

Debt Helpline Statistics

January 2022



Debt Advice
Foundation
Statistics



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Message from the Chair



Welcome to Debt Advice Foundation's January 2022 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.

A handwritten signature in dark ink, appearing to be 'D. Benson', followed by a large, stylized closing bracket or flourish.

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 and Pensions Service as an accredited, free provider of debt advice on its online debt advice locator page (the Money and Pensions 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 Helpline Statistics

January 2022



Debt Advice Foundation
Statistics

What we dealt with



£283,403

Total debt dealt with



£13,495

Average caller debt



37%

Credit cards accounted for the highest proportion of caller debt



6.3

Average number of creditors

Why people called us



60%

of callers told us illness caused their debts



19%

of clients have previously had some debt advice



9%

wanted advice on dealing with a debt problem

13% Benefits
5% Disputed liability
4% Legal
4% Current insolvency case

Who called us



Most calls (19%)

London

Most debt (£24,737)
East of England



Most calls (33%)

25-34 age group

Most debt (£17,261)
45-54 age group



Most calls (80%)

Tenants

Most debt (£23,455)
Homeowners



Most calls (57%)

Females

Most debt (£16,568)
Males

About Debt Advice Foundation

Statistics based on information provided by callers to the charity's helpline in January 2022.

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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Debt Advice Foundation

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Debt Advice Foundation - Debt Helpline Statistics (January 2022)

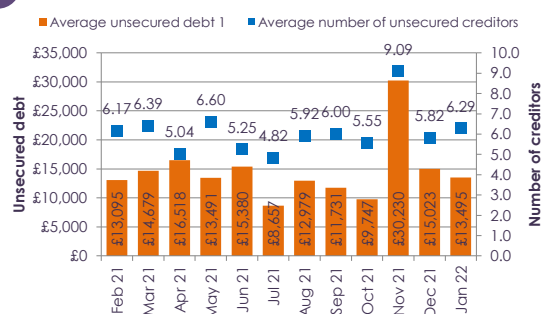
1. Overview



This section provides an overview of callers to the charity's helpline in January 2022. 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 £283,403 of unsecured debt in January 2022 at an average of £13,495 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.

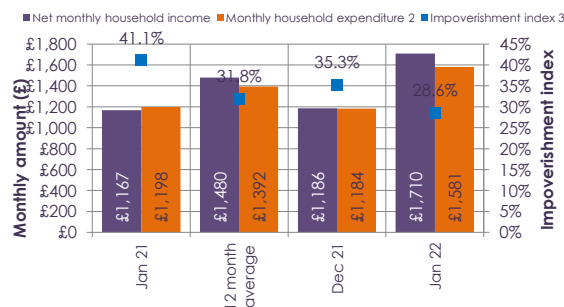
c1.2 Unsecured debt profile (January 2022)



c1.3 Unsecured debt by type (January 2022)



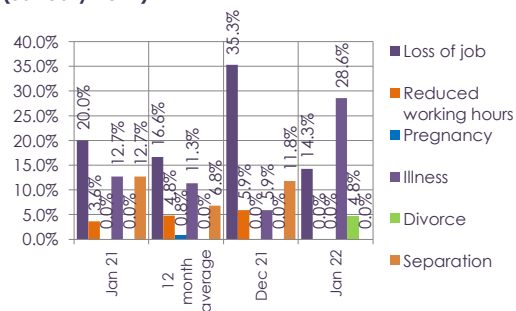
c1.4 Client financial profile (January 2022)



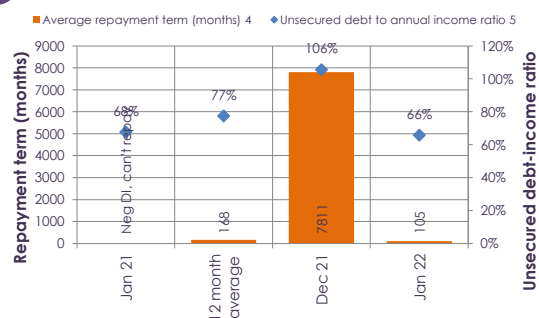
² Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

³ The percentage of cases that have a negative disposable income

c1.5 Specified cause of financial impairment (January 2022)



c1.6 Debt servicing (January 2022)



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.

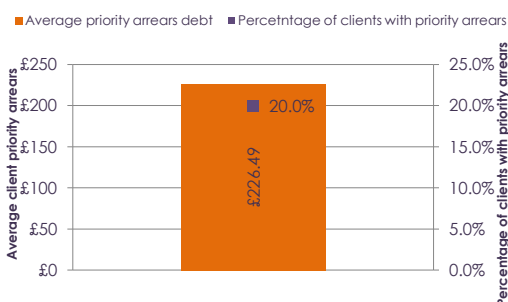
Debt Advice Foundation - Debt Helpline Statistics (January 2022)

1. Overview continued



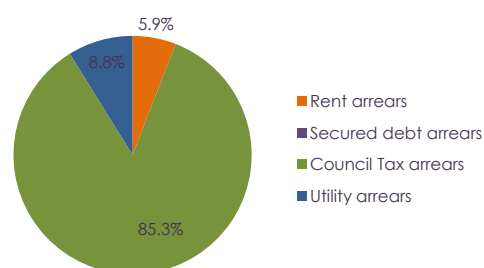
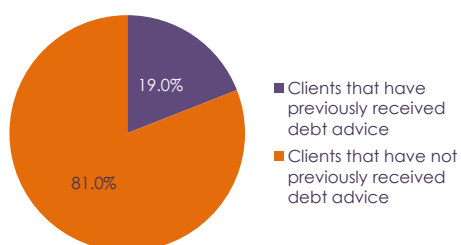
This section provides an overview of callers to the charity's helpline in January 2022. The dataset comprises completed advice cases only (this means cases where a full financial assessment has taken place and a debt solution has been recommended).

In January 2022, 19.0% of callers told us they'd previously sought help with their debts. 33.3% of callers were identified as having a vulnerability that made them susceptible to potential detriment.

c1.7 Priority debt arrears (January 2022)²

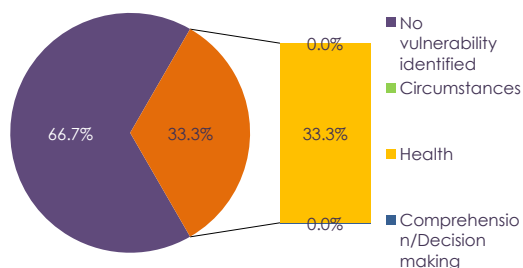
² Insolvency cases (DROs, bankruptcies and IVAs) have been omitted from the priority debt arrears calculation due to the variable nature of arrears processing in these solutions.

c1.8 Priority debt arrears by type (January 2022)

c1.9 Repeat advice (January 2022)¹

¹ 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 (January 2022)



Debt Advice Foundation - Debt Helpline Statistics (January 2022)

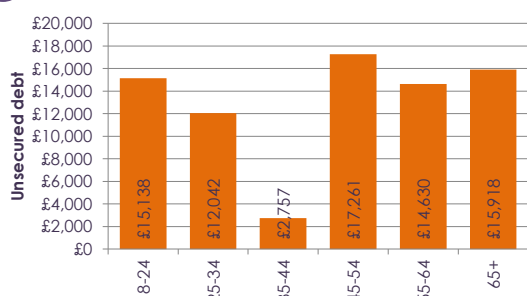
2. Age group

This section provides an overview of callers to the helpline in January 2022, broken down by age group.

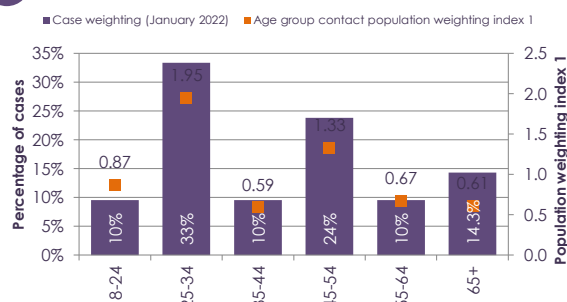


The age group with the highest average unsecured debt in January 2022 was the 45-54 age group (£17,261). The age group with the highest helpline engagement was the 25-34 age group, which was 95% more likely to call the helpline than the UK average.

c2.1 Average unsecured debt (January 2022)

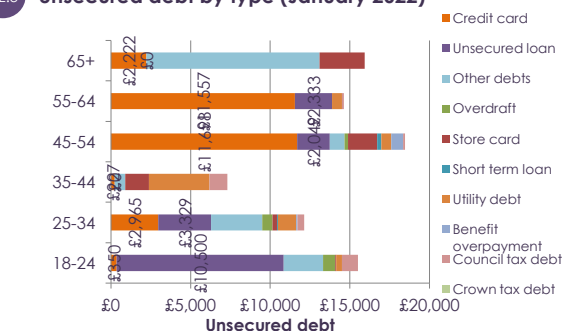


c2.2 Case weighting (January 2022)

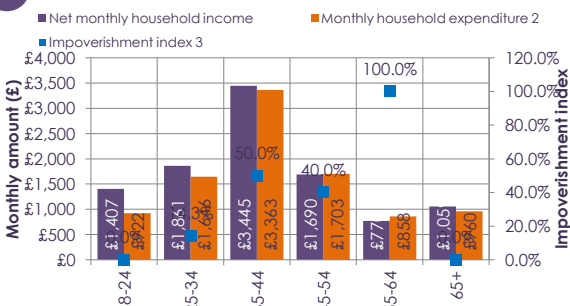


¹ The population weighting index is calculated by dividing the number of helpline contacts by the latest ONS population estimate for each age-group and comparing it to the UK average. This statistic provides a more useful relative measure of age-group helpline engagement by removing age-group population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

c2.3 Unsecured debt by type (January 2022)



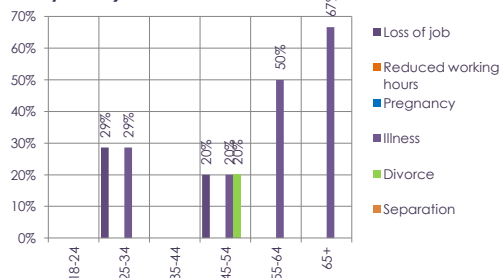
c2.4 Client financial profile (January 2022)



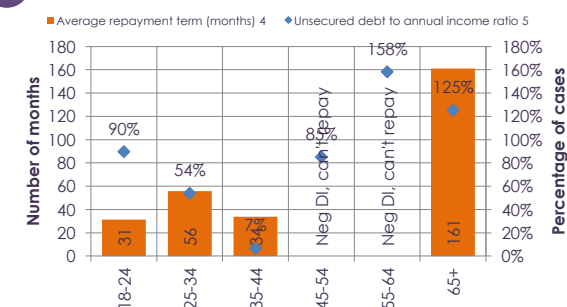
² Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (January 2022)



c2.6 Debt servicing (January 2022)



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.

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

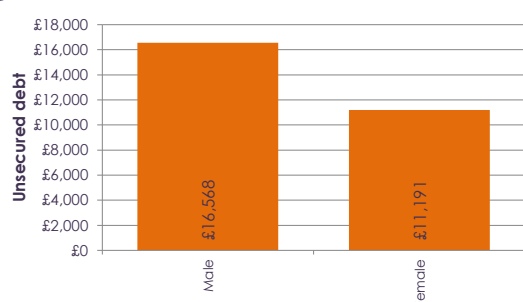
3. Gender



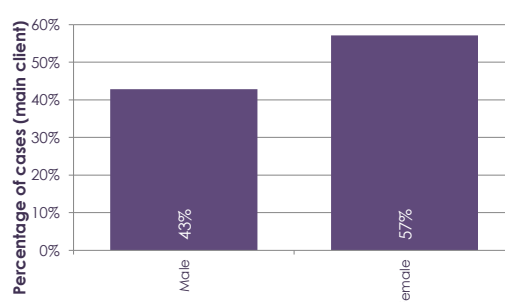
This section provides an overview of callers to the helpline in January 2022, broken down by gender.

Males had the highest average amount of debt in January 2022 (£16,568). The highest weighting of callers to the helpline in the period was females (57%).

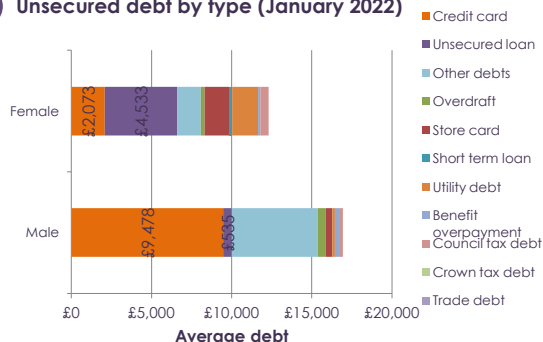
c3.1 Average unsecured debt (January 2022)



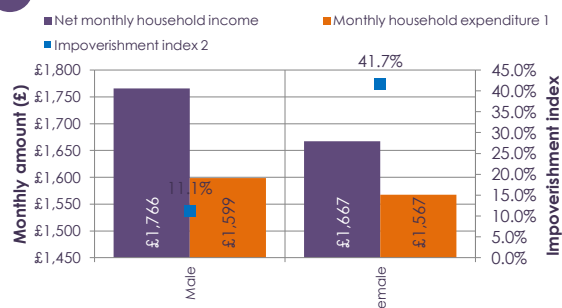
c3.2 Case weighting (January 2022)



c3.3 Unsecured debt by type (January 2022)



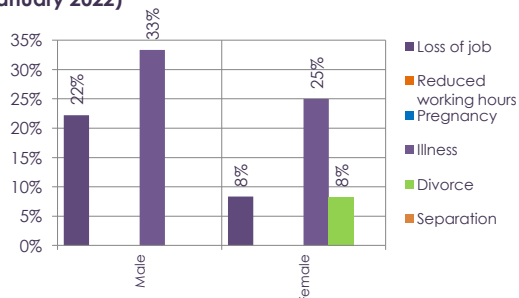
c3.4 Client financial profile (January 2022)



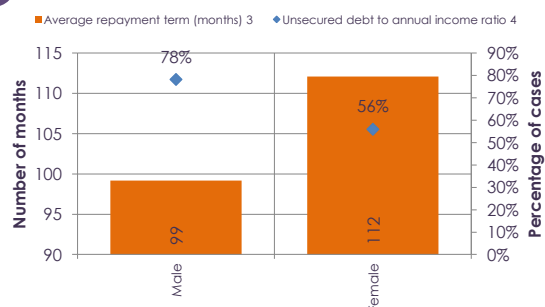
¹ Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (January 2022)



c3.6 Debt servicing (January 2022)



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.

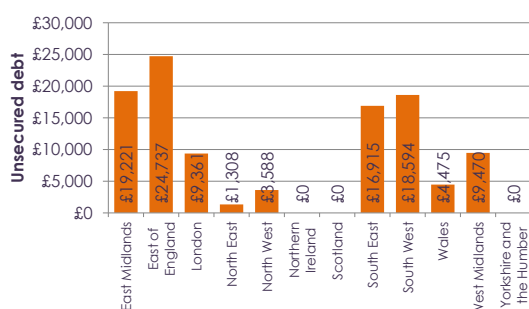
4. Region

This section provides an overview of callers to the helpline in January 2022, broken down by region.

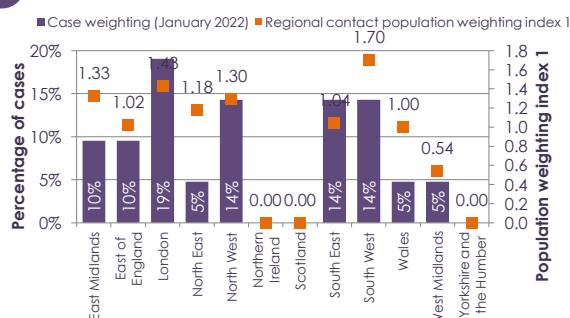


The region with the highest average unsecured debt in January 2022 was East of England (£24,737). The region with the highest helpline engagement was South West which was 70% more likely to call the helpline than the UK average.

c4.1 Average unsecured debt (January 2022)

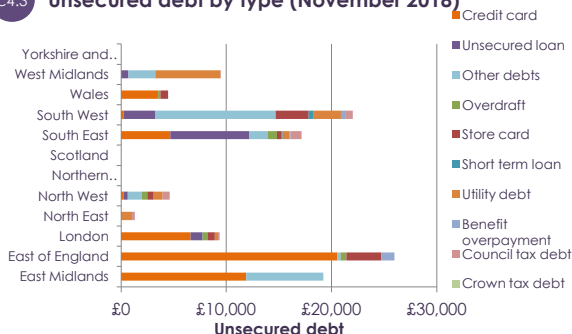


c4.2 Case weighting (January 2022)

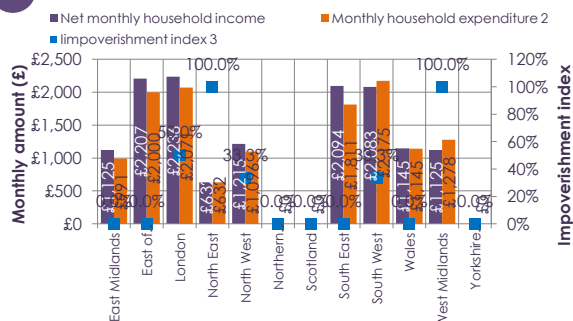


¹ The population weighting index is calculated by dividing the number of helpline contacts by the latest ONS population estimate for each region and comparing it to the UK average. This statistic provides a more useful relative measure of regional helpline engagement by removing regional population bias.

c4.3 Unsecured debt by type (November 2018)



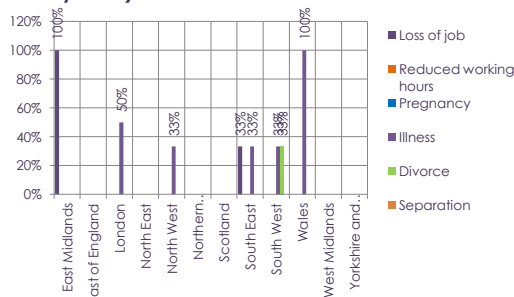
c4.4 Client financial profile (January 2022)



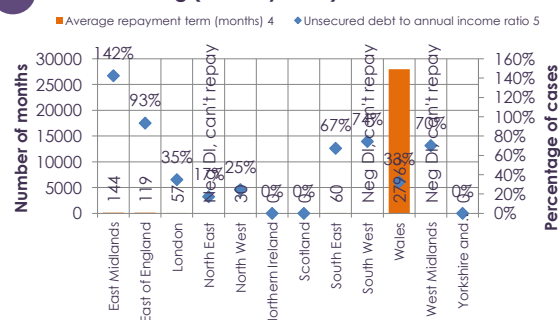
² Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (January 2022)



c4.6 Debt servicing (January 2022)



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.

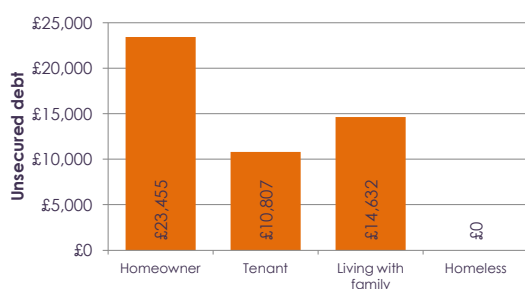
5. Residential status

This section provides an overview of callers to the helpline in January 2022, broken down by residential status.

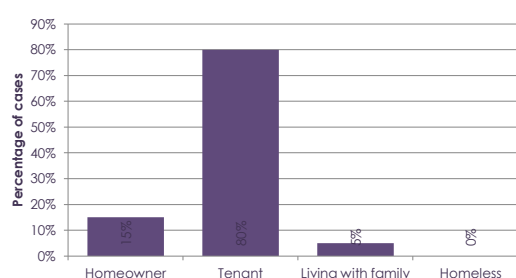


Homeowner was the group with the highest average unsecured debt (£23,455) in January 2022. Tenant was the most likely group to call the charity for advice (80%).

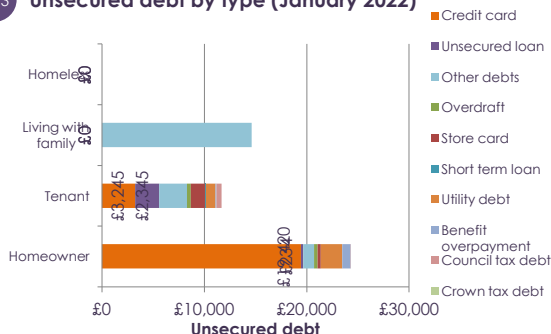
c5.1 Average unsecured debt (January 2022)



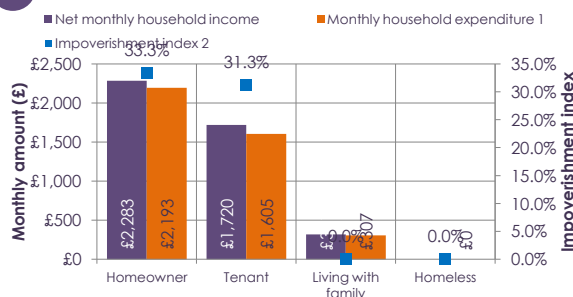
c5.2 Case weighting (January 2022)



c5.3 Unsecured debt by type (January 2022)



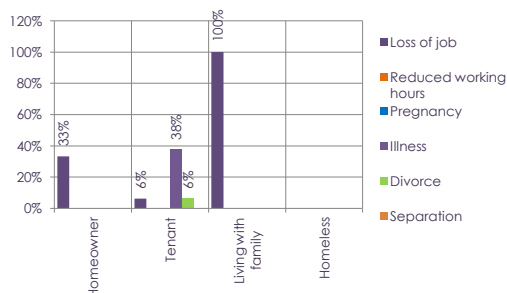
c5.4 Client financial profile (January 2022)



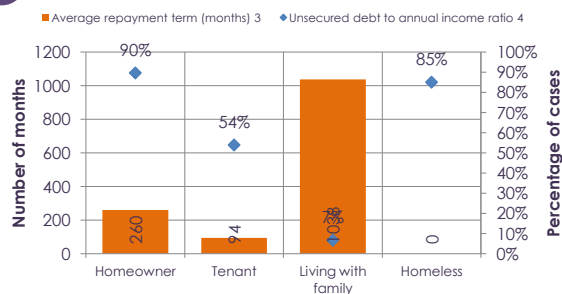
¹ Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (January 2022)



c5.6 Debt servicing (January 2022)



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.

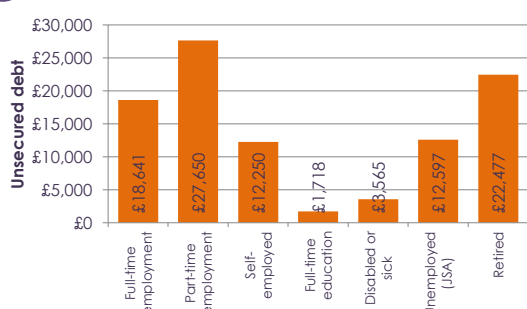
6. Employment status

This section provides an overview of callers to the helpline in January 2022, broken down by employment status.

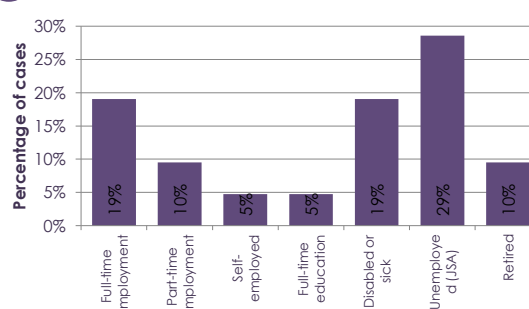


Part-time employment was the group with the highest average unsecured debt (£27,650) in January 2022. Unemployed (JSA) was the most likely group to call us for advice (29%).

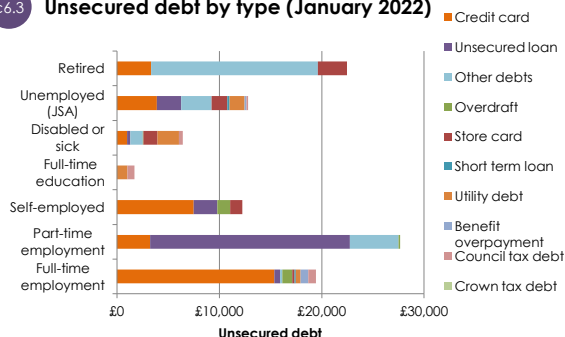
c6.1 Average unsecured debt (January 2022)



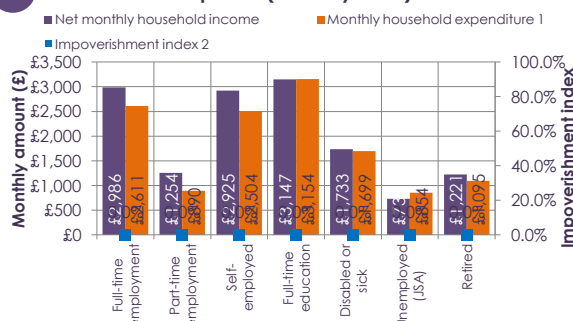
c6.2 Case weighting (January 2022)



c6.3 Unsecured debt by type (January 2022)



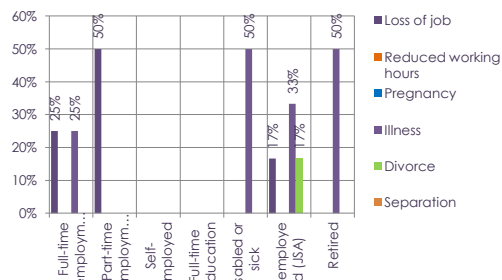
c6.4 Client financial profile (January 2022)



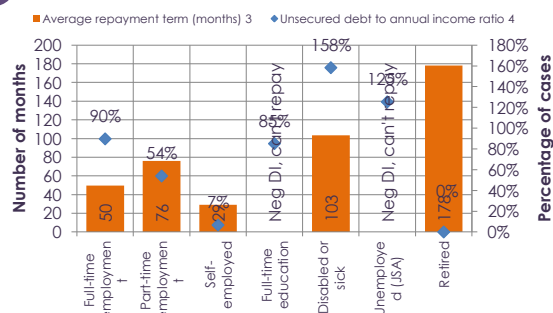
¹ Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (January 2022)



c6.6 Debt servicing (January 2022)



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.

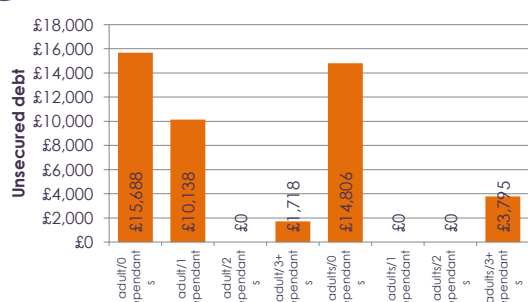
7. Household demographics

This section provides an overview of callers to the helpline in January 2022, broken down by household demographics.

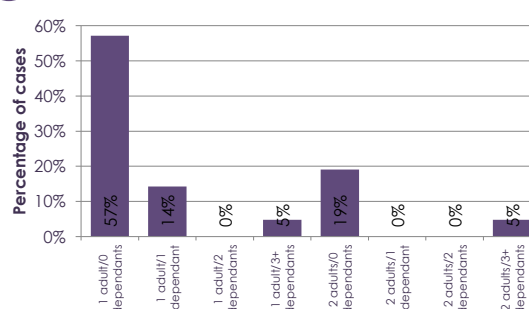


1 adult/0 dependants was the group with the highest average unsecured debt (£15,688) in January 2022. 1 adult/0 dependants was the most likely group to call us for advice (57%).

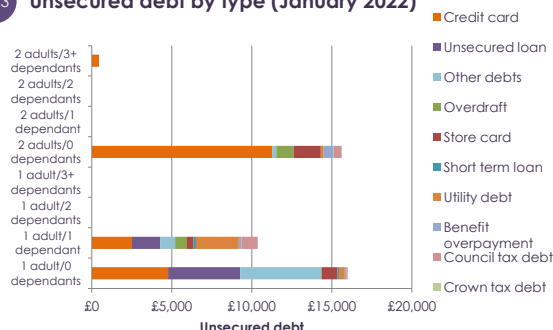
c7.1 Average unsecured debt (January 2022)



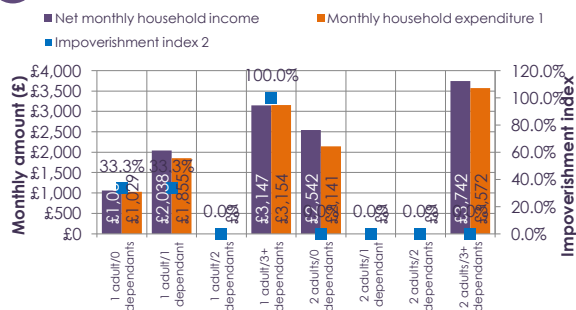
c7.2 Case weighting (January 2022)



c7.3 Unsecured debt by type (January 2022)



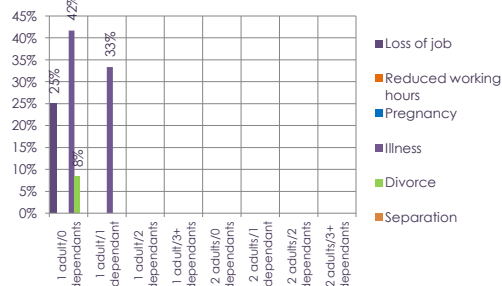
c7.4 Client financial profile (January 2022)



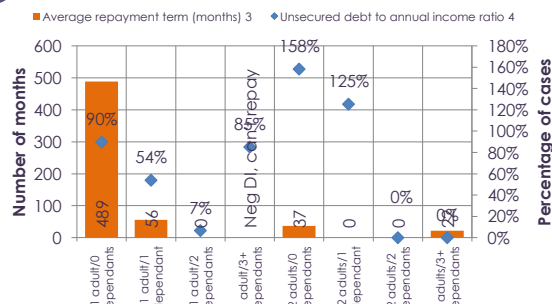
¹ Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (January 2022)



c7.6 Debt servicing (January 2022)



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.

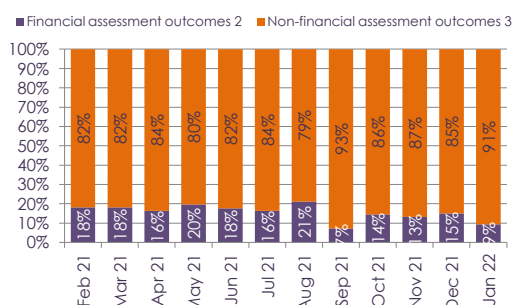
8. Helpline outcomes

This section provides an overview of helpline activity in January 2022, including the types of enquiries dealt with as well as the recommendations made by the charity's advisers.



18% of callers to the charity's helpline required a full financial assessment by a helpline adviser whilst 82% required assistance with a specific debt-related issue.

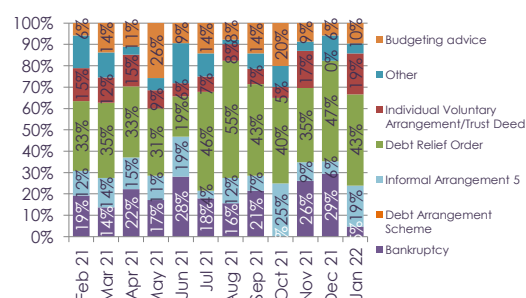
C8. Case outcome analysis



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).

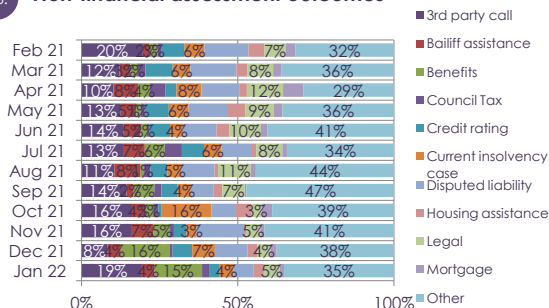
C8. Financial assessment outcomes 4



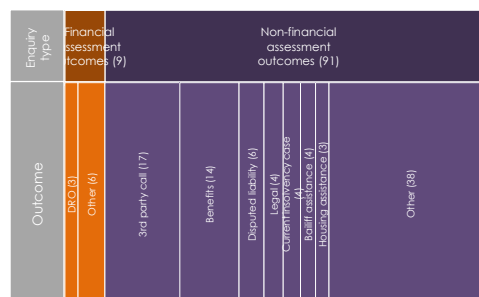
⁴ Advice recommendations made to the client following financial assessment and explanation of the available options (this may differ to the advice chosen by the client).

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

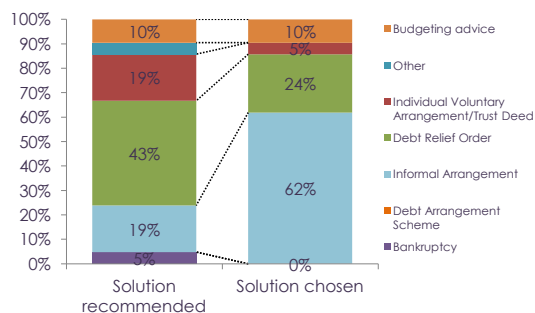
C8. Non-financial assessment outcomes



C8. Outcome map (per 100 cases in January 2022)

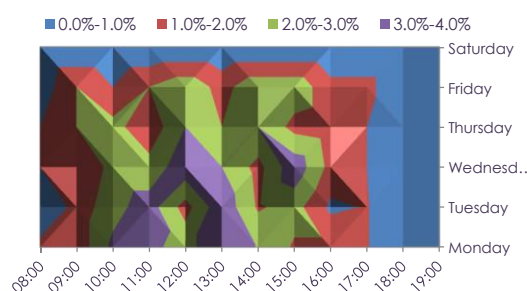


C8. Advice take-up (January 2022)



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 (January 2022) 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.

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

Appendix (data tables)

| T1.1 - Unsecured debt overview | Feb 21 | Mar 21 | Apr 21 | May 21 | Jun 21 | Jul 21 | Aug 21 | Sep 21 | Oct 21 | Nov 21 | Dec 21 | Jan 22 |
|---------------------------------------|---------|---------|---------|---------|---------|--------|---------|---------|--------|---------|---------|---------|
| Average unsecured debt | £13,095 | £14,679 | £16,518 | £13,491 | £15,380 | £8,657 | £12,979 | £11,731 | £9,747 | £30,230 | £15,023 | £13,495 |
| Average number of unsecured creditors | 6.17 | 6.39 | 5.04 | 6.60 | 5.25 | 4.82 | 5.92 | 6.00 | 5.55 | 9.09 | 5.82 | 6.29 |

| T1.2 - Unsecured debt profile (January 2022) | £0 - £5000 | £5000 - £10000 | £10000 - £15000 | £15000 - £20000 | £20000 - £25000 | £25000 - £30000 | £30000 - £35000 | £35000 - £40000 | £40000 - £45000 | £45000 - £50000 | £50000 - £55000 |
|--|------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Category weighting | 38.1% | 14.3% | 14.3% | 4.8% | 4.8% | 14.3% | 4.8% | 4.8% | 0.0% | 0.0% | 0.0% |

| T1.3 - Unsecured debt by type (January 2022)* | Jan 21 | 12 month average | Dec 21 | Jan 22 |
|---|--------|------------------|--------|--------|
| Credit card | £4,572 | £5,009 | £3,715 | £5,247 |
| Unsecured loan | £1,944 | £4,352 | £7,048 | £2,820 |
| Other debts | £1,238 | £1,730 | £1,200 | £3,140 |
| Overdraft | £549 | £655 | £657 | £338 |
| Store card | £325 | £575 | £450 | £1,081 |
| Short term loan | £93 | £151 | £0 | £85 |
| Utility debt | £679 | £583 | £918 | £989 |
| Benefit overpayment | £135 | £432 | £1,864 | £199 |
| Council tax debt | £140 | £329 | £1,029 | £390 |
| Crown tax debt | £383 | £270 | £765 | £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.

| T1.4 - Client financial profile (January 2022) | Jan 21 | 12 month average | Dec 21 | Jan 22 |
|--|--------|------------------|--------|--------|
| Net monthly household income | £1,167 | £1,480 | £1,186 | £1,710 |
| Monthly household expenditure | £1,198 | £1,392 | £1,184 | £1,581 |
| Impoverishment index | £0 | £0 | £0 | £0 |

| T1.5 - Specified cause of financial impairment (January 2022) | Jan 21 | 12 month average | Dec 21 | Jan 22 |
|---|--------|------------------|--------|--------|
| Loss of job | 20% | 17% | 35% | 14% |
| Reduced working hours | 4% | 5% | 6% | 0% |
| Pregnancy | 0% | 1% | 0% | 0% |
| Illness | 13% | 11% | 6% | 29% |
| Divorce | 0% | 0% | 0% | 5% |
| Separation | 13% | 7% | 12% | 0% |
| Other | 51% | 60% | 41% | 52% |

| T1.6 - Debt servicing (January 2022) | Jan 21 | 12 month average | Dec 21 | Jan 22 |
|---------------------------------------|---------------|------------------|--------|--------|
| Average repayment term (months) | Neg DI, can't | 168 | 7811 | 105 |
| Unsecured debt to annual income ratio | 68% | 77% | 106% | 66% |

Appendix (data tables)

| | |
|--|--------|
| T1.7 - Priority debt arrears (January 2022) ² | Jan 22 |
| Average priority arrears debt | £226 |
| Percentage of clients with priority arrears | 20.0% |

| | |
|---|--------|
| T1.8 - Priority debt arrears by type (January 2022) | Jan 22 |
| Rent arrears | 5.9% |
| Secured debt arrears | 0.0% |
| Council Tax arrears | 85.3% |
| Utility arrears | 8.8% |

| | |
|---|--------|
| T1.9 - Repeat advice (January 2022) | Jan 22 |
| Clients that have previously received debt advice | 19.0% |
| Clients that have not previously received debt advice | 81.0% |

| | |
|---|--------|
| T1.10 - Client vulnerability (January 2022) | Jan 22 |
| No vulnerability identified | 66.7% |
| Circumstances | 0.0% |
| Health | 33.3% |
| Comprehension/Decision making | 0.0% |

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

Appendix (data tables)

| T2.1 - Average unsecured debt (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|---|---------|---------|--------|---------|---------|---------|
| Average unsecured debt (January 2022) | £15,138 | £12,042 | £2,757 | £17,261 | £14,630 | £15,918 |

| T2.2 - Case weighting (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|--|-------|--------|-------|--------|-------|-------|
| Case weighting (January 2022) | 9.5% | 33.3% | 9.5% | 23.8% | 9.5% | 14.3% |
| Age group contact population weighting index | 86.8% | 195.0% | 58.9% | 133.1% | 66.7% | 60.5% |

| T2.3 - Average debt by type (age group)* | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|--|---------|--------|--------|---------|---------|---------|
| Credit card | £350 | £2,965 | £227 | £11,698 | £11,557 | £2,222 |
| Unsecured loan | £10,500 | £3,329 | £0 | £2,049 | £2,333 | £0 |
| Other debts | £2,478 | £3,206 | £670 | £919 | £0 | £10,872 |
| Overdraft | £750 | £643 | £0 | £220 | £0 | £0 |
| Store card | £60 | £278 | £1,488 | £1,830 | £0 | £2,840 |
| Short term loan | £0 | £65 | £0 | £265 | £0 | £0 |
| Utility debt | £370 | £1,151 | £3,804 | £627 | £609 | £0 |
| Benefit overpayment | £0 | £69 | £0 | £740 | £0 | £0 |
| Council tax debt | £1,000 | £433 | £1,129 | £129 | £133 | £0 |
| Crown tax debt | £0 | £0 | £0 | £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.

| T2.4 - Client financial profile (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|---|--------|--------|--------|--------|--------|--------|
| Net monthly household income | £1,407 | £1,861 | £3,445 | £1,690 | £770 | £1,059 |
| Monthly household expenditure | £922 | £1,646 | £3,363 | £1,703 | £858 | £960 |
| Impoverishment index | 0.0% | 14.3% | 50.0% | 40.0% | 100.0% | 0.0% |

| T2.5 - Cause of financial impairment (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|--|--------|-------|--------|-------|-------|-------|
| Loss of job | 0.0% | 28.6% | 0.0% | 20.0% | 0.0% | 0.0% |
| Reduced working hours | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Pregnancy | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Illness | 0.0% | 28.6% | 0.0% | 20.0% | 50.0% | 66.7% |
| Divorce | 0.0% | 0.0% | 0.0% | 20.0% | 0.0% | 0.0% |
| Separation | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Other | 100.0% | 42.9% | 100.0% | 40.0% | 50.0% | 33.3% |

| T2.6 - Debt servicing (age group) | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ |
|---------------------------------------|-------|-------|-------|---------------|---------------|------|
| Average repayment term (months) | 31 | 56 | 34 | Neg DI, can't | Neg DI, can't | 161 |
| Unsecured debt to annual income ratio | 90% | 54% | 7% | 85% | 158% | 125% |

Appendix (data tables)

| T3.1 - Average unsecured debt (gender) | Male | Female |
|--|---------|---------|
| Average unsecured debt (January 2022) | £16,568 | £11,191 |

| T3.2 - Case weighting (gender) | Male | Female |
|--------------------------------|-------|--------|
| Case weighting (January 2022) | 42.9% | 57.1% |

| T3.3 - Average debt by type (gender)* | Male | Female |
|---------------------------------------|--------|--------|
| Credit card | £9,478 | £2,073 |
| Unsecured loan | £535 | £4,533 |
| Other debts | £5,365 | £1,472 |
| Overdraft | £483 | £229 |
| Store card | £431 | £1,569 |
| Short term loan | £0 | £148 |
| Utility debt | £142 | £1,624 |
| Benefit overpayment | £278 | £141 |
| Council tax debt | £222 | £517 |
| Crown tax debt | £0 | £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 | £1,766 | £1,667 |
| Monthly household expenditure | £1,599 | £1,567 |
| Impoverishment index | 0.0% | 14.3% |

| T3.5 - Cause of financial impairment (gender) | Male | Female |
|---|-------|--------|
| Loss of job | 22.2% | 8.3% |
| Reduced working hours | 0.0% | 0.0% |
| Pregnancy | 0.0% | 0.0% |
| Illness | 33.3% | 25.0% |
| Divorce | 0.0% | 8.3% |
| Separation | 0.0% | 0.0% |
| Other | 44.4% | 58.3% |

| T3.6 - Debt servicing (gender) | Male | Female |
|---------------------------------------|------|--------|
| Average repayment term (months) | 99 | 112 |
| Unsecured debt to annual income ratio | 78% | 56% |

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

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 (January 2022) | £19,221 | £24,737 | £9,361 | £1,308 | £3,588 | £0 | £0 | £16,915 | £18,594 | £4,475 | £9,470 | £0 |

| 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 (January 2022) | 9.5% | 9.5% | 19.0% | 4.8% | 14.3% | 0.0% | 0.0% | 14.3% | 14.3% | 4.8% | 4.8% | 0.0% |
| Regional contact population weighting index | 132.6% | 102.0% | 143.0% | 118.1% | 129.7% | 0.0% | 0.0% | 104.0% | 170.0% | 100.0% | 53.9% | 0.0% |

| 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 | £11,905 | £20,559 | £6,585 | £0 | £233 | £0 | £0 | £4,667 | £228 | £3,530 | £0 | £0 |
| Unsecured loan | £0 | £0 | £1,166 | £0 | £415 | £0 | £0 | £7,534 | £3,000 | £0 | £701 | £0 |
| Other debts | £7,316 | £290 | £13 | £0 | £1,332 | £0 | £0 | £1,749 | £11,460 | £0 | £2,565 | £0 |
| Overdraft | £0 | £550 | £438 | £0 | £500 | £0 | £0 | £850 | £0 | £200 | £0 | £0 |
| Store card | £0 | £3,338 | £700 | £0 | £633 | £0 | £0 | £400 | £3,129 | £745 | £0 | £0 |
| Short term loan | £0 | £0 | £0 | £0 | £0 | £0 | £0 | £152 | £441 | £0 | £0 | £0 |
| Utility debt | £0 | £0 | £298 | £1,043 | £846 | £0 | £0 | £619 | £2,643 | £0 | £6,203 | £0 |
| Benefit overpayment | £0 | £1,250 | £0 | £0 | £0 | £0 | £0 | £162 | £400 | £0 | £0 | £0 |
| Council tax debt | £0 | £0 | £175 | £265 | £667 | £0 | £0 | £1,011 | £733 | £0 | £1 | £0 |
| Crown tax debt | £0 | £0 | £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 | £1,125 | £2,207 | £2,236 | £632 | £1,215 | £0 | £0 | £2,094 | £2,083 | £1,145 | £1,125 | £0 |
| Monthly household expenditure | £991 | £2,000 | £2,071 | £632 | £1,096 | £0 | £0 | £1,811 | £2,175 | £1,145 | £1,278 | £0 |
| Im impoverishment index | 0.0% | 14.3% | 50.0% | 40.0% | 100.0% | 0.0% | 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 | 100.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 33.3% | 0.0% | 0.0% | 0.0% | 0.0% |
| Reduced working hours | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Pregnancy | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Illness | 0.0% | 0.0% | 50.0% | 0.0% | 33.3% | 0.0% | 0.0% | 33.3% | 33.3% | 100.0% | 0.0% | 0.0% |
| Divorce | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 33.3% | 0.0% | 0.0% | 0.0% |
| Separation | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Other | 0.0% | 100.0% | 50.0% | 100.0% | 66.7% | 0.0% | 0.0% | 33.3% | 33.3% | 0.0% | 100.0% | 0.0% |

| 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) | 144 | 119 | 57 | Neg DI, can't | 30 | 0 | 0 | 60 | Neg DI, can't | 27969 | Neg DI, can't | 0 |
| Unsecured debt to annual income ratio | 142% | 93% | 35% | 17% | 25% | 0% | 0% | 67% | 74% | 33% | 70% | 0% |

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

Appendix (data tables)

| T5.1 - Average unsecured debt (housing status) | Homeowner | Tenant | Living with family | Homeless |
|--|-----------|---------|--------------------|----------|
| Average unsecured debt (January 2022) | £23,455 | £10,807 | £14,632 | £0 |

| T5.2 - Case weighting (housing status) | Homeowner | Tenant | Living with family | Homeless |
|--|-----------|--------|--------------------|----------|
| Case weighting (January 2022) | 15.0% | 80.0% | 5.0% | 0.0% |

| T5.3 - Average debt by type (housing status)* | Homeowner | Tenant | Living with family | Homeless |
|---|-----------|--------|--------------------|----------|
| Credit card | £19,420 | £3,245 | £0 | £0 |
| Unsecured loan | £234 | £2,345 | £0 | £0 |
| Other debts | £1,048 | £2,729 | £14,632 | £0 |
| Overdraft | £367 | £375 | £0 | £0 |
| Store card | £319 | £1,359 | £0 | £0 |
| Short term loan | £0 | £111 | £0 | £0 |
| Utility debt | £2,068 | £910 | £0 | £0 |
| Benefit overpayment | £833 | £105 | £0 | £0 |
| Council tax debt | £0 | £512 | £0 | £0 |
| Crown tax debt | £0 | £0 | £0 | £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.

| T5.4 - Client financial profile (housing status) | Homeowner | Tenant | Living with family | Homeless |
|--|-----------|--------|--------------------|----------|
| Net monthly household income | £2,283 | £1,720 | £321 | £0 |
| Monthly household expenditure | £2,193 | £1,605 | £307 | £0 |
| Impoverishment index | 0.0% | 14.3% | 50.0% | 40.0% |

| T5.5 - Cause of financial impairment (housing status) | Homeowner | Tenant | Living with family | Homeless |
|---|-----------|--------|--------------------|----------|
| Loss of job | 33.3% | 6.3% | 100.0% | 0.0% |
| Reduced working hours | 0.0% | 0.0% | 0.0% | 0.0% |
| Pregnancy | 0.0% | 0.0% | 0.0% | 0.0% |
| Illness | 0.0% | 37.5% | 0.0% | 0.0% |
| Divorce | 0.0% | 6.3% | 0.0% | 0.0% |
| Separation | 0.0% | 0.0% | 0.0% | 0.0% |
| Other | 66.7% | 50.0% | 0.0% | 0.0% |

| T5.6 - Debt servicing (housing status) | Homeowner | Tenant | Living with family | Homeless |
|--|-----------|--------|--------------------|----------|
| Average repayment term (months) | 260 | 94 | 1038 | 0 |
| Unsecured debt to annual income ratio | 90% | 54% | 7% | 85% |

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

Appendix (data tables)

| T6.1 - Average unsecured debt (employment status) | Full-time employment | Part-time employment | Self-employed | Full-time education | Disabled or sick | Unemployed (JSA) |
|---|----------------------|----------------------|---------------|---------------------|------------------|------------------|
| Average unsecured debt (January 2022) | £18,641 | £27,650 | £12,250 | £1,718 | £3,565 | £12,597 |

| T6.2 - Case weighting (employment status) | Full-time employment | Part-time employment | Self-employed | Full-time education | Disabled or sick | Unemployed (JSA) |
|---|----------------------|----------------------|---------------|---------------------|------------------|------------------|
| Case weighting (January 2022) | 19.0% | 9.5% | 4.8% | 4.8% | 19.0% | 28.6% |

| T6.3 - Average debt by type (employment status)* | Full-time employment | Part-time employment | Self-employed | Full-time education | Disabled or sick | Unemployed (JSA) |
|--|----------------------|----------------------|---------------|---------------------|------------------|------------------|
| Credit card | £15,372 | £3,250 | £7,500 | £0 | £996 | £3,890 |
| Unsecured loan | £576 | £19,500 | £2,300 | £0 | £311 | £2,394 |
| Other debts | £206 | £4,750 | £0 | £0 | £1,220 | £2,953 |
| Overdraft | £963 | £150 | £1,250 | £0 | £50 | £0 |
| Store card | £239 | £0 | £1,200 | £0 | £1,375 | £1,535 |
| Short term loan | £114 | £0 | £0 | £0 | £0 | £221 |
| Utility debt | £464 | £0 | £0 | £1,018 | £2,097 | £1,460 |
| Benefit overpayment | £747 | £0 | £0 | £0 | £0 | £200 |
| Council tax debt | £758 | £0 | £0 | £700 | £390 | £151 |
| Crown tax debt | £0 | £0 | £0 | £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 | Disabled or sick | Unemployed (JSA) |
|---|----------------------|----------------------|---------------|---------------------|------------------|------------------|
| Net monthly household income | £2,986 | £1,254 | £2,925 | £3,147 | £1,733 | £733 |
| Monthly household expenditure | £2,611 | £890 | £2,504 | £3,154 | £1,699 | £854 |
| Impositionment index | 0.0% | 14.3% | 50.0% | 40.0% | 100.0% | 0.0% |

| T6.5 - Cause of financial impairment (employment status) | Full-time employment | Part-time employment | Self-employed | Full-time education | Disabled or sick | Unemployed (JSA) |
|--|----------------------|----------------------|---------------|---------------------|------------------|------------------|
| Loss of job | 25.0% | 50.0% | 0.0% | 0.0% | 0.0% | 16.7% |
| Reduced working hours | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Pregnancy | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Illness | 25.0% | 0.0% | 0.0% | 0.0% | 50.0% | 33.3% |
| Divorce | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 16.7% |
| Separation | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Other | 50.0% | 50.0% | 100.0% | 100.0% | 50.0% | 33.3% |

| T6.6 - Debt servicing (employment status) | Full-time employment | Part-time employment | Self-employed | Full-time education | Disabled or sick | Unemployed (JSA) |
|---|----------------------|----------------------|---------------|---------------------|------------------|------------------|
| Average repayment term (months) | 50 | 76 | 29 | Neg DI, can't | 103 | Neg DI, can't |
| Unsecured debt to annual income ratio | 90% | 54% | 7% | 85% | 158% | 125% |

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

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 (January 2022) | £15,688 | £10,138 | £0 | £1,718 | £14,806 | £0 | £0 | £3,795 |

| 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 (January 2022) | 57.1% | 14.3% | 0.0% | 4.8% | 19.0% | 0.0% | 0.0% | 4.8% |

| 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 | £4,765 | £2,500 | £0 | £0 | £11,261 | £0 | £0 | £455 |
| Unsecured loan | £4,493 | £1,768 | £0 | £0 | £0 | £0 | £0 | £0 |
| Other debts | £5,064 | £937 | £0 | £0 | £259 | £0 | £0 | £0 |
| Overdraft | £42 | £750 | £0 | £0 | £1,088 | £0 | £0 | £0 |
| Store card | £978 | £400 | £0 | £0 | £1,699 | £0 | £0 | £0 |
| Short term loan | £110 | £152 | £0 | £0 | £0 | £0 | £0 | £0 |
| Utility debt | £363 | £2,687 | £0 | £0 | £185 | £0 | £0 | £0 |
| Benefit overpayment | £100 | £162 | £0 | £0 | £625 | £0 | £0 | £0 |
| Council tax debt | £76 | £1,011 | £0 | £0 | £500 | £0 | £0 | £0 |
| Crown tax debt | £0 | £0 | £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 | £1,061 | £2,038 | £0 | £3,147 | £2,542 | £0 | £0 | £3,742 |
| Monthly household expenditure | £1,029 | £1,855 | £0 | £3,154 | £2,141 | £0 | £0 | £3,572 |
| Impoverishment index | 0.0% | 14.3% | 50.0% | 40.0% | 100.0% | 0.0% | 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 | 25.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Reduced working hours | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Pregnancy | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Illness | 41.7% | 33.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Divorce | 8.3% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Separation | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Other | 25.0% | 66.7% | 0.0% | 100.0% | 100.0% | 0.0% | 0.0% | 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) | 489 | 56 | 0 | Neg DI, can't | 37 | 0 | 0 | 22 |
| Unsecured debt to annual income ratio | 90% | 54% | 7% | 85% | 158% | 125% | 0% | 0% |

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

Appendix (data tables)

| T8.1 -Case outcome analysis | Feb 21 | Mar 21 | Apr 21 | May 21 | Jun 21 | Jul 21 | Aug 21 | Sep 21 | Oct 21 | Nov 21 | Dec 21 | Jan 22 |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Financial assessment outcomes | 18% | 18% | 16% | 20% | 18% | 16% | 21% | 7% | 14% | 13% | 15% | 9% |
| Non-financial assessment outcomes | 82% | 82% | 84% | 80% | 82% | 84% | 79% | 93% | 86% | 87% | 85% | 91% |

| T8.2 -Financial assessment outcomes | Feb 21 | Mar 21 | Apr 21 | May 21 | Jun 21 | Jul 21 | Aug 21 | Sep 21 | Oct 21 | Nov 21 | Dec 21 | Jan 22 |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Bankruptcy | 19% | 14% | 22% | 17% | 28% | 18% | 16% | 21% | 0% | 26% | 29% | 5% |
| Debt Arrangement Scheme | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Informal Arrangement | 12% | 14% | 15% | 11% | 19% | 4% | 12% | 7% | 25% | 9% | 6% | 19% |
| Debt Relief Order | 33% | 35% | 33% | 31% | 19% | 46% | 55% | 43% | 40% | 35% | 47% | 43% |
| Individual Voluntary Arrangement/Trust Deed | 15% | 12% | 15% | 9% | 6% | 7% | 8% | 7% | 5% | 17% | 0% | 19% |
| Other | 15% | 12% | 4% | 6% | 19% | 11% | 2% | 7% | 10% | 4% | 12% | 5% |
| Budgeting advice | 6% | 14% | 11% | 26% | 9% | 14% | 8% | 14% | 20% | 9% | 6% | 10% |

| T8.3 -Non-financial assessment outcomes | Jan 22 | Dec 21 | Nov 21 | Oct 21 | Sep 21 | Aug 21 | Jul 21 | Jun 21 | May 21 | Apr 21 | Mar 21 | Feb 21 |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 3rd party call | 19% | 8% | 16% | 16% | 14% | 11% | 13% | 14% | 13% | 10% | 12% | 20% |
| Bailiff assistance | 4% | 4% | 7% | 4% | 2% | 8% | 7% | 5% | 5% | 8% | 3% | 2% |
| Benefits | 15% | 16% | 5% | 3% | 7% | 1% | 6% | 2% | 1% | 4% | 2% | 3% |
| Council Tax | 2% | 1% | 1% | 2% | 2% | 2% | 6% | 1% | 1% | 5% | 3% | 1% |
| Credit rating | 3% | 6% | 4% | 1% | 5% | 5% | 7% | 7% | 8% | 4% | 9% | 7% |
| Current insolvency case | 4% | 7% | 3% | 16% | 4% | 5% | 6% | 4% | 6% | 8% | 6% | 6% |
| Disputed liability | 6% | 10% | 15% | 8% | 7% | 11% | 10% | 11% | 13% | 12% | 15% | 14% |
| Housing assistance | 3% | 3% | 1% | 5% | 3% | 1% | 1% | 4% | 6% | 2% | 3% | 5% |
| Legal | 5% | 4% | 5% | 3% | 7% | 11% | 8% | 10% | 9% | 12% | 8% | 7% |
| Mortgage | 1% | 2% | 1% | 3% | 1% | 2% | 1% | 2% | 3% | 7% | 3% | 3% |
| Other | 35% | 38% | 41% | 39% | 47% | 44% | 34% | 41% | 36% | 29% | 36% | 32% |

| T8.5 -Advice take-up (January 2022) | Solution recommended | Solution chosen |
|---|----------------------|-----------------|
| Bankruptcy | 5% | 0% |
| Debt Arrangement Scheme | 0% | 0% |
| Informal Arrangement | 19% | 62% |
| Debt Relief Order | 43% | 24% |
| Individual Voluntary Arrangement/Trust Deed | 19% | 5% |
| Other | 5% | 0% |
| Budgeting advice | 10% | 10% |

Debt Advice Foundation - Debt Helpline Statistics (January 2022)

Appendix (data tables)

| T8.6 -Weekly call density map (January 2022) | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|---|--------|---------|-----------|----------|--------|----------|
| 08:00 | 1.3% | 0.0% | 1.0% | 1.0% | 0.3% | 0.0% |
| 09:00 | 1.3% | 1.3% | 1.0% | 2.0% | 2.0% | 0.0% |
| 10:00 | 3.2% | 2.7% | 2.3% | 2.3% | 1.0% | 0.0% |
| 11:00 | 3.2% | 3.5% | 2.3% | 1.3% | 2.0% | 0.0% |
| 12:00 | 2.7% | 1.6% | 3.7% | 3.0% | 2.7% | 0.0% |
| 13:00 | 3.7% | 3.7% | 3.0% | 2.0% | 1.7% | 0.0% |
| 14:00 | 2.9% | 1.9% | 1.7% | 3.0% | 2.7% | 0.0% |
| 15:00 | 1.9% | 2.4% | 3.7% | 1.7% | 2.7% | 0.0% |
| 16:00 | 1.9% | 0.8% | 1.7% | 1.3% | 1.3% | 0.0% |
| 17:00 | 1.1% | 1.1% | 1.0% | 1.0% | 1.3% | 0.0% |
| 18:00 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 19:00 | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 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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