

DebtAdvice
Foundation

Helpline Statistics

December 2022



DebtAdvice
Foundation
Statistics



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Statistics

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Message from the Chair



Welcome to Debt Advice Foundation's December 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).





Helpline Statistics



December 2022

What we dealt with

£370,120

Total debt dealt with



£30,843
Average caller debt



45%

Unsecured loans accounted for the highest proportion of caller debt

LOAN APPROVED



6.5

Average number of creditors

How we helped

80%

of callers told us loss of job caused their debts



0%

of clients have previously had some debt advice



6%

wanted advice on dealing with a debt problem.

25% Benefits
6% Disputed liability
4% Current insolvency case
4% Legal



Who we helped

Most calls (33%)
North West

Most debt (£63,419)
London



Most calls (42%)
55-64 age group

Most debt (£70,281)
35-44 age group



Most calls (75%)
Tenants

Most debt (£48,727)
Homeowners



Most calls (75%)
Males

Most debt (£35,247)
Males



About Debt Advice Foundation

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

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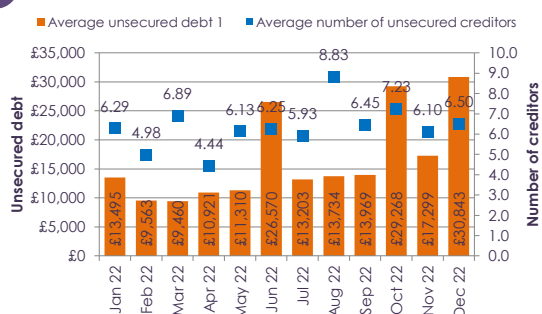
Debt Advice Foundation - Debt Helpline Statistics (December 2022)

1. Overview

This section provides an overview of callers to the charity's helpline in December 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 £370,120 of unsecured debt in December 2022 at an average of £30,843 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.

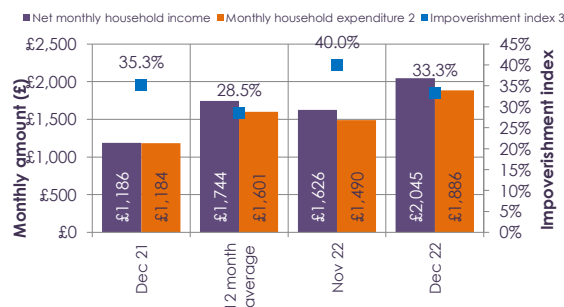
c1.2 Unsecured debt profile (December 2022)



c1.3 Unsecured debt by type (December 2022)



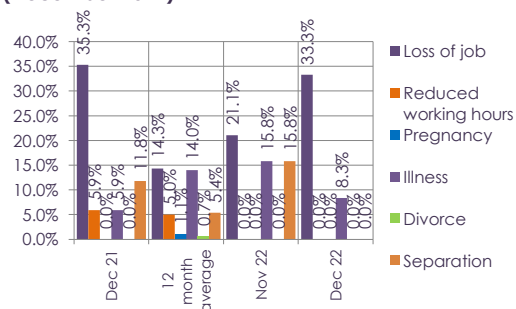
c1.4 Client financial profile (December 2022)



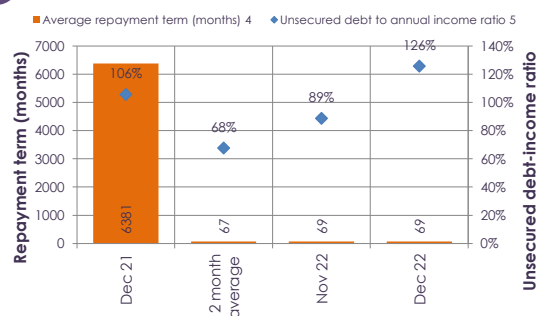
² Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

³ The percentage of cases that have a negative disposable income

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



c1.6 Debt servicing (December 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.

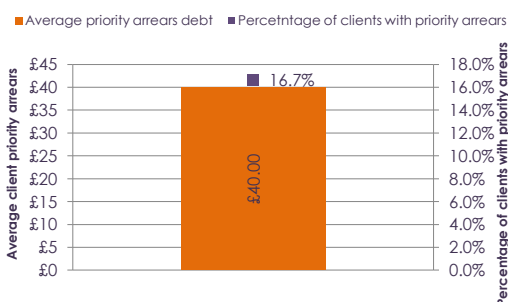
1. Overview continued



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

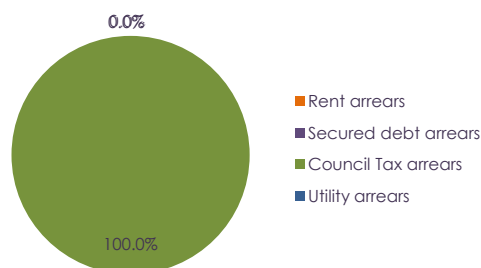
In December 2022, 0.0% of callers told us they'd previously sought help with their debts. 41.7% of callers were identified as having a vulnerability that made them susceptible to potential detriment.

c1.7 Priority debt arrears (December 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 (December 2022)

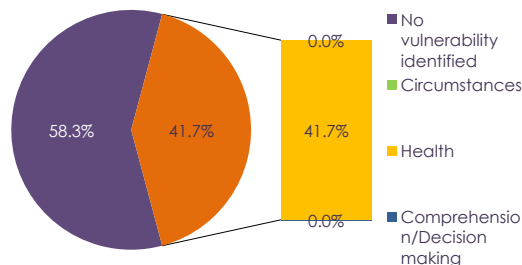


c1.9 Repeat advice (December 2022)¹



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 (December 2022)



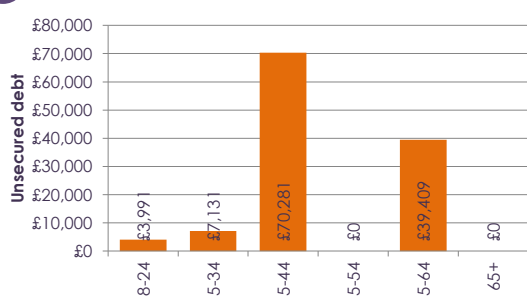
2. Age group

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

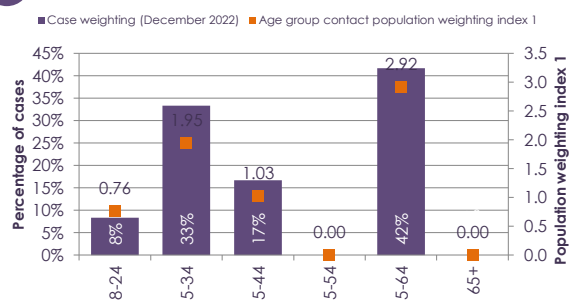


The age group with the highest average unsecured debt in December 2022 was the 35-44 age group (£70,281). The age group with the highest helpline engagement was the 55-64 age group, which was 192% more likely to call the helpline than the UK average.

c2.1 Average unsecured debt (December 2022)

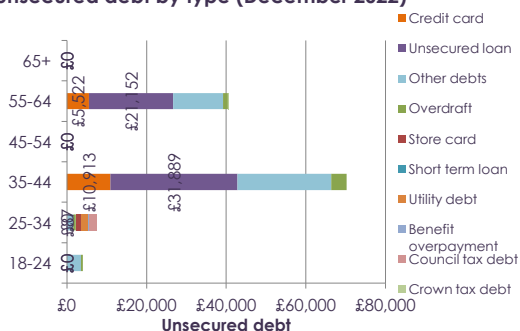


c2.2 Case weighting (December 2022)

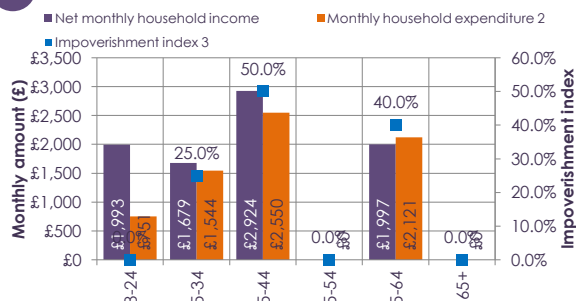


¹ The population weighting index is calculated by dividing the number of helpline contacts by the latest ONS population estimate for each age-group and comparing it to the UK average. This statistic provides a more useful relative measure of age-group helpline engagement by removing age-group population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

c2.3 Unsecured debt by type (December 2022)



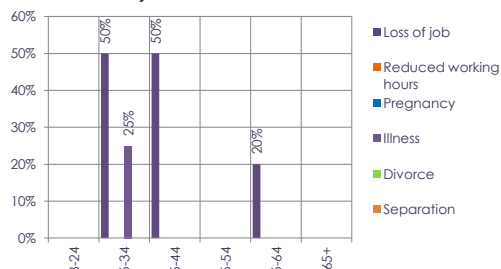
c2.4 Client financial profile (December 2022)



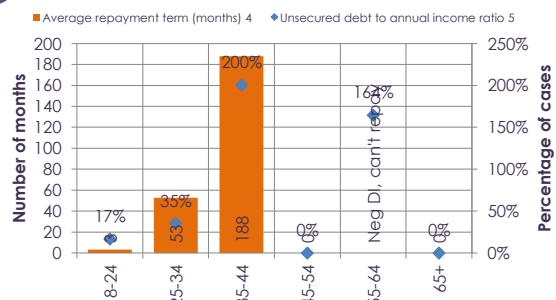
² Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (December 2022)



c2.6 Debt servicing (December 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 (December 2022)

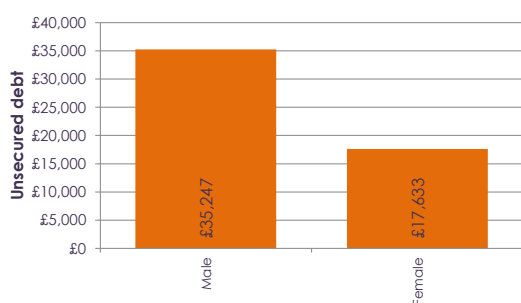
3. Gender



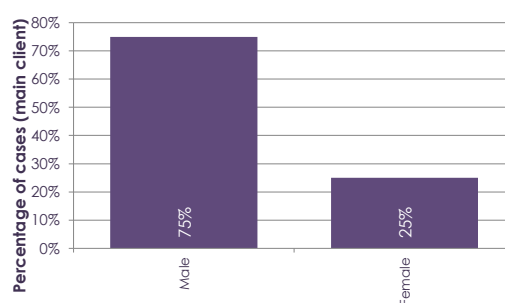
This section provides an overview of callers to the helpline in December 2022, broken down by gender.

Males had the highest average amount of debt in December 2022 (£35,247). The highest weighting of callers to the helpline in the period was males (75%).

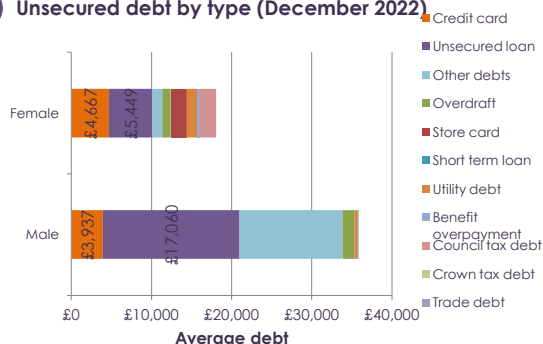
c3.1 Average unsecured debt (December 2022)



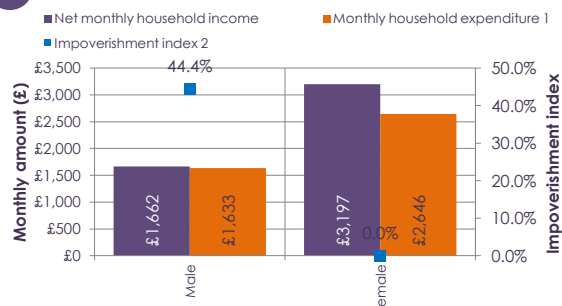
c3.2 Case weighting (December 2022)



c3.3 Unsecured debt by type (December 2022)



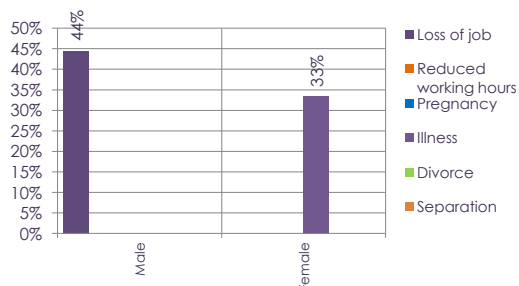
c3.4 Client financial profile (December 2022)



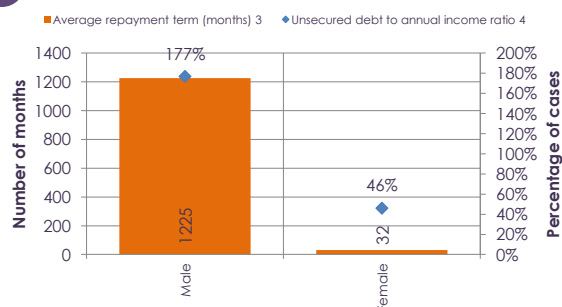
¹ Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (December 2022)



c3.6 Debt servicing (December 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.

Debt Advice Foundation - Debt Helpline Statistics (December 2022)

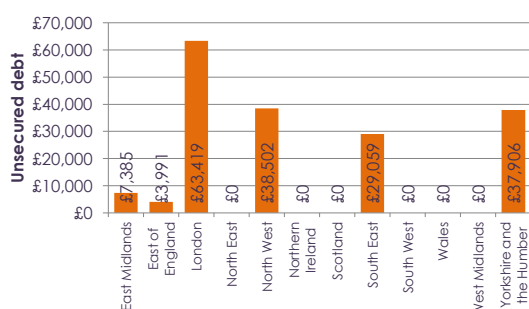
4. Region

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

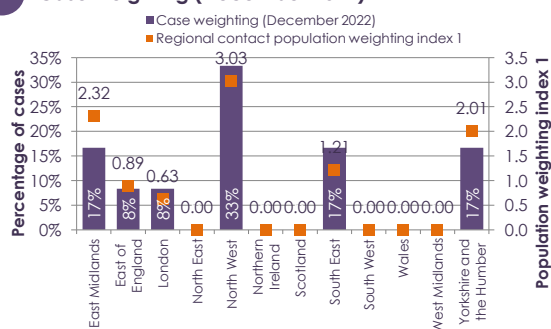


The region with the highest average unsecured debt in December 2022 was London (£63,419). The region with the highest helpline engagement was North West which was 203% more likely to call the helpline than the UK average.

c4.1 Average unsecured debt (December 2022)

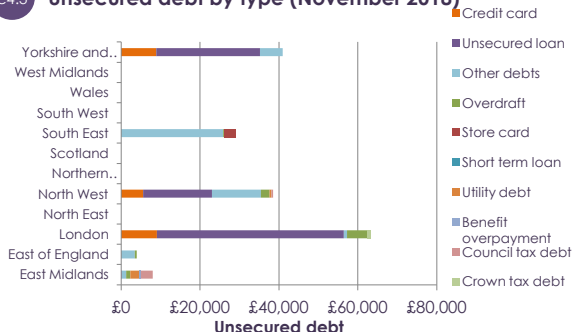


c4.2 Case weighting (December 2022)

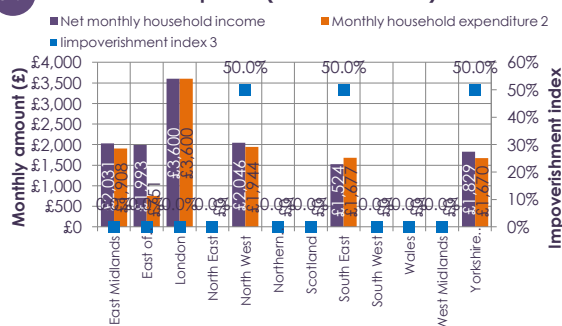


¹ The population weighting index is calculated by dividing the number of helpline contacts by the latest ONS population estimate for each region and comparing it to the UK average. This statistic provides a more useful relative measure of regional helpline engagement by removing regional population bias.

c4.3 Unsecured debt by type (November 2018)



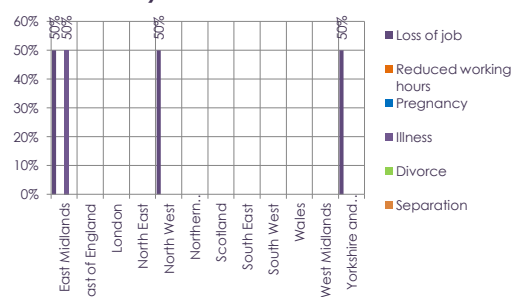
c4.4 Client financial profile (December 2022)



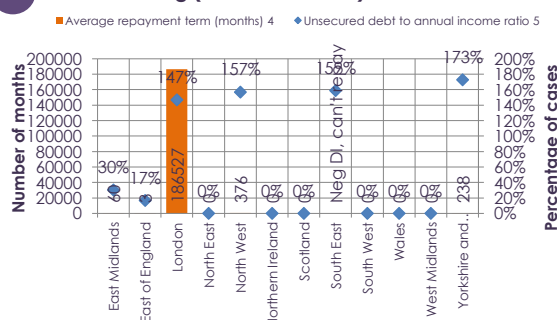
² Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (December 2022)



c4.6 Debt servicing (December 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 (December 2022)

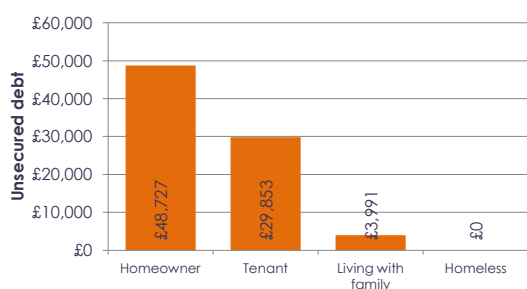
5. Residential status

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

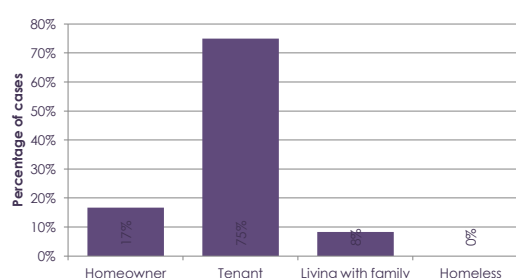


Homeowner was the group with the highest average unsecured debt (£48,727) in December 2022. Tenant was the most likely group to call the charity for advice (75%).

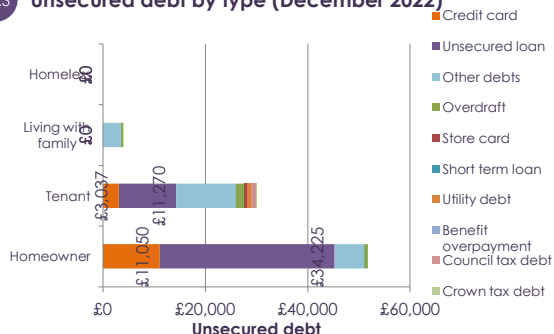
c5.1 Average unsecured debt (December 2022)



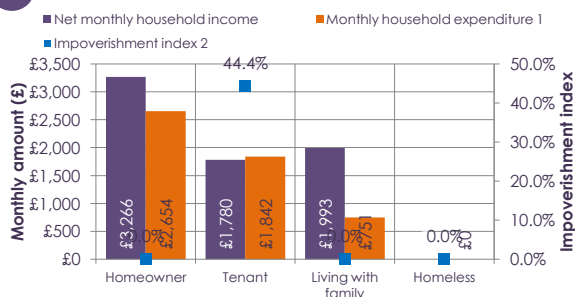
c5.2 Case weighting (December 2022)



c5.3 Unsecured debt by type (December 2022)



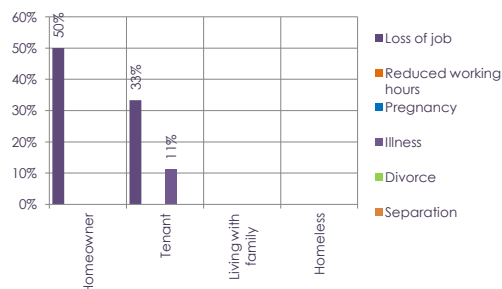
c5.4 Client financial profile (December 2022)



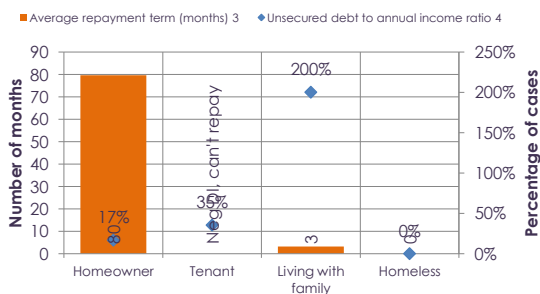
¹ Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (December 2022)



c5.6 Debt servicing (December 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.

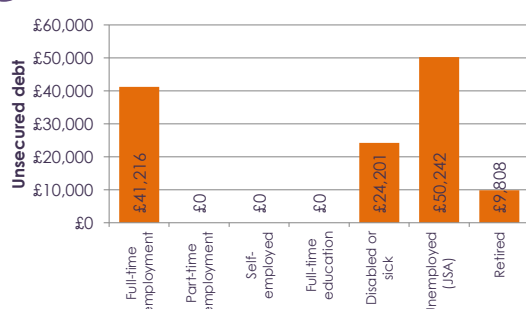
6. Employment status

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

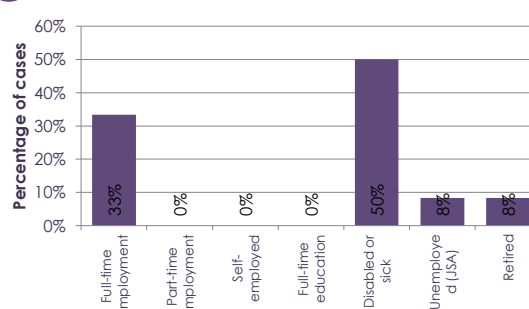


Unemployed (JSA) was the group with the highest average unsecured debt (£50,242) in December 2022. Disabled or sick was the most likely group to call us for advice (50%).

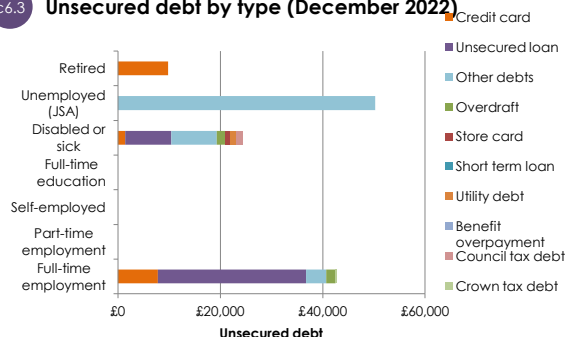
c6.1 Average unsecured debt (December 2022)



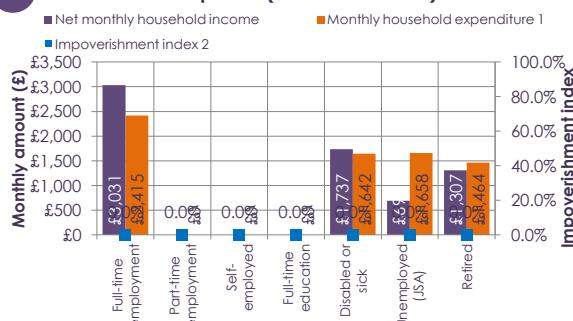
c6.2 Case weighting (December 2022)



c6.3 Unsecured debt by type (December 2022)



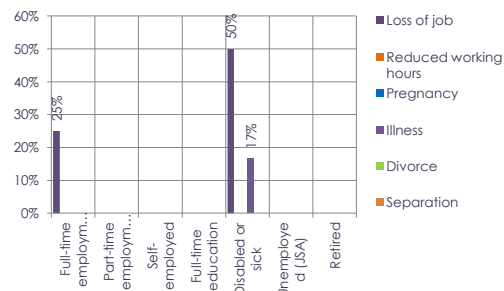
c6.4 Client financial profile (December 2022)



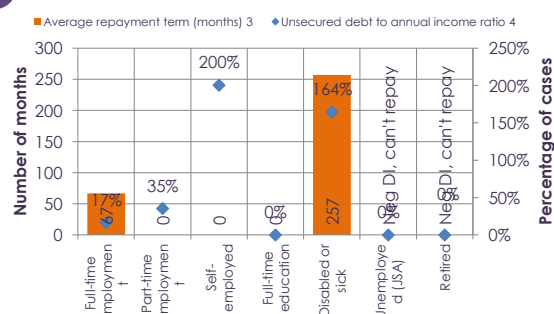
¹ Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (December 2022)



c6.6 Debt servicing (December 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.

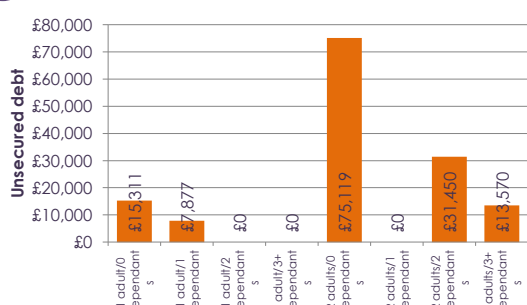
7. Household demographics

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

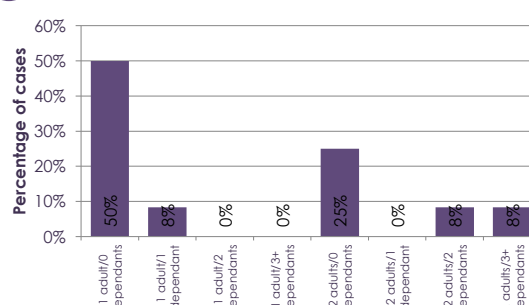


2 adults/0 dependants was the group with the highest average unsecured debt (£75,119) in December 2022. 1 adult/0 dependants was the most likely group to call us for advice (50%).

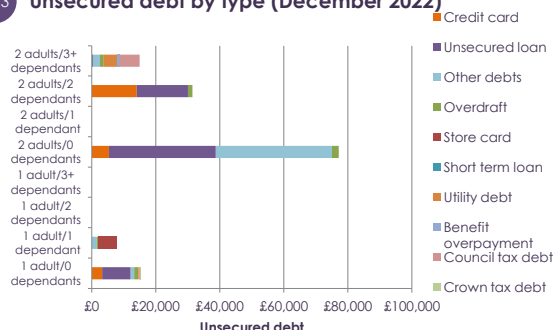
c7.1 Average unsecured debt (December 2022)



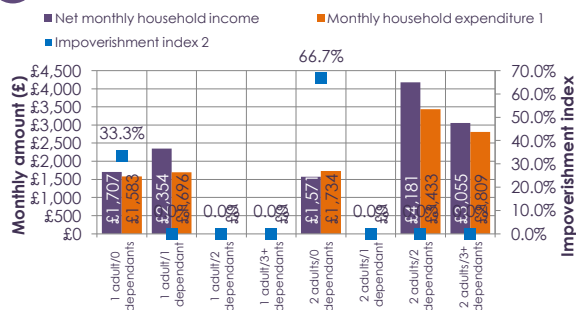
c7.2 Case weighting (December 2022)



c7.3 Unsecured debt by type (December 2022)



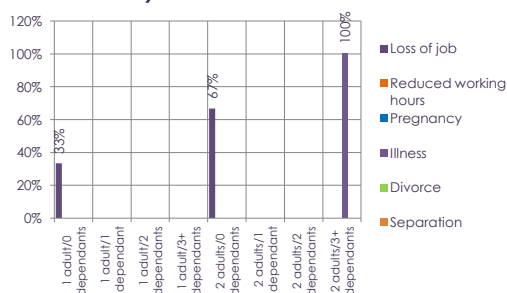
c7.4 Client financial profile (December 2022)



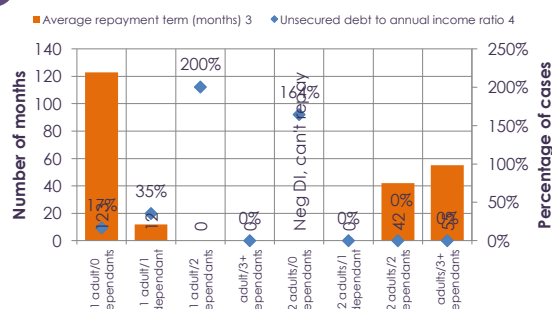
¹ Monthly household expenditure does not include contractual unsecured debt repayments but does include priority arrears payments.

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 (December 2022)



c7.6 Debt servicing (December 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.

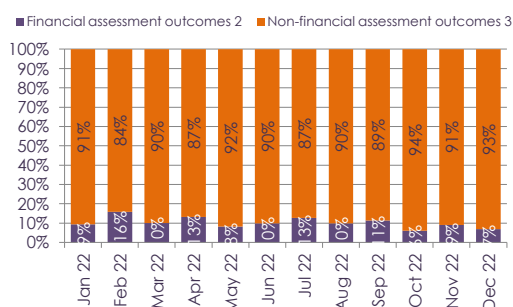
8. Helpline outcomes

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



9% of callers to the charity's helpline required a full financial assessment by a helpline adviser whilst 91% required assistance with a specific debt-related issue.

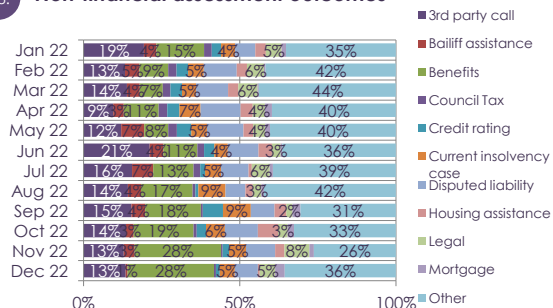
C8. Case outcome analysis



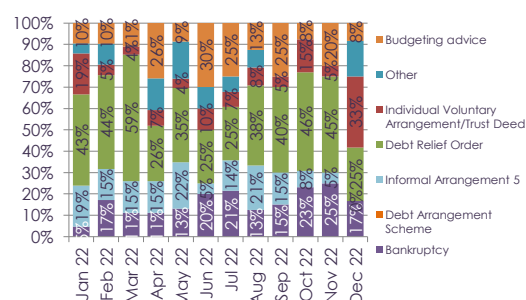
² Cases that required a full financial assessment and managed solution intervention (see 8.2)

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. Non-financial assessment outcomes



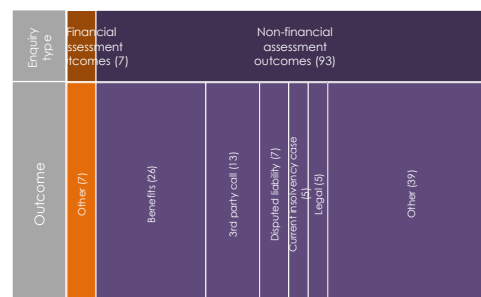
C8. Financial assessment outcomes 4



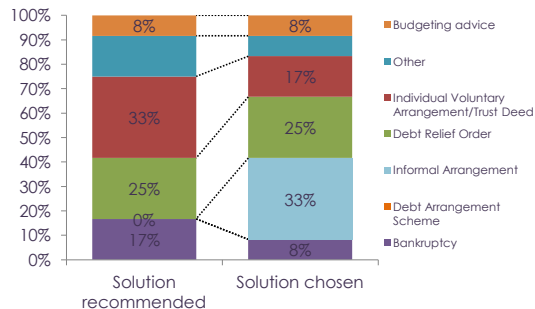
⁴ Advice recommendations made to the client following financial assessment and explanation of the available options (this may differ to the advice chosen by the client).

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

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

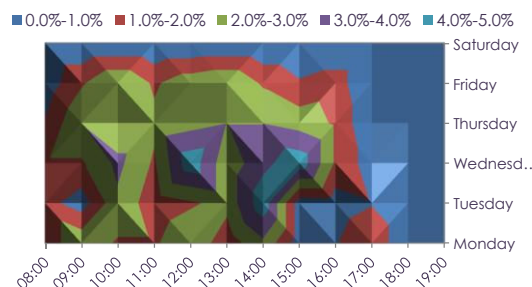


C8. Advice take-up (December 2022)



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 (December 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 (December 2022)

Appendix (data tables)

T1.1 - Unsecured debt overview	Jan 22	Feb 22	Mar 22	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22
Average unsecured debt	£13,495	£9,563	£9,460	£10,921	£11,310	£26,570	£13,203	£13,734	£13,969	£29,268	£17,299	£30,843
Average number of unsecured creditors	6.29	4.98	6.89	4.44	6.13	6.25	5.93	8.83	6.45	7.23	6.10	6.50

T1.2 - Unsecured debt profile (December 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	16.7%	33.3%	8.3%	0.0%	0.0%	0.0%	8.3%	0.0%	0.0%	0.0%	8.3%

T1.3 - Unsecured debt by type (December 2022)*	Dec 21	12 month average	Nov 22	Dec 22
Credit card	£3,715	£4,707	£7,870	£4,119
Unsecured loan	£7,048	£4,894	£756	£14,157
Other debts	£1,200	£2,002	£1,227	£9,936
Overdraft	£657	£825	£3,174	£1,423
Store card	£450	£558	£435	£490
Short term loan	£0	£89	£94	£0
Utility debt	£918	£688	£2,138	£550
Benefit overpayment	£1,864	£283	£549	£67
Council tax debt	£1,029	£467	£1,257	£636
Crown tax debt	£765	£300	£0	£82
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 (December 2022)	Dec 21	12 month average	Nov 22	Dec 22
Net monthly household income	£1,186	£1,744	£1,626	£2,045
Monthly household expenditure	£1,184	£1,601	£1,490	£1,886
Impoverishment index	£0	£0	£0	£0

T1.5 - Specified cause of financial impairment (December 2022)	Dec 21	12 month average	Nov 22	Dec 22
Loss of job	35%	14%	21%	33%
Reduced working hours	6%	5%	0%	0%
Pregnancy	0%	1%	0%	0%
Illness	6%	14%	16%	8%
Divorce	0%	1%	0%	0%
Separation	12%	5%	16%	0%
Other	41%	52%	32%	42%

T1.6 - Debt servicing (December 2022)	Dec 21	12 month average	Nov 22	Dec 22
Average repayment term (months)	6381	67	69	69
Unsecured debt to annual income ratio	106%	68%	89%	126%

Appendix (data tables)

T1.7 - Priority debt arrears (December 2022) ²	Dec 22
Average priority arrears debt	£40
Percentage of clients with priority arrears	16.7%

T1.8 - Priority debt arrears by type (December 2022)	Dec 22
Rent arrears	0.0%
Secured debt arrears	0.0%
Council Tax arrears	100.0%
Utility arrears	0.0%

T1.9 - Repeat advice (December 2022)	Dec 22
Clients that have previously received debt advice	0.0%
Clients that have not previously received debt advice	100.0%

T1.10 - Client vulnerability (December 2022)	Dec 22
No vulnerability identified	58.3%
Circumstances	0.0%
Health	41.7%
Comprehension/Decision making	0.0%

Debt Advice Foundation - Debt Helpline Statistics (December 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 (December 2022)	£3,991	£7,131	£70,281	£0	£39,409	£0

T2.2 - Case weighting (age group)	18-24	25-34	35-44	45-54	55-64	65+
Case weighting (December 2022)	8.3%	33.3%	16.7%	0.0%	41.7%	0.0%
Age group contact population weighting index	75.9%	195.0%	103.1%	0.0%	291.8%	0.0%

T2.3 - Average debt by type (age group)*	18-24	25-34	35-44	45-54	55-64	65+
Credit card	£0	£0	£10,913	£0	£5,522	£0
Unsecured loan	£0	£87	£31,889	£0	£21,152	£0
Other debts	£3,491	£1,489	£23,619	£0	£12,509	£0
Overdraft	£500	£663	£3,861	£0	£1,240	£0
Store card	£0	£1,469	£0	£0	£0	£0
Short term loan	£0	£0	£0	£0	£0	£0
Utility debt	£0	£1,650	£0	£0	£0	£0
Benefit overpayment	£0	£202	£0	£0	£0	£0
Council tax debt	£0	£1,908	£0	£0	£0	£0
Crown tax debt	£0	£0	£0	£0	£196	£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	£1,993	£1,679	£2,924	£0	£1,997	£0
Monthly household expenditure	£751	£1,544	£2,550	£0	£2,121	£0
Impoverishment index	0.0%	25.0%	50.0%	0.0%	40.0%	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%	50.0%	50.0%	0.0%	20.0%	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%	25.0%	0.0%	0.0%	0.0%	0.0%
Divorce	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%
Other	100.0%	0.0%	50.0%	0.0%	60.0%	0.0%

T2.6 - Debt servicing (age group)	18-24	25-34	35-44	45-54	55-64	65+
Average repayment term (months)	3	53	188	0	Neg DI, can't	0
Unsecured debt to annual income ratio	17%	35%	200%	0%	164%	0%

Debt Advice Foundation - Debt Helpline Statistics (December 2022)

Appendix (data tables)

T3.1 - Average unsecured debt (gender)	Male	Female
Average unsecured debt (December 2022)	£35,247	£17,633

T3.2 - Case weighting (gender)	Male	Female
Case weighting (December 2022)	75.0%	25.0%

T3.3 - Average debt by type (gender)*	Male	Female
Credit card	£3,937	£4,667
Unsecured loan	£17,060	£5,449
Other debts	£12,839	£1,227
Overdraft	£1,541	£1,067
Store card	£0	£1,959
Short term loan	£0	£0
Utility debt	£267	£1,400
Benefit overpayment	£0	£269
Council tax debt	£167	£2,044
Crown tax debt	£109	£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	£1,662	£3,197
Monthly household expenditure	£1,633	£2,646
Impoverishment index	0.0%	25.0%

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

T3.6 - Debt servicing (gender)	Male	Female
Average repayment term (months)	1225	32
Unsecured debt to annual income ratio	177%	46%

Debt Advice Foundation - Debt Helpline Statistics (December 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 (December 2022)	£7,385	£3,991	£63,419	£0	£38,502	£0	£0	£29,059	£0	£0	£0	£37,906

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 2022)	16.7%	8.3%	8.3%	0.0%	33.3%	0.0%	0.0%	16.7%	0.0%	0.0%	0.0%	16.7%
Regional contact population weighting index	232.0%	89.3%	62.6%	0.0%	302.5%	0.0%	0.0%	121.3%	0.0%	0.0%	0.0%	201.3%

T4.3 - Average debt by type (region)*	East Midlands	East of England	London	North East	North West	Northern Ireland	Scotland	South East	South West	Wales	West Midlands	Yorkshire
Credit card	£0	£0	£9,110	£0	£5,604	£0	£0	£0	£0	£0	£0	£8,954
Unsecured loan	£173	£0	£47,329	£0	£17,439	£0	£0	£0	£0	£0	£0	£26,225
Other debts	£1,090	£3,491	£800	£0	£12,379	£0	£0	£25,871	£0	£0	£0	£5,752
Overdraft	£1,075	£500	£5,200	£0	£2,180	£0	£0	£250	£0	£0	£0	£0
Store card	£0	£0	£0	£0	£0	£0	£0	£2,939	£0	£0	£0	£0
Short term loan	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Utility debt	£2,250	£0	£0	£0	£525	£0	£0	£0	£0	£0	£0	£0
Benefit overpayment	£404	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0	£0
Council tax debt	£3,066	£0	£0	£0	£375	£0	£0	£0	£0	£0	£0	£0
Crown tax debt	£0	£0	£980	£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	£2,031	£1,993	£3,600	£0	£2,046	£0	£0	£1,524	£0	£0	£0	£1,829
Monthly household expenditure	£1,908	£751	£3,600	£0	£1,944	£0	£0	£1,677	£0	£0	£0	£1,670
Impoverishment index	0.0%	25.0%	50.0%	0.0%	40.0%	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	50.0%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%
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	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Divorce	0.0%	0.0%	0.0%	0.0%	0.0%	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%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	100.0%	100.0%	0.0%	25.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	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)	60	3	186527	0	376	0	0	Neg DI, can't	0	0	0	238
Unsecured debt to annual income ratio	30%	17%	147%	0%	157%	0%	0%	159%	0%	0%	0%	173%

Appendix (data tables)

T5.1 - Average unsecured debt (housing status)	Homeowner	Tenant	Living with family	Homeless
Average unsecured debt (December 2022)	£48,727	£29,853	£3,991	£0

T5.2 - Case weighting (housing status)	Homeowner	Tenant	Living with family	Homeless
Case weighting (December 2022)	16.7%	75.0%	8.3%	0.0%

T5.3 - Average debt by type (housing status)*	Homeowner	Tenant	Living with family	Homeless
Credit card	£11,050	£3,037	£0	£0
Unsecured loan	£34,225	£11,270	£0	£0
Other debts	£5,752	£11,582	£3,491	£0
Overdraft	£725	£1,680	£500	£0
Store card	£0	£653	£0	£0
Short term loan	£0	£0	£0	£0
Utility debt	£0	£733	£0	£0
Benefit overpayment	£0	£90	£0	£0
Council tax debt	£0	£848	£0	£0
Crown tax debt	£0	£109	£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	£3,266	£1,780	£1,993	£0
Monthly household expenditure	£2,654	£1,842	£751	£0
Impoverishment index	0.0%	25.0%	50.0%	0.0%

T5.5 - Cause of financial impairment (housing status)	Homeowner	Tenant	Living with family	Homeless
Loss of job	50.0%	33.3%	0.0%	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%	11.1%	0.0%	0.0%
Divorce	0.0%	0.0%	0.0%	0.0%
Separation	0.0%	0.0%	0.0%	0.0%
Other	50.0%	33.3%	100.0%	0.0%

T5.6 - Debt servicing (housing status)	Homeowner	Tenant	Living with family	Homeless
Average repayment term (months)	80	Neg DI, can't	3	0
Unsecured debt to annual income ratio	17%	35%	200%	0%

Debt Advice Foundation - Debt Helpline Statistics (December 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 (December 2022)	£41,216	£0	£0	£0	£24,201	£50,242

T6.2 - Case weighting (employment status)	Full-time employment	Part-time employment	Self-employed	Full-time education	Disabled or sick	Unemployed (JSA)
Case weighting (December 2022)	33.3%	0.0%	0.0%	0.0%	50.0%	8.3%

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	£7,803	£0	£0	£0	£1,403	£0
Unsecured loan	£28,945	£0	£0	£0	£9,017	£0
Other debts	£3,949	£0	£0	£0	£8,866	£50,242
Overdraft	£1,788	£0	£0	£0	£1,654	£0
Store card	£0	£0	£0	£0	£980	£0
Short term loan	£0	£0	£0	£0	£0	£0
Utility debt	£0	£0	£0	£0	£1,100	£0
Benefit overpayment	£0	£0	£0	£0	£135	£0
Council tax debt	£0	£0	£0	£0	£1,272	£0
Crown tax debt	£245	£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	£3,031	£0	£0	£0	£1,737	£695
Monthly household expenditure	£2,415	£0	£0	£0	£1,642	£1,658
Imperishment index	0.0%	25.0%	50.0%	0.0%	40.0%	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%	0.0%	0.0%	0.0%	50.0%	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%	0.0%	0.0%	0.0%	16.7%	0.0%
Divorce	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%
Other	75.0%	0.0%	0.0%	0.0%	0.0%	100.0%

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)	67	0	0	0	257	Neg DI, can't
Unsecured debt to annual income ratio	17%	35%	200%	0%	164%	0%

Debt Advice Foundation - Debt Helpline Statistics (December 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 (December 2022)	£15,311	£7,877	£0	£0	£75,119	£0	£31,450	£13,570

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 2022)	50.0%	8.3%	0.0%	0.0%	25.0%	0.0%	8.3%	8.3%

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	£3,251	£0	£0	£0	£5,308	£0	£14,000	£0
Unsecured loan	£8,885	£0	£0	£0	£33,409	£0	£16,000	£346
Other debts	£1,095	£1,500	£0	£0	£36,328	£0	£0	£2,180
Overdraft	£1,267	£500	£0	£0	£2,090	£0	£1,450	£1,250
Store card	£0	£5,877	£0	£0	£0	£0	£0	£0
Short term loan	£0	£0	£0	£0	£0	£0	£0	£0
Utility debt	£400	£0	£0	£0	£0	£0	£0	£4,200
Benefit overpayment	£0	£0	£0	£0	£0	£0	£0	£808
Council tax debt	£250	£0	£0	£0	£0	£0	£0	£6,132
Crown tax debt	£163	£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	£1,707	£2,354	£0	£0	£1,571	£0	£4,181	£3,055
Monthly household expenditure	£1,583	£1,696	£0	£0	£1,734	£0	£3,433	£2,809
Impoverishment index	0.0%	25.0%	50.0%	0.0%	40.0%	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	33.3%	0.0%	0.0%	0.0%	66.7%	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	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Divorce	0.0%	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	50.0%	0.0%	0.0%	0.0%	33.3%	0.0%	100.0%	0.0%

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)	123	12	0	0	Neg DI, can't	0	42	55
Unsecured debt to annual income ratio	17%	35%	200%	0%	164%	0%	0%	0%

Debt Advice Foundation - Debt Helpline Statistics (December 2022)

Appendix (data tables)

T8.1 -Case outcome analysis	Jan 22	Feb 22	Mar 22	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22
Financial assessment outcomes	9%	16%	10%	13%	8%	10%	13%	10%	11%	6%	9%	7%
Non-financial assessment outcomes	91%	84%	90%	87%	92%	90%	87%	90%	89%	94%	91%	93%

T8.2 -Financial assessment outcomes	Jan 22	Feb 22	Mar 22	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22
Bankruptcy	5%	17%	11%	11%	13%	20%	21%	13%	15%	23%	25%	17%
Debt Arrangement Scheme	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Informal Arrangement	19%	15%	15%	15%	22%	5%	14%	21%	15%	8%	5%	0%
Debt Relief Order	43%	44%	59%	26%	35%	25%	25%	38%	40%	46%	45%	25%
Individual Voluntary Arrangement/Trust Deed	19%	5%	4%	7%	4%	10%	7%	8%	5%	15%	5%	33%
Other	5%	10%	0%	15%	17%	10%	7%	8%	0%	0%	0%	17%
Budgeting advice	10%	10%	11%	26%	9%	30%	25%	13%	25%	8%	20%	8%

T8.3 -Non-financial assessment outcomes	Dec 22	Nov 22	Oct 22	Sep 22	Aug 22	Jul 22	Jun 22	May 22	Apr 22	Mar 22	Feb 22	Jan 22
3rd party call	13%	13%	14%	15%	14%	16%	21%	12%	9%	14%	13%	19%
Bailiff assistance	1%	3%	3%	4%	4%	7%	4%	7%	3%	4%	5%	4%
Benefits	28%	28%	19%	18%	17%	13%	11%	8%	11%	7%	9%	15%
Council Tax	1%	0%	1%	1%	1%	2%	2%	3%	3%	2%	3%	2%
Credit rating	1%	2%	3%	6%	1%	2%	3%	5%	4%	4%	4%	3%
Current insolvency case	5%	5%	6%	9%	9%	5%	4%	5%	7%	5%	5%	4%
Disputed liability	7%	9%	11%	8%	6%	9%	10%	12%	13%	10%	11%	6%
Housing assistance	1%	3%	7%	4%	2%	1%	4%	3%	4%	3%	3%	3%
Legal	5%	8%	3%	2%	3%	6%	3%	4%	4%	6%	6%	5%
Mortgage	3%	1%	2%	3%	1%	1%	1%	2%	2%	0%	0%	1%
Other	36%	26%	33%	31%	42%	39%	36%	40%	40%	44%	42%	35%

T8.5 -Advice take-up (December 2022)	Solution recommended	Solution chosen
Bankruptcy	17%	8%
Debt Arrangement Scheme	0%	0%
Informal Arrangement	0%	33%
Debt Relief Order	25%	25%
Individual Voluntary Arrangement/Trust Deed	33%	17%
Other	17%	8%
Budgeting advice	8%	8%

Appendix (data tables)

T8.6 -Weekly call density map (December 2022)	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
08:00	1.4%	1.4%	1.9%	1.1%	0.4%	0.0%
09:00	2.8%	0.5%	1.9%	3.0%	1.9%	0.0%
10:00	1.9%	2.8%	3.3%	2.2%	3.0%	0.0%
11:00	1.9%	1.4%	1.9%	2.2%	1.9%	0.0%
12:00	2.8%	1.9%	4.6%	2.6%	2.6%	0.0%
13:00	1.4%	2.3%	2.3%	3.0%	3.0%	0.0%
14:00	2.8%	4.6%	3.7%	3.0%	1.9%	0.0%
15:00	0.5%	0.5%	4.6%	2.6%	1.1%	0.0%
16:00	0.9%	0.5%	1.9%	1.9%	1.5%	0.0%
17:00	1.9%	0.9%	0.5%	0.0%	0.0%	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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