profile (December 2018)



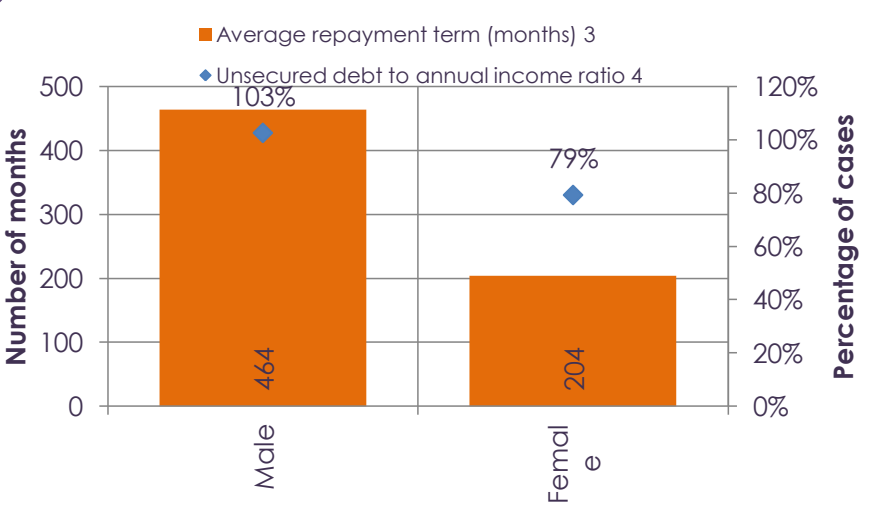

[1] Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

[2] 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 (December 2018)




## c3.6 Debt servicing (December 2018)




[3] 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.

[4] Total amount of unsecured debt as a percentage of total annual net income.

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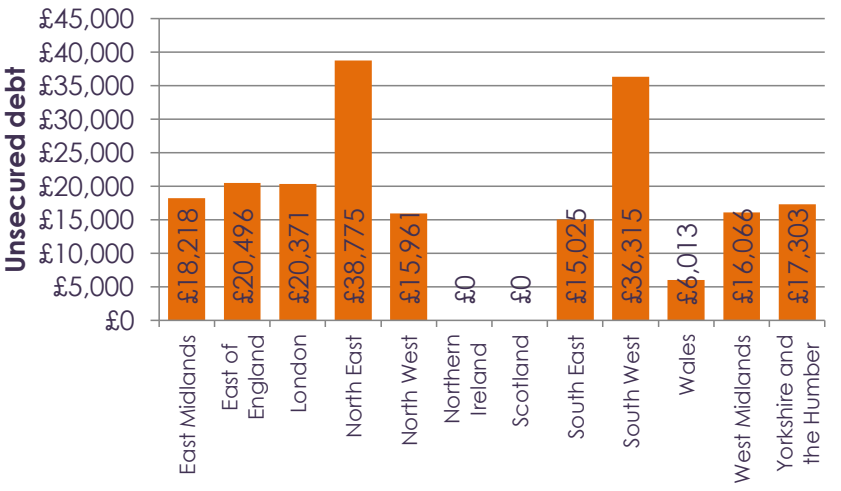
# 4. Region

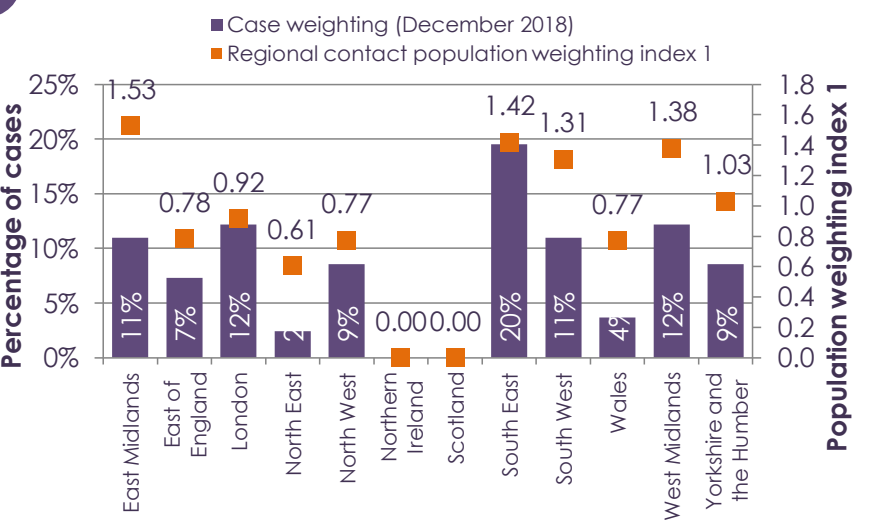
This section provides an overview of callers to the helpline in December 2018, broken down by region.

The region with the highest average unsecured debt in December 2018 was North East (£38,775).The region with the highest helpline engagement was East Midlands which was 53% more likely to call the helpline than the UK average.

## c4.1 Average unsecured debt (December 2018)

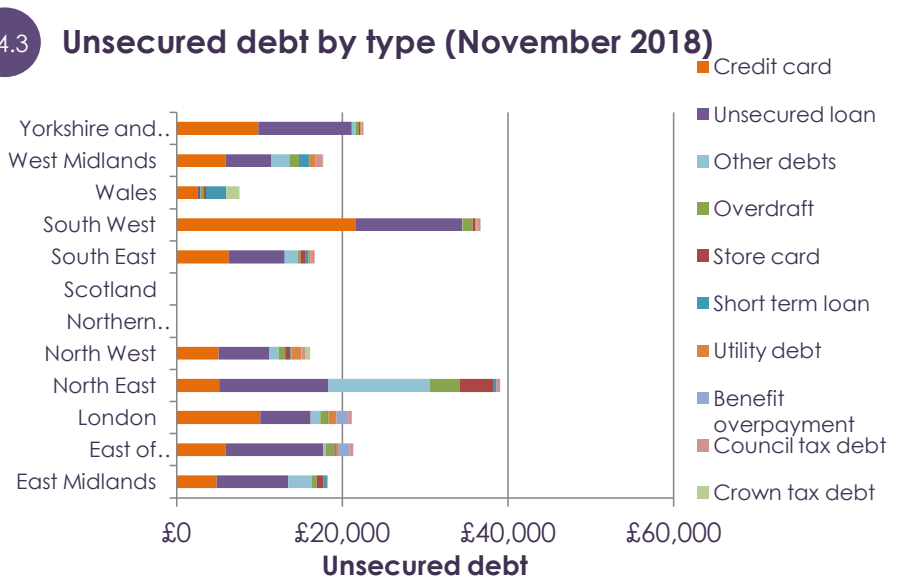



## c4.2 Case weighting (December 2018)

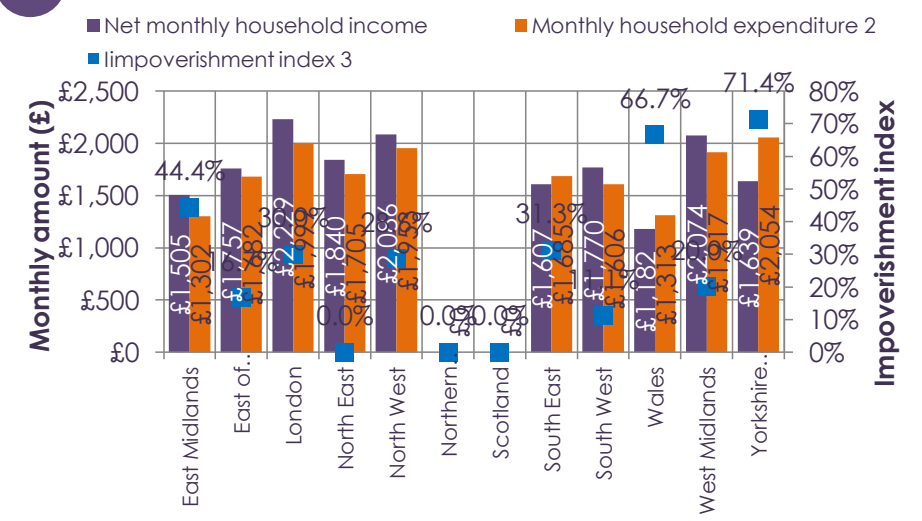



[1] The population weighting index is calculated by dividing the number of helpline contacts by the latest ONS population estimate for each region and comparing it to the UK average. This statistic provides a more useful relative measure of regional helpline engagement by removing regional population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

## c4.3 Unsecured debt by type (November 2018)



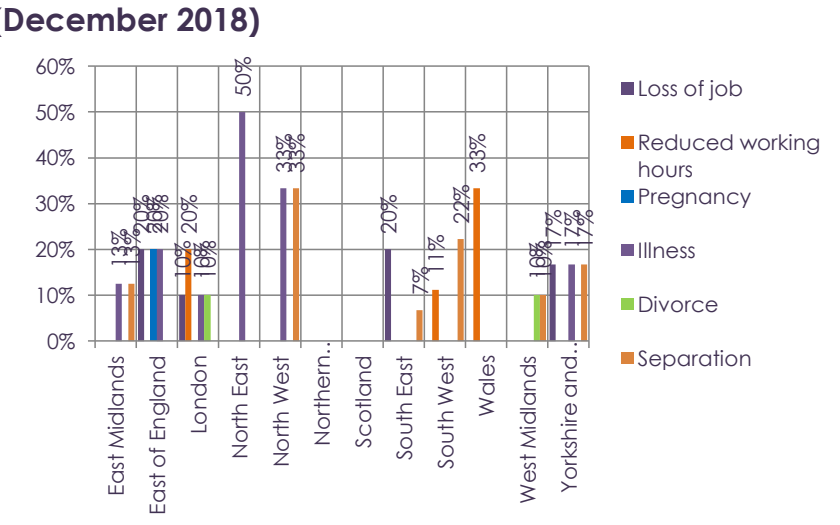

## c4.4 Client financial profile (December 2018)



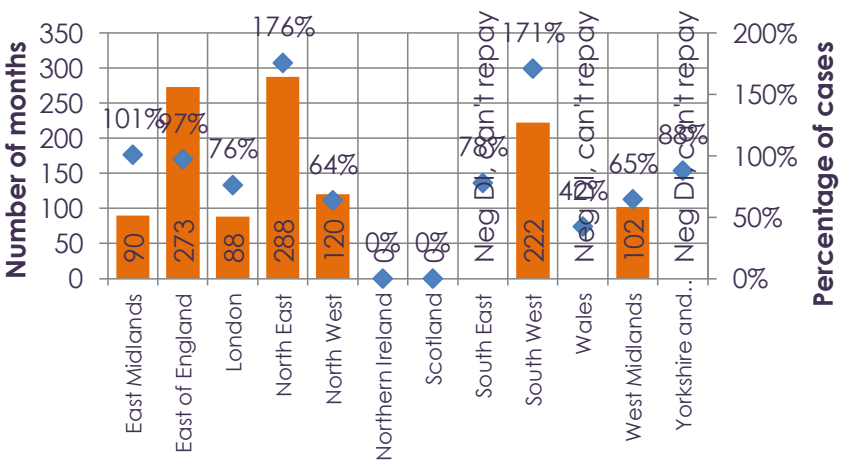

[2] Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

[3] 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 (December 2018)




## c4.6 Debt servicing (December 2018)




[4] 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.

[5] Total amount of unsecured debt as a percentage of total annual net income.

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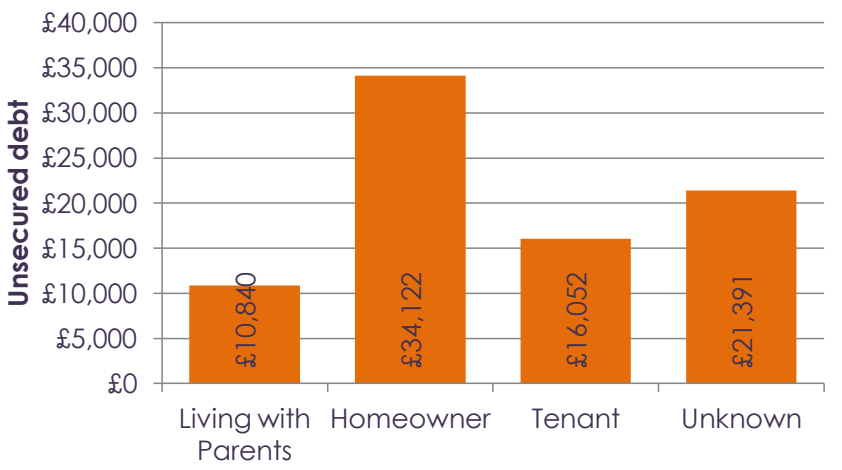
# 5. Residential status

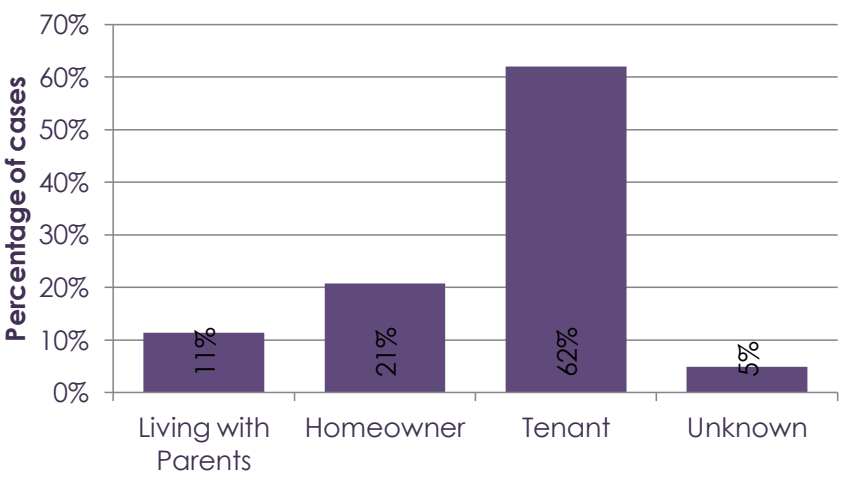
This section provides an overview of callers to the helpline in December 2018, broken down by residential status.

Homeowner was the group with the highest average unsecured debt (£34,122) in December 2018. Tenant was the most likely group to call the charity for advice (62%).

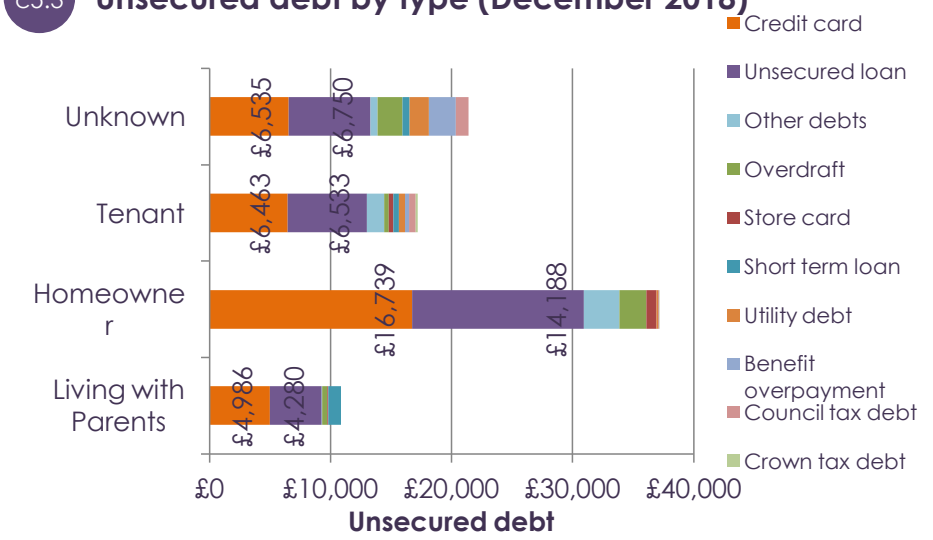
## c5.1 Average unsecured debt (December 2018)



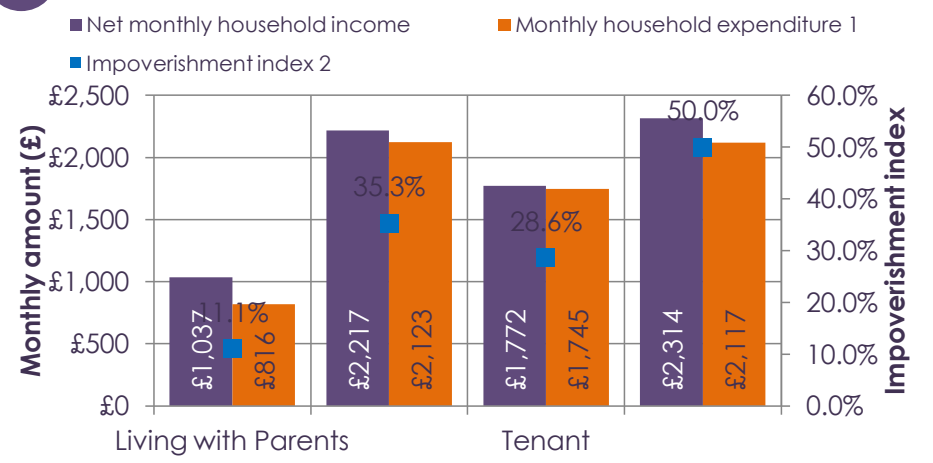

## c5.2 Case weighting (December 2018)




## c5.3 Unsecured debt by type (December 2018)



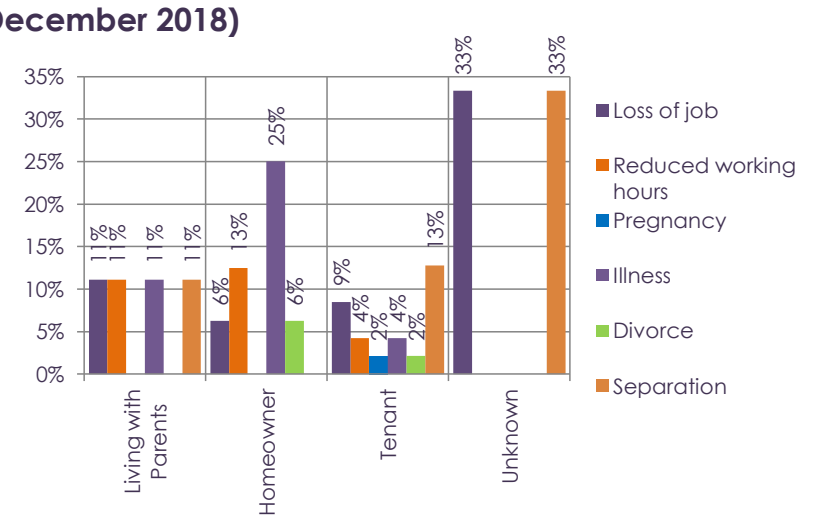

## c5.4 Client financial profile (December 2018)



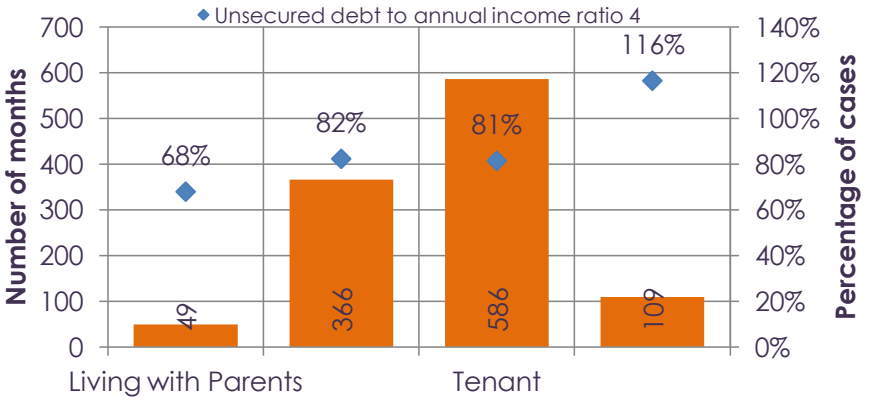

[1] Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

[2] 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 (December 2018)




## c5.6 Debt servicing (December 2018)




[3] 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.

[4] Total amount of unsecured debt as a percentage of total annual net income.

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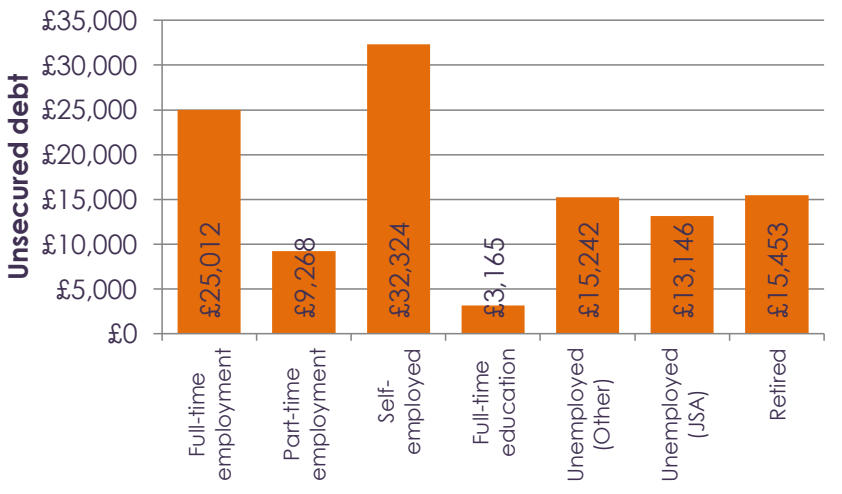
# 6. Employment status

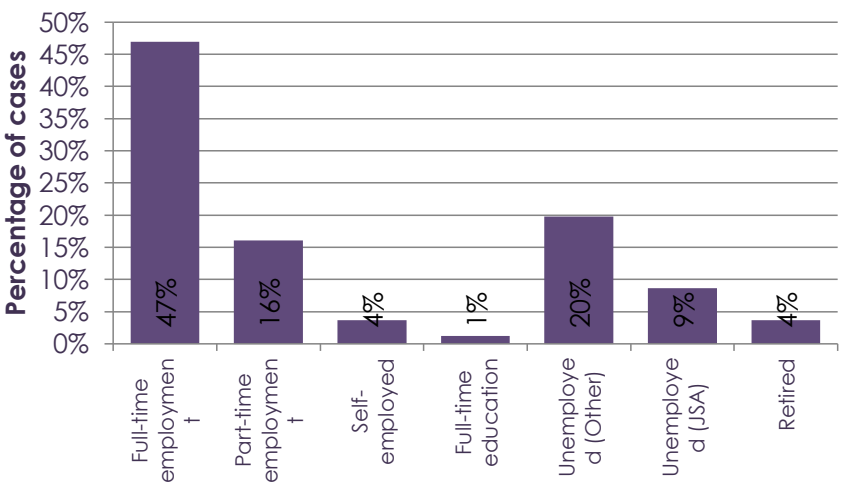
This section provides an overview of callers to the helpline in December 2018, broken down by employment status.

Self-employed was the group with the highest average unsecured debt (£32,324) in December 2018. Full-time employment was the most likely group to call us for advice (47%).

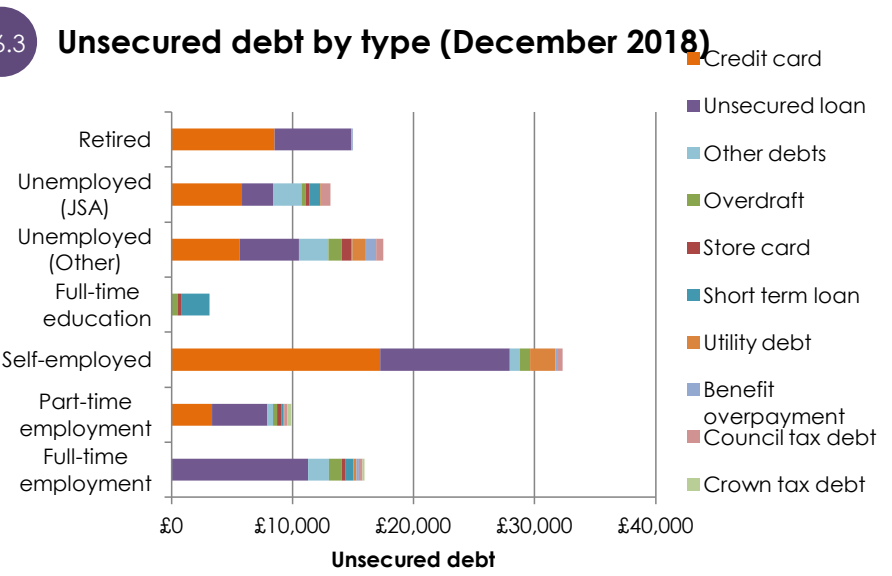
## c6.1 Average unsecured debt (December 2018)



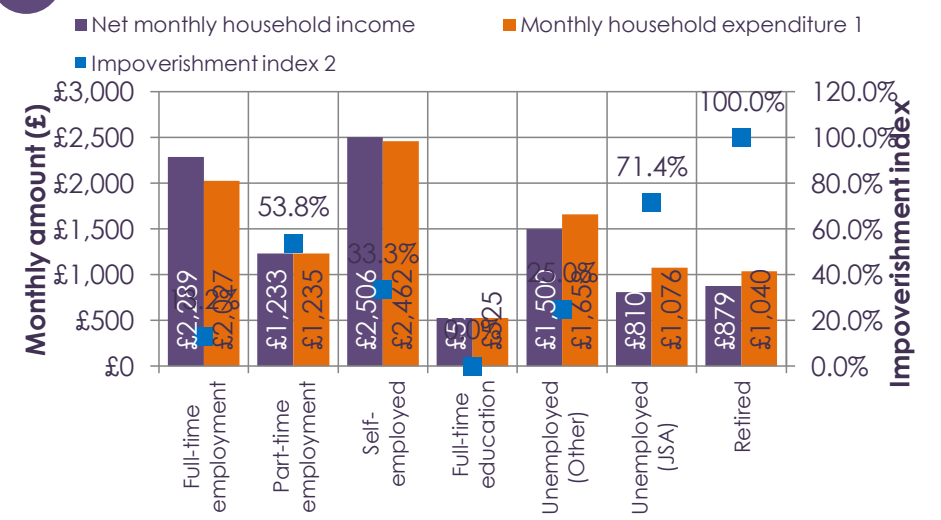

## c6.2 Case weighting (December 2018)




## c6.3 Unsecured debt by type (December 2018)



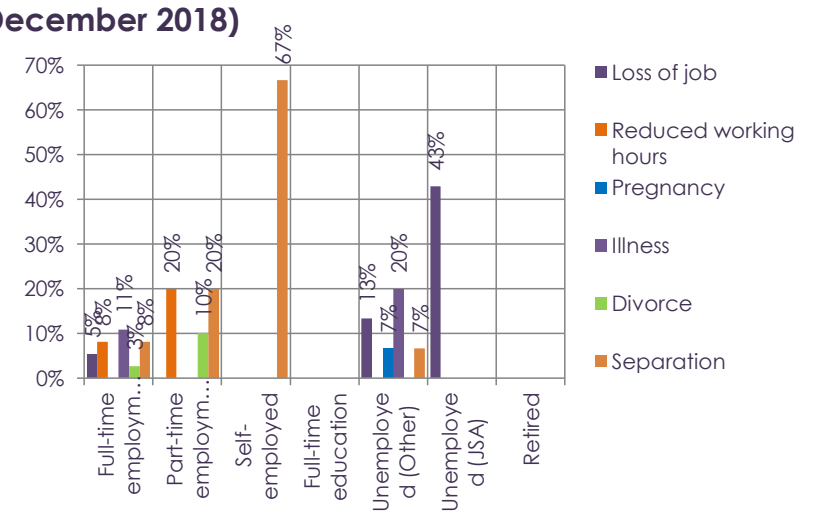

## c6.4 Client financial profile (December 2018)



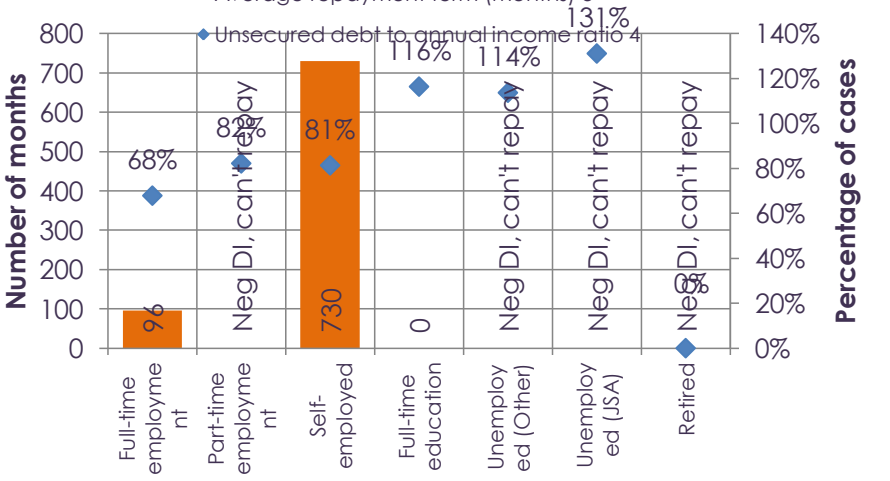

[1] Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

[2] 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 (December 2018)




## c6.6 Debt servicing (December 2018)




[3] 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.

[4] Total amount of unsecured debt as a percentage of total annual net income.

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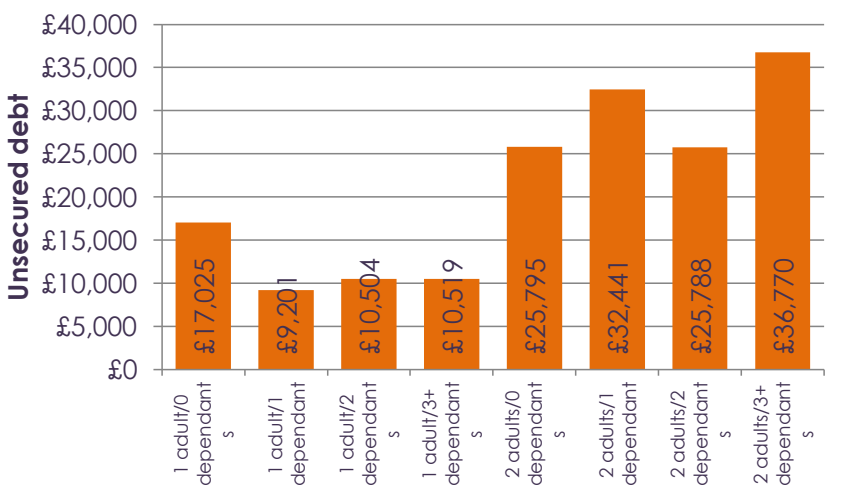
# 7. Household demographics

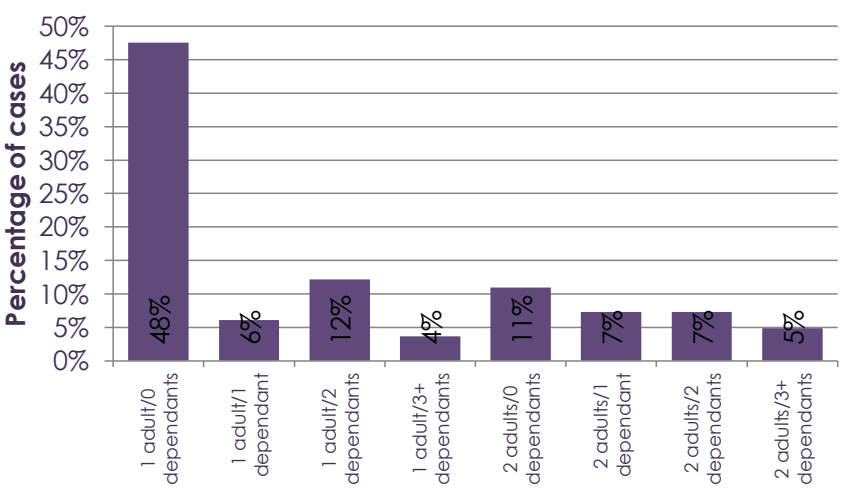
This section provides an overview of callers to the helpline in December 2018, broken down by household demographics.

2 adults/3+ dependants was the group with the highest average unsecured debt (£36,770) in December 2018. 1 adult/0 dependants was the most likely group to call us for advice (48%).

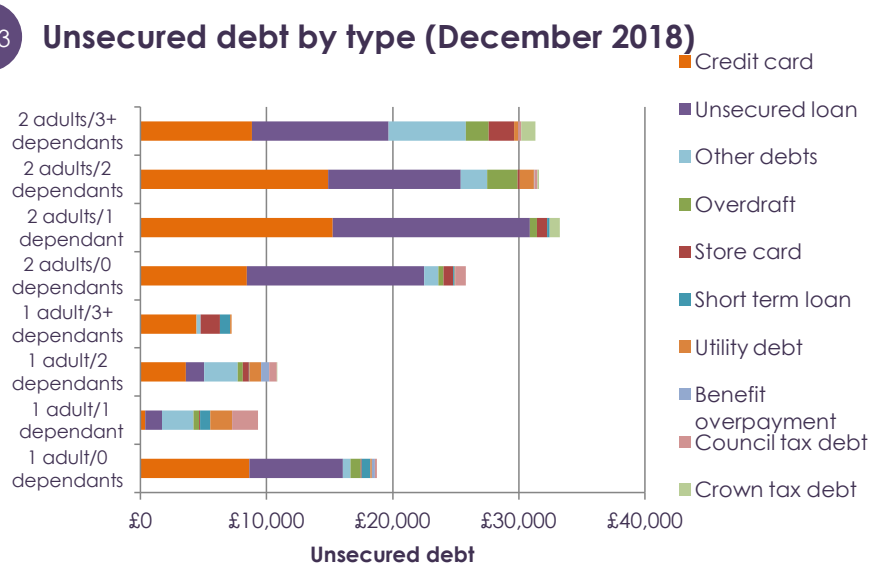
## c7.1 Average unsecured debt (December 2018)



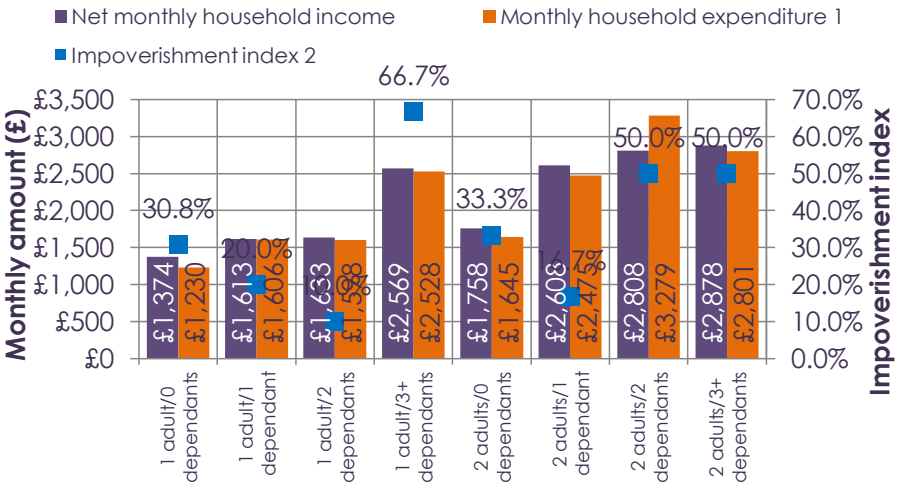

## c7.2 Case weighting (December 2018)




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



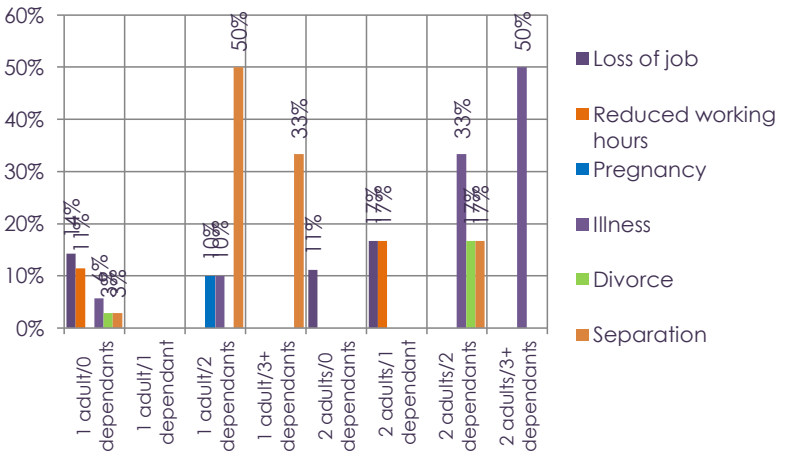

## c7.4 Client financial profile (December 2018)



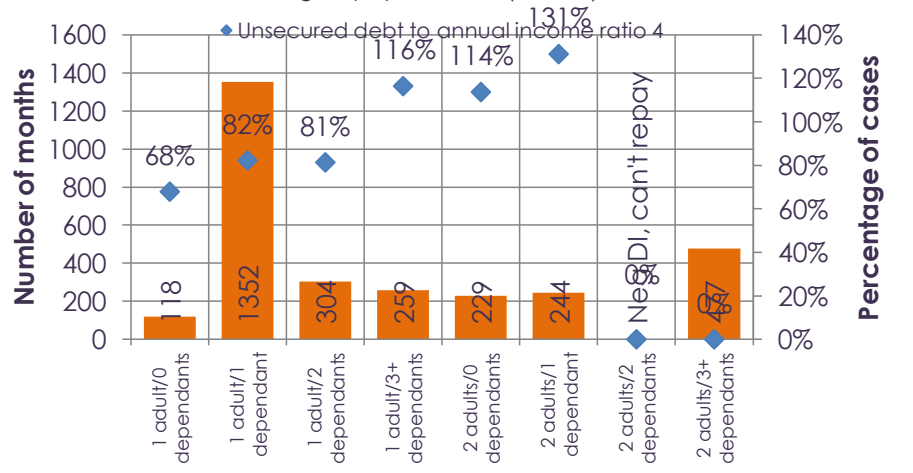

[1] Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

[2] 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 (December 2018)




## c7.6 Debt servicing (December 2018)




[3] 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.

[4] Total amount of unsecured debt as a percentage of total annual net income.

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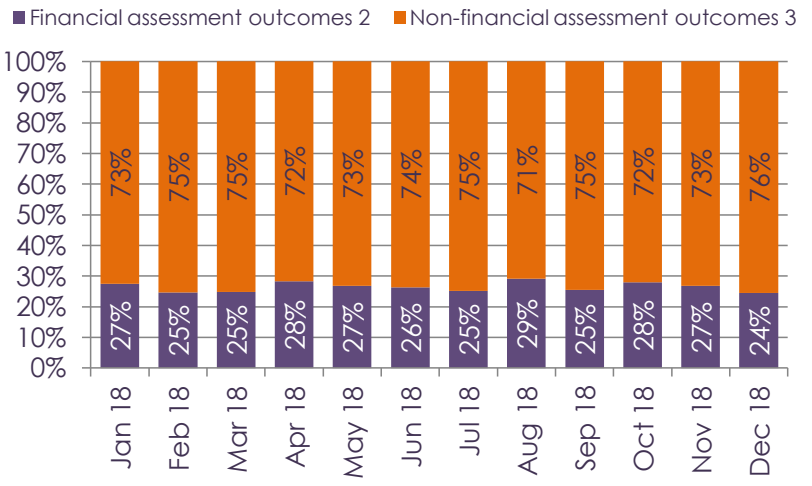
# 8. Helpline outcomes

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

27% of callers to the charity's helpline required a full financial assessment by a helpline adviser whilst 73% required assistance with a specific debt-related issue.

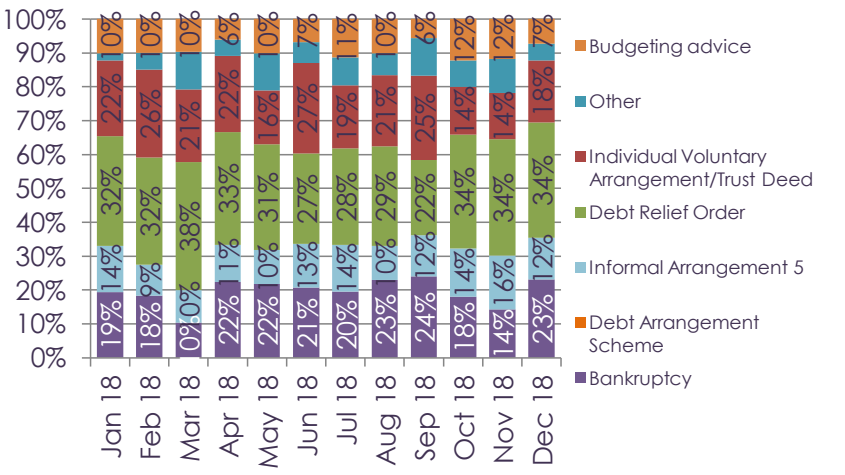
## C8. Case outcome analysis




[2] Cases that required a full financial assessment and managed solution intervention (see 8.2)

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

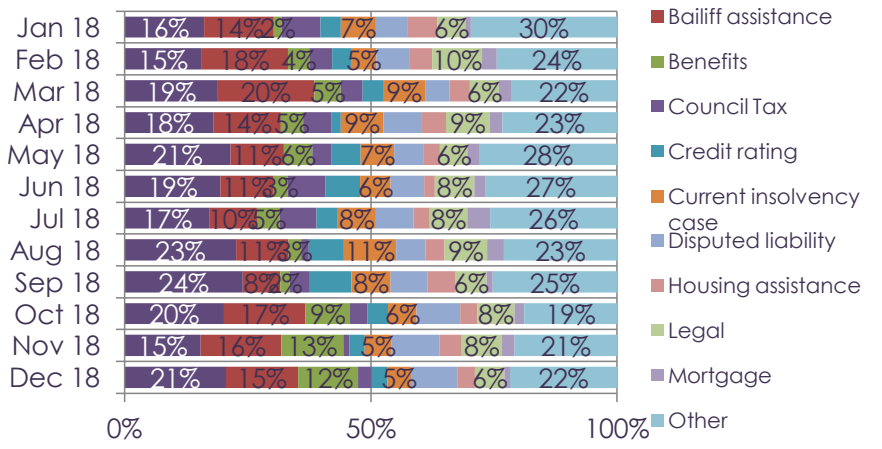
## C8. Financial assessment outcomes 4



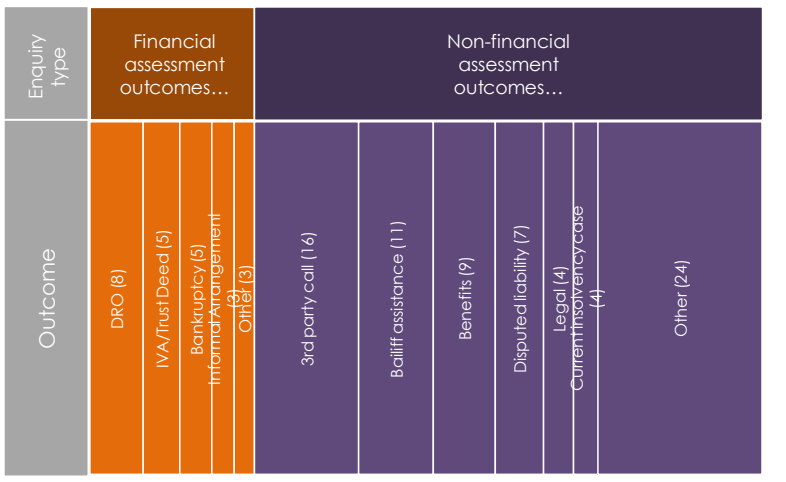

[4] Advice recommendations made to the client following financial assessment and explanation of the available options (this may differ to the advice chosen by the client).

[5] Informal arrangements can be managed interventions with a fairshare provider or a self managed programme via Money Advice

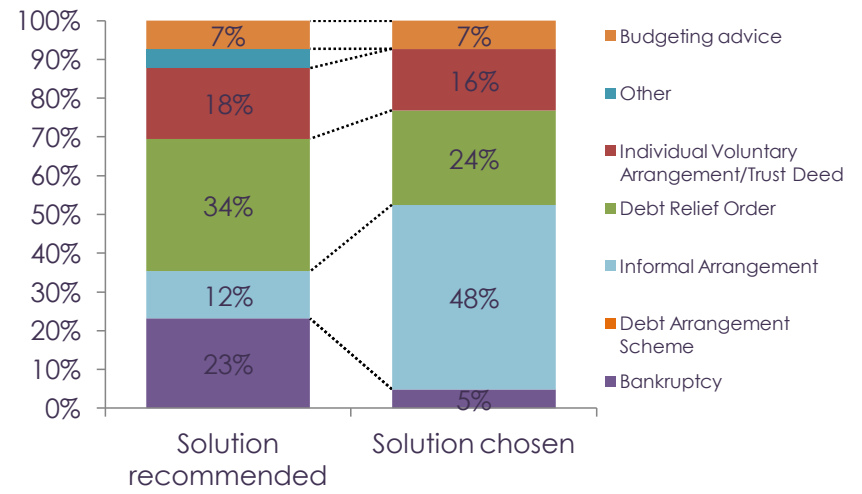
## C8. Non-financial assessment outcomes




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

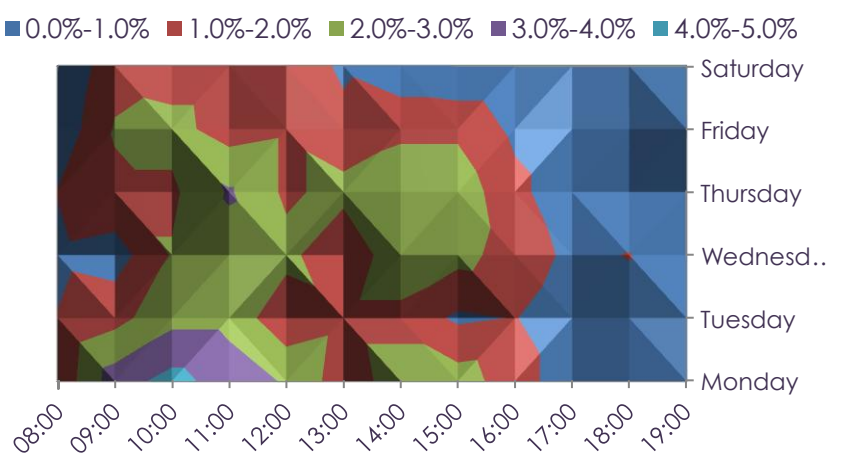



## C8. Advice take-up (December 2018)




[6] 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 (December 2018) 7




[7] 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.

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# Appendix (data tables)

| T1.1 - Unsecured debt overview | Jan 18 | Feb 18 | Mar 18 | Apr 18 | May 18 | Jun 18 | Jul 18 | Aug 18 | Sep 18 | Oct 18 | Nov 18 | Dec 18 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Average unsecured debt | £18,907 | £18,527 | £15,015 | £16,767 | £13,585 | £18,800 | £17,760 | £17,861 | £20,227 | £16,926 | £12,206 | £19,209 |
| Average number of unsecured creditors | 7.33 | 7.34 | 6.21 | 6.93 | 6.46 | 6.85 | 6.59 | 6.62 | 7.12 | 6.83 | 5.91 | 6.98 |

| T1.2 - Unsecured debt profile (December 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 | 23.2% | 15.9% | 12.2% | 15.9% | 11.0% | 2.4% | 1.2% | 0.0% | 6.1% | 3.7% | 2.4% |

| T1.3 - Unsecured debt by type (December 2018)* | Dec 17 | 12 month average | Nov 18 | Dec 18 |
|---|---|---|---|---|
| Credit card | £7,847 | £6,656 | £4,999 | £8,298 |
| Unsecured loan | £7,480 | £6,139 | £3,638 | £7,768 |
| Other debts | £611 | £1,465 | £1,104 | £1,577 |
| Overdraft | £780 | £860 | £835 | £833 |
| Store card | £463 | £639 | £380 | £418 |
| Short term loan | £416 | £533 | £647 | £440 |
| Utility debt | £171 | £276 | £400 | £405 |
| Benefit overpayment | £316 | £314 | £171 | £295 |
| Council tax debt | £44 | £319 | £374 | £393 |
| Crown tax debt | £297 | £257 | £210 | £124 |
| Trade debt | £0 | £0 | £0 | £0 |

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

| T1.4 - Client financial profile (December 2018) | Dec 17 | 12 month average | Nov 18 | Dec 18 |
|---|---|---|---|---|
| Net monthly household income | £1,789 | £1,731 | £1,716 | £1,775 |
| Monthly household expenditure | £1,636 | £1,607 | £1,571 | £1,709 |
| Impoverishment index | £0 | £0 | £0 | £0 |

| T1.5 - Specified cause of financial impairment (December 2018) | Dec 17 | 12 month average | Nov 18 | Dec 18 |
|---|---|---|---|---|
| Loss of job | 16% | 18% | 19% | 9% |
| Reduced working hours | 7% | 6% | 5% | 6% |
| Pregnancy | 0% | 2% | 0% | 1% |
| Illness | 15% | 9% | 9% | 9% |
| Divorce | 0% | 1% | 1% | 3% |
| Separation | 11% | 9% | 11% | 10% |
| Other | 51% | 55% | 55% | 61% |

| T1.6 - Debt servicing (December 2018) | Dec 17 | 12 month average | Nov 18 | Dec 18 |
|---|---|---|---|---|
| Average repayment term (months) | 123 | 149 | 103 | 254 |
| Unsecured debt to annual income ratio | 85% | 81% | 59% | 90% |

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# Appendix (data tables)

| T1.7 - Priority debt arrears (December 2018)[2] | Dec 18 |
|---|---|
| Average priority arrears debt | £190 |
| Percetntage of clients with priority arrears | 20.0% |

| T1.8 - Priorty debt arrears by type (December 2018) | Dec 18 |
|---|---|
| Rent arrears | 7.0% |
| Secured debt arrears | 79.2% |
| Council Tax arrears | 4.0% |
| Utility arrears | 9.8% |

| T1.9 - Repeat advice (December 2018) | Dec 18 |
|---|---|
| Clients that have previously received debt advice | 34.1% |
| Clients that have not previously received debt advice | 65.9% |

| T1.10 - Client vulnerability (December 2018) | Dec 18 |
|---|---|
| No vulnerability identified | 56.1% |
| Circumstances | 1.0% |
| Health | 39.1% |
| Comprehension/Decision making | 3.8% |

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# Appendix (data tables)

| T2.1 - Average unsecured debt (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|---|---|---|---|---|---|---|
| Average unsecured debt (December 2018) | £9,942 | £16,059 | £20,569 | £28,731 | £23,740 | £13,280 |

| T2.2 - Case weighting (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|---|---|---|---|---|---|---|
| Case weighting (December 2018) | 15.9% | 24.4% | 31.7% | 15.9% | 9.8% | 2.4% |
| Age group contact population weighting index | 144.4% | 142.7% | 196.2% | 88.7% | 68.3% | 10.3% |

| T2.3 - Average debt by type (age group)* | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|---|---|---|---|---|---|---|
| Credit card | £3,111 | £6,561 | £9,874 | £12,410 | £8,147 | £12,765 |
| Unsecured loan | £5,392 | £9,192 | £7,267 | £10,028 | £7,964 | £0 |
| Other debts | £220 | £219 | £2,455 | £1,433 | £4,954 | £0 |
| Overdraft | £510 | £304 | £890 | £1,996 | £817 | £0 |
| Store card | £281 | £388 | £391 | £249 | £1,115 | £290 |
| Short term loan | £756 | £888 | £154 | £93 | £413 | £0 |
| Utility debt | £67 | £190 | £419 | £1,202 | £256 | £0 |
| Benefit overpayment | £0 | £0 | £341 | £1,144 | £0 | £225 |
| Council tax debt | £0 | £274 | £506 | £972 | £120 | £0 |
| Crown tax debt | £0 | £467 | £31 | £0 | £0 | £0 |
| Trade debt | £0 | £0 | £0 | £0 | £0 | £0 |

* Some listed debts may not be included in the final unsecured totals dues to the laws governing treatment of certain liabilaities 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 | £1,221 | £1,627 | £2,107 | £2,057 | £1,740 | £844 |
| Monthly household expenditure | £1,079 | £1,429 | £2,215 | £1,951 | £1,550 | £1,085 |
| Impoverishment index | 15.4% | 15.0% | 30.8% | 53.8% | 37.5% | 100.0% |

| T2.5 - Cause of financial impairment (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|---|---|---|---|---|---|---|
| Loss of job | 25.0% | 0.0% | 11.5% | 0.0% | 12.5% | 0.0% |
| Reduced working hours | 0.0% | 10.5% | 3.8% | 10.0% | 12.5% | 0.0% |
| Pregnancy | 0.0% | 5.3% | 0.0% | 0.0% | 0.0% | 0.0% |
| Illness | 0.0% | 5.3% | 7.7% | 20.0% | 25.0% | 0.0% |
| Divorce | 0.0% | 0.0% | 7.7% | 0.0% | 0.0% | 0.0% |
| Separation | 8.3% | 5.3% | 19.2% | 10.0% | 0.0% | 0.0% |
| Other | 66.7% | 73.7% | 50.0% | 60.0% | 50.0% | 100.0% |

| T2.6 - Debt servicing (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|---|---|---|---|---|---|---|
| Average repayment term (months) | 70 | 81 | Neg DI, can't | 271 | 125 | Neg DI, can't |
| Unsecured debt to annual income ratio | 68% | 82% | 81% | 116% | 114% | 131% |

© Debt Advice Foundation 2018

# Appendix (data tables)

| T3.1 - Average unsecured debt (gender) | Male | Female |
|---|---|---|
| Average unsecured debt (December 2018) | £20,053 | £18,324 |

| T3.2 - Case weighting (gender) | Male | Female |
|---|---|---|
| Case weighting (December 2018) | 51.2% | 48.8% |

| T3.3 - Average debt by type (gender)* | Male | Female |
|---|---|---|
| Credit card | £9,026 | £7,534 |
| Unsecured loan | £8,112 | £7,406 |
| Other debts | £1,835 | £1,307 |
| Overdraft | £1,043 | £613 |
| Store card | £362 | £478 |
| Short term loan | £454 | £426 |
| Utility debt | £241 | £577 |
| Benefit overpayment | £202 | £392 |
| Council tax debt | £480 | £303 |
| Crown tax debt | £126 | £121 |
| Trade debt | £0 | £0 |

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

| T3.4 - Client financial profile (gender) | Male | Female |
|---|---|---|
| Net monthly household income | £1,630 | £1,927 |
| Monthly household expenditure | £1,586 | £1,837 |
| Impoverishment index | 15.4% | 15.0% |

| T3.5 - Cause of financial impairment (gender) | Male | Female |
|---|---|---|
| Loss of job | 12.5% | 5.4% |
| Reduced working hours | 7.5% | 5.4% |
| Pregnancy | 0.0% | 2.7% |
| Illness | 10.0% | 8.1% |
| Divorce | 2.5% | 2.7% |
| Separation | 0.0% | 21.6% |
| Other | 67.5% | 54.1% |

| T3.6 - Debt servicing (gender) | Male | Female |
|---|---|---|
| Average repayment term (months) | 464 | 204 |
| Unsecured debt to annual income ratio | 103% | 79% |

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# 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 (December 2018) | £18,218 | £20,496 | £20,371 | £38,775 | £15,961 | £0 | £0 | £15,025 | £36,315 | £6,013 | £16,066 | £17,303 |

| 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 (December 2018) | 11.0% | 7.3% | 12.2% | 2.4% | 8.5% | 0.0% | 0.0% | 19.5% | 11.0% | 3.7% | 12.2% | 8.5% |
| Regional contact population weighting index | 152.8% | 78.4% | 91.5% | 60.5% | 77.5% | 0.0% | 0.0% | 142.0% | 130.6% | 76.9% | 138.1% | 103.1% |

| 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 | £4,815 | £5,963 | £10,144 | £5,161 | £5,105 | £0 | £0 | £6,313 | £21,603 | £2,563 | £5,971 | £9,863 |
| Unsecured loan | £8,699 | £11,734 | £6,051 | £13,165 | £6,119 | £0 | £0 | £6,729 | £12,863 | £333 | £5,512 | £11,294 |
| Other debts | £2,790 | £355 | £1,154 | £12,250 | £1,080 | £0 | £0 | £1,616 | £18 | £0 | £2,106 | £492 |
| Overdraft | £591 | £1,017 | £845 | £3,551 | £829 | £0 | £0 | £318 | £1,267 | £417 | £1,165 | £330 |
| Store card | £817 | £85 | £27 | £4,058 | £573 | £0 | £0 | £546 | £283 | £243 | £37 | £237 |
| Short term loan | £406 | £107 | £100 | £408 | £143 | £0 | £0 | £400 | £0 | £2,456 | £1,285 | £0 |
| Utility debt | £78 | £212 | £961 | £0 | £1,178 | £0 | £0 | £266 | £193 | £0 | £681 | £86 |
| Benefit overpayment | £0 | £1,417 | £1,450 | £0 | £53 | £0 | £0 | £0 | £40 | £0 | £0 | £64 |
| Council tax debt | £22 | £467 | £430 | £482 | £418 | £0 | £0 | £467 | £373 | £0 | £873 | £214 |
| Crown tax debt | £0 | £0 | £0 | £0 | £643 | £0 | £0 | £0 | £0 | £1,616 | £80 | £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 dues 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 | £1,505 | £1,757 | £2,229 | £1,840 | £2,086 | £0 | £0 | £1,607 | £1,770 | £1,182 | £2,074 | £1,639 |
| Monthly household expenditure | £1,302 | £1,682 | £1,999 | £1,705 | £1,953 | £0 | £0 | £1,685 | £1,606 | £1,313 | £1,917 | £2,054 |
| Impoverishment index | 15.4% | 15.0% | 30.8% | 53.8% | 37.5% | 100.0% | 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 | 0.0% | 20.0% | 10.0% | 0.0% | 0.0% | 0.0% | 0.0% | 20.0% | 0.0% | 0.0% | 0.0% | 16.7% |
| Reduced working hours | 0.0% | 0.0% | 20.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 11.1% | 33.3% | 0.0% | 0.0% |
| Pregnancy | 0.0% | 20.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Illness | 12.5% | 20.0% | 10.0% | 50.0% | 33.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 16.7% |
| Divorce | 0.0% | 0.0% | 10.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 10.0% | 0.0% |
| Separation | 12.5% | 0.0% | 0.0% | 0.0% | 33.3% | 0.0% | 0.0% | 6.7% | 22.2% | 0.0% | 10.0% | 16.7% |
| Other | 75.0% | 40.0% | 50.0% | 50.0% | 33.3% | 0.0% | 0.0% | 73.3% | 66.7% | 66.7% | 80.0% | 50.0% |

| 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) | 90 | 273 | 88 | 288 | 120 | 0 | 0 | Neg DI, can't | 222 | Neg DI, can't | 102 | Neg DI, can't |
| Unsecured debt to annual income ratio | 101% | 97% | 76% | 176% | 64% | 0% | 0% | 78% | 171% | 42% | 65% | 88% |

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# Appendix (data tables)

| T5.1 - Average unsecured debt (housing status) | Living with Parents | Homeowner | Tenant | Unknown |
|---|---|---|---|---|
| Average unsecured debt (December 2018) | £10,840 | £34,122 | £16,052 | £21,391 |

| T5.2 - Case weighting (housing status) | Living with Parents | Homeowner | Tenant | Unknown |
|---|---|---|---|---|
| Case weighting (December 2018) | 11.4% | 20.7% | 62.0% | 4.9% |

| T5.3 - Average debt by type (housing status)* | Living with Parents | Homeowner | Tenant | Unknown |
|---|---|---|---|---|
| Credit card | £4,986 | £16,739 | £6,463 | £6,535 |
| Unsecured loan | £4,280 | £14,188 | £6,533 | £6,750 |
| Other debts | £62 | £2,931 | £1,450 | £616 |
| Overdraft | £391 | £2,237 | £366 | £2,040 |
| Store card | £108 | £841 | £377 | £0 |
| Short term loan | £1,063 | £0 | £485 | £600 |
| Utility debt | £0 | £126 | £505 | £1,582 |
| Benefit overpayment | £0 | £0 | £312 | £2,218 |
| Council tax debt | £0 | £82 | £544 | £1,050 |
| Crown tax debt | £0 | £47 | £191 | £0 |
| Trade debt | £0 | £0 | £0 | £0 |

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

| T5.4 - Client financial profile (housing status) | Living with Parents | Homeowner | Tenant | Unknown |
|---|---|---|---|---|
| Net monthly household income | £1,037 | £2,217 | £1,772 | £2,314 |
| Monthly household expenditure | £816 | £2,123 | £1,745 | £2,117 |
| Impoverishment index | 15.4% | 15.0% | 30.8% | 53.8% |

| T5.5 - Cause of financial impairment (housing status) | Living with Parents | Homeowner | Tenant | Unknown |
|---|---|---|---|---|
| Loss of job | 11.1% | 6.3% | 8.5% | 33.3% |
| Reduced working hours | 11.1% | 12.5% | 4.3% | 0.0% |
| Pregnancy | 0.0% | 0.0% | 2.1% | 0.0% |
| Illness | 11.1% | 25.0% | 4.3% | 0.0% |
| Divorce | 0.0% | 6.3% | 2.1% | 0.0% |
| Separation | 11.1% | 0.0% | 12.8% | 33.3% |
| Other | 55.6% | 50.0% | 66.0% | 33.3% |

| T5.6 - Debt servicing (housing status) | Living with Parents | Homeowner | Tenant | Unknown |
|---|---|---|---|---|
| Average repayment term (months) | 49 | 366 | 586 | 109 |
| Unsecured debt to annual income ratio | 68% | 82% | 81% | 116% |

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# 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 (December 2018) | £25,012 | £9,268 | £32,324 | £3,165 | £15,242 | £13,146 |

| T6.2 - Case weighting (employment status) | Full-time employment | Part-time employment | Self-employed | Full-time education | Unemployed (Other) | Unemployed (JSA) |
|---|---|---|---|---|---|---|
| Case weighting (December 2018) | 46.9% | 16.0% | 3.7% | 1.2% | 19.8% | 8.6% |

| 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 | £3,343 | £17,263 | £0 | £5,606 | £5,829 |
| Unsecured loan | £11,300 | £4,580 | £10,690 | £0 | £4,938 | £2,567 |
| Other debts | £1,721 | £478 | £821 | £0 | £2,432 | £2,337 |
| Overdraft | £1,052 | £328 | £850 | £500 | £1,078 | £331 |
| Store card | £321 | £391 | £0 | £277 | £809 | £343 |
| Short term loan | £641 | £154 | £0 | £2,388 | £76 | £881 |
| Utility debt | £226 | £46 | £2,109 | £0 | £1,045 | £142 |
| Benefit overpayment | £224 | £0 | £124 | £0 | £929 | £0 |
| Council tax debt | £309 | £233 | £467 | £0 | £572 | £716 |
| Crown tax debt | £139 | £373 | £0 | £0 | £0 | £0 |
| Trade debt | £0 | £0 | £0 | £0 | £0 | £0 |

* Some listed debts may not be included in the final unsecured totals dues to the laws governing treatment of certain liabilaities 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 | £2,289 | £1,233 | £2,506 | £525 | £1,500 | £810 |
| Monthly household expenditure | £2,027 | £1,235 | £2,462 | £525 | £1,658 | £1,076 |
| Impoverishment index | 15.4% | 15.0% | 30.8% | 53.8% | 37.5% | 100.0% |

| 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 | 5.4% | 0.0% | 0.0% | 0.0% | 13.3% | 42.9% |
| Reduced working hours | 8.1% | 20.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Pregnancy | 0.0% | 0.0% | 0.0% | 0.0% | 6.7% | 0.0% |
| Illness | 10.8% | 0.0% | 0.0% | 0.0% | 20.0% | 0.0% |
| Divorce | 2.7% | 10.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Separation | 8.1% | 20.0% | 66.7% | 0.0% | 6.7% | 0.0% |
| Other | 64.9% | 50.0% | 33.3% | 100.0% | 53.3% | 57.1% |

| 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) | 96 | Neg DI, can't | 730 | 0 | Neg DI, can't | Neg DI, can't |
| Unsecured debt to annual income ratio | 68% | 82% | 81% | 116% | 114% | 131% |

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# 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 (December 2018) | £17,025 | £9,201 | £10,504 | £10,519 | £25,795 | £32,441 | £25,788 | £36,770 |

| 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 (December 2018) | 47.6% | 6.1% | 12.2% | 3.7% | 11.0% | 7.3% | 7.3% | 4.9% |

| 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 | £8,645 | £365 | £3,616 | £4,454 | £8,438 | £15,228 | £14,888 | £8,829 |
| Unsecured loan | £7,409 | £1,350 | £1,445 | £0 | £14,060 | £15,648 | £10,505 | £10,840 |
| Other debts | £594 | £2,485 | £2,643 | £308 | £1,108 | £0 | £2,093 | £6,125 |
| Overdraft | £801 | £450 | £420 | £0 | £426 | £575 | £2,425 | £1,814 |
| Store card | £98 | £97 | £452 | £1,517 | £775 | £790 | £143 | £2,029 |
| Short term loan | £693 | £801 | £60 | £806 | £97 | £200 | £0 | £0 |
| Utility debt | £105 | £1,735 | £933 | £122 | £62 | £0 | £1,120 | £325 |
| Benefit overpayment | £229 | £0 | £636 | £0 | £0 | £0 | £62 | £0 |
| Council tax debt | £155 | £2,047 | £594 | £0 | £830 | £0 | £233 | £241 |
| Crown tax debt | £0 | £0 | £0 | £0 | £0 | £808 | £133 | £1,125 |
| Trade debt | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £0 |

* Some listed debts may not be included in the final unsecured totals dues to the laws governing treatment of certain liabilaities 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 | £1,374 | £1,613 | £1,633 | £2,569 | £1,758 | £2,608 | £2,808 | £2,878 |
| Monthly household expenditure | £1,230 | £1,606 | £1,598 | £2,528 | £1,645 | £2,475 | £3,279 | £2,801 |
| Impoverishment index | 15.4% | 15.0% | 30.8% | 53.8% | 37.5% | 100.0% | 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 | 14.3% | 0.0% | 0.0% | 0.0% | 11.1% | 16.7% | 0.0% | 0.0% |
| Reduced working hours | 11.4% | 0.0% | 0.0% | 0.0% | 0.0% | 16.7% | 0.0% | 0.0% |
| Pregnancy | 0.0% | 0.0% | 10.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Illness | 5.7% | 0.0% | 10.0% | 0.0% | 0.0% | 0.0% | 33.3% | 50.0% |
| Divorce | 2.9% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 16.7% | 0.0% |
| Separation | 2.9% | 0.0% | 50.0% | 33.3% | 0.0% | 0.0% | 16.7% | 0.0% |
| Other | 62.9% | 100.0% | 30.0% | 66.7% | 88.9% | 66.7% | 33.3% | 50.0% |

| 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) | 118 | 1352 | 304 | 259 | 229 | 244 | Neg DI, can't | 477 |
| Unsecured debt to annual income ratio | 68% | 82% | 81% | 116% | 114% | 131% | 0% | 0% |

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# Appendix (data tables)

| T8.1 -Case outcome analysis | Jan 18 | Feb 18 | Mar 18 | Apr 18 | May 18 | Jun 18 | Jul 18 | Aug 18 | Sep 18 | Oct 18 | Nov 18 | Dec 18 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Financial assessment outcomes | 27% | 25% | 25% | 28% | 27% | 26% | 25% | 29% | 25% | 28% | 27% | 24% |
| Non-financial assessment outcomes | 73% | 75% | 75% | 72% | 73% | 74% | 75% | 71% | 75% | 72% | 73% | 76% |

| T8.2 -Financial assessment outcomes | Jan 18 | Feb 18 | Mar 18 | Apr 18 | May 18 | Jun 18 | Jul 18 | Aug 18 | Sep 18 | Oct 18 | Nov 18 | Dec 18 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Bankruptcy | 19% | 18% | 10% | 22% | 22% | 21% | 20% | 23% | 24% | 18% | 14% | 23% |
| Debt Arrangement Scheme | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Informal Arrangement | 14% | 9% | 10% | 11% | 10% | 13% | 14% | 10% | 12% | 14% | 16% | 12% |
| Debt Relief Order | 32% | 32% | 38% | 33% | 31% | 27% | 28% | 29% | 22% | 34% | 34% | 34% |
| Individual Voluntary Arrangement/Trust Deed | 22% | 26% | 21% | 22% | 16% | 27% | 19% | 21% | 25% | 14% | 14% | 18% |
| Other | 2% | 5% | 11% | 5% | 11% | 6% | 8% | 6% | 11% | 8% | 10% | 5% |
| Budgeting advice | 10% | 10% | 10% | 6% | 10% | 7% | 11% | 10% | 6% | 12% | 12% | 7% |

| T8.3 -Non-financial assessment outcomes | Dec 18 | Nov 18 | Oct 18 | Sep 18 | Aug 18 | Jul 18 | Jun 18 | May 18 | Apr 18 | Mar 18 | Feb 18 | Jan 18 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 3rd party call | 21% | 15% | 20% | 24% | 23% | 17% | 19% | 21% | 18% | 19% | 15% | 16% |
| Bailiff assistance | 15% | 16% | 17% | 8% | 11% | 10% | 11% | 11% | 14% | 20% | 18% | 14% |
| Benefits | 12% | 13% | 9% | 2% | 3% | 5% | 3% | 6% | 5% | 5% | 4% | 2% |
| Council Tax | 3% | 1% | 4% | 4% | 2% | 7% | 8% | 4% | 6% | 4% | 5% | 8% |
| Credit rating | 3% | 3% | 4% | 9% | 7% | 4% | 7% | 6% | 2% | 4% | 4% | 4% |
| Current insolvency case | 5% | 5% | 6% | 8% | 11% | 8% | 6% | 7% | 9% | 9% | 5% | 7% |
| Disputed liability | 9% | 10% | 9% | 8% | 6% | 8% | 7% | 6% | 8% | 5% | 7% | 7% |
| Housing assistance | 4% | 5% | 4% | 6% | 4% | 3% | 2% | 3% | 5% | 4% | 5% | 6% |
| Legal | 6% | 8% | 8% | 6% | 9% | 8% | 8% | 6% | 9% | 6% | 10% | 6% |
| Mortgage | 1% | 3% | 2% | 1% | 3% | 5% | 2% | 2% | 3% | 2% | 3% | 1% |
| Other | 22% | 21% | 19% | 25% | 23% | 26% | 27% | 28% | 23% | 22% | 24% | 30% |

| T8.5 -Advice take-up (December 2018) | Solution recommended | Solution chosen |
|---|---|---|
| Bankruptcy | 23% | 5% |
| Debt Arrangement Scheme | 0% | 0% |
| Informal Arrangement | 12% | 48% |
| Debt Relief Order | 34% | 24% |
| Individual Voluntary Arrangement/Trust Deed | 18% | 16% |
| Other | 5% | 0% |
| Budgeting advice | 7% | 7% |

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# Appendix (data tables)

| T8.6 -Weekly call density map (December 2018) | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|---|---|---|---|---|---|
| 08:00 | 1.2% | 1.0% | 0.8% | 1.0% | 0.3% | 0.0% |
| 09:00 | 3.5% | 1.7% | 0.5% | 1.8% | 2.1% | 1.7% |
| 10:00 | 4.4% | 2.7% | 2.1% | 1.8% | 2.3% | 1.5% |
| 11:00 | 3.5% | 2.7% | 2.6% | 3.1% | 1.6% | 1.5% |
| 12:00 | 2.9% | 1.2% | 2.3% | 1.8% | 1.8% | 1.7% |
| 13:00 | 1.5% | 1.7% | 1.0% | 2.3% | 1.3% | 0.8% |
| 14:00 | 2.5% | 1.7% | 2.9% | 2.6% | 1.8% | 0.2% |
| 15:00 | 2.5% | 0.8% | 2.3% | 2.6% | 1.8% | 0.0% |
| 16:00 | 1.5% | 1.0% | 1.6% | 1.3% | 0.8% | 0.0% |
| 17:00 | 0.4% | 0.4% | 0.8% | 0.3% | 0.3% | 0.0% |
| 18:00 | 0.6% | 0.6% | 1.0% | 0.0% | 0.3% | 0.0% |
| 19:00 | 0.6% | 0.4% | 0.0% | 0.0% | 0.8% | 0.0% |

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