

Mapping the unmet demand for debt advice in the UK

June 2019



Money &
Pensions
Service

Foreword

The purpose of the Money and Pensions Service is clear: to help create ‘a society where everyone makes the most of their money and pensions’.

One of the biggest problems we face towards this goal is the large proportion of people in the UK who continue to struggle with debt. Around nine million are now over-indebted¹ and supply of debt advice services is still insufficient to meet demand.

The results from our most recent research indicate a large gap between supply and demand. In light of Peter Wyman’s recommendations to increase the supply of debt advice from free-to-client providers and the findings from this research, it is essential that we work together to tackle the problem and develop ways to narrow the advice gap.

Results from this study have been shared with the organisations we fund and helped us estimate which areas experience biggest undersupply of debt advice services. Understanding the scale of the advice gap helps us, and other organisations, make the case for sector funding.

I would like to thank everyone who participated in this important piece of research. Your input has been invaluable in helping us understand more about the current advice landscape and I hope that you will continue to support our work to get an accurate picture in the 2019 survey.

I hope you find the results of the survey that follow useful and of interest.

Caroline Siarkiewicz

Acting CEO



¹ We define over-indebtedness as finding keeping up with bills and/or credit commitments a heavy burden or having fallen behind on, or missed, any payments for bills and/or credit commitments in any three or more months in the last six months. Mapping the unmet demand for debt advice in the UK, June 2019

Objectives and definitions

The aim of this research was to estimate the current 'supply' of debt advice across the UK and how this compares to the 'demand' for debt advice, at local authority level.

The findings of this research were crucial to effectively identify the areas where debt advice is most needed.

'Supply' of debt advice

In the report that follows we have defined 'supply' as the total number of clients² who received 'advice / casework' for their debt problems in the period April 2017 – March 2018.

'Unmet demand' for debt advice

We have defined total 'unmet demand' in the following way:

Unmet Demand = (Total 'demand' for debt advice) – (Total 'supply' of debt advice)

Please see Appendix 1 for the detailed definition of 'demand'.

In the tables that follow, we have provided broad estimates of unmet demand and supply by region and local authority areas. Regions and local authorities have been ranked from high to low based on where there is the greatest proportional unmet demand for face-to-face services. The tables also include 'Supply as a percentage of demand', which indicates what proportion of demand could be met by supply.

Comparison to last year

We have reviewed and evolved our methodology for measuring supply and demand. Therefore, the figures in this report are not directly comparable to last year's figures. Improvements made to our methodology are explained in Appendix 1. Please note that these figures are broad estimates and we are exploring ways to improve the estimates further in future.

² In this instance clients refers to the number of unique debt advice cases

Supply and unmet demand in the UK

People in the UK continue to struggle with debt. We estimate that around nine million people are over-indebted³, i.e. they find keeping up with payments a heavy burden or have fallen behind on, or missed, payments in any three or more months in the last six months.

The overall picture of debt advice in the UK is of high levels of unmet demand. Demand continues to exceed the supply of debt advice, and we estimate that the overall unmet demand in the UK is nearly two million clients.

Table 1. Estimated supply and unmet demand in the UK⁷

Channel	Supply ⁴	Unmet demand ⁵	Supply as % of demand ⁶
Face-to-face	0.34 million	0.37 million	48%
Telephone	0.53 million	0.59 million	47%
Online	0.52 million	1.02 million	34%
Total	1.39 million	1.98 million	41%

Face-to-face is the channel with the smallest gap between demand and supply at the national level. Nevertheless, the levels of unmet demand are high, with demand being over two times higher than supply. It is also the channel with the biggest variation in unmet demand between countries and regions. Face-to-face unmet demand is particularly high in London, where existing supply of face-to-face debt advice could meet only just over a fifth of current demand.

³ As measured in the surveys conducted in June – August 2018

⁴ Supply' has been defined as the total number of clients who received 'advice / casework' for their debt problems through face-to-face, telephone and advice channels in the period April 2017 – March 2018

⁵ Unmet Demand = (Total 'demand' for debt advice) – (Total 'supply' of debt advice)

⁶ Supply as a percentage of demand' indicates what proportion of demand could be met by supply

⁷ Rounded to nearest 10,000

Table 2. Estimated supply and unmet demand for face-to-face debt advice services in the UK⁸

Region/ country	Face-to-face Supply	Face-to-face Unmet Demand	Face-to-face Supply as % of Demand
London	39,000	138,000	22%
Northern Ireland	6,000	15,000	29%
South East	37,000	58,000	39%
East of England	25,000	27,000	48%
West Midlands	31,000	33,000	49%
Yorkshire and the Humber	31,000	28,000	53%
North West	44,000	32,000	58%
Scotland	25,000	15,000	64%
South West	28,000	13,000	68%
North East	17,000	7,000	69%
East Midlands	36,000	14,000	71%
Wales	25,000	-6,000	135%
Total	345,000	374,000	48%

At the local authority area level, there is an even broader spectrum, with some local authority areas experiencing oversupply of face-to-face advice while the majority are struggling with high levels of undersupply. The next chapter focuses on the supply and unmet demand at local authority area level.

⁸ Rounded to the nearest thousand

Supply and unmet demand by region/country

In the chapter that follows, we have provided an overview of our estimates of unmet demand and supply by region and country for the face-to-face channel. We have focused on the face-to-face channel due to its localised nature and large variation in unmet demand between local authority areas.

We have also provided 'Supply as a percentage of demand', which indicates what proportion of demand could be met by supply. Local authorities have been ranked from high to low based on where there is the greatest proportional unmet demand for face-to-face services.

Please click on the links below for the supply and demand by region and country:

[East Midlands](#)

[East of England](#)

[London](#)

[North East](#)

[North West](#)

[South East](#)

[South West](#)

[West Midlands](#)

[Yorkshire and The Humber](#)

[Northern Ireland](#)

[Scotland](#)

[Wales](#)

East Midlands

As in the rest of the UK, there is a big variation in the levels of unmet demand for face-to-face debt advice between local authority areas in the East Midlands. In some areas supply meets demand (Rutland, Lincoln), a few experience oversupply (Derbyshire Dales, Derby, Mansfield, Nottingham), but in most areas there is insufficient provision of face-to-face services. Rushcliffe and South Northamptonshire experience the highest proportional unmet demand for face-to-face advice, with demand being five times higher than supply.

[Click here to see other regions/countries](#)

Table 3. Estimated supply and unmet demand in the East Midlands face-to-face channel

Region / Local Authority	Face-to-face Supply ⁹	Face-to-face Unmet Demand ¹⁰	Supply as % of Demand (face-to-face)
Rushcliffe	190	800	20%
South Northamptonshire	160	600	21%
Kettering	300	700	29%
Oadby and Wigston	150	300	31%
Gedling	330	700	31%
Hinckley and Bosworth	350	700	33%
Blaby	310	600	35%
Leicester	1,850	2,800	39%
Wellingborough	320	500	40%
South Kesteven	570	800	42%
Bolsover	360	500	42%
Daventry	340	400	44%
West Lindsey	440	500	46%
Harborough	360	400	46%
Bassetlaw	630	700	47%
North West Leicestershire	480	500	48%
Melton	240	200	50%
South Holland	480	500	51%
Corby	420	400	53%
North Kesteven	590	500	55%
Charnwood	1,040	900	55%
Northampton	1,580	1,000	60%
Ashfield	770	500	60%
Amber Valley	780	400	64%
North East Derbyshire	630	300	65%
Chesterfield	740	400	65%
Boston	520	300	66%
East Lindsey	910	500	67%

⁹ Rounded to the nearest ten

¹⁰ Rounded to the nearest hundred

Broxtowe	720	300	70%
Newark and Sherwood	880	300	73%
Erewash	870	300	77%
South Derbyshire	830	100	86%
East Northamptonshire	770	100	87%
High Peak	800	100	88%
Rutland	330	-	95%
Lincoln	1,380	-	104%
Nottingham	5,440	-800	117%
Mansfield	1,570	-500	142%
Derby	4,910	-2,000	168%
Derbyshire Dales	1,720	-1,100	273%
Total	36,050	14,500	71%

East of England

Demand for face-to-face services exceeds supply in most of the local authority areas in the East of England. Breckland, Waveney and Fenland experience the highest levels of unmet demand for face-to-face services, with demand being six times higher than supply in these areas. In South Norfolk, Southend-on-Sea and Suffolk Coastal, face-to-face supply exceeds demand. There are two local authority areas where face-to-face supply is on a par with demand: Mid Suffolk and Three Rivers.

[Click here to see other regions/countries](#)

Table 4. Estimated supply and unmet demand in the East of England for face-to-face channel

Region / Local Authority	Face-to-face Supply ¹¹	Face-to-face Unmet Demand ¹²	Supply as % of Demand (face-to-face)
Breckland	190	1,000	16%
Waveney	150	800	16%
Fenland	150	700	16%
East Cambridgeshire	120	600	18%
Great Yarmouth	160	700	18%
Chelmsford	250	1,100	19%
South Cambridgeshire	230	900	21%
North Norfolk	180	600	23%
Norwich	380	1,300	23%
Castle Point	150	400	26%
Braintree	390	900	31%
Colchester	520	1,200	31%
Forest Heath	210	400	32%
Broxbourne	260	500	32%
St Edmundsbury	290	600	33%
Central Bedfordshire	790	1,600	33%
Basildon	520	1,000	33%
Thurrock	490	900	34%
King's Lynn and West Norfolk	430	800	34%
Epping Forest	400	700	36%
Rochford	210	300	39%
North Hertfordshire	410	600	39%
Brentwood	190	300	40%
East Hertfordshire	420	600	40%
Broadland	370	500	40%
St Albans	410	600	41%
Watford	380	500	42%
Tendring	450	600	42%

¹¹ Rounded to the nearest ten

¹² Rounded to the nearest hundred

Dacorum	530	700	42%
Uttlesford	270	400	43%
Peterborough	910	1,200	43%
Hertsmere	390	500	45%
Babergh	300	400	45%
Harlow	390	500	46%
Welwyn Hatfield	560	600	47%
Ipswich	660	700	49%
Huntingdonshire	760	700	53%
Luton	1,350	900	59%
Stevenage	530	300	62%
Bedford	990	500	64%
Maldon	280	200	65%
Cambridge	800	400	68%
Three Rivers	680	-	97%
Mid Suffolk	770	-	102%
Suffolk Coastal	1,100	-200	125%
Southend-on-Sea	2,410	-800	152%
South Norfolk	1,890	-900	189%
Total	24,670	27,000	48%

London

London is the region with the highest level of unmet demand in the UK. The demand for face-to-face debt advice services is up to seventeen times higher than supply in some areas. Most local authority areas experience high levels of unmet demand, with the exception of the City of London, where supply exceeds demand. The proportional unmet demand is particularly high in Islington, Newham and Redbridge, where the current supply of face-to-face services could meet only under ten percent of demand.

[Click here to see other regions/countries](#)

Table 5. Estimated supply and unmet demand in London for face-to-face channel

Region / Local Authority	Face-to-face Supply ¹³	Face-to-face Unmet Demand ¹⁴	Supply as % of Demand (face-to-face)
Islington	320	5,200	6%
Newham	650	7,800	8%
Redbridge	470	4,900	9%
Havering	400	3,400	11%
Haringey	730	5,400	12%
Croydon	890	6,100	13%
Ealing	920	6,000	13%
Kingston upon Thames	420	2,600	14%
Hackney	1,060	5,800	16%
Wandsworth	970	5,200	16%
Hounslow	920	4,600	17%
Barnet	1,140	5,700	17%
Harrow	720	3,600	17%
Merton	660	3,200	17%
Camden	1,020	4,600	18%
Enfield	1,130	5,000	18%
Bromley	980	4,100	19%
Tower Hamlets	1,780	6,900	20%
Brent	1,460	5,500	21%
Bexley	860	2,900	23%
Waltham Forest	1,280	4,300	23%
Richmond upon Thames	690	2,300	23%
Hillingdon	1,390	4,100	25%
Lambeth	1,940	5,600	26%
Sutton	960	2,400	28%
Hammersmith and Fulham	1,140	2,900	28%
Westminster	1,650	3,500	32%
Barking and Dagenham	1,470	2,700	36%

¹³ Rounded to the nearest ten

¹⁴ Rounded to the nearest hundred

Kensington and Chelsea	1,120	1,800	38%
Southwark	2,910	4,300	40%
Lewisham	3,030	3,700	45%
Greenwich	2,850	3,100	48%
City of London	1,070	-900	557%
Total	38,980	138,200	22%

North East

Most local authority areas in the North East experience an undersupply of face-to-face debt advice services. The unmet demand for face-to-face services is the highest in Sunderland, where demand is two and a half times higher than supply. In Stockton-on-Tees and South Tyneside, face-to-face supply is slightly higher than demand.

[Click here to see other regions/countries](#)

Table 6. Estimated supply and unmet demand in the North East for face-to-face channel

Region / Local Authority	Face-to-face Supply ¹⁵	Face-to-face Unmet Demand ¹⁶	Supply as % of Demand (face-to-face)
Sunderland	1,100	1,700	39%
Newcastle upon Tyne	1,450	1,700	46%
Northumberland	1,240	1,300	48%
Redcar and Cleveland	570	500	51%
Middlesbrough	960	400	70%
Hartlepool	630	200	75%
County Durham	3,430	1,100	75%
North Tyneside	1,330	400	79%
Darlington	760	100	85%
Gateshead	1,710	200	91%
Stockton-on-Tees	1,770	-100	106%
South Tyneside	1,690	-300	118%
Total	16,640	7,400	69%

¹⁵ Rounded to the nearest ten

¹⁶ Rounded to the nearest hundred

North West

The North West experiences high levels of unmet demand for face-to-face services. Pendle and Eden have the highest proportional unmet demand and Manchester experiences the biggest gap between supply and demand by volume. In contrast, there is an oversupply of face-to-face debt advice services in Liverpool and West Lancashire. In St Helens, supply of face-to-face services is on a par with demand.

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Table 7. Estimated supply and unmet demand in the North West for face-to-face channel

Region / Local Authority	Face-to-face Supply ¹⁷	Face-to-face Unmet Demand ¹⁸	Supply as % of Demand (face-to-face)
Pendle	110	900	11%
Eden	80	400	16%
Rochdale	440	2,100	17%
Fylde	160	500	24%
Manchester	2,130	5,700	27%
Wigan	1,010	2,300	31%
Blackburn with Darwen	590	1,100	35%
Trafford	790	1,300	37%
South Ribble	350	600	38%
Stockport	950	1,600	38%
Preston	710	1,000	41%
Cheshire East	1,400	1,800	44%
Ribble Valley	210	300	45%
Tameside	1,100	1,300	46%
Oldham	1,200	1,400	47%
Lancaster	700	700	49%
South Lakeland	420	400	49%
Wirral	1,570	1,500	51%
Chorley	570	500	53%
Salford	1,700	1,300	57%
Bury	1,100	800	59%
Bolton	1,810	1,200	59%
Hyndburn	510	300	59%
Blackpool	1,170	600	64%
Rossendale	460	300	64%
Carlisle	710	400	65%
Sefton	1,710	900	66%
Cheshire West and Chester	2,200	900	72%
Allerdale	680	300	72%

¹⁷ Rounded to the nearest ten

¹⁸ Rounded to the nearest hundred

Warrington	1,490	500	76%
Burnley	770	200	79%
Knowsley	1,380	300	81%
Wyre	760	200	81%
Barrow-in-Furness	560	100	89%
Copeland	610	-	93%
Halton	1,270	100	93%
St. Helens	1,840	-	102%
West Lancashire	1,360	-200	118%
Liverpool	7,330	-1,400	124%
Total	43,930	32,100	58%

Northern Ireland

Compared to the rest of the UK, Northern Ireland has one of the highest levels of proportional unmet demand. There are high levels of unmet demand for face-to-face services, with demand for face-to-face channel being up to eight times higher than supply in some areas. The area with the highest proportional unmet demand for face-to-face debt advice is Lisburn and Castlereagh. No local authority areas in Northern Ireland experience an oversupply of debt advice.

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Table 8. Estimated supply and unmet demand in Northern Ireland for face-to-face channel

Region / Local Authority	Face-to-face Supply ¹⁹	Face-to-face Unmet Demand ²⁰	Supply as % of Demand (face-to-face)
Lisburn and Castlereagh	180	1,200	13%
Newry, Mourne and Down	390	1,600	19%
Ards and North Down	330	1,200	21%
Armagh, Banbridge and Craigavon	540	1,900	23%
Mid and East Antrim	340	1,100	23%
Mid Ulster	480	1,300	27%
Fermanagh and Omagh	370	1,000	28%
Causeway Coast and Glens	470	1,100	29%
Belfast	1,240	2,900	30%
Antrim and Newtownabbey	470	1,000	32%
Derry and Strabane	1,330	500	73%
Total	6150	14,800	29%

¹⁹ Rounded to the nearest ten

²⁰ Rounded to the nearest thousand

Scotland

Demand for face-to-face debt advice exceeds supply in most of the local authority areas in Scotland, with demand being nearly four times higher than supply in some areas. A few areas experience an oversupply of face-to-face debt advice services: East Dunbartonshire, West Dunbartonshire and Na h-Eileanan Siar. The areas with highest proportional unmet demand for face-to-face channel are Shetland Islands and Stirling, while the biggest gap between supply and demand by volume can be observed in Glasgow City. In North Lanarkshire and Dumfries and Galloway, supply is on a par with demand.

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Table 9. Estimated supply and unmet demand in Scotland for face-to-face channel

Region / Local Authority	Face-to-face Supply ²¹	Face-to-face Unmet Demand ²²	Supply as % of Demand (face-to-face)
Shetland Islands	40	100	26%
Stirling	170	500	26%
Glasgow City	1,550	4,000	28%
Aberdeen City	560	1,300	30%
South Ayrshire	240	500	33%
Highland	640	900	40%
Clackmannanshire	150	200	40%
City of Edinburgh	1,600	2,300	41%
West Lothian	570	700	44%
Moray	310	400	45%
Midlothian	290	300	46%
Fife	1,220	1,400	47%
Renfrewshire	620	600	49%
Perth and Kinross	480	500	49%
Falkirk	640	500	55%
Argyll and Bute	340	300	56%
North Ayrshire	590	400	60%
East Lothian	440	300	63%
Aberdeenshire	1,130	600	66%
East Ayrshire	640	300	69%
South Lanarkshire	1,500	700	69%
Orkney Islands	110	-	72%
Dundee City	930	300	73%
East Renfrewshire	370	100	74%
Inverclyde	470	100	79%
Angus	660	100	83%
Scottish Borders	730	100	88%
Dumfries and Galloway	1,050	-	96%

²¹ Rounded to the nearest ten

²² Rounded to the nearest hundred

North Lanarkshire	2,560	-	102%
East Dunbartonshire	880	-300	150%
West Dunbartonshire	1,480	-800	219%
Na h-Eileanan Siar	2,270	-2,100	1339%
Total	25,250	14,500	64%

South East

The South East experiences one of the highest levels of overall unmet demand for face-to-face debt advice services in the UK. Demand exceeds supply in almost all local authority areas in the South East, with the exception of the Isle of Wight, where face-to-face supply exceeds demand. The proportional unmet demand is the highest in Rushmoor, where current supply of face-to-face services could meet only fourteen percent of demand. Southampton experiences the largest gap between face-to-face supply and demand by volume.

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Table 10. Estimated supply and unmet demand in the South East for face-to-face channel

Region / Local Authority	Face-to-face Supply ²³	Face-to-face Unmet Demand ²⁴	Supply as % of Demand (face-to-face)
Rushmoor	160	1,000	14%
Crawley	220	1,100	17%
Worthing	200	900	17%
Cherwell	270	1,200	18%
Horsham	240	1,000	18%
Spelthorne	200	900	19%
Chichester	230	900	20%
South Oxfordshire	260	1,000	21%
Southampton	800	3,000	21%
Vale of White Horse	280	1,000	23%
Adur	140	500	23%
Dartford	290	900	24%
Tandridge	200	600	26%
South Bucks	160	400	26%
Slough	520	1,300	28%
Havant	370	900	29%
Canterbury	510	1,200	29%
Windsor and Maidenhead	410	1,000	29%
Wycombe	540	1,300	29%
Reading	630	1,500	30%
Milton Keynes	990	2,300	30%
Gravesham	380	900	30%
Wokingham	460	1,000	31%
West Berkshire	470	1,000	31%
Fareham	320	700	31%
Brighton and Hove	1,220	2,600	32%
Shepway	390	800	32%
Thanet	540	1,100	32%

²³ Rounded to the nearest ten

²⁴ Rounded to the nearest hundred

Guildford	500	1,000	33%
Eastleigh	430	800	34%
Lewes	330	600	34%
Medway	1,070	2,000	35%
Bracknell Forest	440	800	35%
Sevenoaks	380	700	36%
Rother	310	500	36%
Gosport	370	600	38%
Basingstoke and Deane	740	1,200	39%
Test Valley	470	700	39%
New Forest	600	900	39%
Tonbridge and Malling	500	700	40%
Reigate and Banstead	570	800	41%
Hart	320	400	42%
Wealden	570	800	42%
Ashford	600	800	44%
West Oxfordshire	480	600	45%
Winchester	520	600	45%
Swale	720	900	45%
Arun	750	800	48%
Portsmouth	1,420	1,500	49%
Maidstone	920	900	51%
Woking	500	500	51%
Waverley	550	500	53%
Mid Sussex	730	600	53%
Surrey Heath	430	400	54%
Runnymede	480	400	55%
Elmbridge	590	500	55%
Dover	690	500	56%
East Hampshire	630	400	61%
Mole Valley	440	300	61%
Epsom and Ewell	440	300	63%
Eastbourne	760	400	66%
Aylesbury Vale	1,410	700	67%
Oxford	1,510	600	71%
Hastings	840	300	71%
Chiltern	570	200	75%
Tunbridge Wells	910	300	76%
Isle of Wight	1,620	-200	110%
Total	37,460	57,500	39%

South West

Most local authority areas in the South West experience an undersupply of face-to-face debt advice services, with Wiltshire experiencing the biggest gap between supply and demand by volume, and West Somerset experiencing the highest proportional unmet demand. Mid Devon, Gloucester, North Somerset and East Devon experience an oversupply of face-to-face debt advice services, and in North Dorset supply is on a par with demand.

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Table 11. Estimated supply and unmet demand in the South West for face-to-face channel

Region / Local Authority	Face-to-face Supply ²⁵	Face-to-face Unmet Demand ²⁶	Supply as % of Demand (face-to-face)
Isles of Scilly	-	-	12%
West Somerset	40	200	16%
North Devon	140	600	19%
West Devon	90	300	24%
South Gloucestershire	490	1,400	25%
Torridge	140	400	27%
West Dorset	200	500	30%
Tewkesbury	200	400	33%
Cotswold	250	400	41%
Sedgemoor	430	500	47%
Swindon	840	900	48%
Cheltenham	470	500	50%
East Dorset	230	200	51%
Taunton Deane	450	400	51%
Christchurch	150	100	53%
Poole	540	500	53%
Stroud	430	400	55%
Bournemouth	990	800	55%
Wiltshire	2,000	1,500	57%
Forest of Dean	350	200	59%
South Hams	370	200	67%
Exeter	760	400	67%
Teignbridge	620	300	67%
Bath and North East Somerset	970	400	69%
South Somerset	840	400	70%
Purbeck	220	100	74%
Mendip	590	200	74%
Cornwall	3,180	1,000	76%
Torbay	800	200	79%

²⁵ Rounded to the nearest ten

²⁶ Rounded to the nearest hundred

Bristol	3,460	700	83%
Plymouth	1,990	300	87%
Weymouth and Portland	430	100	88%
North Dorset	500	-	102%
East Devon	1,030	-100	113%
North Somerset	1,660	-200	115%
Gloucester	1,530	-500	149%
Mid Devon	1,010	-400	159%
Total	28,400	13,200	68%

Wales

Although face-to-face supply meets or exceeds demand in many local authority areas in Wales, there are a number of areas where provision of face-to-face services cannot keep up with demand. This is particularly the case in Blaenau Gwent, where demand for face-to-face services is almost five times higher than supply.

[Click here to see other regions/countries](#)

Table 12. Estimated supply and unmet demand in Wales for face-to-face channel

Region / Local Authority	Face-to-face Supply ²⁷	Face-to-face Unmet Demand ²⁸	Supply as % of Demand (face-to-face)
Blaenau Gwent	90	400	21%
Vale of Glamorgan	170	500	26%
Powys	420	400	55%
Carmarthenshire	670	400	62%
Neath Port Talbot	510	300	65%
Bridgend	670	100	83%
Conwy	560	100	85%
Wrexham	780	-	95%
Cardiff	2,380	-	98%
Rhondda Cynon Taf	1,430	-	100%
Pembrokeshire	720	-	102%
Ceredigion	500	-	110%
Flintshire	910	-100	112%
Swansea	2,120	-700	145%
Denbighshire	750	-200	146%
Caerphilly	1,530	-500	150%
Merthyr Tydfil	620	-200	160%
Gwynedd	1,380	-600	186%
Monmouthshire	830	-400	193%
Isle of Anglesey	880	-500	227%
Newport	3,500	-2,600	373%
Torfaen	3,280	-2,700	554%
Total	24,710	-6,400	135%

²⁷ Rounded to the nearest ten

²⁸ Rounded to the nearest hundred

West Midlands

As in the rest of the UK, there is a high variation in levels of unmet demand for face-to-face services in the West Midlands. Newcastle-under-Lyme, Rugby, Litchfield and Cannock Chase experience the largest proportional unmet demand for face-to-face channel, and Birmingham has the highest unmet demand by volume for face-to-face services. Nuneaton and Bedworth is the only area with an oversupply of face-to-face debt advice, and in Stratford-on-Avon supply is on a par with demand.

[Click here to see other regions/countries](#)

Table 13. Estimated supply and unmet demand in the West Midlands for face-to-face channel

Region / Local Authority	Face-to-face Supply ²⁹	Face-to-face Unmet Demand ³⁰	Supply as % of Demand (face-to-face)
Newcastle-under-Lyme	120	1,200	9%
Rugby	100	900	10%
Lichfield	100	800	10%
Cannock Chase	110	900	10%
Warwick	170	1,200	13%
Herefordshire	300	1,600	15%
North Warwickshire	130	500	21%
Wychavon	280	900	24%
Tamworth	200	600	25%
Shropshire	910	2,200	29%
Malvern Hills	220	500	32%
East Staffordshire	410	800	33%
Walsall	1260	1,900	39%
Birmingham	6190	8,100	43%
Solihull	880	1,000	47%
Staffordshire Moorlands	410	500	48%
Dudley	1630	1,700	49%
Stafford	630	700	49%
Wyre Forest	500	500	50%
Coventry	2200	2,100	52%
Telford and Wrekin	1020	900	52%
Bromsgrove	460	400	56%
Redditch	530	300	63%
Sandwell	2830	1,600	63%
South Staffordshire	680	300	69%
Stoke-on-Trent	2420	700	79%
Worcester	890	200	79%
Wolverhampton	2880	100	96%

²⁹ Rounded to the nearest ten

³⁰ Rounded to the nearest hundred

Stratford-on-Avon	1100	-	101%
Nuneaton and Bedworth	1570	-300	120%
Total	31130	32,900	49%

Yorkshire and the Humber

There are high levels of unmet demand across the Yorkshire and the Humber. Most local authority areas experience an undersupply of face-to-face debt advice services. The area which stands out is East Riding of Yorkshire, where supply of face-to-face services exceeds demand. Proportional unmet demand is the highest in Kingston upon Hull and the biggest gap between supply and demand for face-to-face advice by volume can be observed in Leeds.

[Click here to see other regions/countries](#)

Table 14. Estimated supply and unmet demand in the Yorkshire and the Humber for face-to-face channel

Region / Local Authority	Face-to-face Supply ³¹	Face-to-face Unmet Demand ³²	Supply as % of Demand (face-to-face)
Kingston upon Hull	270	3,100	8%
Richmondshire	60	500	10%
Selby	90	700	11%
Ryedale	60	400	12%
Hambleton	100	700	12%
Harrogate	290	1,000	22%
York	790	1,400	37%
Leeds	3,520	5,600	39%
Doncaster	1,370	2,000	41%
Kirklees	2,070	2,800	43%
North Lincolnshire	860	900	50%
Rotherham	1,420	1,400	50%
Wakefield	1,860	1,800	51%
Sheffield	3,610	3,200	53%
Barnsley	1,420	1,200	54%
Calderdale	1,340	900	61%
Craven	320	200	66%
North East Lincolnshire	1,420	300	85%
Bradford	5,310	800	87%
Scarborough	940	100	89%
East Riding of Yorkshire	4,090	-1,100	139%
Total	31,200	27,800	53%

³¹ Rounded to the nearest ten

³² Rounded to the nearest hundred

Appendix 1: Methodology

The aim of this research was to understand the current ‘supply’ of debt advice across the UK and how this compares to the ‘demand’ for debt advice, at local authority level.

Comparisons to last year

Within his *Independent Review of the Funding of Debt Advice*, Peter Wyman set out estimates for supply, demand and unmet demand. However, he included a caveat:

“These figures are probably the most reliable headline view but unfortunately unknowns still persist, and these unknowns greatly complicate the picture”

Mindful of these unknowns, we have reviewed and evolved our methodology for measuring supply and demand. Therefore, the figures in this report are not directly comparable to last year’s figures.

Supply survey

Through a mixture of online and telephone interviewing, every provider with permission to deliver debt advice in the UK was given the opportunity to participate in the survey. In total, between July and October 2018, an independent research agency Critical Research spoke with 3,369 organisations (of which 429 confirmed they provided debt advice).

Respondents were asked to provide the total number of clients³³ they provided ‘support’ and ‘debt advice/casework’ to within the last financial year, broken down by local authority and by channel served.

The supply survey is not compulsory for regulated organisations and therefore not all organisations respond. Therefore, this year we undertook modelling work to estimate the additional supply being delivered by non-responding providers.

As the non-responding organisations are likely to be small and provide advice locally, we removed the larger national providers from the responding organisations for estimating the supply among non-responding organisations. We established what percentage of responding organisations provided debt advice and calculated the average volume per provider per channel. These percentages and volumes were then applied to the non-responding organisations. These figures were combined with the volumes from responding organisations, including the larger national providers, to give us the total grossed-up supply for the debt advice sector.

Large parts of the online services, including webchat are anonymised, therefore a statistical approach has been taken to model online usage and derive the geographic distribution. Due to its non-localised nature, the online supply is disaggregated proportionally based on the over indebted population at relevant geographies. This acts as a smoothing effect and shows proportional levels of unmet demand across all regions.

³³ in this instance clients refers to the number of unique debt advice cases

Calculating ‘Demand’ for debt advice

‘Demand’ for debt advice was established through a four-phased approach.

Phase 1 – Surveys were undertaken with a sample of c. 20,000 UK adults aged 18+ in June – August 2018. The interviews were conducted online by Alligator (BDRC), using online panels Research Now/ SSI and Panelbase. Quotas were set to ensure the sample was sufficiently representative of the UK in terms of regions and demographics. Within the surveys, respondents were asked questions to identify whether they were over-indebted and to understand their behaviour in relation to advice.

Phase 2 - Data specialists, CACI, then modelled the survey data to create a 10-variable model that generates an over-indebtedness prediction for every individual in the UK, using their Ocean database. These predictions can be summed to estimate over-indebtedness levels at local authority, constituency, regional and national level.

Phase 3 – The survey data was then analysed to estimate demand for debt advice within the last year.

We previously had one question that measured demand, which was assumed to measure the number ‘seeking’ advice – with some subsequently ‘receiving’ it and some not. However, with just one question being used to measure an often-complex journey (where many possibilities exist including triage-only, referrals, etc), this was not certain.

This year, we therefore added questions to the survey to understand demand better. These questions enabled us

- to identify a group of people who had approached an advice organisation but did not receive help and
- to identify what level of help was received by those who did receive it, i.e. how many seeking help were receiving full advice-level help³⁴, and how many were receiving less help.

Demand is now defined as the sum of:

- Demand (helped) - the number of adults who were helped by providers³⁵, across the most recent year
- Demand (not helped) - the number of adults who approached providers but were not helped, across that same year

Phase 4 – Total demand percentages were then applied to the modelled CACI dataset to calculate the total number of advice seekers.

³⁴Definition of ‘advice-level help’: were helped with a budget, financial statement or payment plan; had options explained; were helped to choose between options; were helped to set up their preferred option

³⁵ Most approached regulated debt advice, but some are likely to have gone elsewhere
Mapping the unmet demand for debt advice in the UK, June 2019