



**the Money
Advice Service**

Indebted lives: the complexities of life in debt



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About this report

Across the UK approximately 8.8 million people are over-indebted. These are individuals who have been at least three months behind with their bills in the last six months or have said that they feel their debts are a heavy burden.

This large and diverse group represents 18% of the UK adult population and within it there are a range of different levels of knowledge and skills, and different attitudes and behaviours towards debt and seeking advice. In order to provide a clearer picture of the different needs of this group, and how they can be helped through advice services, the Money Advice Service commissioned a piece of research to analyse their characteristics and to identify smaller sub-groups that display similar situations, attitudes and motivations.

The foundation of the segmentation was a large scale (5,000 interviews) quantitative survey carried out by Public Knowledge that asked a number of attitudinal and behavioural questions. The resulting data was then used by Experian in conjunction with their existing household and demographic data and, from this, eight distinct segments emerged, each with a shared set of demographic characteristics and each displaying similar attitudes, behaviours and needs. A set of characteristics for each of the segments can be found in appendix 2 of this report.

This new research gives us a much deeper understanding of over-indebted people living across the UK and we hope that advice organisations and creditors will use the findings to shape the future of their services based on a deeper understanding of need, and a better knowledge about how to engage with people in debt.

A full technical report of this research is available on the Money Advice Service website.



Caroline Rookes
Money Advice Service
Chief Executive

Foreword

Debt advice works, and the earlier people access it the better their chance of reaching good outcomes for themselves and their creditors.

We know that high quality debt advice increases an individual's wellbeing, it improves collection rates for creditors and it boosts the health of communities.

The challenge is that most over-indebted people don't access advice. We wanted to understand more about the needs, behaviour and attitudes of people in debt in order to understand how best they can be served. This report summarises the key findings from research we conducted to build this understanding over the spring and summer of 2013.

The research, including the underlying raw data, is being shared widely across the sector to provide an opportunity for advice organisations, creditors, policy-makers and funders to understand the needs of people who are over-indebted. It also gives a clearer picture of how behaviours and attitudes towards debt affect people's lives.

The Money Advice Service is committed to ensuring that more people can access high quality debt advice. This research helps us to understand, in more detail than has been possible before, the sort of help that people who are struggling with their debts need and the different ways that we can engage with them to help them get advice that best meets their needs.

This research will inform our approach to commissioning services, engaging with over-indebted people and developing policy. We believe it will help others do the same and we look forward to facilitating the opportunities for cross-sector collaboration that will be required in order to rise to the challenges that this nuanced understanding of over-indebtedness in the UK presents.

A quote from someone who did take debt advice reminds us all just why it matters.

"It changed everything. It just changed the way I dealt with it. Getting rid of the shame. I am only sorry that it took me so long"

Executive summary

Our research shows that of the 8.8 million people who are over-indebted, just over four million have been struggling to pay their bills for more than a year. 48% of them feel that being in debt is preventing them from buying the basics, and this figure rises for those with families.

Looking at the over-indebted population as a whole, the research reveals that the majority is of working age with 58% in work and 48% living in privately-owned homes. Half have a household income of less than £20,000 per annum, and women are over-represented, accounting for 64% of the whole. The age profile of people struggling with their debt peaks between the ages of 35–44, with people in this age band making up 32% of the overall group; however, it drops significantly as people reach the age of 55 and above.

The over-indebted population is spread disproportionately across the UK and there is a general skew towards the cities of the north of England and to Northern Ireland. The research shows the percentage of people against the whole population in each local authority who are over-indebted. The top five over-indebted areas have more than 40% of their total population struggling with debts.

City of Kingston upon Hull	43.1%
Nottingham	41.2%
Manchester	41.1%
Knowsley	40.7%
Liverpool	40.6%

At the other end of the scale the part of the UK with the lowest percentage of over-indebted people is the South East with Richmond upon Thames having just 1.2% of its population struggling with debt. A list of all local authority areas across the UK and the proportion of the population of those areas who are over-indebted is in appendix 1 to this report.

Although the majority of the over-indebted population report that their debt is having a negative impact on their lives, only 17% of people are currently receiving advice to get help dealing with their debts.

The fact that only this number of people access advice currently reinforces the importance of breaking down the over-indebted population as a whole into smaller segments so that the range of different needs, attitudes and behaviours can be better understood to get people to the advice they need.

More than 40% of people do not feel able to talk to their creditors about their debt problems. This challenges us to think how can we work together to ensure that over-indebted people find creditors more approachable and know where to access high-quality, impartial advice when they need it.

Repaying debts is very important to people; 83% of the over-indebted population would like to pay off their debt as soon as possible and 82% believe it's important that they're debt-free, therefore, we need to ensure that people can access high quality advice to provide them with appropriate ways of doing that.

The vast majority of over-indebted people feel anxious, stressed and unhappy as a result of their situation, however, only a minority are accessing advice. We know that accessing advice brings a range of benefits and we need to work together to shape a coordinated response, enabling more people to recognise the benefits of advice and then to access it in an efficient way.

Different groups – different needs

The research defined eight distinct sub-groups, or segments, within the whole of the over-indebted population. These are listed below:

Table 1 – The eight segments of the over-indebted population

Segment	Name	Number of people	% of over-indebted population
1	Struggling students	1m	11.3%
2	First time workers	0.9m	9.8%
3	Optimistic young workers	1.1m	12.5%
4	Low wage families	0.8m	9.3%
5	Stretched families	1.4m	16.3%
6	Worried working families	1.7m	19.4%
7	Benefit dependent families	1.8m	20.2%
8	Uncomfortable retirees	0.1m	1.1%
	Total over-indebted population	8.8m	

The over-indebted population: key findings

48% own their own home

42% have been chased by creditors in the last year

75% are under the age of 45

Skills, knowledge and attitudes

41% lack the skills and confidence to deal with their creditors

44% don't know about the debt solutions available to them

82% believe it's important that they are debt free

Living with debt

74% are unhappy

70% often feel anxious because of their debt

56% report a negative impact on their family life

17% currently access advice

Repaying their debts is very important to people

83% would like to pay off their debts as soon as possible

Introducing the segments¹



“In the current economic climate living in debt is inevitable for people like me”

Segment 1: Struggling students

Freya is 19. She’s a full time student and has recently moved into a shared house with three friends from college. This is the first time Freya has been responsible for paying her own rent and utilities.

She has a bursary paid by her college, which is topped up by her parents. She also works one day a week in a call centre.

Freya struggles to keep up with all her payments and has sporadically missed payments. She’d like help to understand how to make her money stretch further and avoid financial problems.

Freya knows she’s in debt, but she’s unlikely to seek advice. She’s part of a group to whom being in debt is expected.

The challenge for us is to engage with Freya, and the one million others, just like her, at the earliest possible stage. Freya’s lack of skills and confidence means she’d prefer advice face-to-face.



“I would prefer to have luxuries and treats than be debt free”

Segment 2: First time workers

Omar has started a new job with the local authority. He sees this job as his big break, and hopes to progress up the career ladder. He rents privately, but has recently started browsing the internet looking at flats to buy.

Omar currently earns just under £20,000 a year. He’s missed a few payments in the past, and has started to find it difficult to get credit.

He’d like further information about how to start again and avoid future debt problems.

Omar recognises he is in debt; he does not worry about it.

Omar is in the group with the highest percentage saying they are planning to access debt advice soon. Our challenge is how do we get Omar to access advice sooner rather than later?

¹The characters in this section are fictional pen-portraits, designed to give an impression of the types of people in each segment.



“I would be willing to take on new credit commitment to pay off my debts”

Segment 3: Optimistic young workers

Craig and Michael met at university. They have recently bought their first home after having rented privately for five years.

They both work full time and have a joint income of £44,000 per year. They are settling into their respective careers and are optimistic about their potential.

They are still repaying debt from their student days, but feel in control of their finances.

Both Craig and Michael would consider taking new credit to repay, or reschedule current debt and do not feel they need any form of ‘advice’ or ‘help’ despite missing occasional payments. Craig and Michael’s optimism means they’ll spend on luxuries before reducing debt.

How do we help Craig and Michael identify themselves as over-indebted?



“Living in debt is something I am used to”

Segment 4: Low wage families

Lucy is single, she has two children, Ben who’s 4 and Rosie who’s 3. Lucy and her children live in private rented accommodation. Her income is made up from part-time wages, benefits and tax credits.

The daily finances are a struggle, but Lucy hopes to improve their prospects by studying for a degree in child development.

Lucy admits her finances are precarious. She wouldn’t be able to cope with an unexpected bill, and needs help understanding how to make money go further and reduce the number of letters and calls from creditors.

Lucy is in real financial difficulty, but says ‘living in debt is something I’m used to’. Only 17% of people like Lucy are planning to get help soon – what can we do to increase this number?



“I don’t feel in control of my debt”

Segment 5: Stretched families

Bogdhan and Karolina both work full time in a supermarket. They live in private rented accommodation and have no savings.

Their income just about covers their outgoings, but there's very little for luxuries or treats.

Karolina finds keeping up with the bills a heavy burden. She'd like help understanding when she'll be debt free and how to get a clean slate.

Bogdhan feels their debt situation is negatively affecting their lives.

Around 18% of people like Bogdhan and Karolina are accessing debt advice. Many more are planning or considering assessing advice – how do we ensure services are available to meet Bogdhan and Karolina's needs when they do ask for help?



“Debt means I can’t afford to buy luxuries and treats for myself and/or my family”

Segment 6: Worried working families

Dafydd and Megan own their own home. Dafydd is a senior manager, and Megan a primary school teacher.

They have two children, both of whom are away at university. They try to provide additional financial support to their children, but admit it's an on-going struggle.

Dafydd and Megan (and many more like them) have good budgeting and prioritisation skills, despite having fallen behind with payments recently.

Dafydd never expected to have this level of debt. He feels anxious about their financial situation and frustrated that, despite an above average income, their debt means they can't afford to buy luxuries and treats.

This is a group who are more likely than any of the others to access advice – do existing services accommodate the needs of full-time workers?



“My debt makes me unhappy”

Segment 7: Benefit dependent families

Alasdair and Morag have one daughter. They live in social rented accommodation. Alasdair worked for a local roofing company until arthritis caused him to stop. He now claims sickness benefits. Since stopping work he’s become increasingly immobile. The family’s financial situation is making him unhappy.

Morag works at the local primary school as a lunch time supervisor. She would like to work more hours, but struggles to get work which fits around walking her daughter to school.

Morag takes care of the finances. She says it’s a constant struggle to keep on top of all the household bills. She doesn’t feel in control of her debt and would like help to feel less anxious and start again with a clean slate.

Despite this difficult situation, Morag is still not accessing advice, but she will do, if her situation gets worse.

What can we do to get Morag to seek advice now?



“We would rather go without luxuries and treats to get our debt repaid sooner”

Segment 8: Uncomfortable retirees

Wendy and Nigel are both retired. Nigel worked for over 40 years in a factory, whilst Wendy was a full time mother and home maker. They own their own home outright. Their only source of income is their state pension.

Both Wendy and Nigel live a frugal lifestyle in an attempt to make ends meet.

Their tight budget means they’re unable to meet any ‘one-off’ costs, such as the cooker breaking down, or a carpet needing replacing.

Wendy and Nigel identify they’re in debt, but haven’t sought advice as they don’t believe they need help. Their belief is they have the skills to budget and prioritise, but lack the financial means to survive.

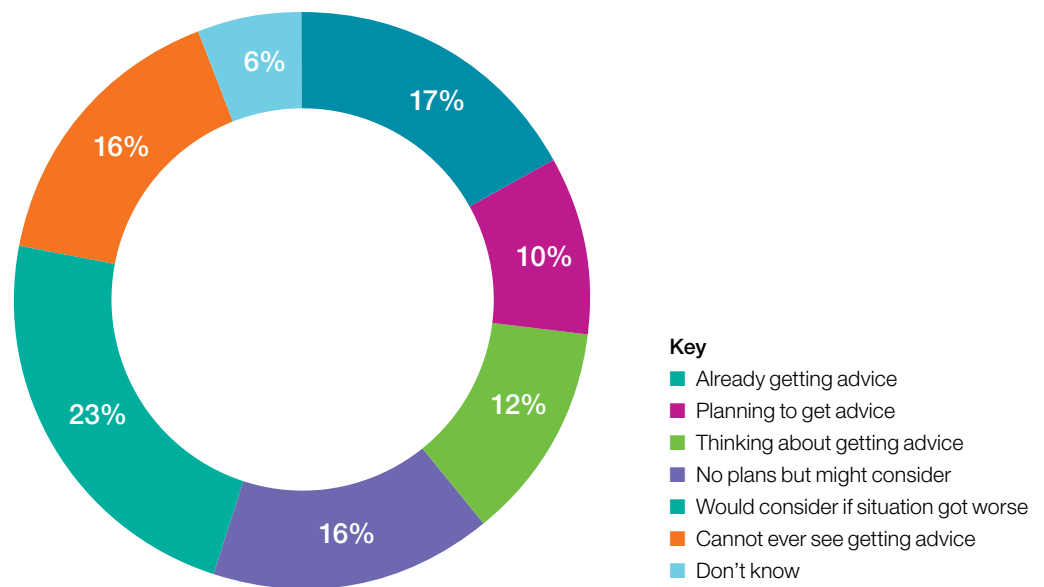
What could we do to encourage Wendy and Nigel to ask for help?

Getting people to advice services

We know that getting high quality debt advice improves outcomes for people in debt and for their creditors and yet this research tells us that a very small proportion, only 1.5m people or just over 17% of the over-indebted population, is currently accessing it. Overall knowledge about how to access advice services is low and 16% of people report that they would never consider getting advice.

This picture is also made more complex by the fact that as many as 21% of the over-indebted population do not recognise that they are in debt, and that a further 11% of people are not concerned about being in debt. What we do know is that if people did access advice then almost two thirds would want to retain control of getting to a solution.

Table 2. Attitudes to getting advice



To understand how we can best get each of the segments of the over-indebted population into advice we need to understand their different behaviours, and whether they are more likely to engage with advice services through generic money advice² or specific debt advice³.

² Generic money advice: This is advice that improves people's understanding and knowledge of financial matters and their ability to manage their own financial affairs.

³ Debt advice: debt advice is provided to customers whose debts have become unmanageable. Debt advice helps customers to understand the action(s) they can take to improve their situation and ultimately aims to lead to a resolution of their over-indebtedness.

How to engage

High quality debt advice will improve the outcomes for people who are struggling with their debts. The challenge for the advice sector is that from this research we know that 21% of the over-indebted population (1.8million) do not recognise that they are in debt, and they will, therefore, be unlikely to seek debt advice. There is, however, an opportunity to initially engage with these people through generic money advice since they will be more likely to regard this type of advice as more appropriate to their situation.

It is also important that in responding to people's advice needs, there is a full understanding of their appetite for advice and how they might want to access that help. This appetite varies across each of the segments.

Segment 1: Struggling students

This group are less likely to have experienced some of the negative consequences in life of over-indebtedness such as eviction, losing their home, divorce, separation, bailiff action, low credit scores and generally they are only responsible for themselves.

They do not recognise any need to engage with debt advice, with the majority, 78%, not currently getting or thinking about getting advice in the near future. But almost three quarters of this group are behind with credit commitments.

Given that 'debt' advice does not resonate, money advice is a more relevant, and useful way of engaging, and this will help prepare them for life beyond their studies.

Segment 2: First time workers

There is very slightly more engagement with advice than the Struggling Students segment, but it still remains low. The consequences of living with debt, particularly in terms of refusal of mainstream credit so far, means that reactive debt advice will not be engaging or relevant for many in this segment.

A better way to engage is likely to be through more general money advice, helping them manage their increasing household commitments and prevent further debt. The ambition of buying a home could be a good hook for engagement.

Segment 3: Optimistic young workers

This group recognise the need for debt advice, and are already engaged, with 30% of people either receiving or about to receive advice and only 11% rejecting any idea of advice.

Given that this group are beginning to face key life events, such as buying a house, or having a baby, they are becoming increasingly aware of their own situation and so engaging more with advice. They are more likely to listen and take action, even though many of them currently feel 'in control'.

This is a large group (1.1m) and they already realise the linkage between debts and their personal situation. Engagement is already relatively high compared to other segments at 30% and it will increase as they progress through life events. A mixture of money and debt advice is likely to best engage this group.

Segment 4: Low wage families

This group has recognised that they need help – 32% are already either receiving or about to get advice. They have identified a desire to receive fewer calls from creditors and it could be useful for them to engage with some specific advice or information about dealing with creditors and prioritising debts.

This is an important group that could be receptive to receiving debt advice. Although they admit they need help advisers, will need to proactively work with them as they are becoming resigned to their situation of a life in debt.

Segment 5: Stretched families

The recognise that they need help: 84% of people in this group describe themselves as being in debt but only 18% are currently getting advice.

They are resigned to their situation, with 54% saying that living in debt is something they are used to. This segment needs to feel that their debt situation is solvable and that accessing debt advice will help them to get a personalised solution in place.

This is a large group who have a distinct need for debt advice, but they also need information or education to tell them what advice services can do to help them and so encourage them to take it.

Segment 6: Worried working families

A fifth of this group are already accessing debt advice, and a further 17% are thinking about getting advice.

Worried Working Families are more likely than most segments to be engaged with advice, and they are more likely to have identified the problem before it becomes more serious. They find being in debt a constant worry and they are keen to find a solution through access to debt advice.

Segment 7: Benefit dependent families

There is widespread disengagement within this group with the services that could help them and there is little evidence of them seeking or intending to get advice: 59% say they have no plans to get advice. Many feel that their situation is helpless or inevitable.

This is the largest group and it accounts for over 20% of the over-indebted population as a whole. This segment has a clear and immediate need for debt advice, being the group that is most likely to have missed payments. Engaging with them will need to be through debt advice setting out solutions to their problems and helping them with information and support in reaching their goal of a clean slate.

Segment 8: Uncomfortable retirees

The Uncomfortable Retirees segment has the most polarised view on receiving debt advice. A fifth (higher than average) are currently getting advice, however, very few of the remainder are currently planning on asking for it and 30% cannot see themselves ever getting advice.

For many, there is a shame, stigma or feeling of guilt associated with being over-indebted and they will therefore be more reluctant to reach out for help.

This group have a definite need for advice but are least engaged with advice and unaware that there is the potential to change their situation. They will find generic money advice more appealing as a means of getting positive messages about change.

Channels of advice

To deliver advice to all those people who need it, all channels of delivery (i.e. face-to-face, phone, email etc.) need to be used. For people making first contact with advice services their initial preferences are fairly evenly spread across a number of channels with telephone (32%) being most popular, closely followed by face-to-face (31%) then email (29%).

When it comes to disclosing personal financial information this spread changes significantly, with more people preferring to do this face-to-face (49%), than by email (21%) and then telephone (20%).

79% of the over-indebted population would be happy to use the full range of advice delivery channels, but 21% of people would not access advice if face-to-face advice was not available to them.

The table below⁴ lists 5 different channels of delivery and gives the percentage of people in each group who said they would prefer to use these channels for their first point of contact.

	Face to face	Email	Post	Telephone	Website	Don't know
Struggling students	38%	31%	11%	31%	26%	6%
First time workers	39%	32%	11%	32%	22%	4%
Optimistic young workers	31%	31%	9%	34%	25%	5%
Low wage families	33%	31%	14%	27%	26%	6%
Stretched families	33%	31%	7%	34%	20%	4%
Worried working families	26%	29%	6%	33%	24%	4%
Benefit dependent families	31%	28%	9%	38%	20%	5%
Uncomfortable retirees	31%	24%	8%	26%	12%	3%

Young people are most likely to want to access debt advice face-to-face in the first instance, perhaps reflecting their lower levels of confidence in managing their money than older people.

There is a high preference expressed for email advice that is currently not being well met.

⁴ The shaded boxes show the segment which is most attracted to each advice delivery channel

The challenges ahead

The results of the research pose a number of questions about what people need from advice, how they want to access it and how the sector will need to adapt to meet their needs. Our role as the co-ordinating body for debt advice across the UK is to work with advice organisations, creditors, policy-makers and funders so that together we can meet the challenges ahead. Some of those key issues are listed below.

Meeting demand

8.8m people across the UK are struggling with their debts, and yet only 1.5 million people (17%) are currently seeking advice. There are 1.9 million people who said either that they are planning to get advice soon or that they are thinking about it.

➔ **If they were to seek advice now, would the sector be able to respond quickly enough and how would it do so?**

In meeting that potential demand for advice it is important for the sector to deliver the multi-channel access that over-indebted people are looking for.

Delivering the right services

People said that they wanted to get in touch quickly with someone about their debt (89%) and that they also wanted follow on support (87%).

➔ **How do we ensure that those 1.9 million people planning to get advice soon or thinking about it will get the services they need?**

Advice services need to offer access to advice through a number of channels and offer generic money advice to support clients beyond their debt crisis.

Providing information to improve knowledge and skills

Only 14% of over-indebted people want to hand over control of their debt situation completely while the majority either want to retain full control, or have someone help with only some elements of their debt situation.

➔ **Is there enough information, self- help tools and resources available to enable people to retain control and deal with their debt situation effectively themselves?**

Improving the availability of high-quality, engaging information will give people who are over-indebted the help they need to deal with their debts effectively.

Raising awareness of advice services and how they can help

Almost 17% of over-indebted people do not see getting advice as something they would ever do, and there are areas in the UK where the proportion of over-indebted people is over 40% of the population.

➔ How do we show people that engaging with advice will help them?

We need to promote what advice can do to help over-indebted people, where it is available and the different ways of accessing it, in order to get support to those people who would most benefit from it.

Improving people's resilience through financial capability

36% of the over-indebted population has accessed advice services before and this rises to over 40% in the Low wage families, Stretched families and Benefit dependent families segments.

➔ How can we ensure that those people who receive debt advice become more resilient in the future?

The inclusion of generic money advice at the right points of the debt advice process is crucial if we are to break the cycle of people being helped with an immediate problem but not then being able to build up resilience for the future.

Next steps

This new research brings into sharp focus how being in debt feels to over-indebted people and what they need from advice - it is now for all of us in the sector to respond and the best way to do that is to work together.

The benefits of people accessing advice are clear and we now have a deeper understanding than ever before of how we can engage with people in a tailored fashion to make it as likely as possible that they will.

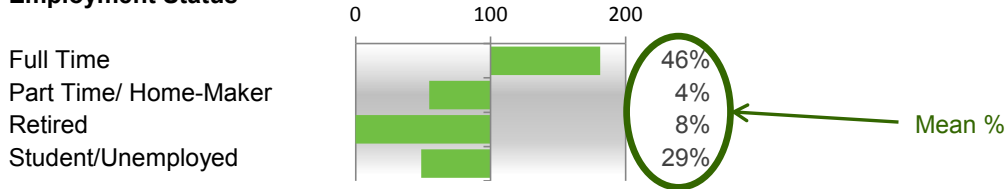
We will take the research findings into account when commissioning services in the future and will coordinate action across the sector to address the challenges we have started to sketch out above.

Understanding the Mean % and index

Charts are provided for each of the variables within this pen portrait. The variables are grouped together by category. For each segment, the charts show the mean % and index for each variable.

The mean % shows the percentage of the segment with this characteristic, and is shown as a percentage next to the chart. For example, consider the following example for social grade:

Employment Status

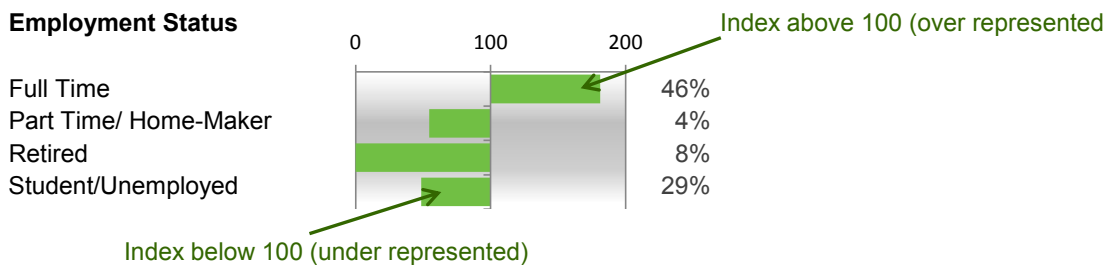


This shows that:

- 46% of this segment are in fulltime employment.
- 4% of this segment are in part time employment or a home-maker.
- 8% of this segment are Retired.
- 29% of this segment are students or unemployed

The index shows how the variable compares with all survey respondents. An index of 100 is the average. An index greater than 100 shows that this variable is over represented when compared with all survey respondents. An index less than 100 shows that this variable is under represented when compared with all survey respondents. The index is shown on the chart as a bar:

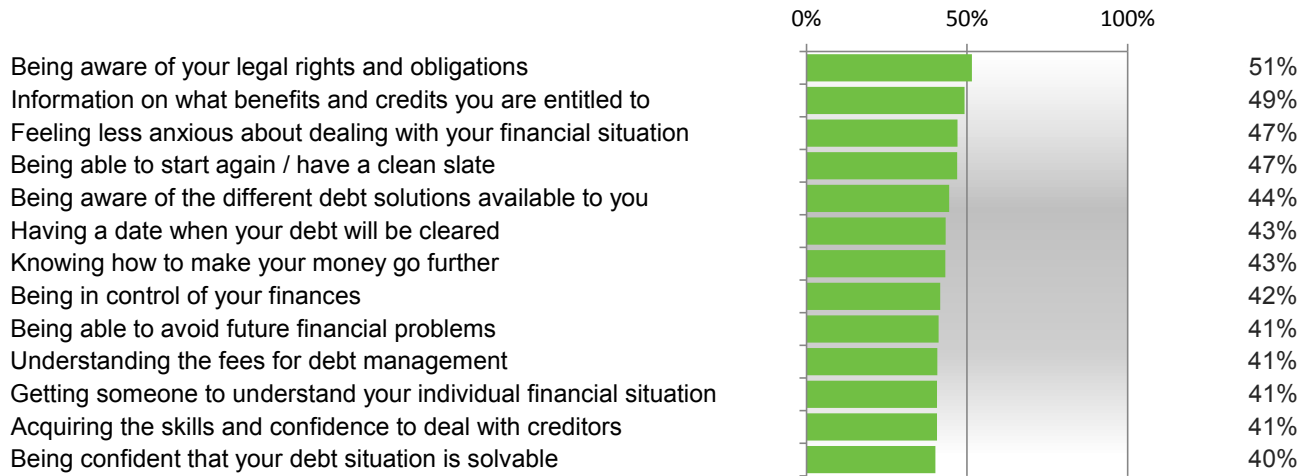
Employment Status



The chart shows the index value from 0 to 200. If the index value is greater than 200, the bar is shown as 200 along with the exact index value written within the bar.

Total Over Indebted Population

They are likely to need help with?



They are most likely to be responsible for paying the following?



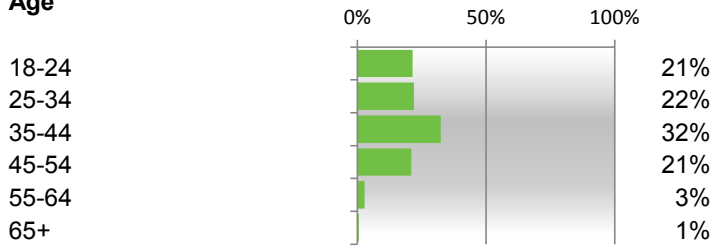
They are less likely to be responsible for paying the following?



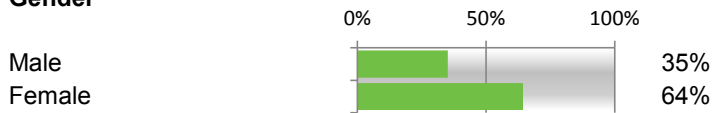
Total Over Indebted Population

Demographics

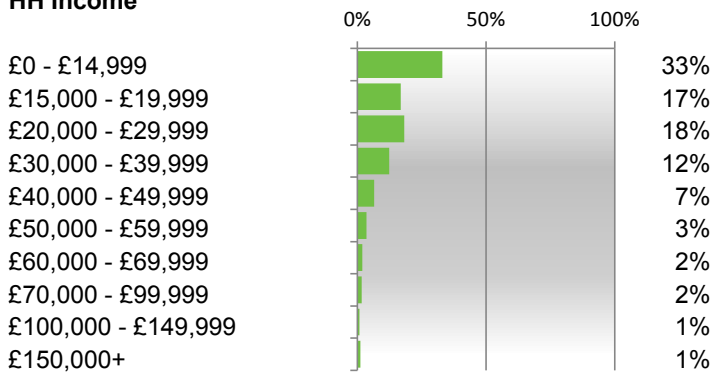
Age



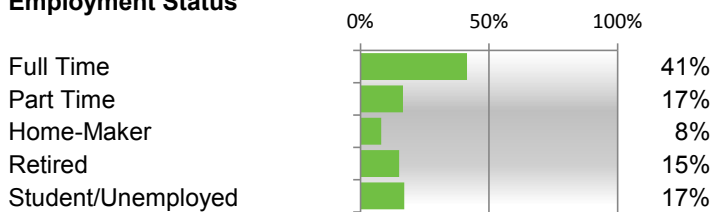
Gender



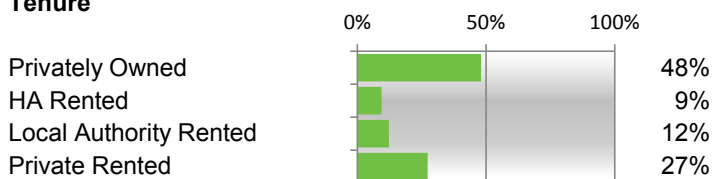
HH Income



Employment Status



Tenure



Total Over Indebted Population

Who are they?

- 75% are aged 45 and under
- 50% have a household income of under £20,000
- 41% are in fulltime employment
- 48% are owner occupiers with 27% renting from private landlords

What makes them over indebted?

- 66% find keeping up with bills is a **HEAVY** burden
- 64% **HAVE** fallen behind with credit commitments in the last 3 months.

Where are they located?

Top 10 Local Authorities

- City of Kingston Upon Hull
- Nottingham
- Manchester
- Knowsley
- Liverpool
- Derry
- South Tyneside
- Belfast
- Wolverhampton
- Hartlepool

What is their current financial situation like?

- 76% would describe themselves as being in debt
- 42% have received calls or letters from creditors in the last 12 months
- 44% are finding it a constant struggle to keep up with bills
- In the last 12 months 36% have found it difficult to get credit
- 17% are currently accessing debt advice
- 12% are thinking about accessing debt advice soon
- 36% have accessed debt advice previously
- 47% would like to pay of their debts as soon as possible

Key attitudes towards debt

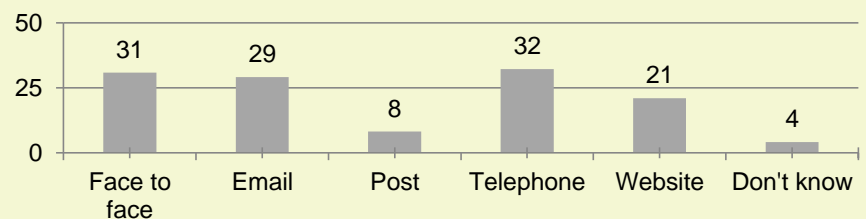
- "It is important to me that I am debt free"
- "Debt means I can't afford to buy luxuries and treats for myself and/or my family"
- "Debt means I can't do lots of the things I want to in life"

What are their needs?

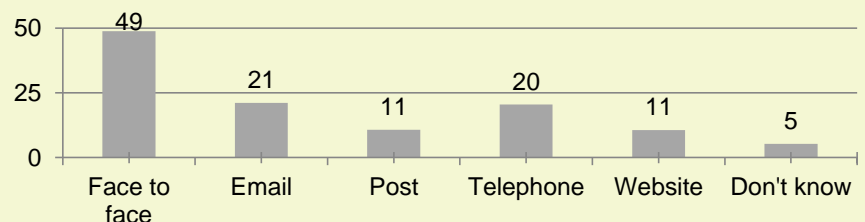
- Legal rights & obligations
- Information on benefits and credits
- Feeling less anxious
- Starting again with a clean slate
- They need help with...
- Lesser needs include help with improving their personal relationships, debt prioritisation and receiving fewer letters and calls from creditors

What is their preferred channel?

Initial Contact

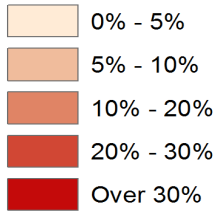


Disclosing Financial Information



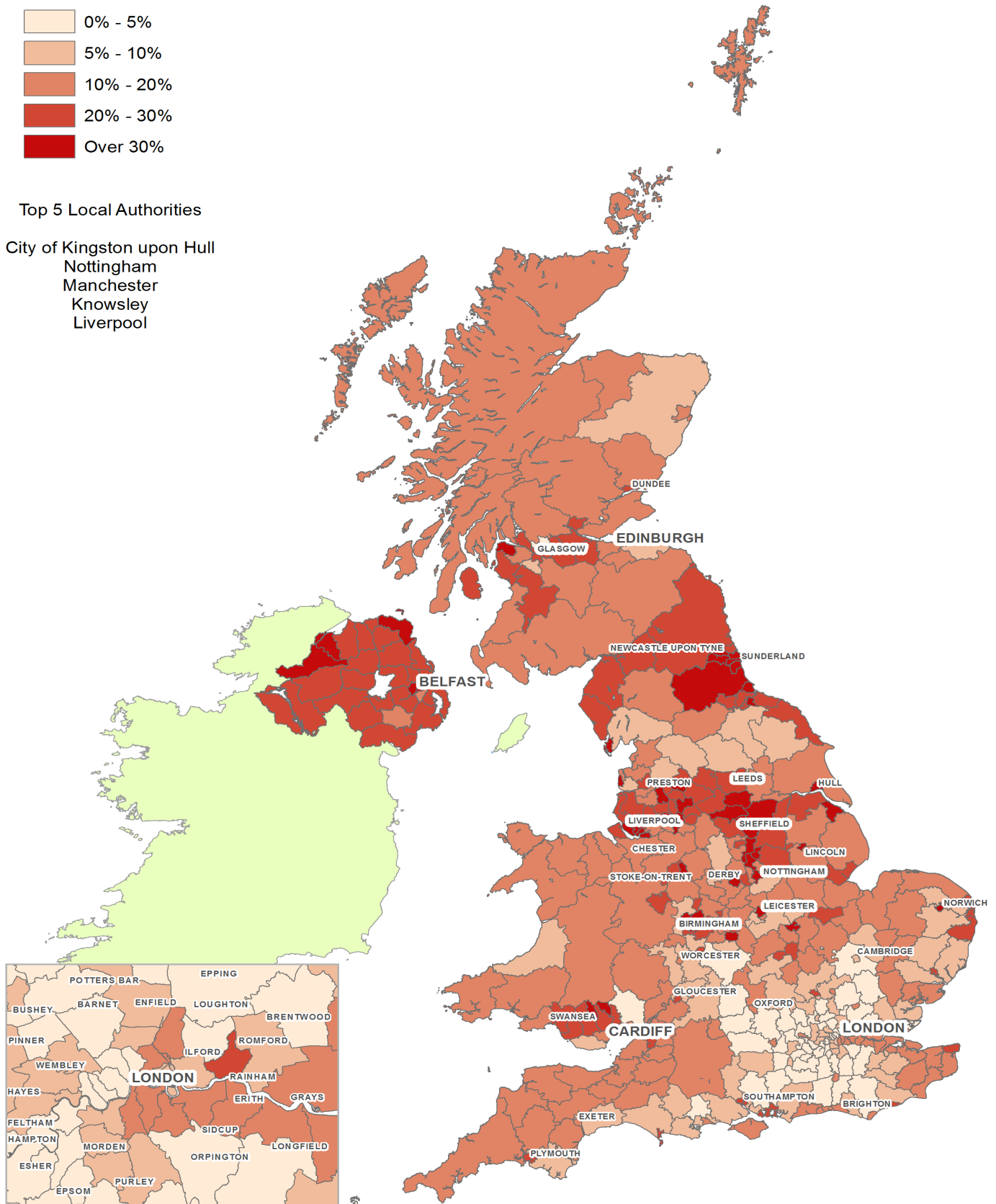
Total Over Indebted Population

This map shows the proportion of the resident population the over-indebted population represents within a local authority. This has been calculated using Experian's population counts for the over-indebted population and local authorities.



Top 5 Local Authorities

- City of Kingston upon Hull
- Nottingham
- Manchester
- Knowsley
- Liverpool



Total Over Indebted Population

Percentage of the population within each local authority that are over-indebted

Rank	Local Authority	%	Rank	Local Authority	%	Rank	Local Authority	%
1	City of Kingston upon Hull	43.1%	55	Bassetlaw	28.5%	109	Erewash	23.4%
2	Nottingham	41.2%	56	Telford and Wrekin	28.3%	110	Bristol, City of	23.4%
3	Manchester	41.1%	57	Rhondda, Cynon, Taff	28.3%	111	Allerdale	23.4%
4	Knowsley	40.7%	58	Stockton-on-Tees	28.2%	112	Down	23.3%
5	Liverpool	40.6%	59	Limavady	28.0%	113	Larne	23.3%
6	Derry	39.9%	60	Hastings	27.9%	114	Antrim	23.2%
7	South Tyneside	39.4%	61	Copeland	27.8%	115	Gloucester	23.0%
8	Belfast	37.3%	62	North Tyneside	27.8%	116	Calderdale	23.0%
9	Wolverhampton	37.1%	63	Oldham	27.7%	117	Northampton	23.0%
10	Hartlepool	36.8%	64	Craigavon	27.7%	118	Barking and Dagenham	22.9%
11	Leicester	36.8%	65	Fermanagh	27.6%	119	Scarborough	22.8%
12	Sandwell	36.6%	66	East Ayrshire	27.6%	120	Neath Port Talbot	22.6%
13	Blaenau Gwent	36.5%	67	Great Yarmouth	27.6%	121	Omagh	22.6%
14	Middlesbrough	36.3%	68	Newry and Mourne	27.2%	122	Thanet	22.6%
15	Salford	36.1%	69	Pendle	27.1%	123	Waveney	22.5%
16	Corby	36.1%	70	Preston	27.0%	124	Clackmannanshire	22.5%
17	Sunderland	35.9%	71	Leeds	27.0%	125	Redditch	22.4%
18	Stoke-on-Trent	35.7%	72	Dungannon	26.9%	126	Falkirk	22.4%
19	Doncaster	34.8%	73	West Dunbartonshire	26.9%	127	Sefton	22.4%
20	Gateshead	33.9%	74	Lisburn	26.8%	128	West Lothian	22.4%
21	Strabane	33.9%	75	Redcar and Cleveland	26.8%	129	Ards	22.2%
22	Barnsley	33.3%	76	Hyndburn	26.7%	130	Bridgend	21.8%
23	Mansfield	32.9%	77	North Lanarkshire	26.5%	131	West Lancashire	21.3%
24	Newcastle upon Tyne	32.9%	78	Peterborough	26.4%	132	Weymouth and Portland	21.2%
25	Norwich	32.8%	79	Cookstown	26.3%	133	Bury	21.0%
26	Bolsover	32.6%	80	Portsmouth	26.2%	134	Gosport	20.9%
27	Halton	32.6%	81	Darlington	25.5%	135	Havant	20.9%
28	Merthyr Tydfil	32.4%	82	Magherafelt	25.5%	136	Wellingborough	20.8%
29	Rotherham	32.4%	83	North Ayrshire	25.5%	137	Torbay	20.5%
30	Barrow-in-Furness	32.4%	84	Ipswich	25.4%	138	East Staffordshire	20.5%
31	North East Lincolnshire	32.2%	85	Wirral	25.4%	139	Lancaster	20.4%
32	County Durham	31.6%	86	North Lincolnshire	25.3%	140	Amber Valley	20.2%
33	Lincoln	31.5%	87	Rossendale	25.2%	141	North East Derbyshire	20.2%
34	Ashfield	31.1%	88	Bradford	25.1%	142	Castlereagh	20.1%
35	Walsall	31.1%	89	Carrickfergus	25.1%	143	Eastbourne	20.1%
36	Burnley	31.0%	90	Dudley	25.1%	144	Banbridge	20.0%
37	Blackburn with Darwen	30.9%	91	Newcastle-under-Lyme	24.9%	145	Fenland	19.1%
38	Inverclyde	30.9%	92	Caerphilly	24.9%	146	Torridge	19.1%
39	Rochdale	30.5%	93	Nuneaton and Bedworth	24.8%	147	Fife	19.0%
40	Derby	30.5%	94	Ballymoney	24.7%	148	Swansea	18.6%
41	Wakefield	30.5%	95	Newark and Sherwood	24.7%	149	Renfrewshire	18.6%
42	Coventry	30.3%	96	Kirklees	24.5%	150	Warrington	18.6%
43	Moyle	30.1%	97	Northumberland	24.4%	151	South Lanarkshire	18.3%
44	Blackpool	30.0%	98	Tamworth	24.4%	152	Exeter	18.3%
45	Birmingham	29.8%	99	Newtownabbey	24.3%	153	North Down	18.3%
46	Tameside	29.6%	100	Carlisle	24.1%	154	Newport	18.3%
47	Sheffield	29.4%	101	Ballymena	24.0%	155	Wyre Forest	18.2%
48	Plymouth	29.3%	102	Coleraine	23.9%	156	Thurrock	18.2%
49	St. Helens	29.2%	103	Cannock Chase	23.6%	157	King's Lynn and West Norfolk	18.1%
50	Glasgow, City of	29.0%	104	Southampton	23.6%	158	North Devon	18.1%
51	Chesterfield	29.0%	105	Torfaen	23.6%	159	Basildon	18.0%
52	Dundee City	28.8%	106	Luton	23.5%	160	Breckland	17.8%
53	Bolton	28.8%	107	Armagh	23.5%	161	Milton Keynes	17.8%
54	Wigan	28.7%	108	Boston	23.5%	162	Scottish Borders	17.4%

Total Over Indebted Population

Percentage of the population within each local authority that are over-indebted

Rank	Local Authority	%	Rank	Local Authority	%	Rank	Local Authority	%
163	North Warwickshire	17.41%	217	Solihull	13.7%	271	South Gloucestershire	10.6%
164	Dover	17.39%	218	St. Edmundsbury	13.5%	272	Daventry	10.6%
165	East Lindsey	17.31%	219	West Somerset	13.5%	273	Slough	10.6%
166	Cornwall	17.16%	220	Staffordshire Moorlands	13.5%	274	Conwy	10.6%
167	West Lindsey	17.11%	221	Forest of Dean	13.5%	275	Bexley	10.5%
168	Aberdeen City	17.06%	222	Taunton Deane	13.4%	276	Powys	10.5%
169	Worcester	17.06%	223	Denbighshire	13.4%	277	Wiltshire	10.4%
170	Forest Heath	17.04%	224	Isle of Wight	13.4%	278	Flintshire	10.3%
171	Orkney Islands	16.91%	225	Rugby	13.4%	279	Cambridge	10.0%
172	Medway	16.89%	226	Eilean Siar (Western Isles)	13.4%	280	Babergh	10.0%
173	Shepway	16.87%	227	Worthing	13.3%	281	Aberdeenshire	9.9%
174	Chorley	16.86%	228	East Northamptonshire	13.3%	282	Craven	9.8%
175	Kettering	16.84%	229	Richmondshire	13.2%	283	East Devon	9.7%
176	Broxtowe	16.31%	230	Shropshire	13.2%	284	Tewkesbury	9.7%
177	Southend-on-Sea	16.12%	231	Herefordshire	13.0%	285	Rushmoor	9.6%
178	Sedgemoor	16.03%	232	South Somerset	13.0%	286	Rother	9.5%
179	Harlow	16.03%	233	Highland	12.9%	287	East Cambridgeshire	9.5%
180	Wrexham	15.98%	234	Charnwood	12.7%	288	Newham	9.4%
181	Swale	15.96%	235	Stafford	12.6%	289	Basingstoke and Deane	9.3%
182	Cheshire West and Chester	15.90%	236	North Norfolk	12.5%	290	Ryedale	9.1%
183	Angus	15.89%	237	South Ribble	12.4%	291	Malvern Hills	9.1%
184	Tendring	15.73%	238	Edinburgh, City of	12.3%	292	Wychavon	9.1%
185	South Holland	15.66%	239	Midlothian	12.3%	293	South Staffordshire	9.1%
186	Gedling	15.64%	240	Perth and Kinross	12.3%	294	Tower Hamlets	9.0%
187	Gravesham	15.62%	241	Eden	12.2%	295	Fylde	8.9%
188	Southwark	15.45%	242	Oadby and Wigston	12.2%	296	Suffolk Coastal	8.9%
189	Dumfries and Galloway	15.43%	243	Reading	12.2%	297	Harrogate	8.8%
190	North West Leicestershire	15.41%	244	North Kesteven	12.1%	298	Ceredigion	8.6%
191	High Peak	15.32%	245	Lewisham	12.1%	299	East Lothian	8.6%
192	Crawley	14.92%	246	Canterbury	12.0%	300	Lewes	8.5%
193	Swindon	14.91%	247	Teignbridge	12.0%	301	Aylesbury Vale	8.5%
194	Moray	14.90%	248	Cheshire East	11.9%	302	Maidstone	8.5%
195	Brighton and Hove	14.87%	249	Hinckley and Bosworth	11.8%	303	Central Bedfordshire	8.4%
196	Cheltenham	14.83%	250	Ashford	11.8%	304	The Vale of Glamorgan	8.3%
197	South Kesteven	14.78%	251	Pembrokeshire	11.6%	305	Warwick	8.3%
198	Selby	14.72%	252	Anglesey, Isle of	11.5%	306	Blaby	8.3%
199	South Ayrshire	14.66%	253	Dartford	11.4%	307	Croydon	8.2%
200	Trafford	14.63%	254	Cherwell	11.4%	308	Poole	8.1%
201	Greenwich	14.57%	255	North Somerset	11.4%	309	Hambleton	8.1%
202	York	14.53%	256	Lambeth	11.3%	310	South Hams	8.0%
203	Argyll and Bute	14.52%	257	Oxford	11.3%	311	North Hertfordshire	7.8%
204	Stockport	14.47%	258	Bath and North East Somers	11.2%	312	Eastleigh	7.8%
205	Colchester	14.46%	259	Adur	11.1%	313	New Forest	7.8%
206	Hackney	14.45%	260	Braintree	11.1%	314	Enfield	7.6%
207	Gwynedd	14.33%	261	Waltham Forest	11.0%	315	Rushcliffe	7.6%
208	Stevenage	14.25%	262	Arun	11.0%	316	Test Valley	7.6%
209	Stirling	14.23%	263	Shetland Islands	10.9%	317	Mid Suffolk	7.5%
210	East Riding of Yorkshire	14.16%	264	Mendip	10.9%	318	Haringey	7.5%
211	South Derbyshire	14.14%	265	Cardiff	10.9%	319	Welwyn Hatfield	7.4%
212	Carmarthenshire	14.04%	266	Lichfield	10.8%	320	Havering	7.3%
213	Bournemouth	13.96%	267	Melton	10.7%	321	Bracknell Forest	7.3%
214	Mid Devon	13.95%	268	West Devon	10.7%	322	South Lakeland	7.2%
215	Bedford	13.84%	269	Huntingdonshire	10.7%	323	Ribble Valley	7.2%
216	Wyre	13.74%	270	Stroud	10.6%	324	Cotswold	7.2%

Total Over Indebted Population

Percentage of the population within each local authority that are over-indebted

Rank	Local Authority	%	Rank	Local Authority	%
325	East Renfrewshire	7.18%	379	East Dorset	3.6%
326	Sutton	7.08%	380	Barnet	3.5%
327	Bromsgrove	6.84%	381	Guildford	3.4%
328	South Norfolk	6.79%	382	East Hertfordshire	3.1%
329	Derbyshire Dales	6.62%	383	Reigate and Banstead	3.1%
330	Christchurch	6.50%	384	Surrey Heath	3.1%
331	West Dorset	6.45%	385	Mid Sussex	3.0%
332	Rutland	6.43%	386	Brentwood	3.0%
333	Hounslow	6.35%	387	Uttlesford	2.8%
334	Chichester	6.33%	388	Westminster	2.7%
335	Chelmsford	6.16%	389	Wokingham	2.7%
336	Harborough	6.13%	390	Windsor and Maidenhead	2.6%
337	Broadland	6.03%	391	Chiltern	2.5%
338	Fareham	5.95%	392	Spelthorne	2.4%
339	Merton	5.91%	393	Kingston upon Thames	2.3%
340	Dacorum	5.88%	394	Harrow	2.3%
341	Maldon	5.79%	395	Runnymede	2.3%
342	North Dorset	5.64%	396	Waverley	2.3%
343	Castle Point	5.64%	397	Epsom and Ewell	2.2%
344	Tunbridge Wells	5.63%	398	Mole Valley	2.2%
345	Purbeck	5.45%	399	City of London	2.0%
346	Tonbridge and Malling	5.44%	400	Kensington and Chelsea	1.9%
347	Hillingdon	5.25%	401	St. Albans	1.9%
348	Watford	5.24%	402	Hart	1.7%
349	South Northamptonshire	5.18%	403	Tandridge	1.6%
350	Ealing	5.06%	404	Elmbridge	1.6%
351	Wandsworth	5.06%	405	South Bucks	1.3%
352	Brent	5.04%	406	Richmond upon Thames	1.2%
353	Broxbourne	4.97%			
354	East Dunbartonshire	4.81%			
355	Winchester	4.77%			
356	Isles of Scilly	4.76%			
357	Epping Forest	4.74%			
358	Stratford-on-Avon	4.72%			
359	Sevenoaks	4.71%			
360	East Hampshire	4.67%			
361	Bromley	4.66%			
362	Wycombe	4.66%			
363	Camden	4.58%			
364	Monmouthshire	4.56%			
365	Three Rivers	4.49%			
366	West Oxfordshire	4.44%			
367	Wealden	4.42%			
368	West Berkshire	4.33%			
369	Vale of White Horse	4.30%			
370	Hammersmith and Fulham	4.25%			
371	Hertsmere	4.19%			
372	Rochford	3.99%			
373	Redbridge	3.98%			
374	Islington	3.80%			
375	South Oxfordshire	3.79%			
376	Horsham	3.76%			
377	Woking	3.72%			
378	South Cambridgeshire	3.62%			

Segment 1 - Struggling Students

11.3% of the Over-Indebted Population

Who are they?

- They are aged 18-24
- Their household income is under £15,000
- They will be renting mainly from private landlords.
- They are in full time education
- The majority of their income comes from benefits and entitlements with some part time income.

What makes them over indebted?

53% find keeping up with bills is a **HEAVY** burden
This compares to 66% of all survey respondents whilst 42% feel that is somewhat of a burden.

73% HAVE fallen behind with credit commitments in the last 3 months.

What is their current financial situation like?

71% would describe themselves as being in debt
This compares to 76% of all survey respondents and is 7th when compared to all segments.

Almost half (41%) of them are finding it an occasional struggle to keep up with bills.

This compares to 27% of all survey respondents. A third are also finding it a constant struggle compared to an average of 44%

In the last 12 months 34% have found it difficult to get credit.

This is compared to the survey average of 36% and puts them 6th out of the 8 segments.

Only 9% are currently accessing debt advice.

However this group is more likely to be either thinking about accessing debt advice soon or would consider it if their situation worsened.

Key attitudes towards debt

"In the current economic climate living in debt is inevitable for people like me"

"I expected to have this much debt"

"Debt doesn't mean I can't do lots of the things I want to in life"

What are their needs?

Legal rights & obligations

Information on benefits and credits

They need help with...

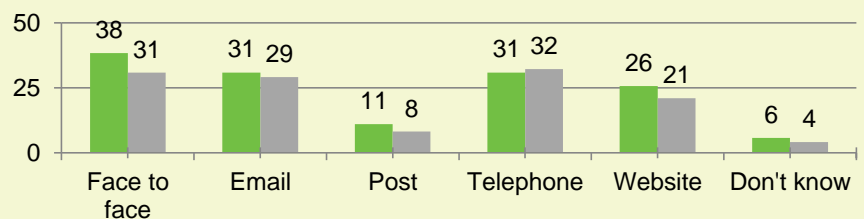
Feeling less anxious

Debt solutions

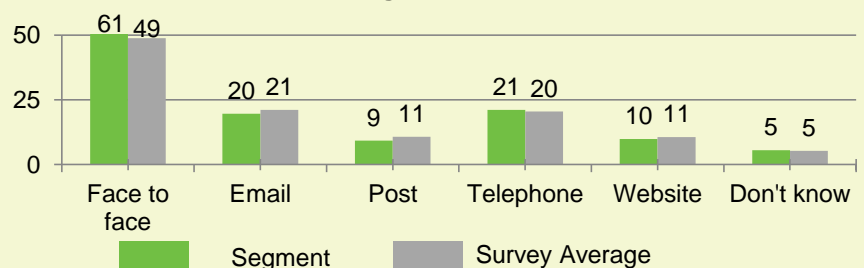
This segment is more likely to need help with all aspects of financial advice when compared to the other segments especially in regards to debt prioritisation and understanding fees in relation to debt management.

What is their preferred channel?

Initial Contact



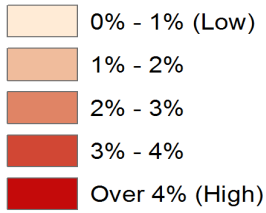
Disclosing Financial Information



Segment 1 - Struggling Students

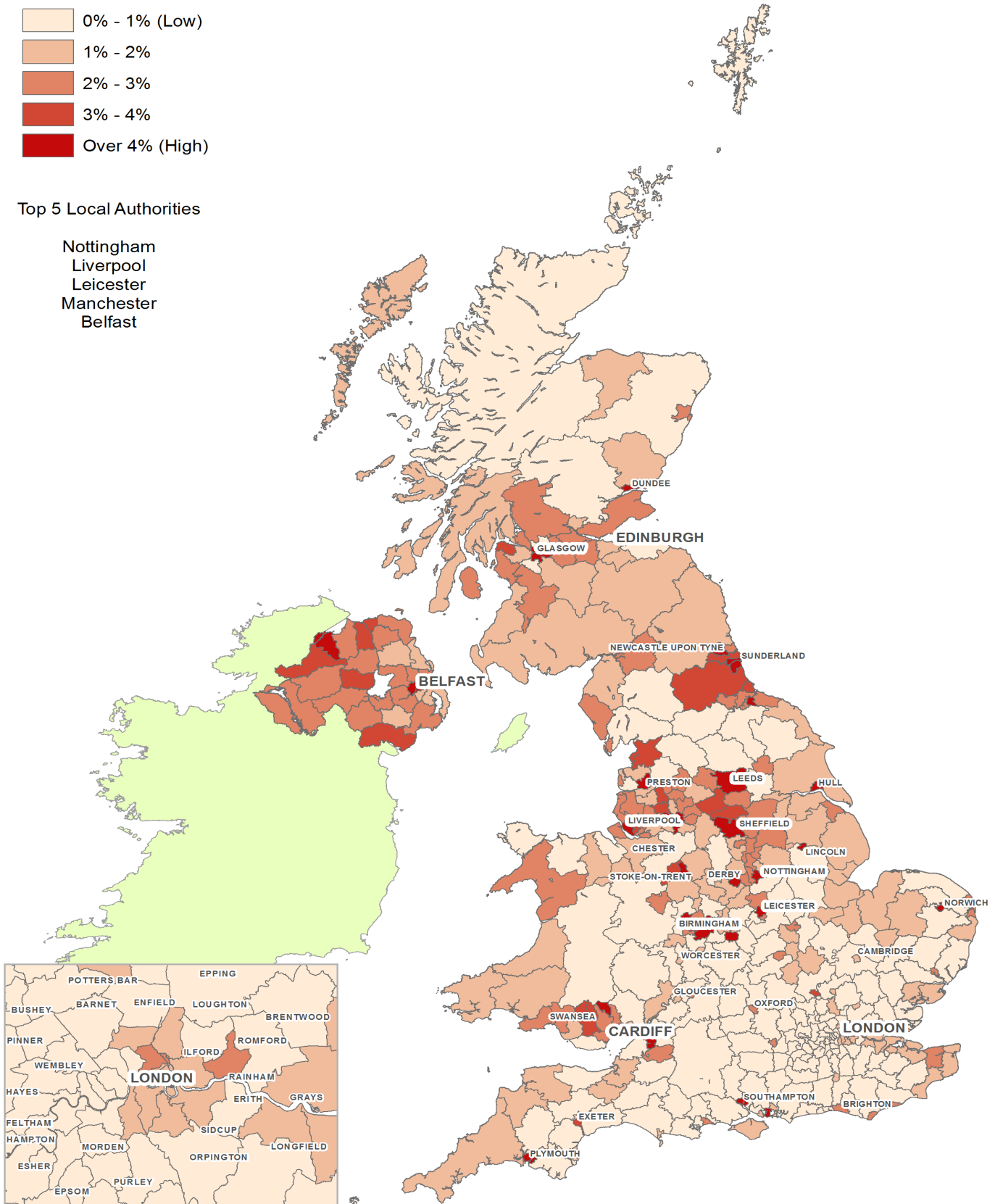
11.3% of the Over-Indebted Population

This map shows what proportion of the resident population this segment represents within a local authority. This has been calculated using Experian's population counts for each segment and local authorities.



Top 5 Local Authorities

- Nottingham
- Liverpool
- Leicester
- Manchester
- Belfast



Segment 2 - First Time Workers

9.8% of the Over-Indebted Population

Who are they?

- They are aged 18-24
- Their household income is less than £20,000
- Half will rent privately whilst a third have taken the first steps in regards to home ownership.
- They are in full time employment
- They are unlikely to be receiving benefits and have no dependents

What makes them over indebted?

50% find keeping up with bills is a **HEAVY** burden
This compares to 66% of all survey respondents whilst 46% feel that it is somewhat of a burden.

79% HAVE fallen behind with credit commitments in the last 3 months.

What is their current financial situation like?

74% would describe themselves as being in debt
This compares to 76% of all survey respondents and is the 5th when compared to all 8 segments.

43% are finding it an occasional struggle to keep up with bills.
This compares to 27% of all survey respondents. A third of are finding it a constant struggle whilst 19% have missed payments. Over half have found this to be an issue in the last 12 months.

In the last 12 months 39% have found it difficult to get credit.
This is compared to the survey average of 36%. In comparison 36% have not found it an issue which is the highest proportion of all segments.

12% are planning to access debt advice soon.
This is compared to the survey average of 10% and are the 5th most likely to be considering accessing debt advice soon.

Key attitudes towards debt

"I would prefer to have luxuries and treats than be debt free"

"In the current economic climate living in debt is not inevitable for people like me"

"Being in debt does not worry me"

What are their needs?

Legal rights & obligations

Avoid future problems

They need help with...

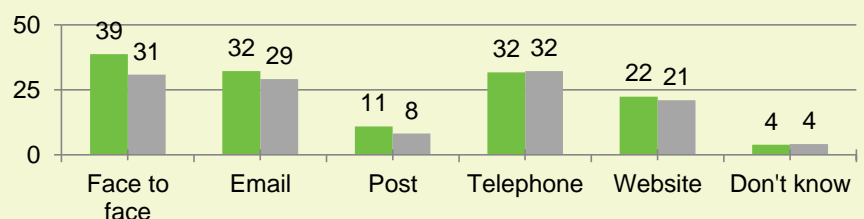
Information on benefits and credits

Being able to start again

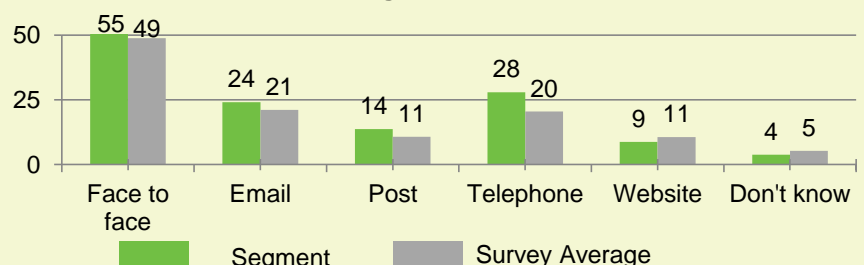
Compared to the other segments they are more likely to feel they need help in all aspects of their financial situation. They are more likely than the other segments to need help with putting together a weekly budget, understanding debt prioritisation and making regular affordable payments.

What is their preferred channel?

Initial Contact



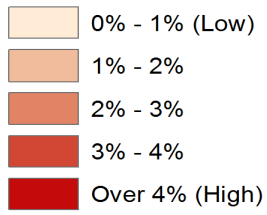
Disclosing Financial Information



Segment 2 - First Time Workers

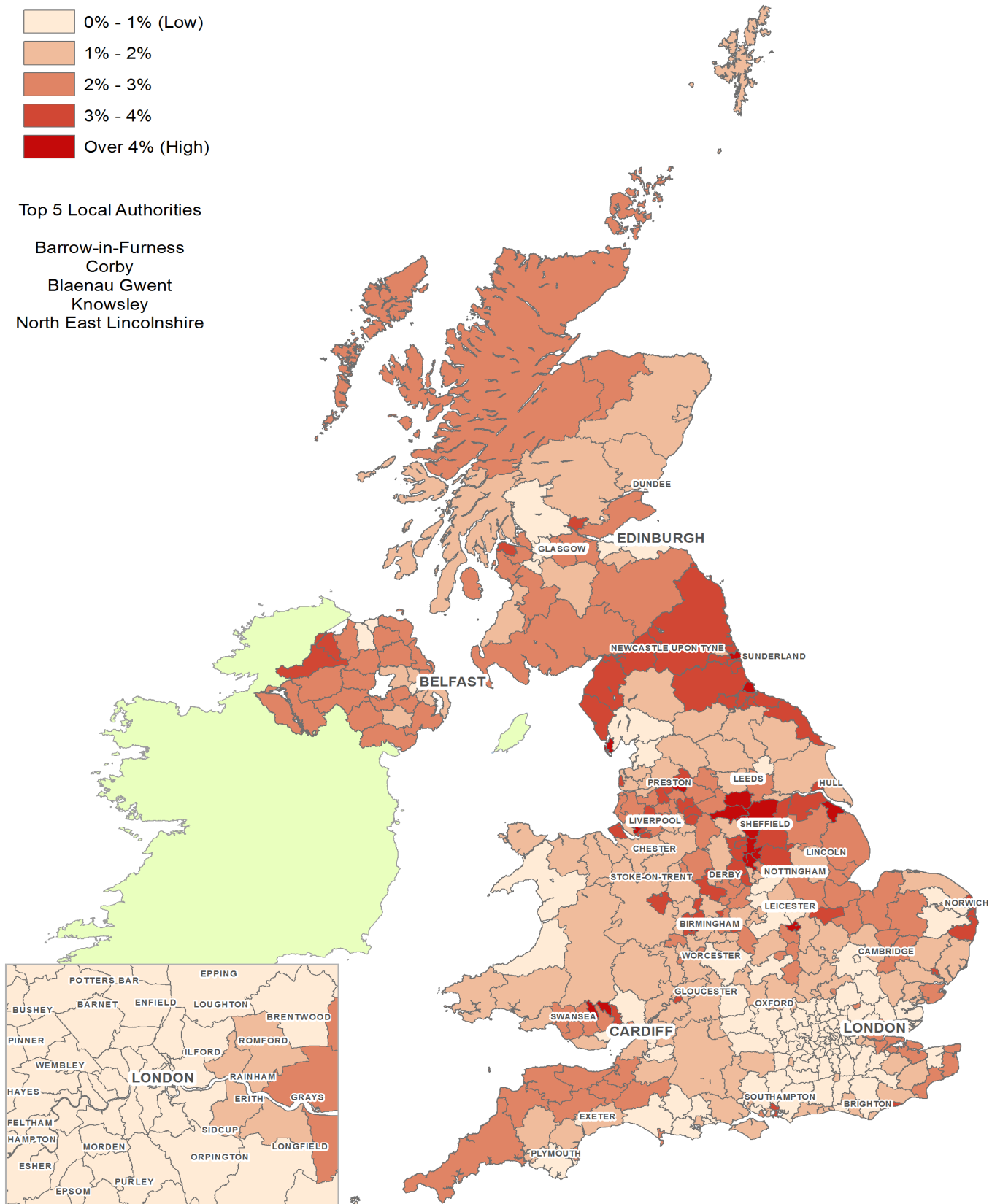
9.8% of the Over-Indebted Population

This map shows the proportion of the resident population this segment represents within a local authority. This has been calculated using Experian's population counts for each segment and local authority.



Top 5 Local Authorities

- Barrow-in-Furness
- Corby
- Blaenau Gwent
- Knowsley
- North East Lincolnshire



Segment 3 - Optimistic Young Workers

12.5% of the Over-Indebted Population

Who are they?

- They are aged 25-34
- Their household income is between £20,000 - £40,000
- Almost half may have bought a house but they are also likely to rent privately.
- They are in full time Employment
- They receive no benefits and are likely to have no dependents

What makes them over indebted?

56% find keeping up with bills is a **HEAVY** burden
This compares to 66% of all survey respondents whilst 39% feel that is somewhat of a burden

72% HAVE fallen behind with credit commitments in the last 3 months.

What is their current financial situation like?

78% would describe themselves as being in debt
This compares to 76% of all survey respondents and is the 4th highest of all 8 segments

Over a third (37%) of them are finding it an occasional struggle to keep up with bills.

This compares to 27% of all survey respondents. Whilst only 5% of this segment are keeping up with bills, they are one of the most likely to be doing so.

In the last 12 months they have found it difficult to get credit.
44% Have found it difficult to get credit in the last 12 months compared to the survey average of 36%. This is the 3rd highest of all 8 segments.

15% are planning on accessing debt advice soon.
This is compared to the survey average of 10% and places them as the second most likely group to be thinking about accessing debt advice

Key attitudes towards debt

"I feel in control of my debt"

"I would be willing to take on new credit commitment to pay off my debts"

"I would prefer to have luxuries and treats than be debt free"

What are their needs?

Legal rights & obligations

Information on benefits and credits

They need help with...

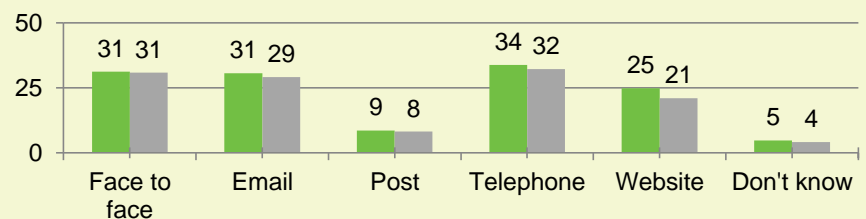
Feeling less anxious

Make money go further

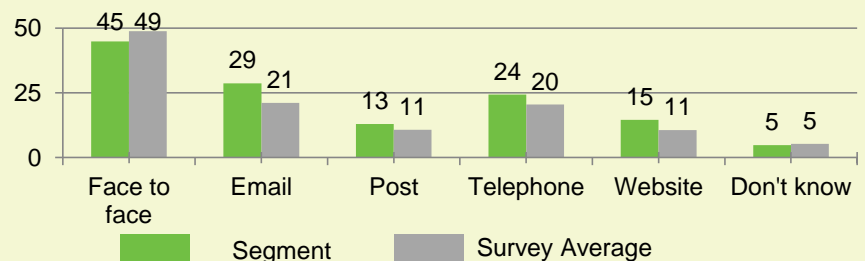
A majority feel that they don't need help with their current financial situation. However compared to the other segments they are more likely to need help with improving their personal relationships and understanding debt prioritisation.

What is their preferred channel?

Initial Contact



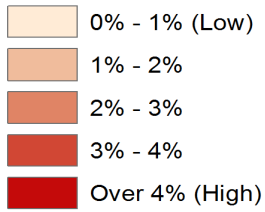
Disclosing Financial Information



Segment 3 - Optimistic Young Workers

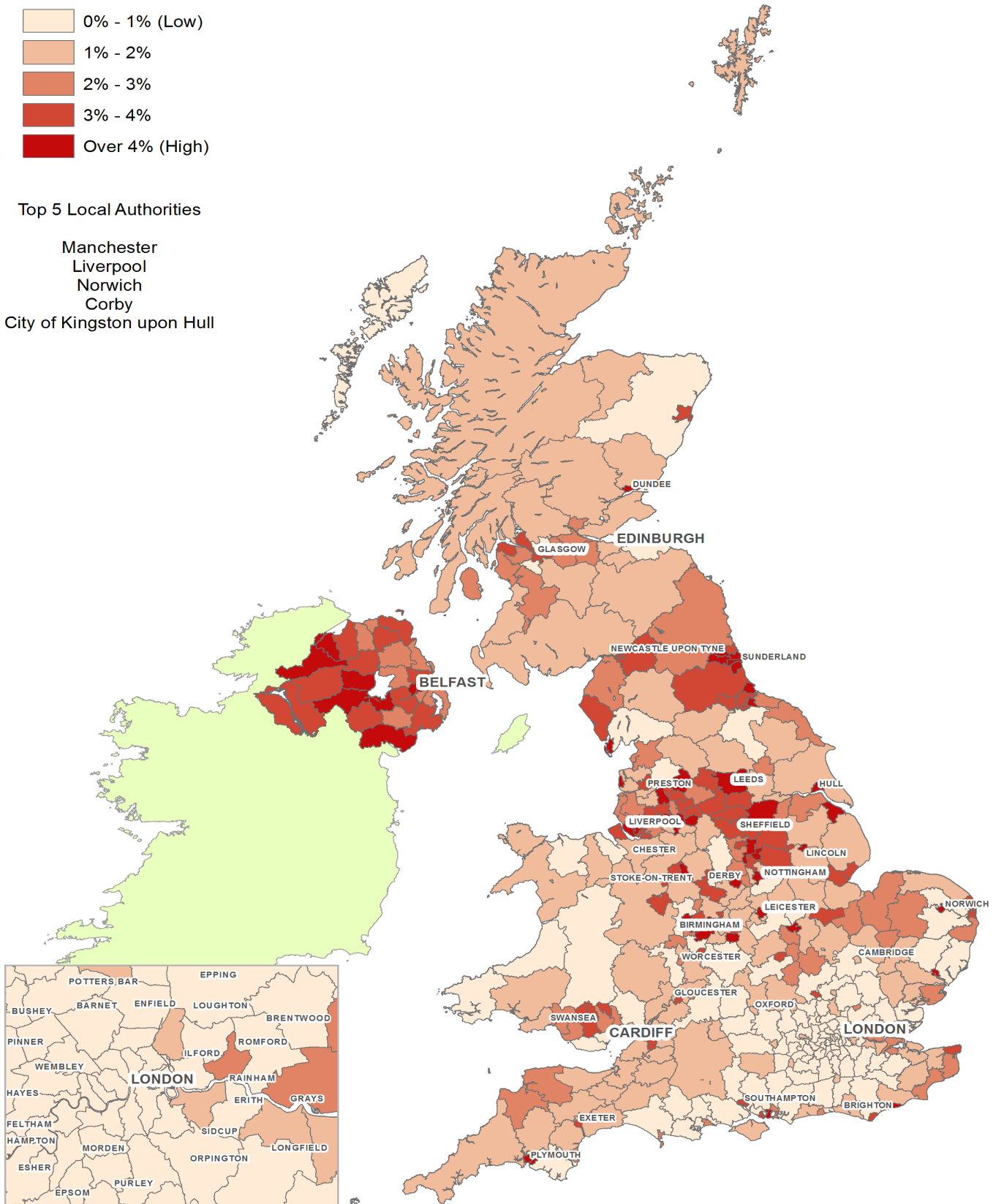
12.5% of the Over-Indebted Population

This map shows the proportion of the resident population this segment represents within a local authority. This has been calculated using Experian's population counts for each segment and local authority.



Top 5 Local Authorities

- Manchester
- Liverpool
- Norwich
- Corby
- City of Kingston upon Hull



Segment 4 - Low Wage Families

9.3% of the Over-Indebted Population

Who are they?

- They are aged 25-34
- Their household income is likely to be under £20,000
- They will all be renters with the majority renting from private landlords.
- Two thirds are either part time or a home maker with a third in education or unemployed.
- Income is from a mixture of benefits and part time employment

What makes them over indebted?

61% find keeping up with bills is a **HEAVY** burden
This compares to 66% of all survey respondents whilst 34% feel that it is somewhat of a burden.

80% HAVE fallen behind with credit commitments in the last 3 months.

What is their current financial situation like?

78% would describe themselves as being in debt
This compares to 76% of all survey respondents and is the joint 3rd highest of all 8 segments

Only 2% are keeping up with bills without any difficulty whilst **40%** have missed payments.

This compares to 3% and 25% respectively of all survey respondents. Compared to all segments this group is the joint most likely to be in real financial difficulty and have missed some payments.

In the last 12 months they have found it difficult to get credit.
57% have found it difficult to get credit in the last 12 months compared to the survey average of 36%. This is the highest of all 8 segments.

17% are planning to access debt advice soon.
This is compared to the survey average of 10% and places them as the most likely group to be thinking about accessing debt advice. 15% are already seeking debt advice which is just below the survey average of 17%

Key attitudes towards debt

"Being in debt does not worry me"

"I would be willing to take on new credit commitment to pay off my debts"

"Living in debt is something I am used to"

What are their needs?

Legal rights & obligations

How to make money go further

They need help with...

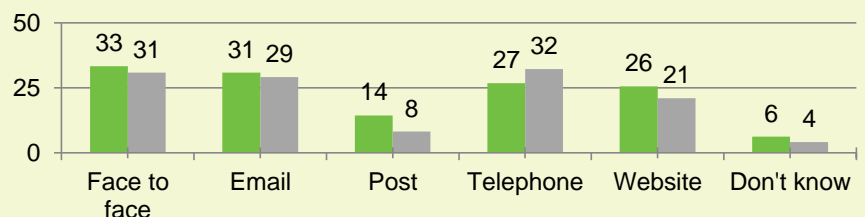
Fewer letters and calls from creditors

Debt solutions

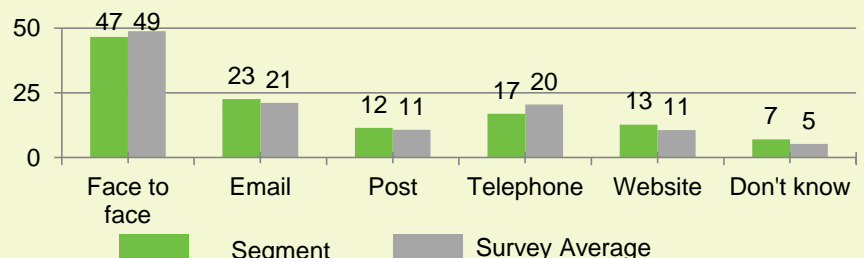
This segment are more likely to feel that they need help with all aspects of their financial situation. In addition to the areas listed above they also need help with information on benefits they could receive and being able to avoid future financial problems.

What is their preferred channel?

Initial Contact



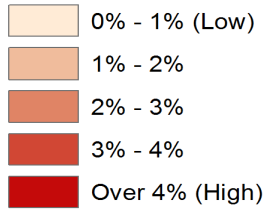
Disclosing Financial Information



Segment 4 - Low Wage Families

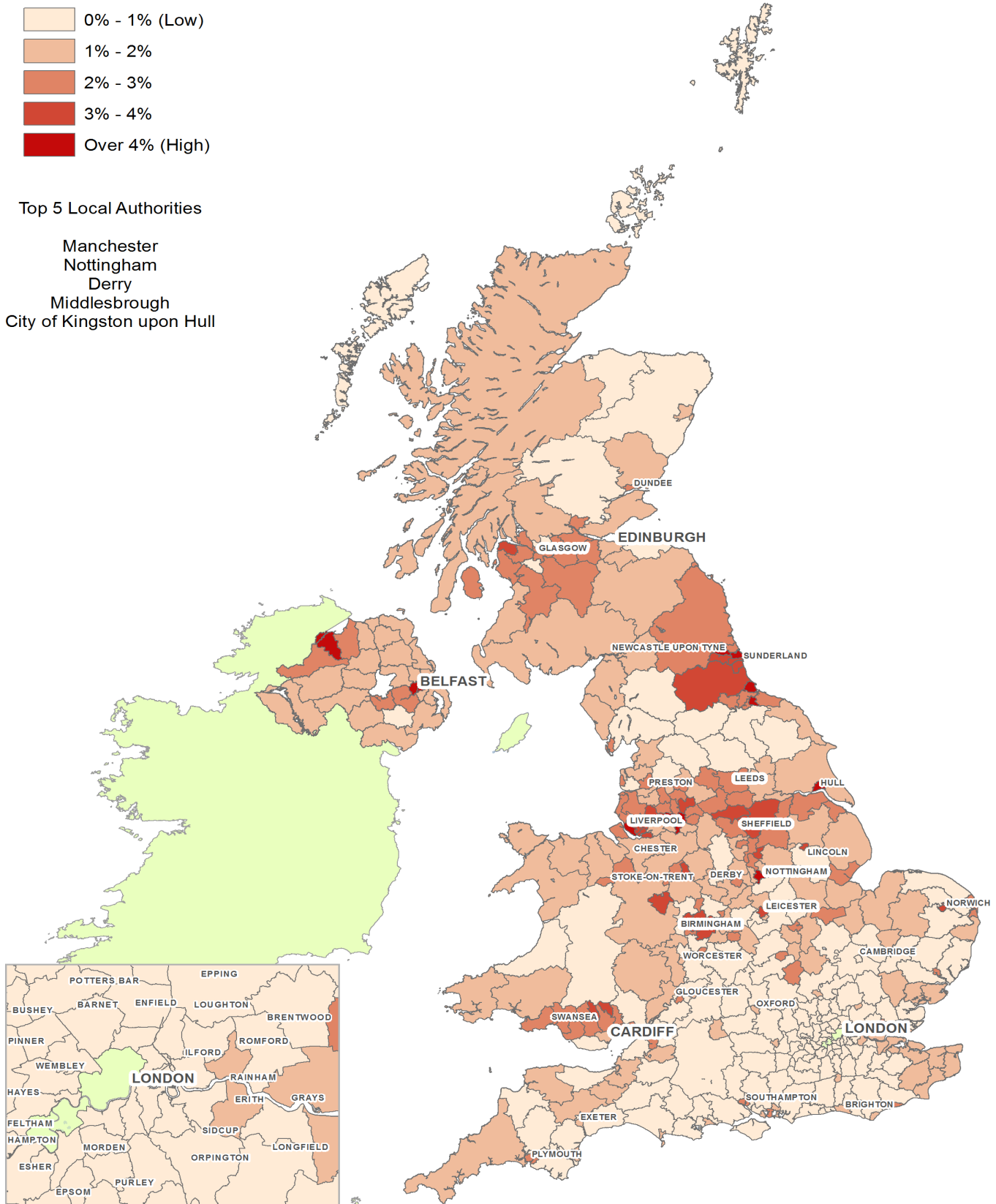
9.3% of the Over-Indebted Population

This map shows the proportion of the resident population this segment represents within a local authority. This has been calculated using Experian's population counts for each segment and local authority.



Top 5 Local Authorities

- Manchester
- Nottingham
- Derry
- Middlesbrough
- City of Kingston upon Hull



Segment 5 - Stretched Families

16.3% of the Over-Indebted Population

Who are they?

- They are aged 35-44
- Their household income less than £30,000
- Some will own their own homes but the majority will be renting.
- The majority will be in fulltime employment.
- Their income will be mainly from work although some may be receiving some benefits

What makes them over indebted?

61% find keeping up with bills is a **HEAVY** burden
This compares to 66% of all survey respondents whilst 36% feel that it is somewhat of a burden.

76% HAVE fallen behind with credit commitments in the last 3 months.

What is their current financial situation like?

84% would describe themselves as being in debt
This compares to 76% of all survey respondents and is the highest of all 8 segments

30% are in real financial difficulties and have missed payments or fallen behind with commitments.
This compares to 25% of all survey respondents. Almost 50% of these have been having these issues for the last 12 months.

In the last 12 months they have found it difficult to get credit.
50% Have found it difficult to get credit in the last 12 months compared to the survey average of 36%. This is the 2nd highest of all 8 segments.

18% are currently accessing debt advice.
This is compared to the survey average of 17%. They are also the most likely to be either planning to, or considering, accessing advice soon.

Key attitudes towards debt

"Being in debt has negatively affected my family life"

"Living in debt is something I am used to"

"I don't feel in control of my debt"

What are their needs?

Legal rights & obligations

A date for the debt to be cleared

They need help with...

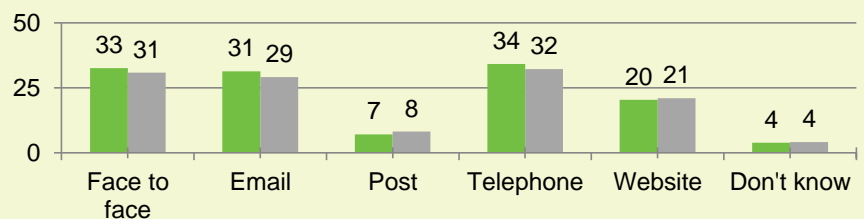
Information on benefits and credits

Having a clean slate

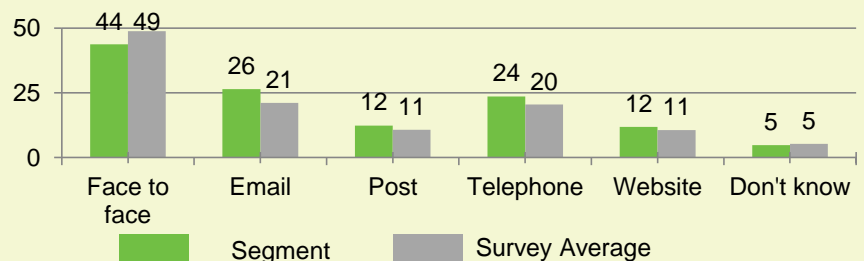
This segment are also more likely to feel the need for help with putting a personalised debt solution in place, being able to make regular repayments, improving their personal relationships and being confident that their debt solution is solvable.

What is their preferred channel?

Initial Contact



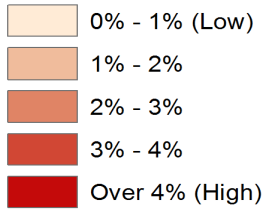
Disclosing Financial Information



Segment 5 - Stretched Families

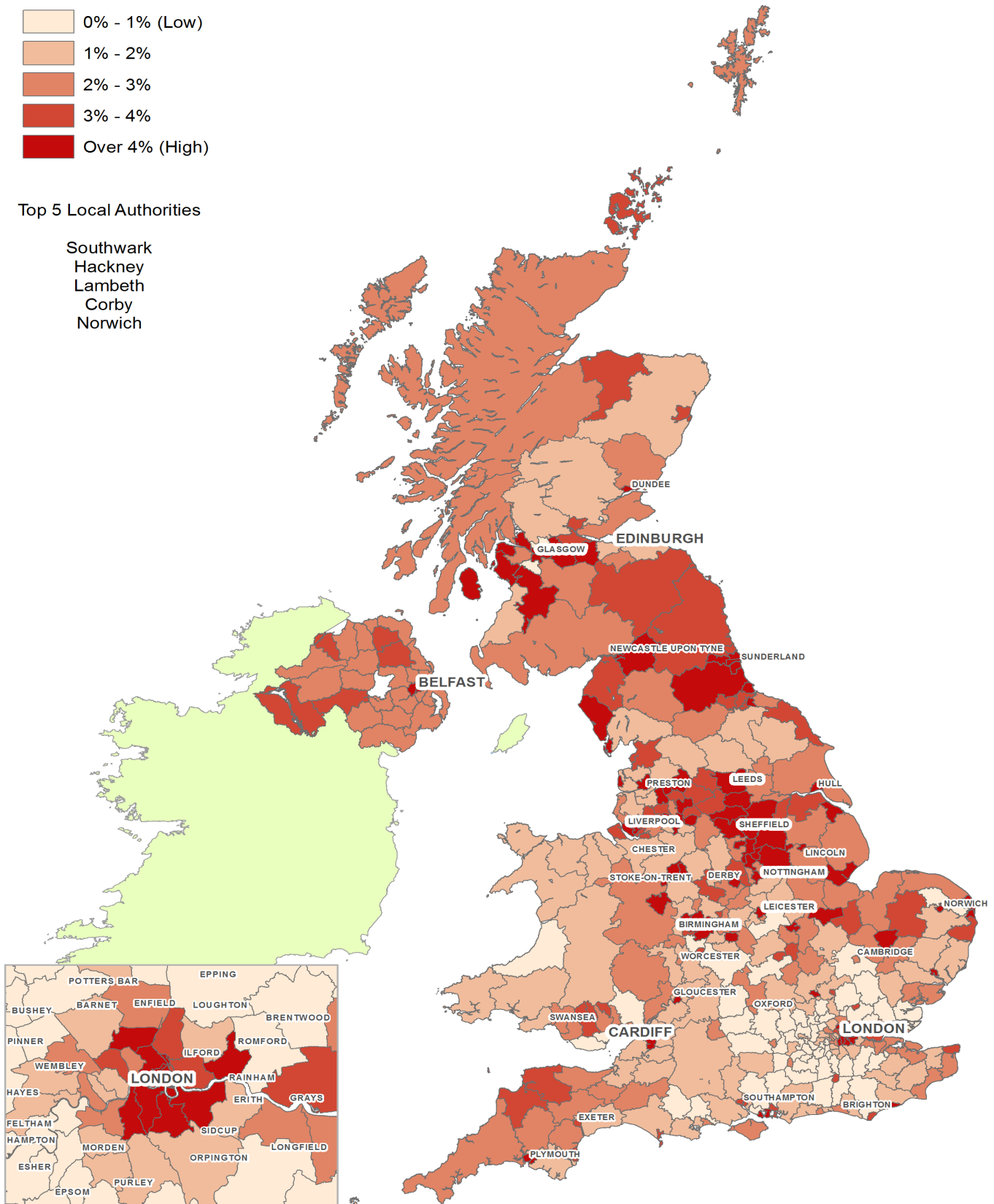
16.3% of the Over-Indebted Population

This map shows the proportion of the resident population this segment represents within a local authority. This has been calculated using Experian's population counts for each segment and local authority.



Top 5 Local Authorities

- Southwark
- Hackney
- Lambeth
- Corby
- Norwich



Segment 6 - Worried Working Families

19.4% of the Over-Indebted Population

Who are they?

- They are aged 35-54
- Their household income is between £30,000 - £49,999
- They will own their own homes
- They are in full time employment and which provides almost of all of their income.
- They are likely to have dependent children over the age of 16

What makes them over indebted?

75% find keeping up with bills is a **HEAVY** burden
This compares to 66% of all survey respondents whilst 24% feel that it is somewhat of a burden.

54% HAVE fallen behind with credit commitments in the last 3 months.

What is their current financial situation like?

80% would describe themselves as being in debt
This compares to 76% of all survey respondents and is the 2nd highest of all 8 segments

Over half (52%) of them are finding it a constant struggle to keep up with bills.

This compares to 44% of all survey respondents. 32% have had an issue with falling behind with credit commitments for between 1-3 years.

In the last 12 months they have not found it difficult to get credit.
31% Have found it difficult to get credit in the last 12 months compared to the survey average of 36%. This is the 2nd lowest of all 8 segments.

20% are already accessing debt advice.
This is compared to the survey average of 17% and is the highest percentage of all 8 segments. 27% would also consider accessing debt advice if their situation worsened which is the second highest.

Key attitudes towards debt

"Being in debt does worry me"

"Debt means I can't afford to buy luxuries and treats for myself and/or my family"

"I never expected to have this much debt"

What are their needs?

Legal rights & obligations

Information on benefits and credits

They need help with...

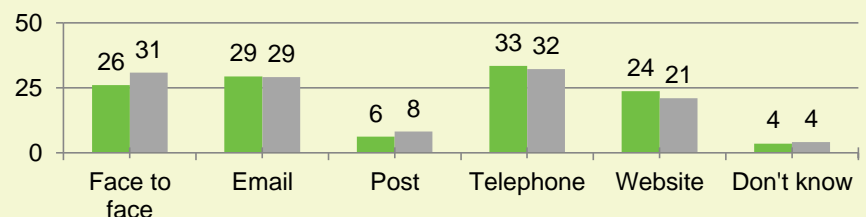
Feeling less anxious

Having a clean slate

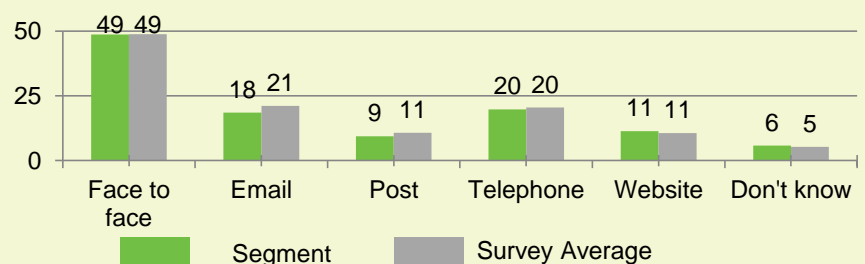
This segment very similar to the average response given in the survey. They are however less likely to require help with debt prioritisation and weekly budget planning.

What is their preferred channel?

Initial Contact



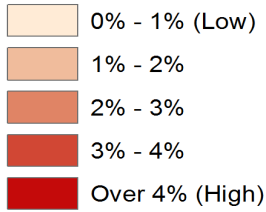
Disclosing Financial Information



Segment 6 - Worried Working Families

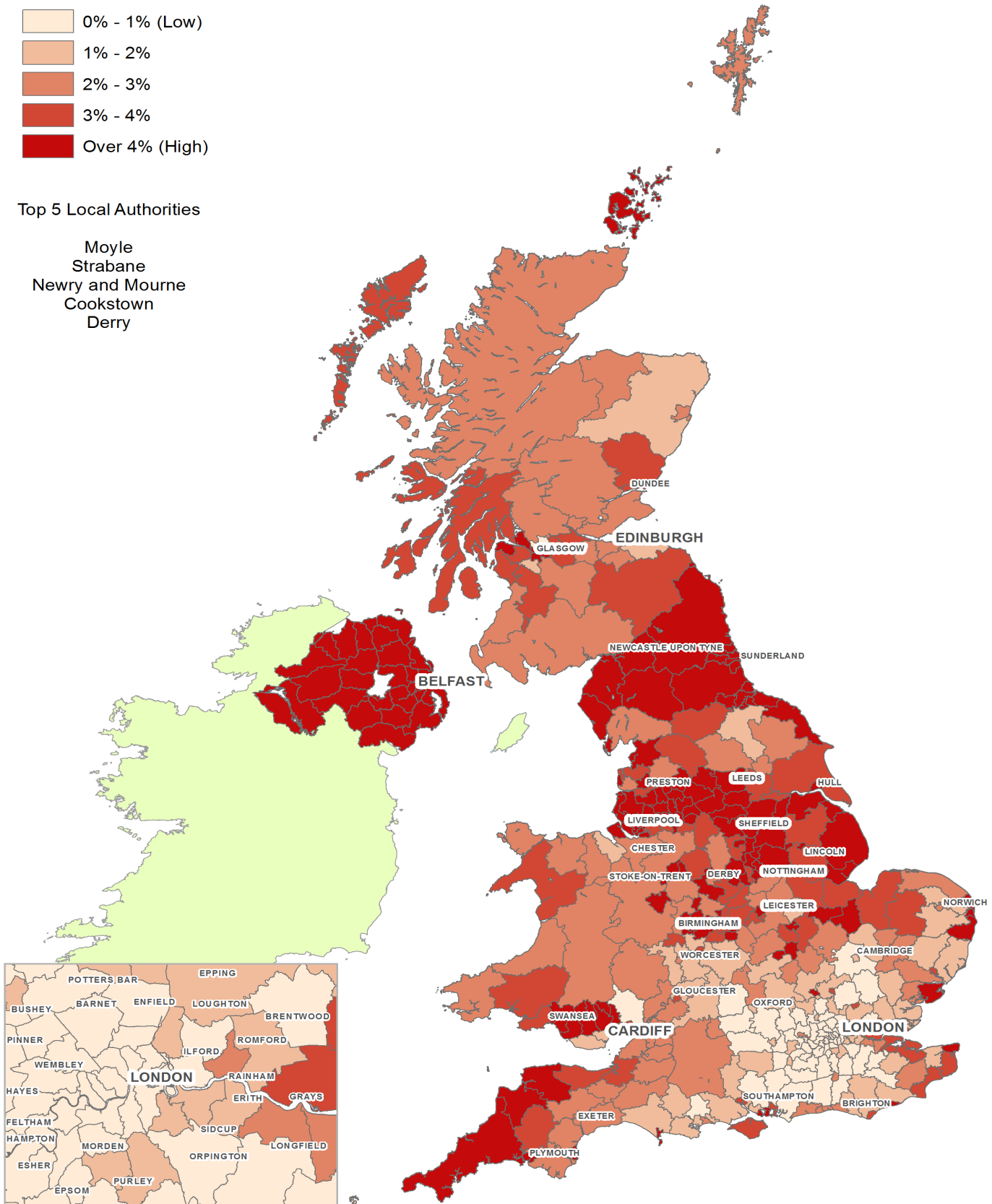
19.4% of the Over-Indebted Population

This map shows the proportion of the resident population this segment represents within a local authority. This has been calculated using Experian's population counts for each segment and local authority.



Top 5 Local Authorities

- Moyle
- Strabane
- Newry and Mourne
- Cookstown
- Derry



Segment 7 - Benefit Dependent Families

20.2% of the Over-Indebted Population

Who are they?

- They are aged 35-64
- Their household income is less than £15,000
- They will rent their house with no home owners within this segment.
- They are either in part time employment or unemployed
- Their income is almost entirely made up of state benefits.

What makes them over indebted?

73% find keeping up with bills is a **HEAVY** burden
This compares to 66% of all survey respondents whilst 25% feel that it is somewhat of a burden.

70% HAVE fallen behind with credit commitments in the last 3 months.

What is their current financial situation like?

76% would describe themselves as being in debt
This matches the survey average of 76%.

41% are finding it a constant struggle to keep up with bills.
This compares to 44% of all survey respondents. A further 40% have serious financial difficulties and have missed some payments compared to an average of 25%. This places them as the group most likely to have missed some payments.

In the last 12 months they have found it difficult to get credit.
40% have found it difficult to get credit in the last 12 months compared to the survey average of 36%.

28% will consider accessing debt advice if their situation got worse.
This is compared to the survey average of 23% and places them as the most likely group to do so.

Key attitudes towards debt

"In the current economic climate living in debt is inevitable for people like me"

"I don't feel in control of my debt"

"My debt makes me unhappy"

What are their needs?

Legal rights & obligations

Information on benefits and credits

They need help with...

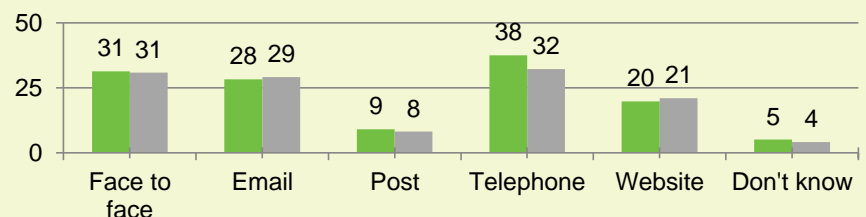
Feeling less anxious

Start again with a clean slate

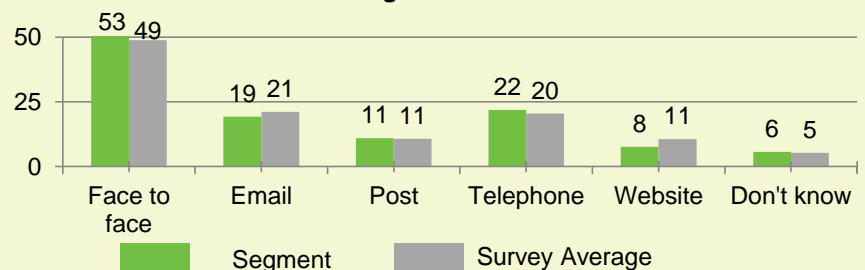
This segment are more likely, when compared to the others, to feel they need help with being able to make regular repayments and receiving fewer letters or calls from creditors. They are also more likely to feel the need for help with improving their health.

What is their preferred channel?

Initial Contact



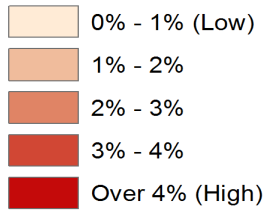
Disclosing Financial Information



Segment 7 - Benefit Dependent Families

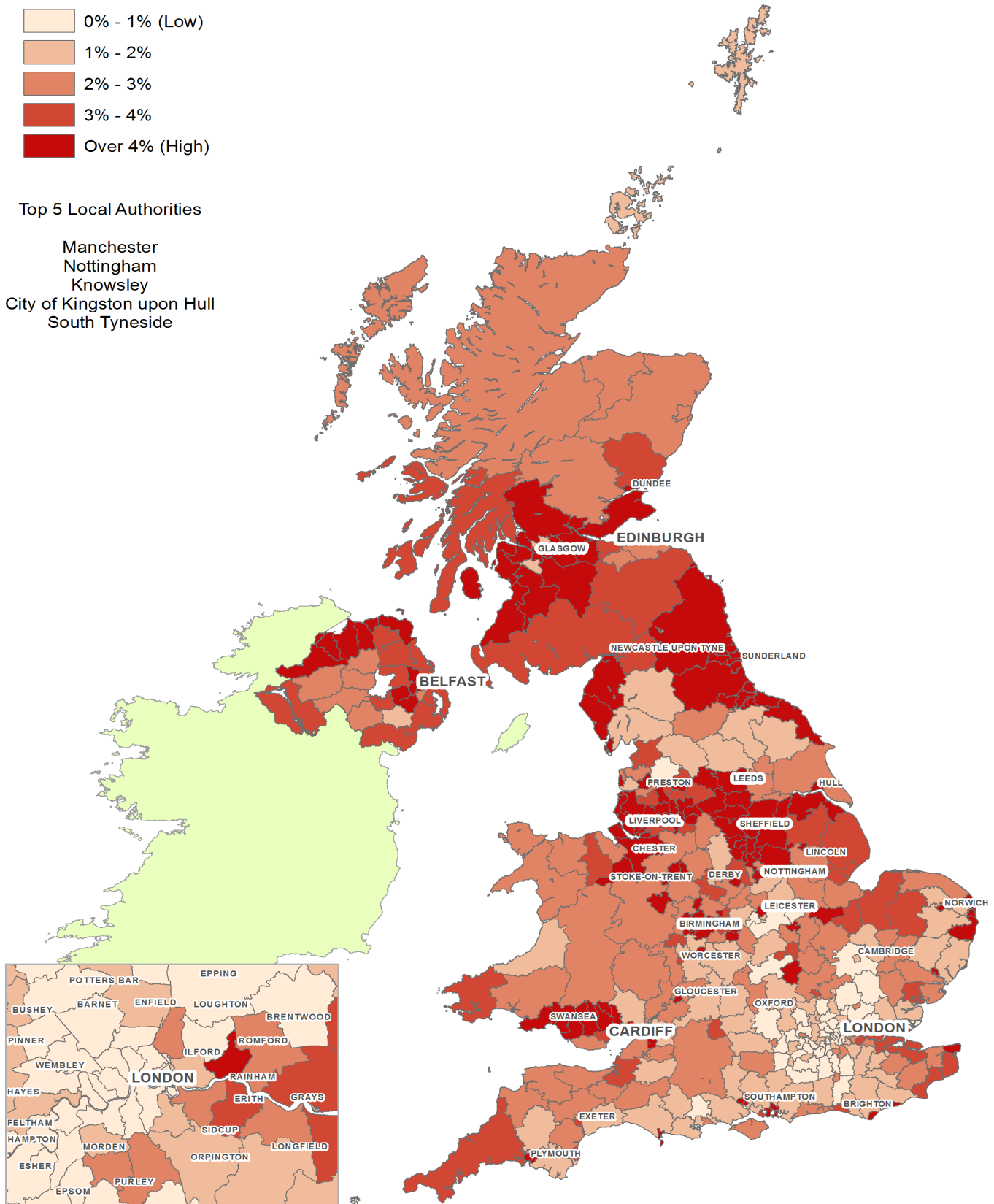
20.2% of the Over-Indebted Population

This map shows the proportion of the resident population this segment represents within a local authority. This has been calculated using Experian's population counts for each segment and local authority.



Top 5 Local Authorities

- Manchester
- Nottingham
- Knowsley
- City of Kingston upon Hull
- South Tyneside



Segment 8 - Uncomfortable Retirees

1.1% of the Over-Indebted Population

Who are they?

- Aged 55+
- Their household income is less than £15,000 per annum
- Almost two thirds will own their own homes.
- 89% are retired
- Their income is derived from a mixture of personal income and state benefits

What makes them over indebted?

73% find keeping up with bills is a **HEAVY** burden
This compares to 66% of all survey respondents whilst 25% feel that it is somewhat of a burden.

46% HAVE fallen behind with credit commitments in the last 3 months.

What is my current financial situation like?

62% would describe themselves as being in debt
This compares to 76% of all survey respondents and they are the group least likely to describe themselves as being in debt.

Over half (55%) of them are finding it a constant struggle to keep up with bills.

This compares to 44% of all survey respondents. Whilst they are finding it a struggle to keep up with bills, this group are the least likely to be falling behind with payments with 3% compared to an average of 8%.

Accessing credit has not been an issue in the last 12 months.
Only 17% have found it difficult to get credit in the last 12 months with 33% having no issues.

20% are already consulting a debt advice agency but 30% cannot see themselves doing this.
This is compared to the survey averages of 17% and 16% respectively. This segment are the least likely to be thinking about accessing debt advice

Key attitudes towards debt

"I would not be willing to take on a new credit commitment to pay off my debts"

"In the current economic climate living in debt is not inevitable for people like me"

"I would not prefer to have luxuries and treats than be debt free"

What are their needs?

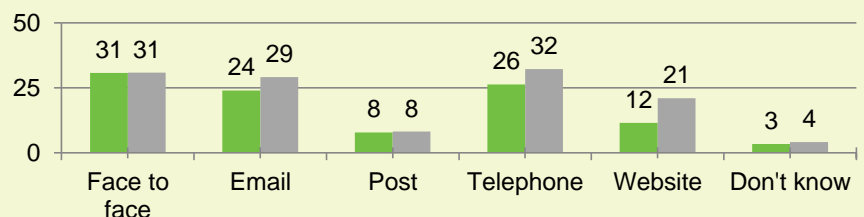
- Legal rights & obligations
- Information on benefits and credits
- Improvement of health
- Feeling less anxious

They need help with...

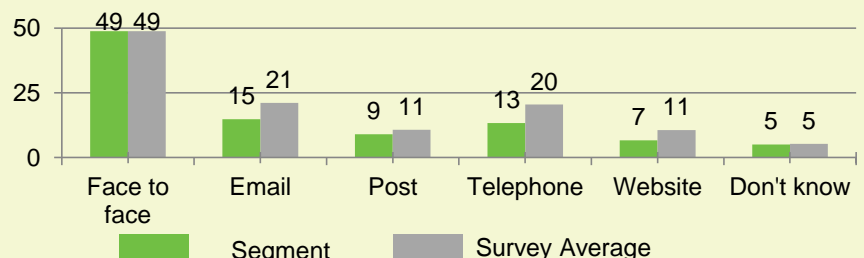
When compared to the other segments this segment are less likely to feel the need for help with improving their financial situation. This is primarily due to them either already having the knowledge or feeling that these options are not relevant to their situation.

What is their preferred channel?

Initial Contact



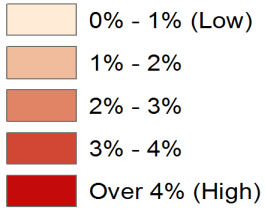
Disclosing Financial Information



Segment 8 - Uncomfortable Retirees

1.1% of the Over-Indebted Population

This map shows the proportion of the resident population this segment represents within a local authority. This has been calculated using Experian's population counts for each segment and local authority.



Top 5 Local Authorities

- Knowsley
- Wolverhampton
- Hartlepool
- Derry
- City of Kingston upon Hull

