



Department
for Work &
Pensions



Government
Social Research

UC External Debt

Research findings

October 2024

The date above is the publication date and therefore does not reflect the date when the research was complete

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1. Introduction and methodology

Research aims and objectives

The focus of this research is on UC claimants and those on legacy benefits (ESA/ JSA) to be migrated who hold external (non-government) debts¹ to understand the effects on their ability to manage finances, its impacts and understand the types/ forms of support required to access budget/ debt advice.

Very little is currently known about the nature and extent of external debt and this research provides robust evidence on the types and volumes of claimants' debt, their financial situation and behaviours (including how they manage their household budgets and external debts) and the sorts of budgeting/ debt advice they access and would find useful in order to help the Department develop effective and targeted debt advice.

The primary research questions include:

- a. What do claimants owe:** How much do claimants owe, to whom, for how long and at what cost.
- b. What are the impacts of external debt:** How does it affect the physical and mental wellbeing of claimants, how does it affect financial behaviours (what is borrowed money spent on, how is debt repayment prioritised and how does it affect other good long-term financial behaviours) and how does it interact with their benefits and ability to find or progress in work.
- c. What types/ forms of support** will claimants seek or use: identifying the sources of budgeting/ debt support sought and used, at what point is it accessed, how easy was it to access and what would claimants like to have/ find most useful.

1. This includes credit card debt, rent and utility arrears, personal loan debts, new style 'buy now pay later' consumer credit as well as money owed to family and friends, unofficial lenders etc. It does not include debt owed to government sources such as Council Tax, Benefit overpayments, court fines and tax debts.

Mixed-method design - Quantitative survey approach (1)



The findings presented in this document are based on results from the quantitative survey. It includes results from a mixed-mode (online and telephone interview survey) with UC and Legacy Benefit participants who identified they currently owed (or had owed in the last six months) money to one or more external debt sources.



The sample for the UC population was targeted using a number of proxy variables to identify those likely to be in debt. This included those identified with **third-party deductions** covering rent and service charge arrears, electricity, gas or water arrears or ongoing consumption charges AND whose deductions accounted for at least **15% of their standard allowance**. Applying those proxy criteria accounts for c2.5% of all UC claimants. It's important to bear in mind that the survey data presented here relates to this specific group of claimants and is not generalizable to the wider UC population.



UC responses have been **weighted to this sample profile, based on gender, age and children in household characteristics**. No such proxy information was available for Legacy Benefit claimants and as such data for this claimant group is **unweighted**.

Quantitative evidence has been brought together with a qualitative strand (AppLife and follow-up depth interviews) to **develop a detailed set of survey findings**.

Mixed-method design - Quantitative survey approach (2)



Ipsos have conducted **3,899 surveys** UC and Legacy Benefit claimants either currently or previously (in last 6 months) holding debt with external sources. Analysis is based on a total of **3,361 UC claimants** in debt and **538 Legacy Benefit** claimants in debt.



Fieldwork was conducted using an online survey invite and telephone follow-up for non-responders. Mainstage fieldwork took place between February – March 2022. A total of **1,899** responses were completed **online** and **2,000** completed by telephone interview.



A pilot study was carried out on January 2022 with **8 online surveys** completed and **15 telephone interview** surveys completed. Pilot surveys have been included in the data.



A random sample of **c42,850** (main & reserve) UC claimants identified potentially to be in debt using a number of UC proxy variables as well as a random sample of **c9,500** (main & reserve) Legacy Benefit claimants were selected from DWP administrative data. Participants were **screened-in** to identify those in debt and complete the survey.

Differences in sample selection methods and mode of completion mean data for the two claimant groups are necessarily presented separately and it is important to stress that any comparisons between the two should be treated with appropriate caution.

Mixed-method design - Qualitative approach



The qualitative sample was comprised of those who had taken part in the associated survey and had agreed to recontact.



Ipsos conducted **40 in-depth interviews** with participants who identified as being behind on current payments, or having been behind in the last 6 months. **Fieldwork was conducted between 3rd and 30th March 2022.**



Of these 40 participants, **12 completed an additional 3 week diary task using Ipsos Applife.**

Ipsos Applife is our qualitative mobile application that enables participants to share experiences and feedback via their phone through activities such as scheduled diary tasks or prompted discussions.

The interviews and Applife explored.

- The circumstances by which individuals got into debt.
- Financial management and budgeting behaviours
- Impacts of debt.
- Awareness and experiences of support.

The qualitative sample was comprised of the following criteria:

Quota	Interviews	AppLife
UC	35	11
Legacy	5	1
Male	17	5
Female	23	7
Single	29	9
Living with partner/spouse/ someone else	11	3
At least one dependent child	18	6
No children	22	6
Under 30	4	2
30-39	14	4
40-49	10	3
50+	12	3

	Quota	Interviews	AppLife
Length of debt	Less than 5 years	26	10
	5-10 years	10	2
	10+ years	4	0
Value of debt	<£1K	8	2
	£1K - £4,999	21	8
	£5-15K	6	1
Type of debt	>£15K	5	1
	Inter-personal debt (e.g. from friends or family, unofficial lenders)	16	6
	Other types	40	12
Number of sources of debt	1	3	0
	2-4	13	3
	5+	24	9
Frequency of repayments	Weekly OR more multiple times per week	2	1
	More than once a month but less than weekly	4	1
	Monthly	20	5
	Less than monthly	7	3
	Not currently making repayments	7	2

2. The debt journey

Sub-groups within the sample

Though not all participants can be neatly categorised, financial behaviour and resilience was often closely linked to how they had come to be in debt.

Life long financial difficulties



Where participants had struggled with finances throughout their life, they typically had **low financial resilience, and could be trapped in a cycle of debt and poverty.** Broadly their income was not enough to consistently cover all outgoings, including debt repayments.

They were often unable to work, or struggled to maintain long term employment. Where they were in work, this was low paid.

This group included those who had, long term health issues, including mental health problems, and those who had been pushed towards financial independence at a young age.

Change in health circumstances



Where participants had experienced an abrupt decline in health, this resulted in a **drastic and sudden change in their income.** Debts were then accrued as it took time to adjust their outgoings. In some cases, participants had expected to recover and return to their former lifestyle, but this had not happened – meaning that they were unable to increase income to cover pre-existing commitments or debts.

Relationship breakdown



Relationship breakdowns could have a **significant impact on outgoings.** Participants could accrue debts during the process of changing their housing and adapting their outgoings. In other cases they became solely responsible for financial commitments that had previously been joint.



Multiple factors: Some participants had experienced a combination of these circumstances over a period of time – often resulting in multiple sources of debt.

Life long financial difficulties

Participants were very financially vulnerable, having experienced financial difficulties their entire adult life.

Pushed into financial independence at a young age - Lack of parental support e.g. kicked out of home; pregnancy at a young age



Neurodiversity such as Autism and ADHD, and learning difficulties such as dyslexia.



Long term health problems that had started at a young age – including both mental and physical issues.



Lack of informal support network, such as family



Lack of awareness of entitlements and poor experiences with benefits system – e.g. participants often perceived advisors to be hostile or unhelpful.



- Impacting levels of skills/education/training – **lower earning potential.**
- Impacting ability to hold down a job – **may be reliant on benefits.**
- Impacting **accessibility of support**

- Resorting to **high interest credit** out of desperation
- **Lack of awareness of** of benefits entitlements and eligibility
- **Lack of confidence** to seek government support

“I have social problems and a lot of people take me as being rude....I end up at loggerheads with colleagues or customers and I really don't mean to do it.”

ID 9

“I felt like I had no-one to turn to because being in the care system, you feel like a lot of things are just pushed aside...back then I didn't feel like I had no support, no-one to rely on and I think that was a big cause [of debt] as well.”

ID 17

Case Study: ID 9 – Life long financial difficulties

Background and debt journey

The participant has been in debt all her adult life: she was made homeless at 18 and took out credit cards because she **“didn’t know about Universal Credit or anything like that”**.

She found out about UC when she contacted the council about being homeless in 2019: it took 4-5 months to find a hostel and 5 months to find a flat.

She now has several credit cards which she has defaulted on, she is £2,000 in debt on energy, and owes BT £800 for cancelling a 24 month contract, which she took out not understanding the fees would increase.

She has ADHD and struggles to maintain a job.

Budgeting and day-to-day management

Budgeting is difficult; help from StepChange has helped her reduce her energy payments to be more affordable but there is not enough money to be repaying all her debts. Referring to the BT debt she said **“That’s another person I sent a StepChange form to and there’s literally no money to pay them with.”**

She has **no money for anything that is not absolutely essential** and has a terrible credit rating. She can’t afford fresh fruit and vegetables; she is underweight through stress.

She has no TV or internet package. She does not see friends or do anything to save on travel.

“It gets me really down and depressed. It makes me feel so overwhelmed”

Accessing support

She has accessed support but through her own initiative: **“I had to go digging and really really dig for help”**.

StepChange have been helpful with budgeting. A homeless organisation called The Bridge helped her with referrals and signposting to other charities.

The council refused her referral to foodbanks because they said her debt was due to her budgeting problems.

DWP have not been helpful for many reasons: she has experienced 4-5 day delays to notes on journal; a 7 month wait to get an appointment for working capability; delays accessing hardship payment; different people every time she contacts them.



When I approached the council or the Jobcentre, I wish there was more support. Some consistent support, somebody who knew I was younger and pointed me in the right direction. A couple of years ago I might have been able to dig myself out of the hole a bit better. It has gone on for so long, it has got more and more difficult"

Change in health circumstances

Participants had received a life changing change in their health, rendering them unable to work. In some cases, it was a partner or child who had the health problem, and the participant had become their carer.

Lack of experience/knowledge with benefits system



Negative experience with benefits system e.g. participants reported that Jobcentre staff did not understand how health status or treatments such as chemotherapy might affect ability to attend appointments.



Poor health affecting ability to carry out day to day tasks including admin for accessing benefits or support.



Perceived stigma around accessing support or identifying as a “benefit claimant” – meaning that individuals may be reluctant or slow to seek support.



Suddenness of change in financial circumstances



Uncertainty around future earning possibilities – as they did not know how their health condition would progress.



- Difficulties in **accessing benefits** or **working out entitlements**
- Lack of confidence and motivation to advocate for themselves

- Problems with servicing **pre-existing debts/financial commitments**
- **Inability to plan ahead**, or seek ways to improve finances going forward – may be exacerbated by fluctuations in benefit entitlement on UC.

“Going from a pretty comfortable life with a good job to nothing”.

ID 34

“I wasn't getting any money at all for around five or six months...I was basically without income and I spent everything I had, savings-wise...I didn't get sick pay really...because, I don't know why. I applied for UC once it had all finished, once I had got that P45.”

ID 10

Case Study: ID 32 – Change in health circumstances

Background and debt journey

The participant, aged 50, was a self-employed builder all his adult life, until he stopped work in 2012 due to cancer. He was in the middle of building his own house when he became ill.

His debts started to mount when he was ill; his savings were used quickly and he had to pay to get essential work done on the house – e.g to put on a roof. The house is still unfinished.

He is in debt on credit cards and owes his mother tens of thousands and feels **“trapped in a situation”** he **“didn’t choose to be in”**.

His situation has had a huge negative impact on his mental and physical health.

Budgeting and day-to-day management

He lives frugally, prioritising bills, and then food: **“I’m not comfortable, I’m existing”**. He is, however, unable on benefits payments to get himself out of debt.

He recognises the **best way to get out of debt is to return to work but not if it’s a minimum wage job**, but is worried about the impact manual labour jobs would have on his health. He doesn’t have qualifications/experience for non-manual labour, or the money to pay for training courses.

He still suffers from extreme fatigue following chemotherapy. His perception is that DWP think ‘a job is a job’ and aren’t concerned about finding something suitable.

Accessing support

One of the biggest barriers he faced was accessing benefits he’s entitled to. He **“knew nothing about the benefits system when I first went into it”**. He was very critical of the way he feels he’s been treated by JCP: **“They don’t treat you like a person”** and have shown no compassion or empathy.

He had to **apply for legacy benefits separately and there were delays** receiving them. The Disability enhanced premium should have been triggered automatically. There was also a 12 month delay on mortgage interest payments, which weren’t backdated.

He **would have benefitted from better and quicker advice** on how and what to claim, and support getting back into appropriate work given his ongoing health challenges.



“If this [ESA, Enhanced Disability Premium, Council Tax support] was in place from the start, I wouldn’t be in debt in the first place... The amount of hoops I had to jump through, and then I find out a number of years later, I should have been entitled on day one.”

Relationship breakdown

Participants had experienced a change in circumstances due to a relationship breakdown. This was particularly difficult where there were children involved or other joint financial commitments.

Lack of experience/knowledge with benefits system



Negative experience with benefits system



Poor mental health – particularly where relationship breakdown was acrimonious



Sudden loss of housing



Suddenness of change in financial circumstances



Financial abuse or issues with joint debts



Loss of financial support for children – particularly where participant had been a stay at home parent



- Difficulties in accessing benefits or working out entitlements, advocating for themselves.

- Incurring significant costs e.g. staying hotels, eating out or on the go

- Problems with servicing pre-existing debts/financial commitments
- Lack of willingness to service pre-existing debts/financial commitments (if these are felt to be the responsibility of ex partner)
- Debts increasing while there is uncertainty about who will pay them.

“I live with my 4 children and I’ve got various disabilities. I’ve only been on Universal Credit a couple of years, since 2020 when my husband walked out and life changed a hell of a lot.”

ID 20

“I was left with rather large debts when my [now ex] husband left because it turned out he hadn’t been making our housing payments. It’s very difficult. It can be mind numbing when it happens and you realise just how much debt you have got”.

ID 3

Case Study: ID 38 – Relationship Breakdown

Background and debt journey

The participant is 38 and lives with her young child. She is currently not working and spends her time doing the school run, managing her home and looking for jobs. She has some qualifications as a nursery practitioner and would like to do this again, but most jobs require the next level up from what she has. Given her childcare responsibilities, it has not been possible for her to return to college.

She fell into debt as a result of her relationship breaking down, and possibly financial abuse during that relationship. Her former partner had bought items on credit, and accrued catalogue debts, all in her name. When they split up, he left her with £16,000 outstanding.

Budgeting and day-to-day management

The participant finds it difficult to manage day-to-day on her low income. She budgets very carefully, writing down all key expenses and allocating her money accordingly. She is also gradually paying off the debt accrued by her former partner.

“Very much a struggle – especially as I don’t get much UC so I find it hard to get what’s needed with that small amount of money...I’m budgeting to every single penny.”

She is currently looking for work and feels that this would significantly improve her situation – it is difficult as she needs to find work that fits around her childcare responsibilities as a lone parent.

“With more income coming in, it would lighten the load...paying off bills quicker, being more stable.”

Accessing support

Initially the participant didn’t seek any kind of support – the situation was a real shock for her and it took some time for her to get her head around.

Since then she has gone to the CAB and is now waiting on an appointment. She feels that perhaps she should have accessed DWP Debt Management at the start – but she had not been in a clear head space to consider this at the time.

She is currently also on the DWP Restart programme, to help her get back into employment. Through this, she has been put forward for some training and is awaiting the outcome.



I didn’t go for any help – it was a big shock – it threw me really.”

Case Study: ID 24 – Multiple factors leading to debt

Background and debt journey

The participant first fell into financial difficulties around four years ago as a result of a **relationship breakdown, and subsequently being left homeless**. She then found out she was pregnant, and so needed to buy things for the baby, thus incurring catalogue debts. Once the baby was born, she moved into a private rental, with assistance from the local authority. She now lives with a partner and has two more children aged one and five months. She hasn't been employed since the birth of her first child, and has recently been diagnosed with **Postnatal Depression**.

Her partner has been unemployed for over a year, since being made **redundant after an injury** – resulting in significant impact on household finances.

Budgeting and day-to-day management

The participant is currently in debt – owing money to multiple informal and formal sources. They have cut back on multiple things in order to make ends meet - mobile phones, tv services, takeaways, and family days out. They struggle to make payments on debts that were previously manageable when her partner was working.

Unexpected bills are a real concern as they have nothing to fall back on. Last year, their washing machine broke: ***"It happened before Christmas and we went months and months without a washer and in the end it was my mum that had to get one on an Argos card for us and we're still paying my mum off now."***

As she is currently unable to work, it is very difficult to improve their financial circumstances. Until recently, her partner was also unable to work but following an operation, he is now looking again.

Barriers and support / other improvements

The participant has **struggled to access support and to find out about the kinds of support she would be eligible for**. While there were several grants that she was eligible for when she had her first child, the **Job Centre did not provide any information** about these, and she was only able to find out through chance when speaking with other parents. Due to a health diagnosis, she believes that one child should be able to access additional support including funded childcare hours. However she has been had her **application rejected without explanation**. She would value more targeted advice around entitlements.



But obviously I didn't know about that [healthy start grant], nobody told me...also somebody at one of the health centres told me about the Sure start maternity grant because it was my first baby. I didn't know about that either until one of the mothers told me."

Protective factors that helped to minimise debt

- Where participants were able to seek support from family or friends, they could often avoid high interest and spiralling costs associated with formal debt. Likewise, if there was scope to increase their income, this could help prevent debts worsening. However, those with life long financial difficulties were least likely to benefit from protective factors that would help minimise debt.



Life long financial difficulties



Relationship breakdown



Change in health circumstances

Avoid formal debt

Increase income

Existing savings helped as a buffer to reduce the amount of debt accrued when there was a sudden change in circumstances.

A previous good credit history could mean participants had more options if they experienced an unexpected cost.

Sources of informal financial support could help participants avoid getting into large amounts of formal and high interest debt

An informal (social) support network could help participants cope with the impacts of debt

Where work, or higher paid work, was an option, participants could look at ways of increasing their income.

Section recap

- 01.** Debt was typically either a direct result of a change in circumstances, or was multifaceted – reflecting lifelong financial difficulties.

- 02.** Where debt was the result of a change in circumstances, participants often experienced sudden and drastic changes in income, meaning they were unable to manage existing financial commitments.

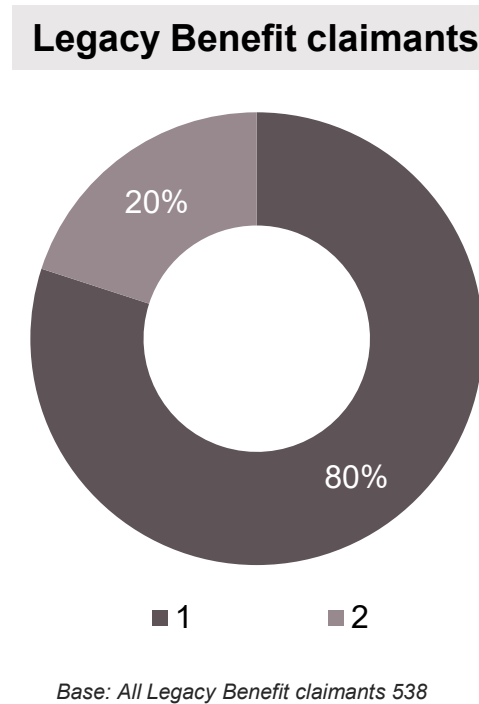
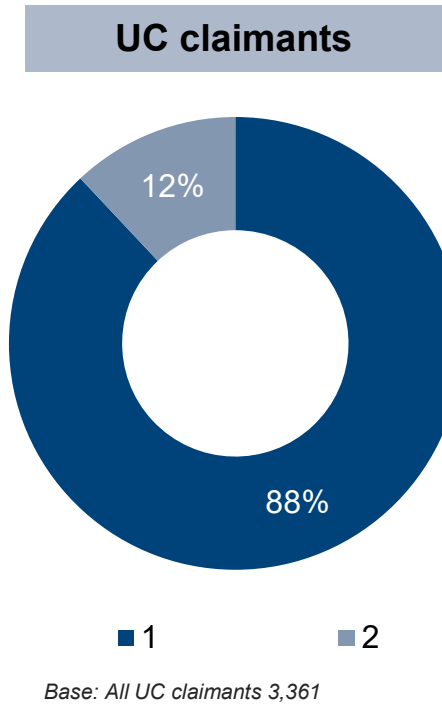
- 03.** Where participants had experienced lifelong financial difficulties, they were often characterised by having lacked adequate financial knowledge to cope with independence at a young age. They often had a neurodiversity or health condition that affected their ability to maintain a job and access support.

- 04.** Across the groups, participants had often struggled to access benefits that they were entitled to. They felt that Jobcentre staff did not have the appropriate knowledge to direct them to their entitlements, and that they did not want to help. Problems accessing benefits were exacerbated if participants had neurodiversity, mental or physical health issues that made it harder for them to advocate for themselves.

3. Sources of debt & characteristics of those in debt

The overwhelming majority of participants identified they had fallen behind or missed payments, bills or credit commitments. Those with one source of external debt were most likely to say they had not fallen behind.

S1. Have you ever fallen behind on, or missed, any payments for domestic bills or credit commitments (IF NECESSARY: such as credit/ store cards, bank loans, pay day loans, hire purchase agreements)?



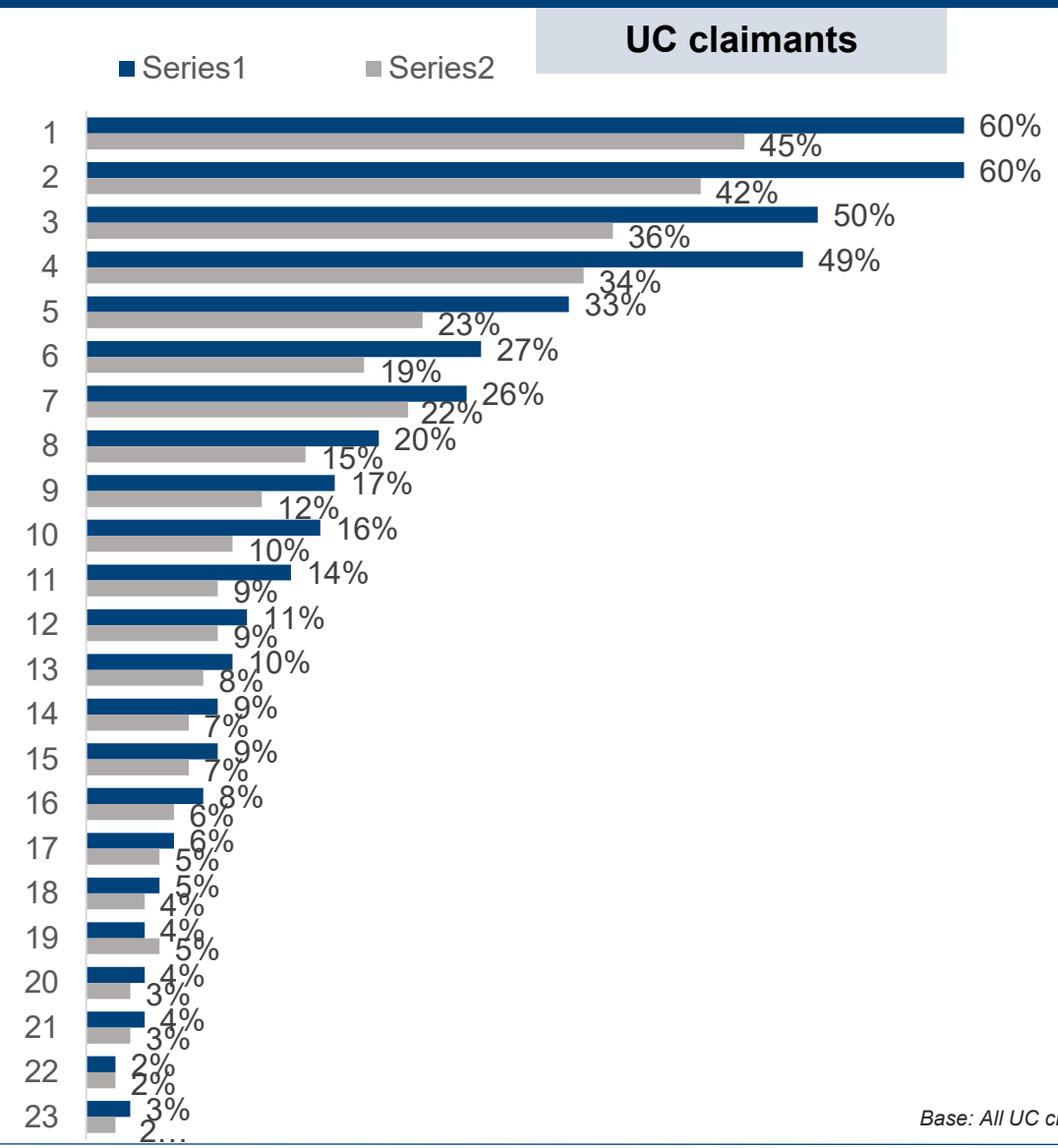
Those with only one source of external debt were most likely to say they had not fallen behind:

- **UC claimants** – 34% one source of external debt
- **Legacy claimants** – 36% one source of external debt

NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

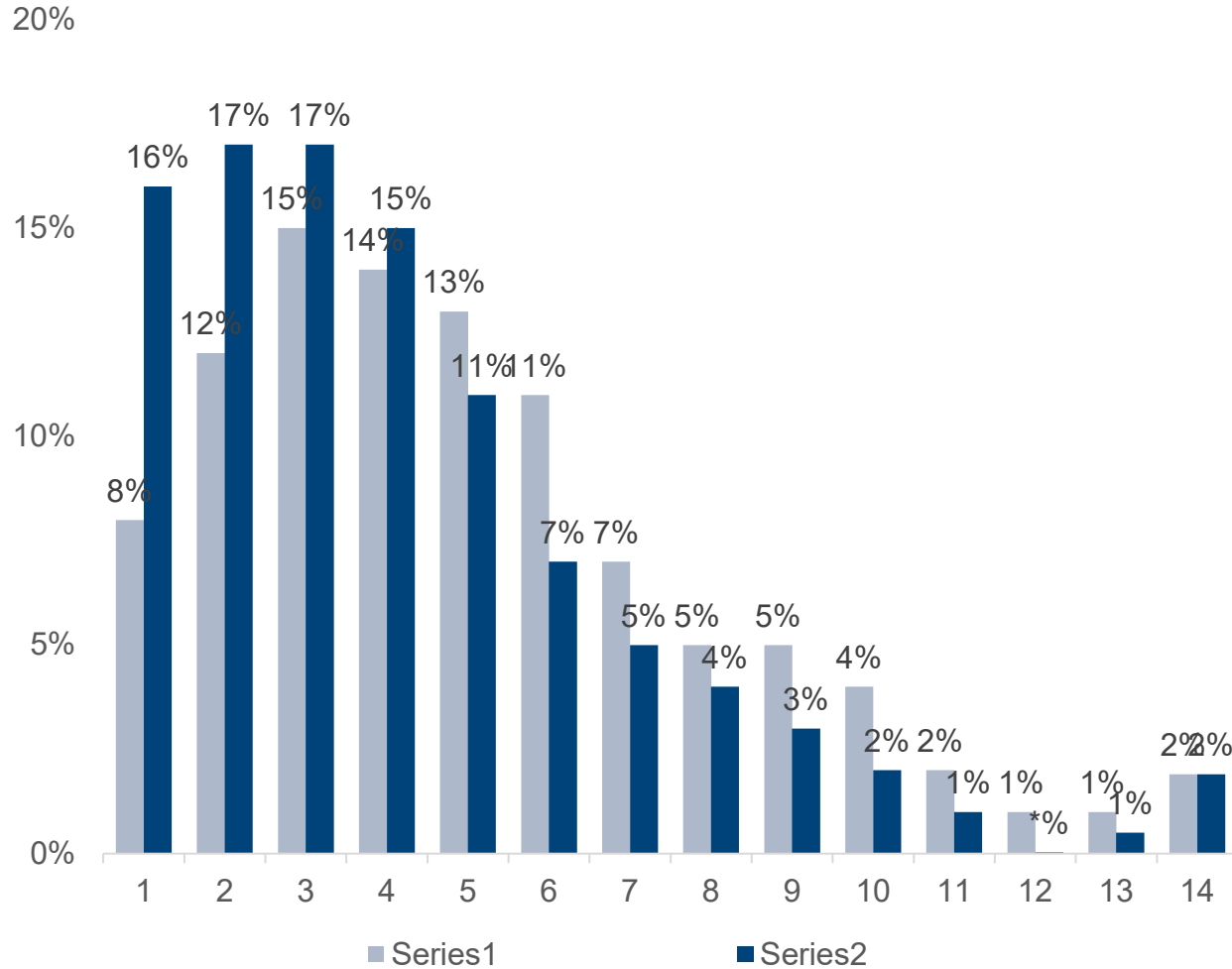
A majority of UC claimants said they were currently behind on housing costs and council tax while around a half were currently behind on utilities and water bills. Outstanding loans to friends/ relatives was more common than those to banks or other money lender sources

S2A/B. Which if any of the following bills or credit commitments are you currently behind on, or have been behind on in the last 6 months?/ And are you currently behind on any of the following, or have you been in the last 6 months?

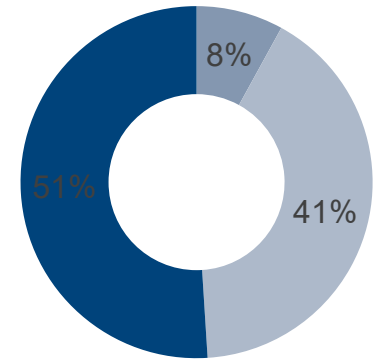


Base: All UC claimants 3,361

Half of UC claimants owe money to five or more different sources now or within the last 6 months, while fewer than one in ten owe money to one source only. On average UC claimants owe money to four different sources of external debt, with 50% having 2-4 sources of external debt.

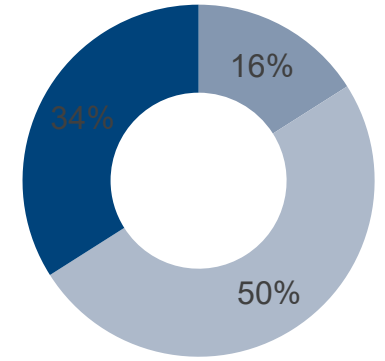


UC claimants



All sources

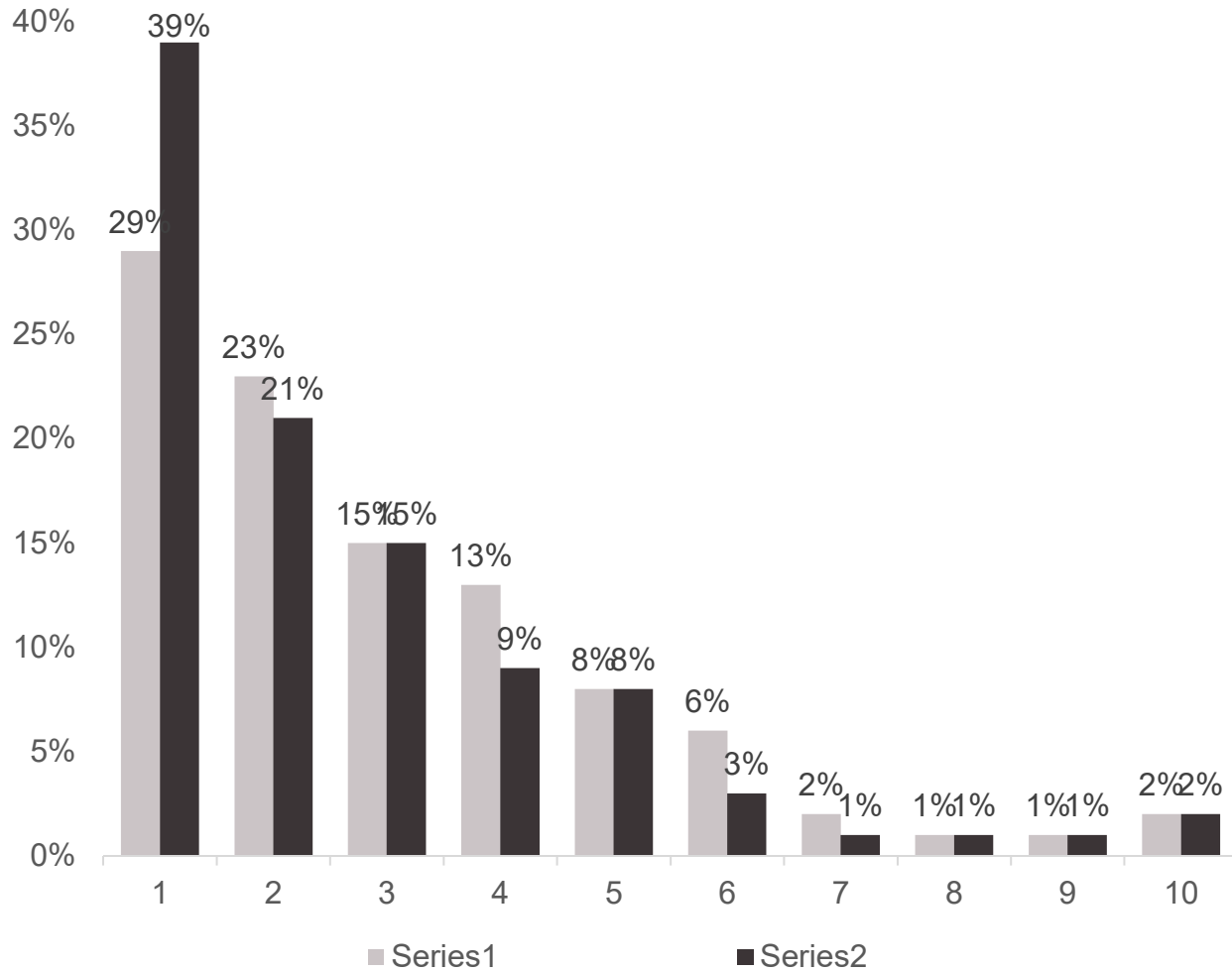
UC claimants



External debt sources only

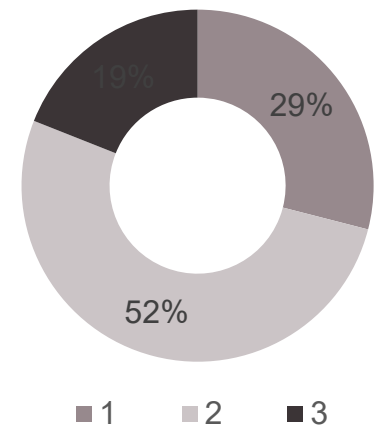
Base: All UC claimants 3,361

Legacy benefit claimants generally hold fewer sources of debt than UC claimants. Three in ten have only one source of debt, rising to two in five who have only one source of external debt. On average legacy benefit claimants owe money to three sources of external debt.



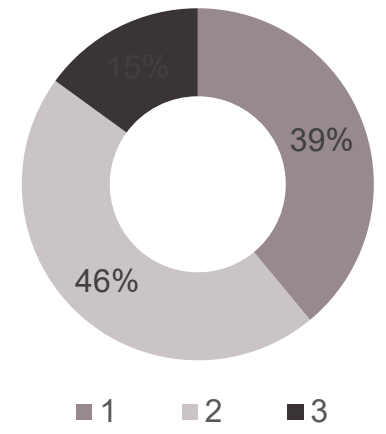
Base: All Legacy Benefit claimants 538

Legacy Benefit claimants



All sources

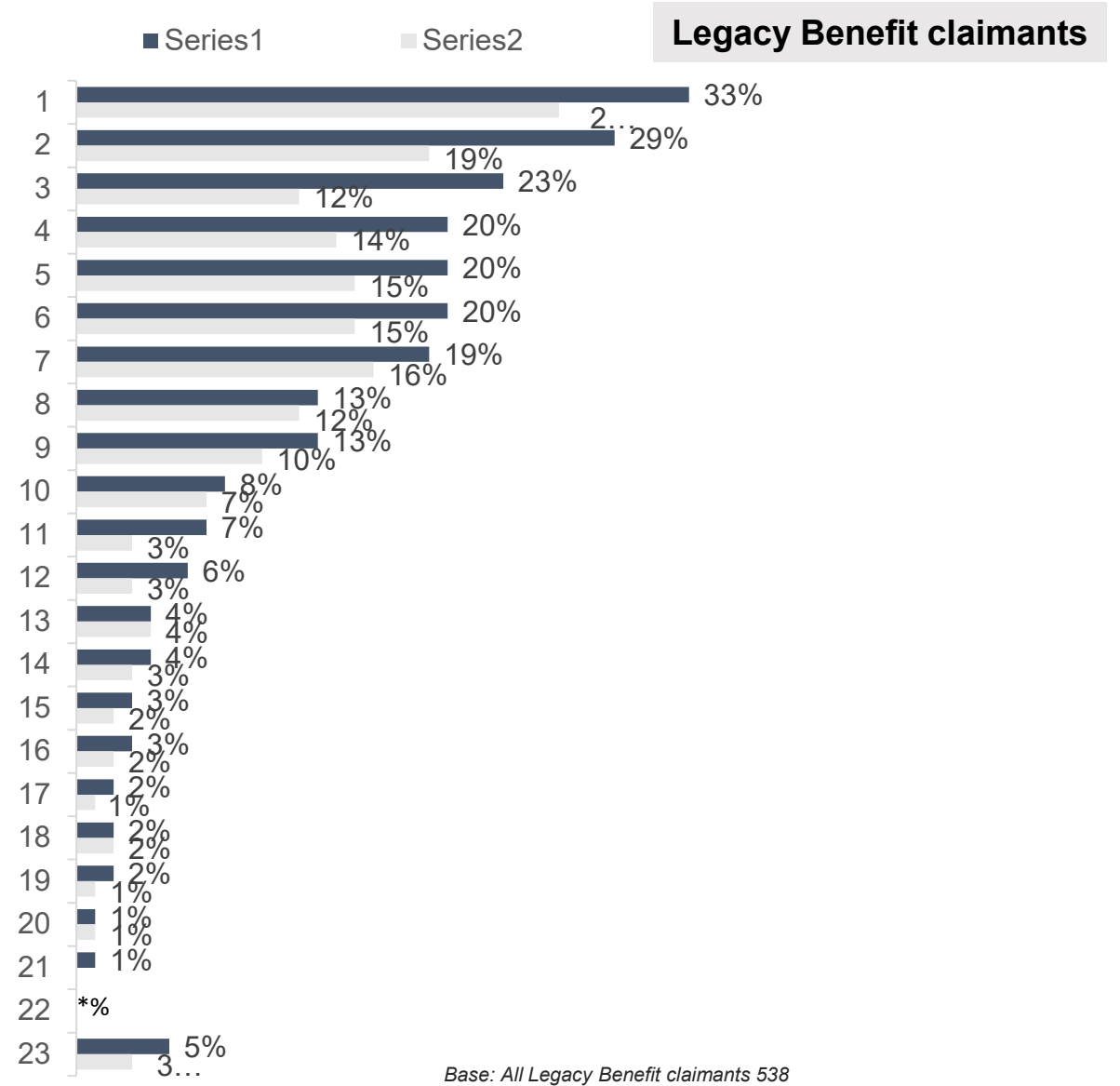
Legacy Benefit claimants



External debt sources only

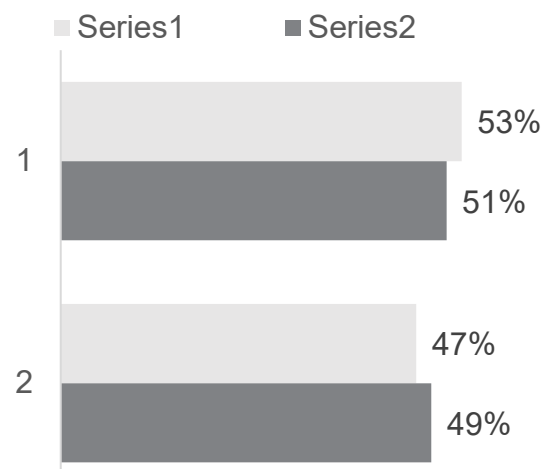
Utility and water bills are the most common sources of debt legacy benefit claimants said they were currently behind with. Outstanding debt on housing costs and council tax is less common than among UC claimants.

S2A/B. Which if any of the following bills or credit commitments are you currently behind on, or have been behind on in the last 6 months?/ And are you currently behind on any of the following, or have you been in the last 6 months?

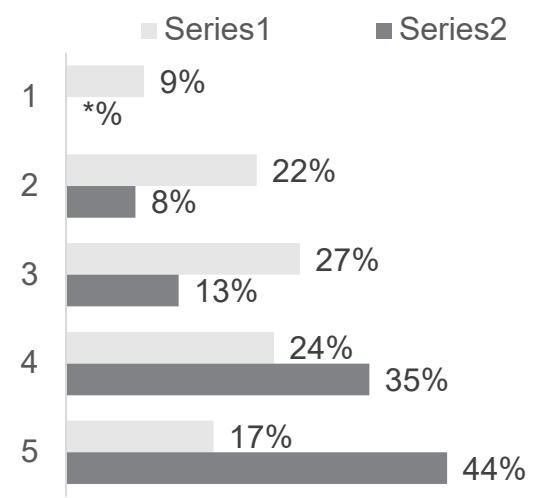


A majority of UC claimants in debt are 45 or younger (58%) while a third have children in their household. Nearly eight in ten legacy benefit claimants in debt are aged 46 and over and have no children in their household.

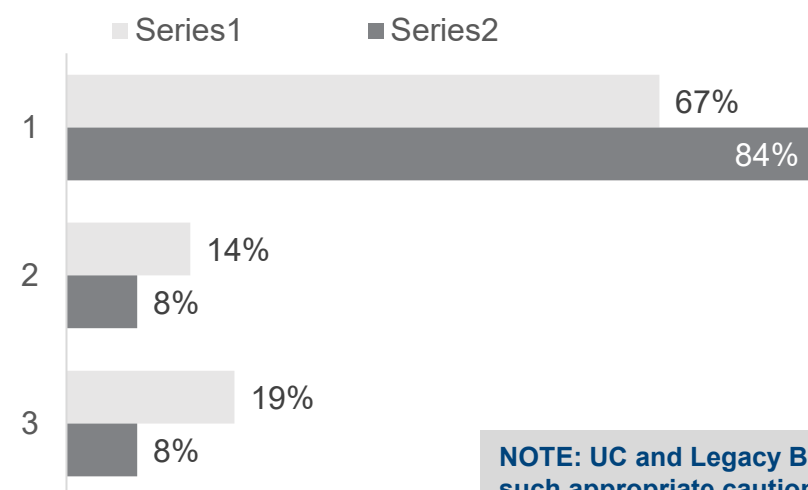
Gender



Age



Children in household

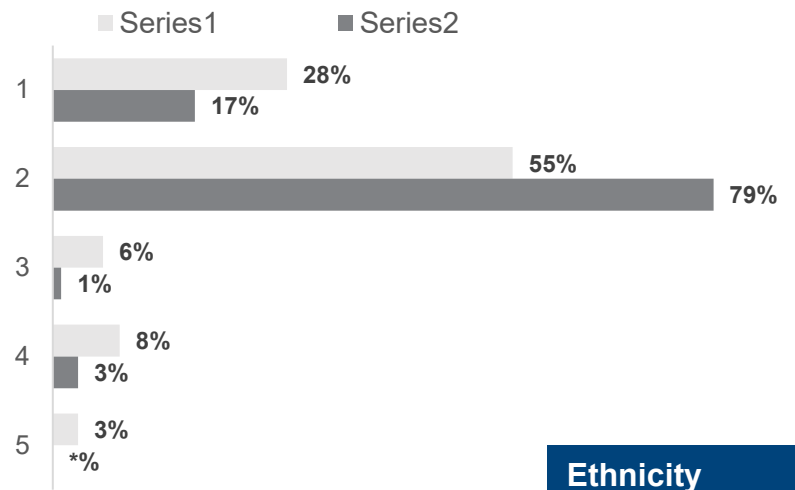


NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

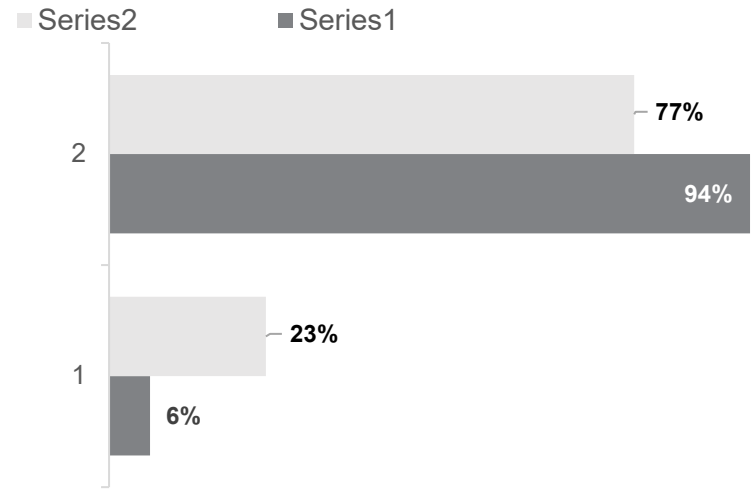
Base: UC claimants 3,361, Legacy Benefit claimants 538

A majority of UC and legacy benefit claimants in debt are not working and a majority have a (self-defined) long term health condition (either physical, mental or both). Around a fifth of UC and legacy benefit claimants in debt come from a BAME background.

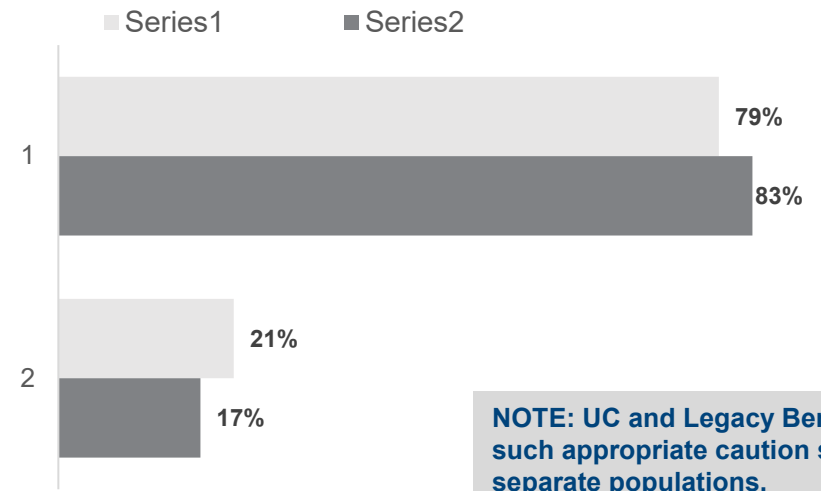
Work status



Long-term health condition or disability



Ethnicity

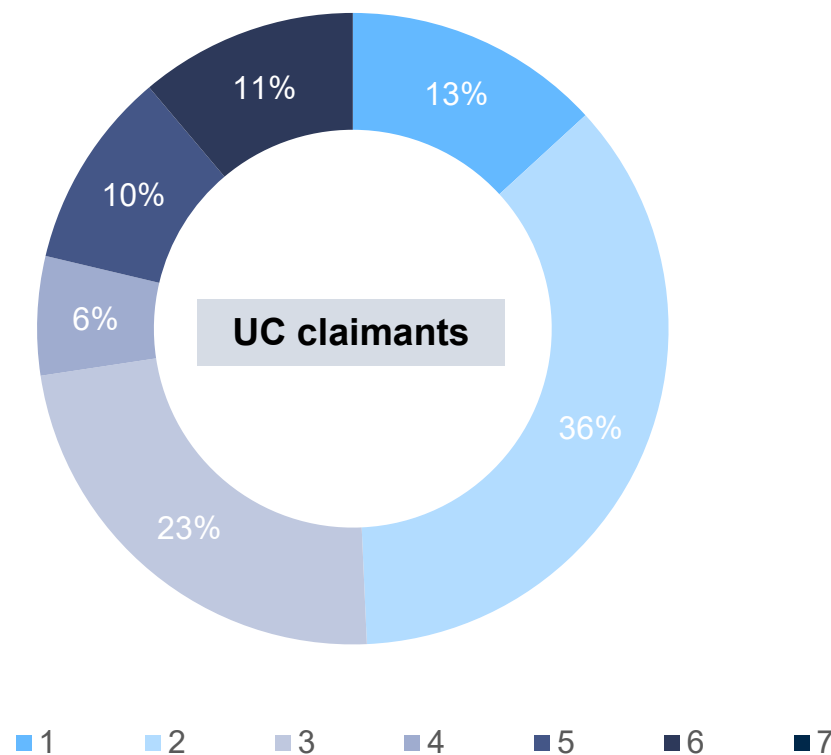


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Base: UC claimants 3,361, Legacy Benefit claimants 538

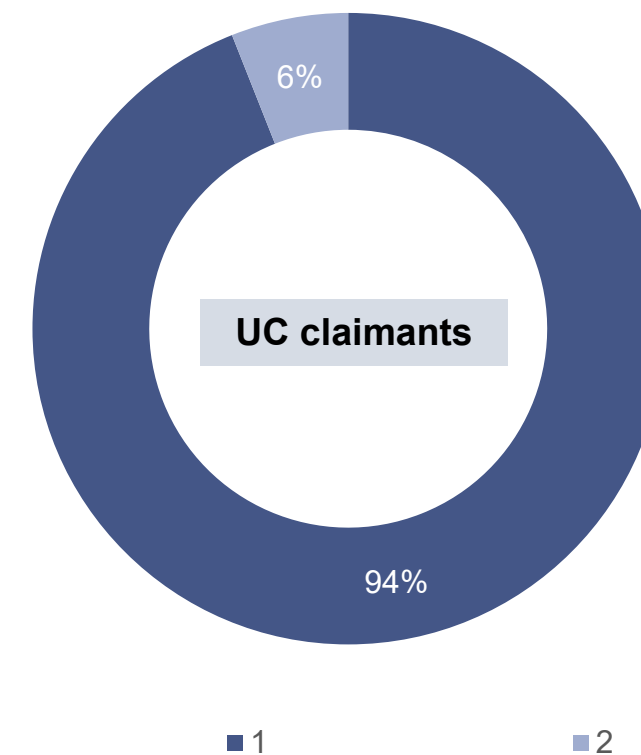
One in six UC claimants in debt are currently working (full-time, part-time or self-employed). Of these a majority have been in their job for a year or less, while a majority had only one job

S5. How long have you been doing this job?



Base: All UC claimants in employment (551)

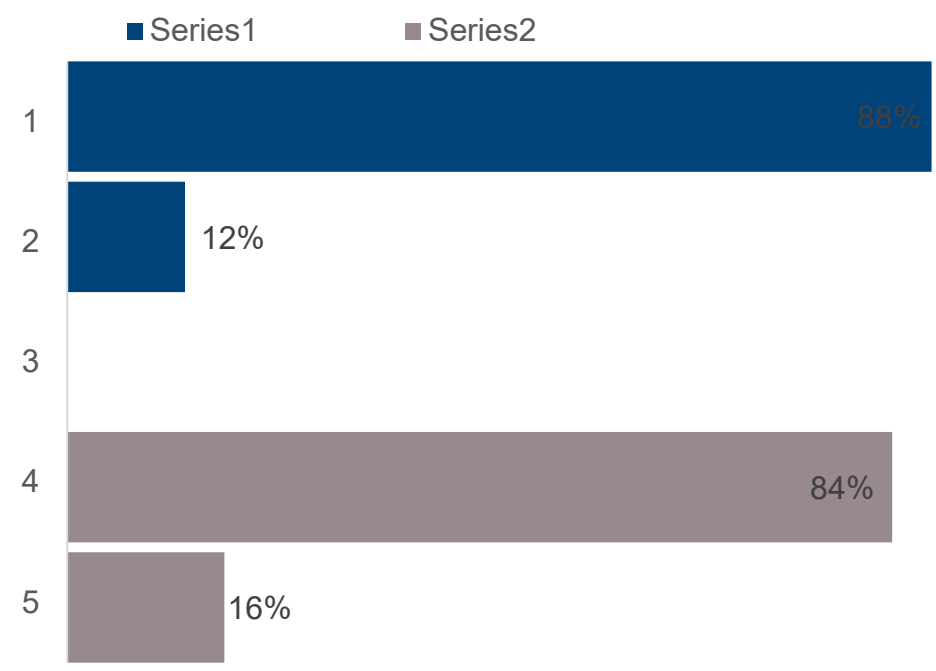
S6. Do you have one job or more than one job?



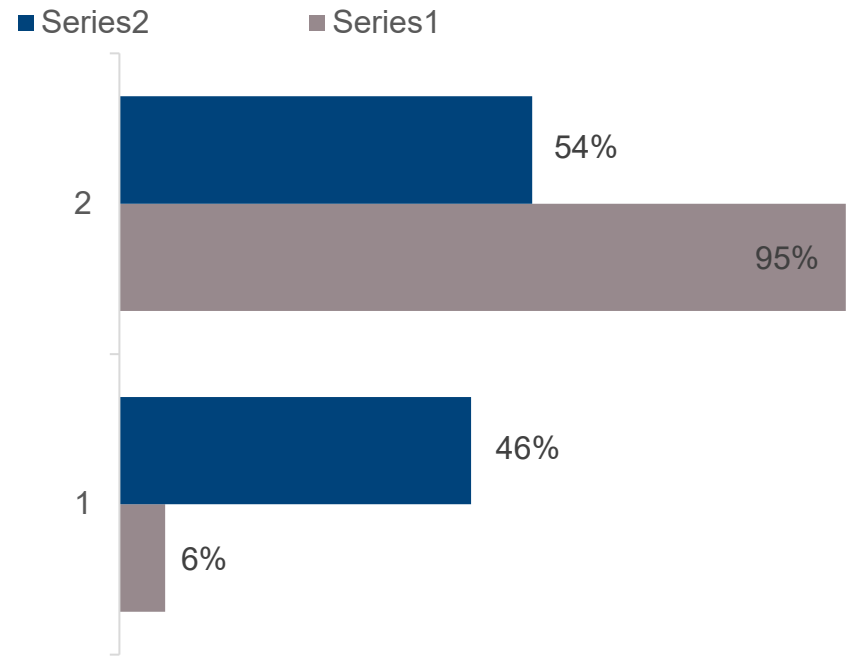
Base: All UC claimants in employment (551)

Nearly all Legacy Benefit claimants in debt started their claim before the start of the COVID-19 pandemic (pre-March 2020), while nearly half of UC claimants in debt have been receiving their claim since March 2020.

Claim characteristics



Claim duration



Base: UC claimants 3,361, Legacy Benefit claimants 538

NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

Section recap

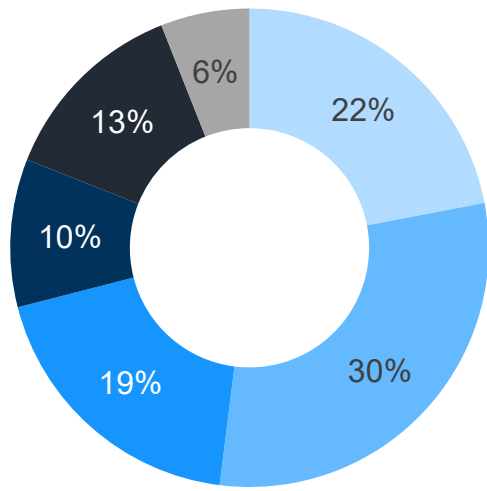
- 01.** UC claimants have an average of four different sources of external debt although a third have at least five different external debt sources. Debt relating to housing costs, council tax and utilities are most common. Debt from informal sources (family/friends) is more prominent than from formal sources such as banks/ building societies/ finance companies.
- 02.** Legacy Benefit claimants generally hold fewer sources of external debt, three sources on average, and are less likely than UC claimants to have five or more different sources. Utility and water bills are the most common sources of debt for this group while outstanding payments on housing and council tax is less common.
- 03.** There are some marked differences in the demographic profile between UC and Legacy Benefit claimants in debt. UC claimants are typically younger and are more likely to have children in the household. Legacy Benefit claimants are more likely not to be working.
- 04.** Nearly all Legacy Benefit claimants in debt had applied for their benefit before the start of the pandemic (March 2020) while nearly half of UC claimants in debt applied from March 2020 onward.

4. Managing finances

The average gross income of UC claimants in debt is significantly lower than the national average. Average income is highest among those in employment, those living with a partner or children and those not previously receiving legacy benefits. Those with more sources of external debt tend to have higher incomes.

B2A/ B. What is your (and your Partners) gross (before-tax) weekly, monthly or annual income - from benefits, wages or salary (including sick pay) or pensions and from any other sources such as child support, income from rental payments, scholarships, dividends etc?

UC claimants



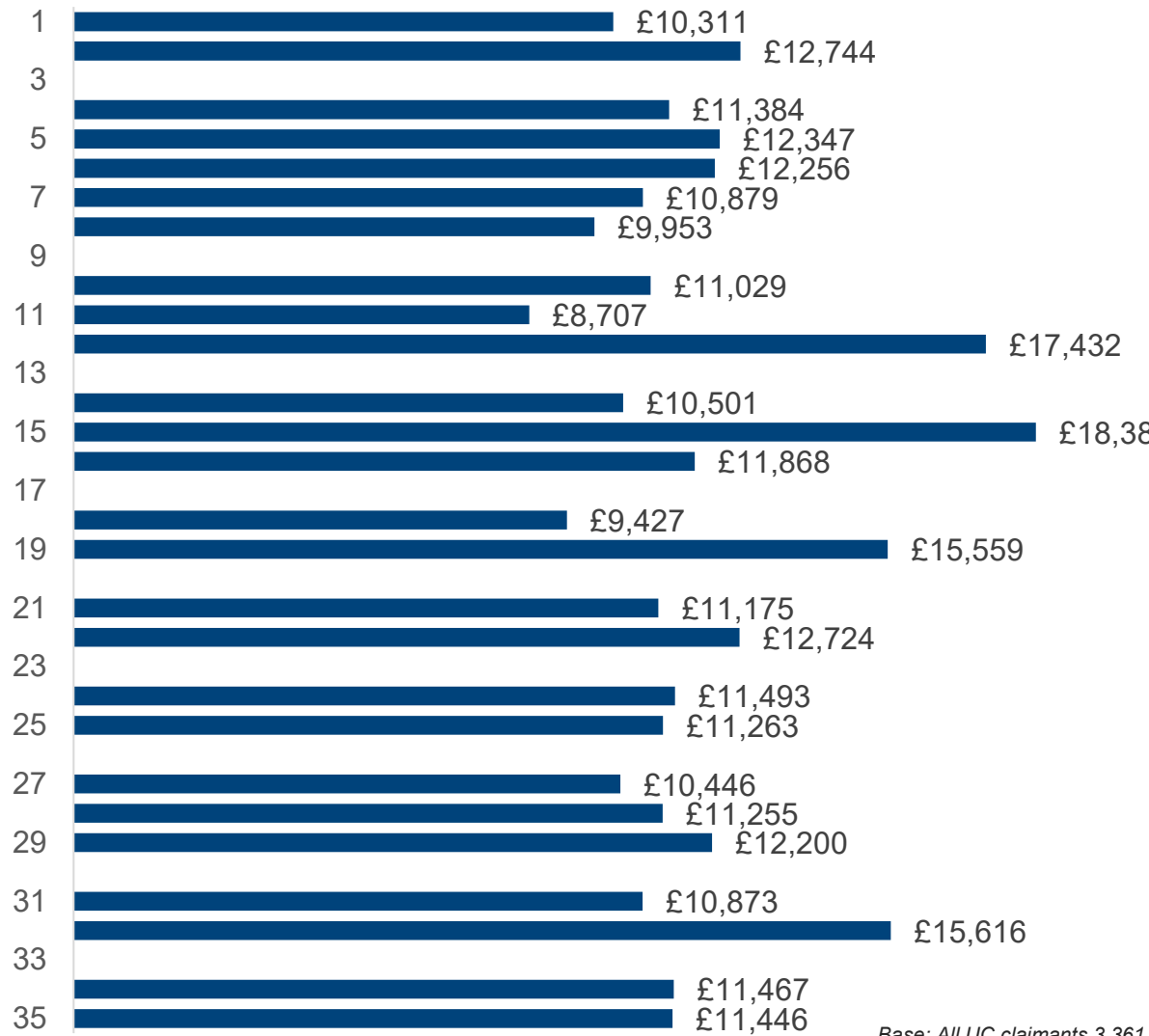
1 2 3 4 5 6

Base: All UC claimants 3,361



£11,457 average gross income per annum

Average gross income (£ per annum)

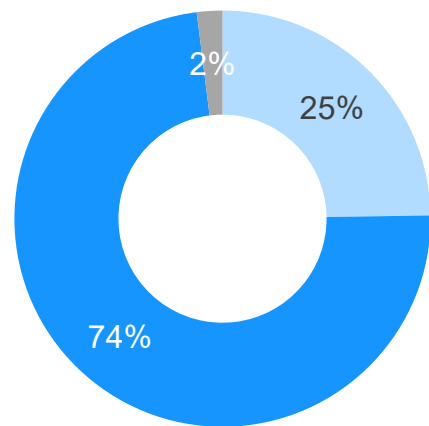


Base: All UC claimants 3,361

In the main, the income of UC claimants in debt is fairly stable. It fluctuates most among those who are currently working, those from a BAME background, those living with a partner/ spouse and younger claimants (under 35).

B3. Does your [and your partner's] income normally vary a lot from week to week or month to month, or is it fairly stable?

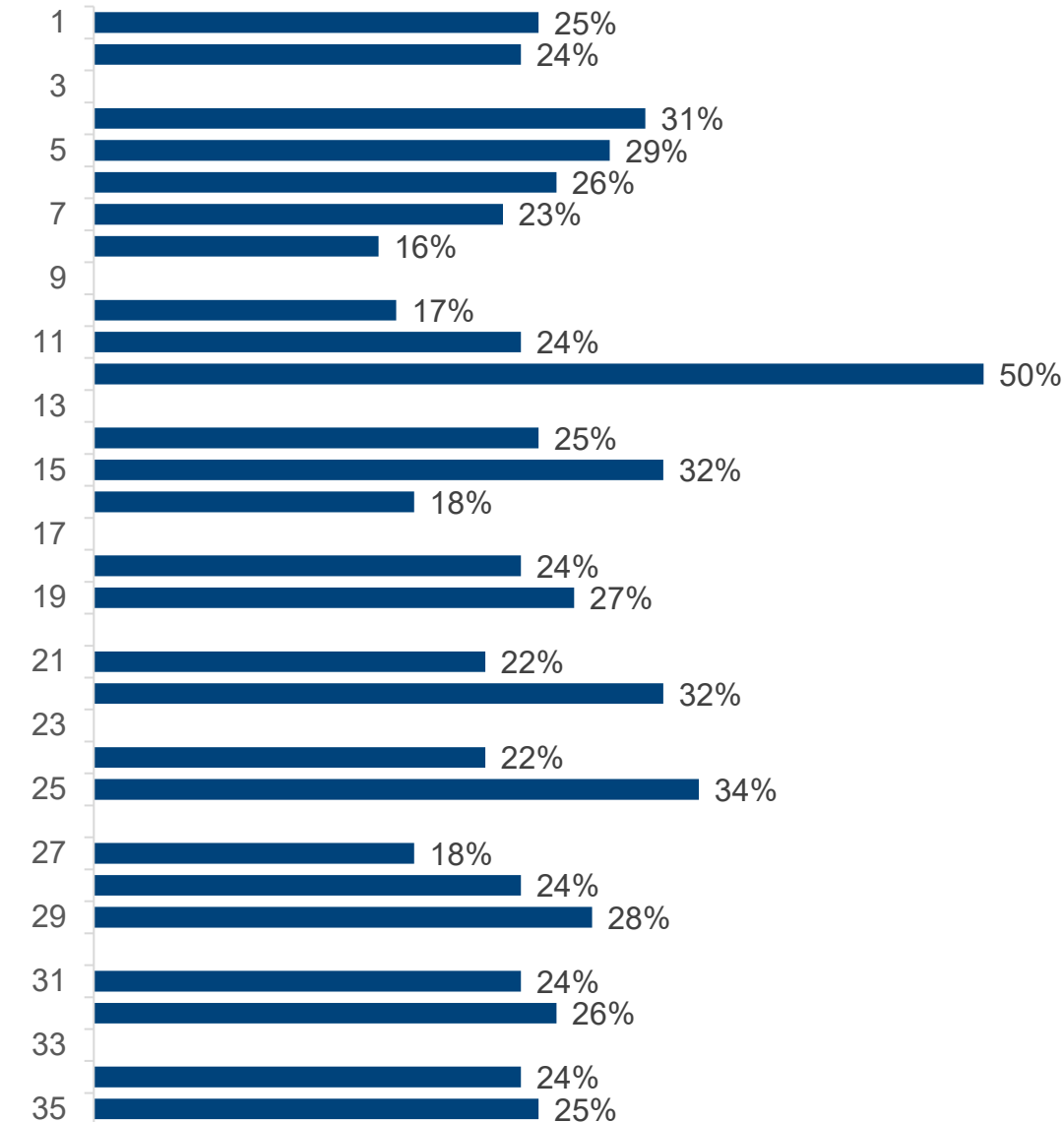
UC claimants



1 2 3

Base: All UC claimants 3,361

% Fluctuates

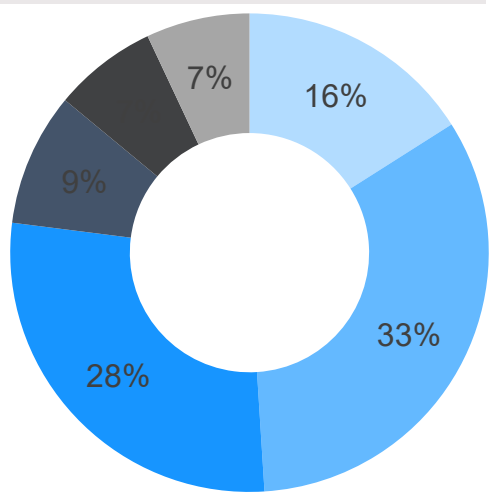


Base: All UC claimants 3,361

The average gross income of Legacy Benefit claimants in debt is also significantly lower than the national average. Average income is highest among those who have made a claim since March 2020 and those who are currently working.

B2A/ B. What is your (and your Partners) gross (before-tax) weekly, monthly or annual income - from benefits, wages or salary (including sick pay) or pensions and from any other sources such as child support, income from rental payments, scholarships, dividends etc?

Legacy Benefit claimants



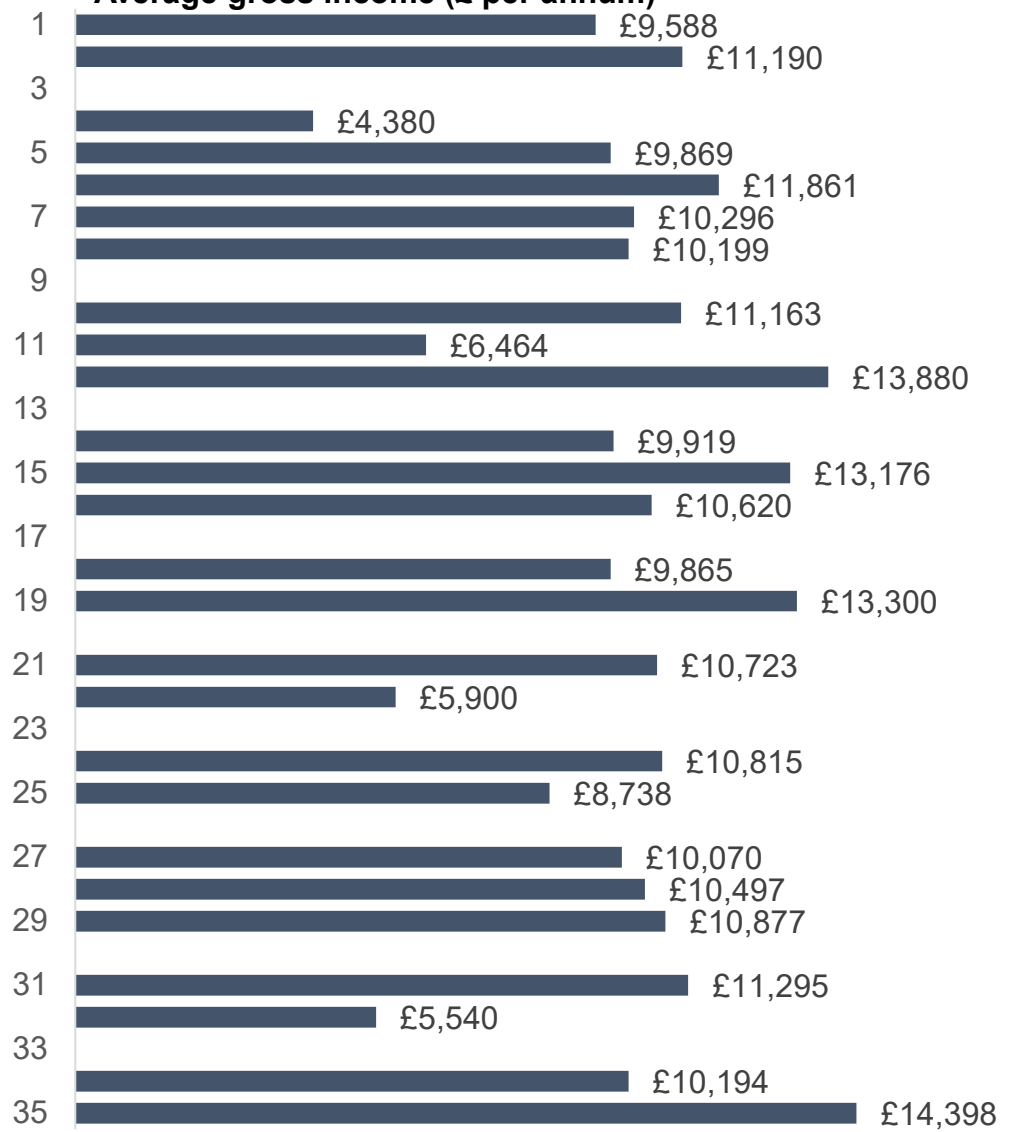
1 2 3 4 5 6

Base: All Legacy Benefit claimants 538



£10,387 average gross income per annum

Average gross income (£ per annum)

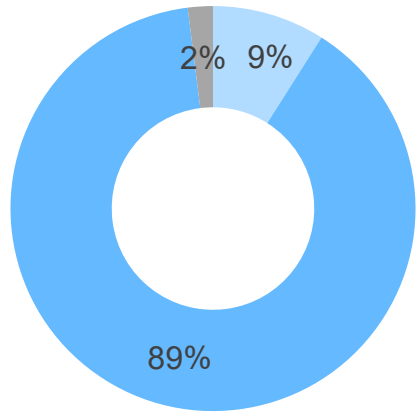


Base: All Legacy Benefit claimants 538

The income of Legacy Benefit claimants in debt is also fairly stable. It fluctuates most among those who are currently working and those with multiple sources of external debt.

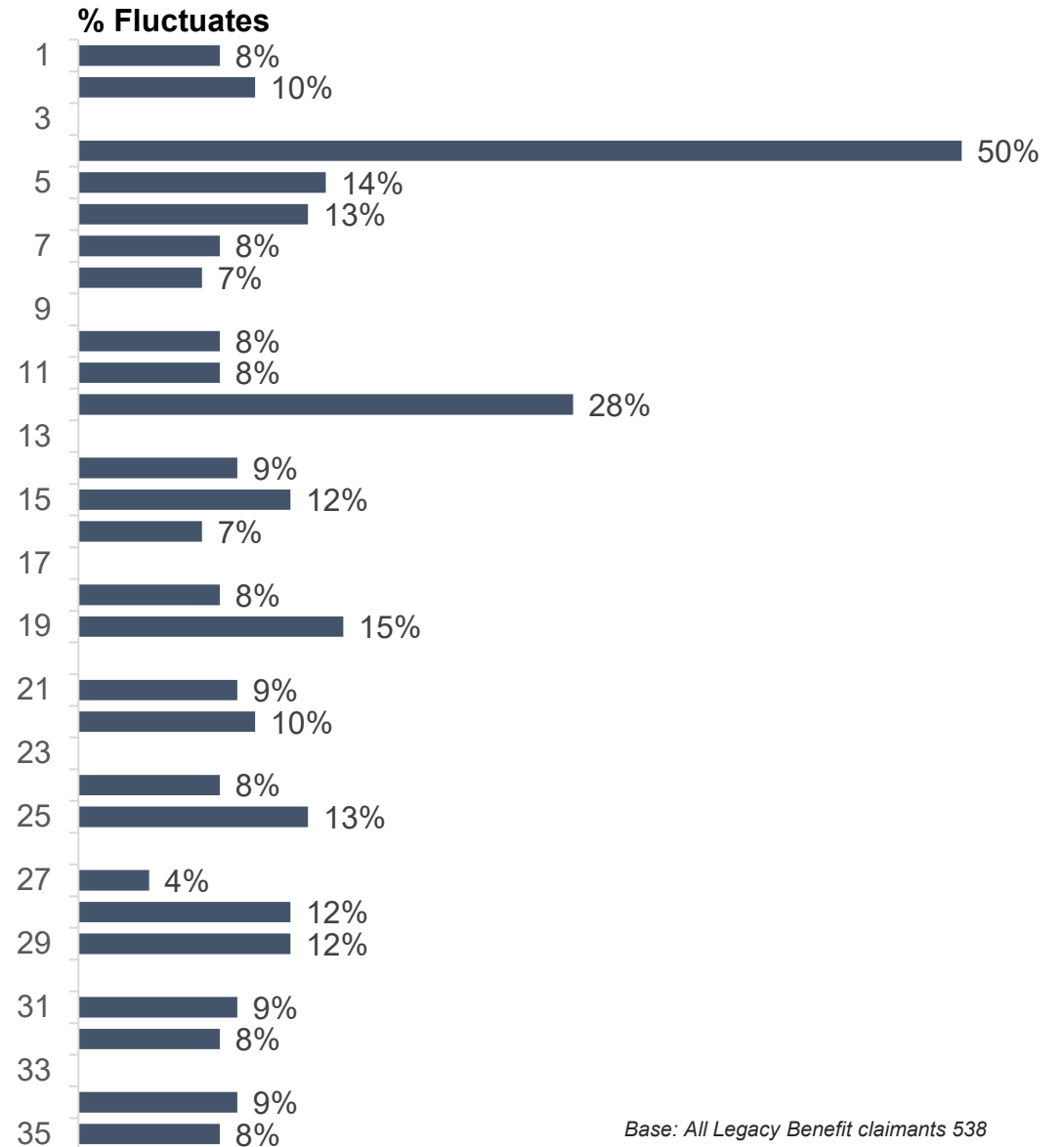
B3. Does your [and your partner's] income normally vary a lot from week to week or month to month, or is it fairly stable?

Legacy Benefit claimants



1 2 3

Base: All Legacy Benefit claimants 538

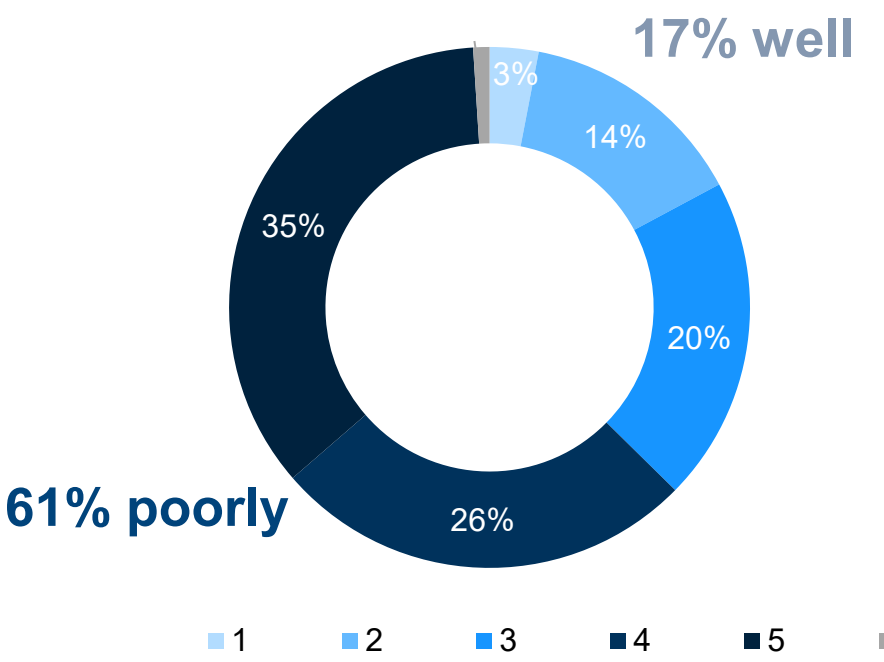


Base: All Legacy Benefit claimants 538

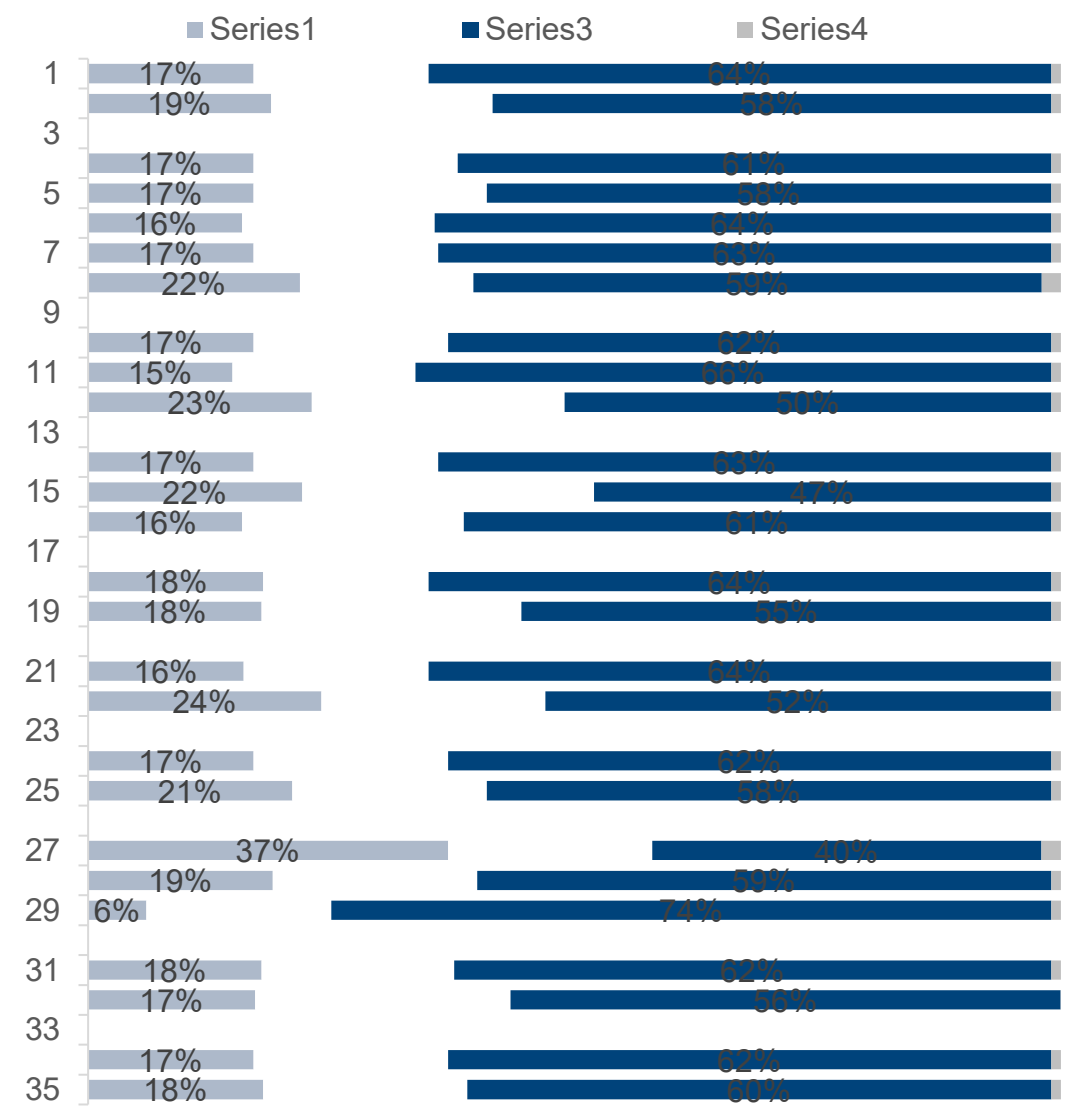
A majority of UC claimants in debt feel they are poorly managing financially these days. Those with a single source of external debt are more likely than those with multiple sources to be positive about how they are managing financially.

B5. Taking everything into account, how do you (and your partner) feel you are managing financially these days?

UC claimants



Base: All UC claimants 3,361

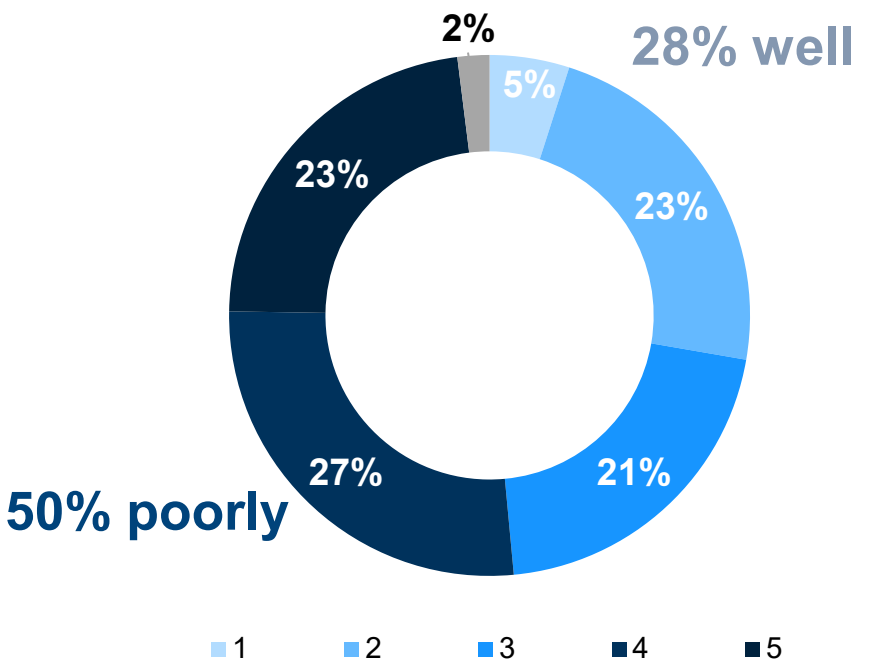


Base: All UC claimants 3,361

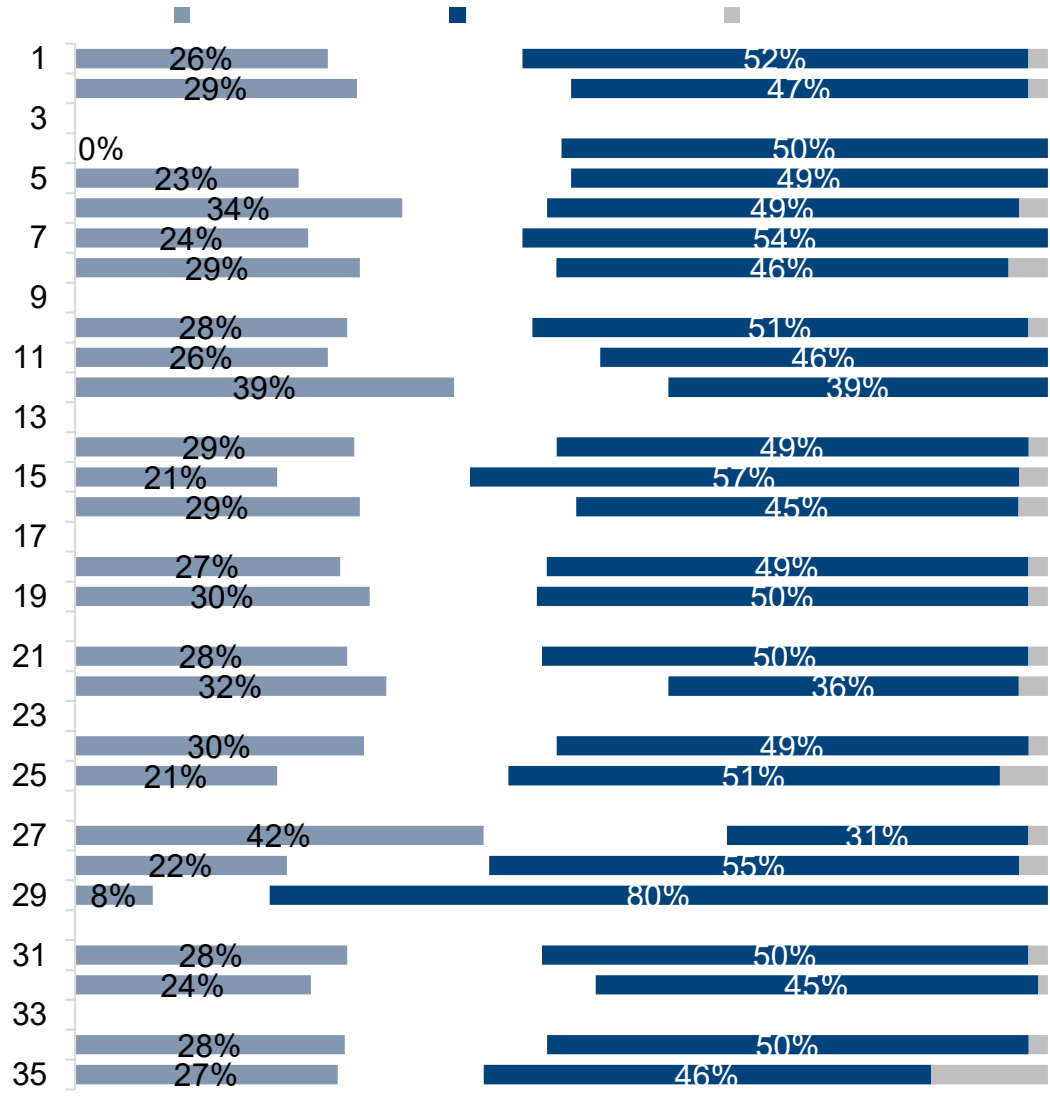
Legacy Benefit claimants in debt are more positive than UC claimants about how they are managing financially these days. The more sources of external debt held, the less positive claimants are about the way they are managing financially.

B5. Taking everything into account, how do you (and your partner) feel you are managing financially these days?

Legacy Benefit claimants



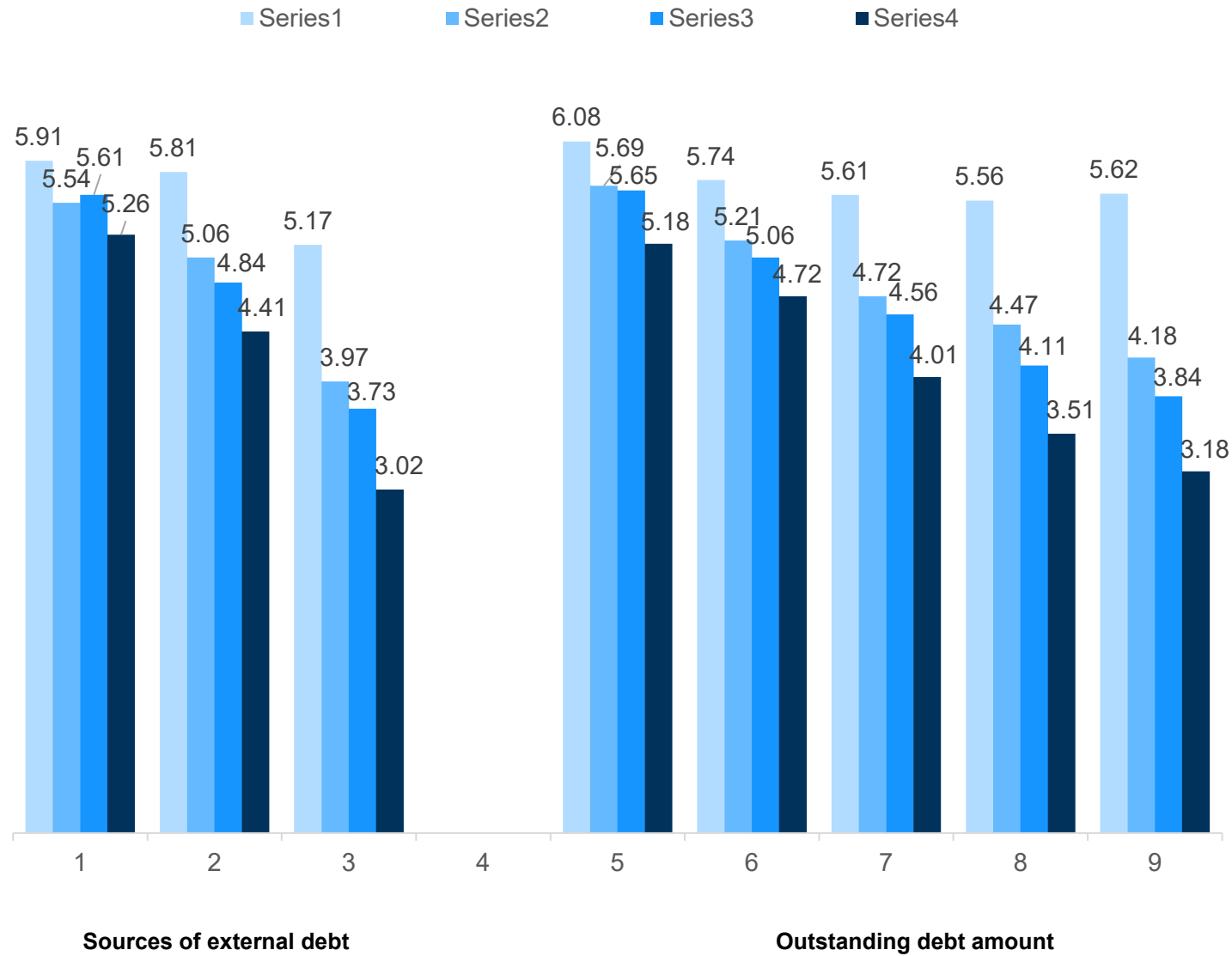
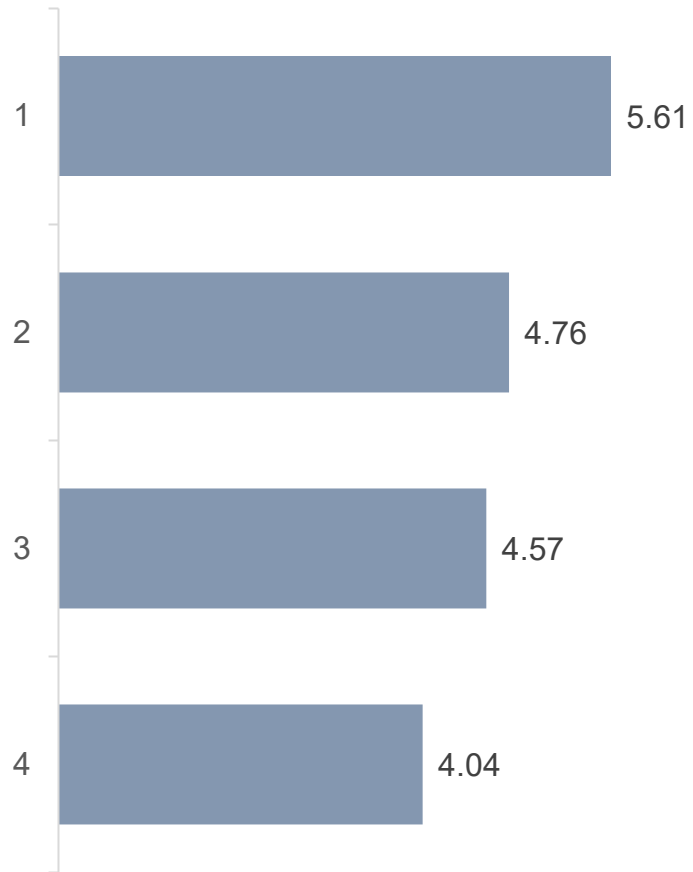
Base: All Legacy Benefit claimants 538



Base: All Legacy Benefit claimants 538

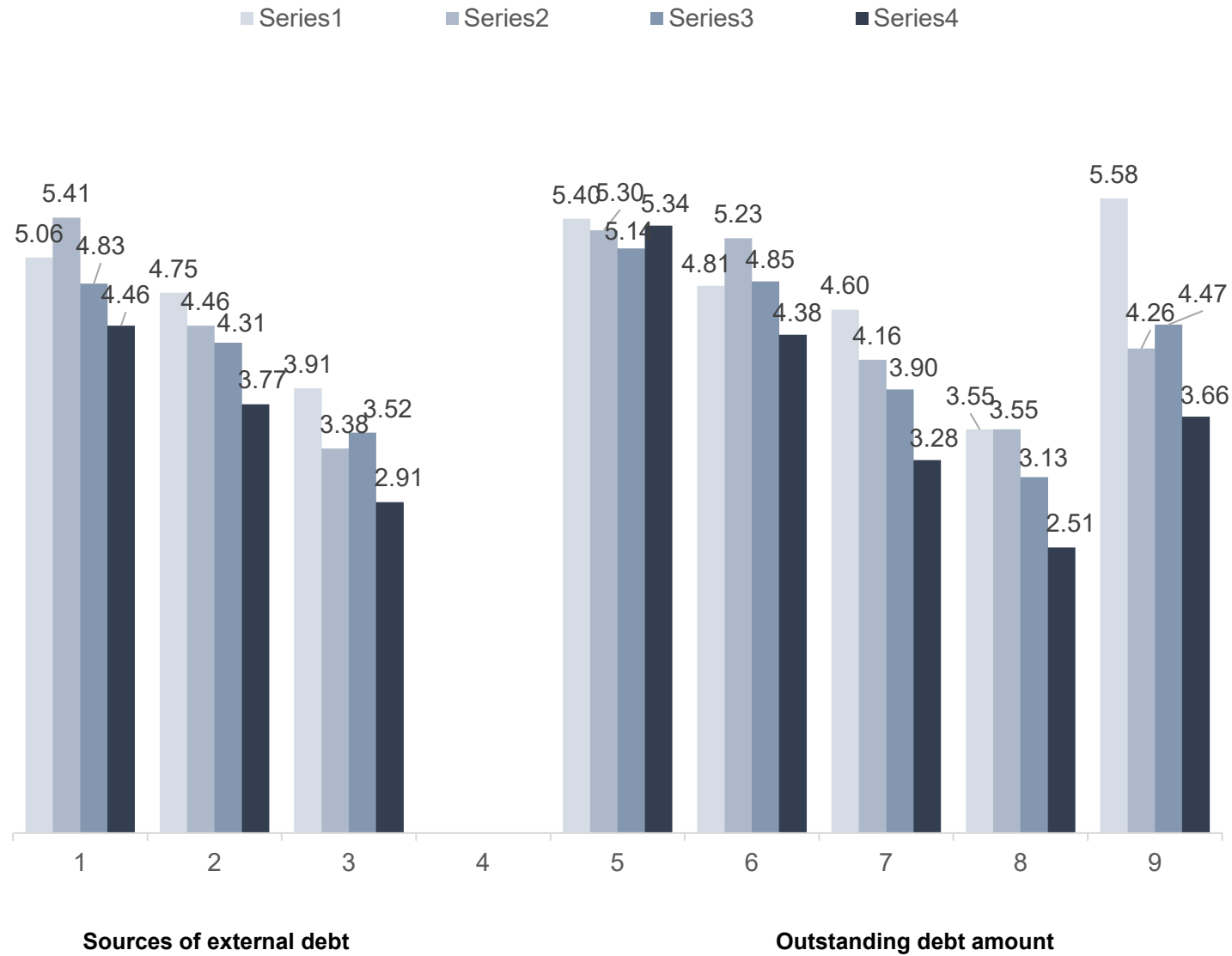
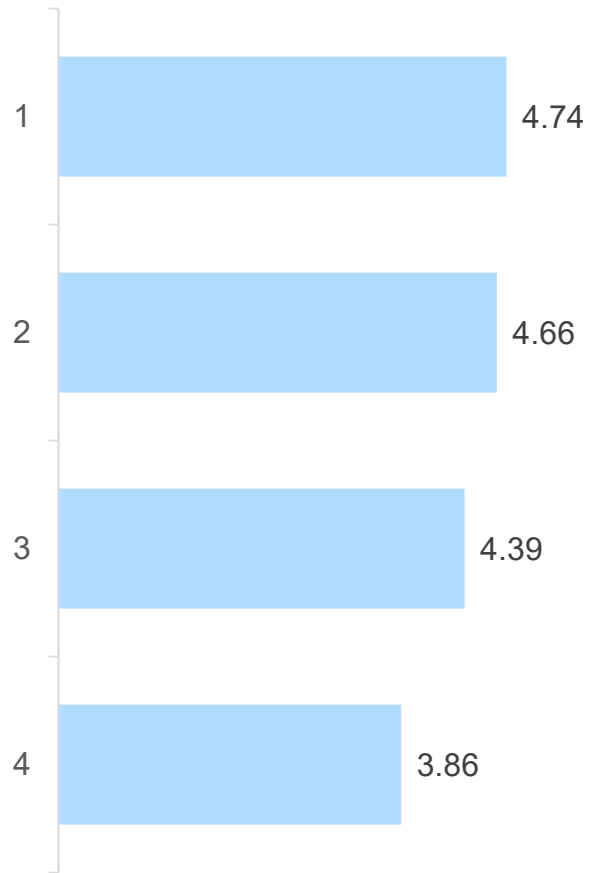
UC claimants in debt are least confident about dealing with people they owe money to, which especially applies to those with 5+ external debt sources and those with £10,000+ outstanding debt currently.

B6. Using a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'very confident', how confident do you feel about...?



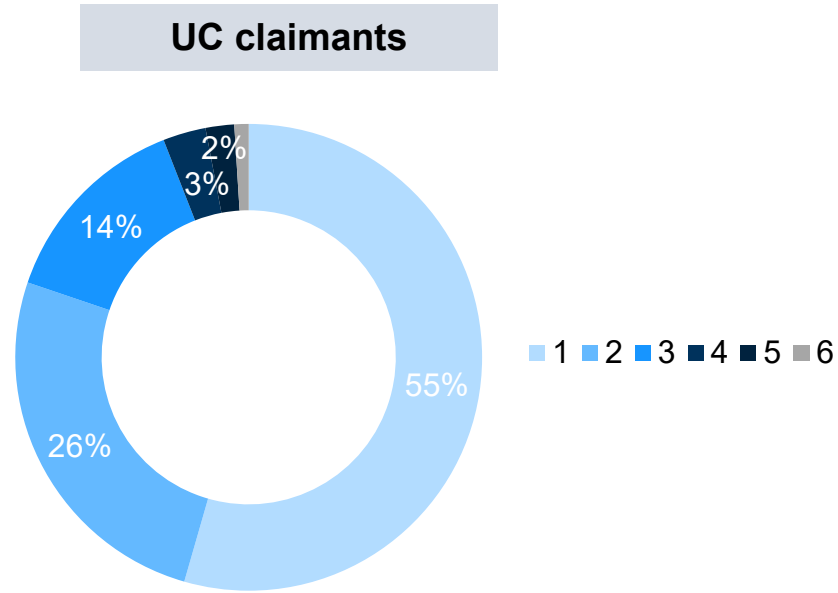
Confidence levels generally are lower among Legacy Benefit claimants in debt. Again they are least confident about dealing with people they owe money to which especially applies to those with 5+ external debt sources.

B6. Using a scale of 0 to 10, where 0 is 'not at all confident' and 10 is 'very confident', how confident do you feel about...?



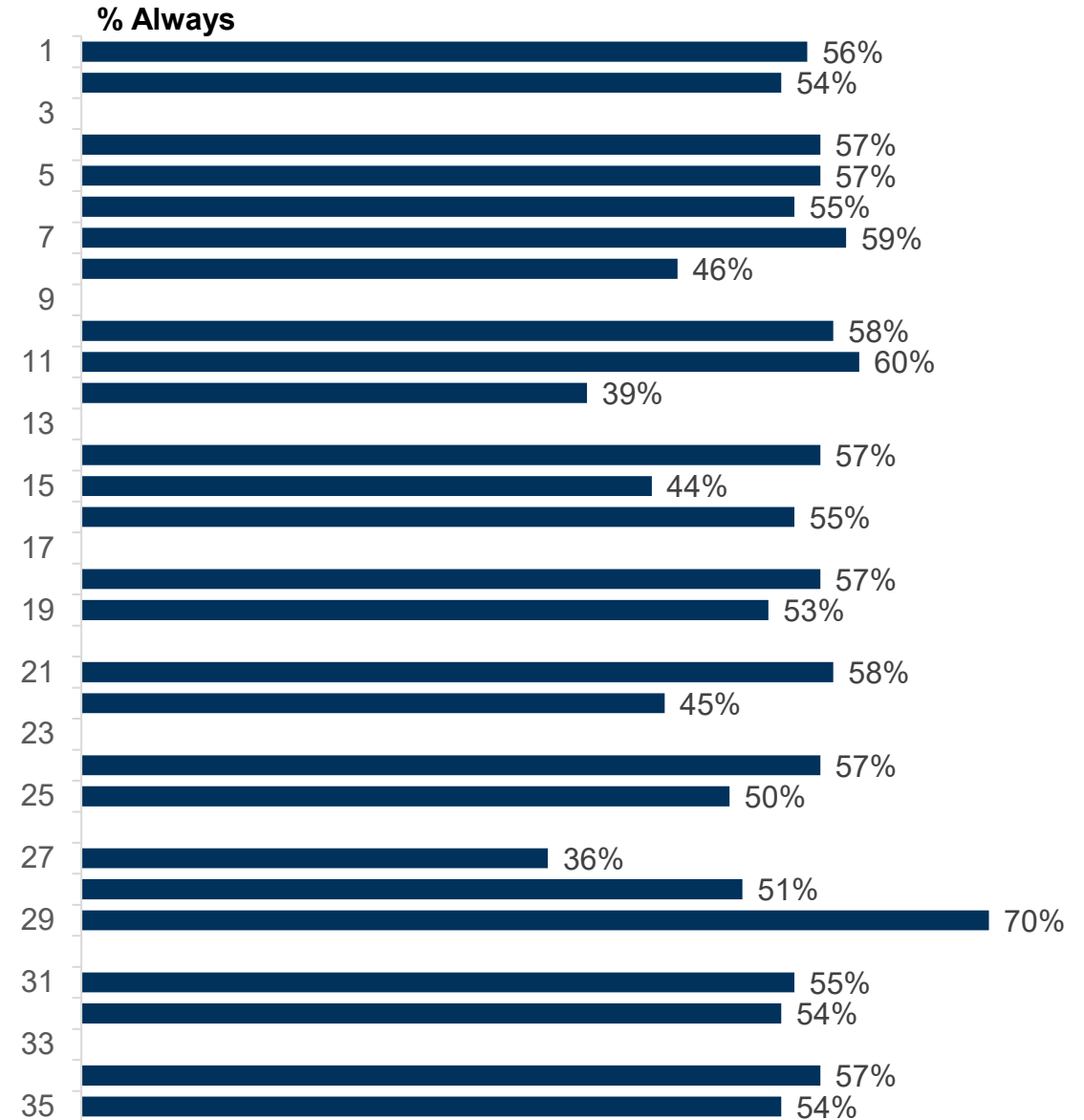
A majority of UC claimants in debt say they always run out of money before their next income payment, with those with five or more sources of external debt most likely to always run out of money.

B8. How often, would you say, you run out of money before you receive your next payment and/or salary and/or income?



Base: All UC claimants 3,361

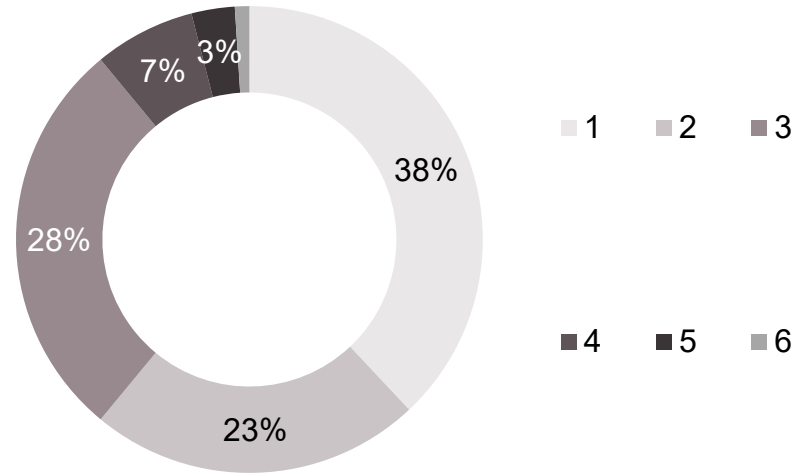
Base: All UC claimants 3,361



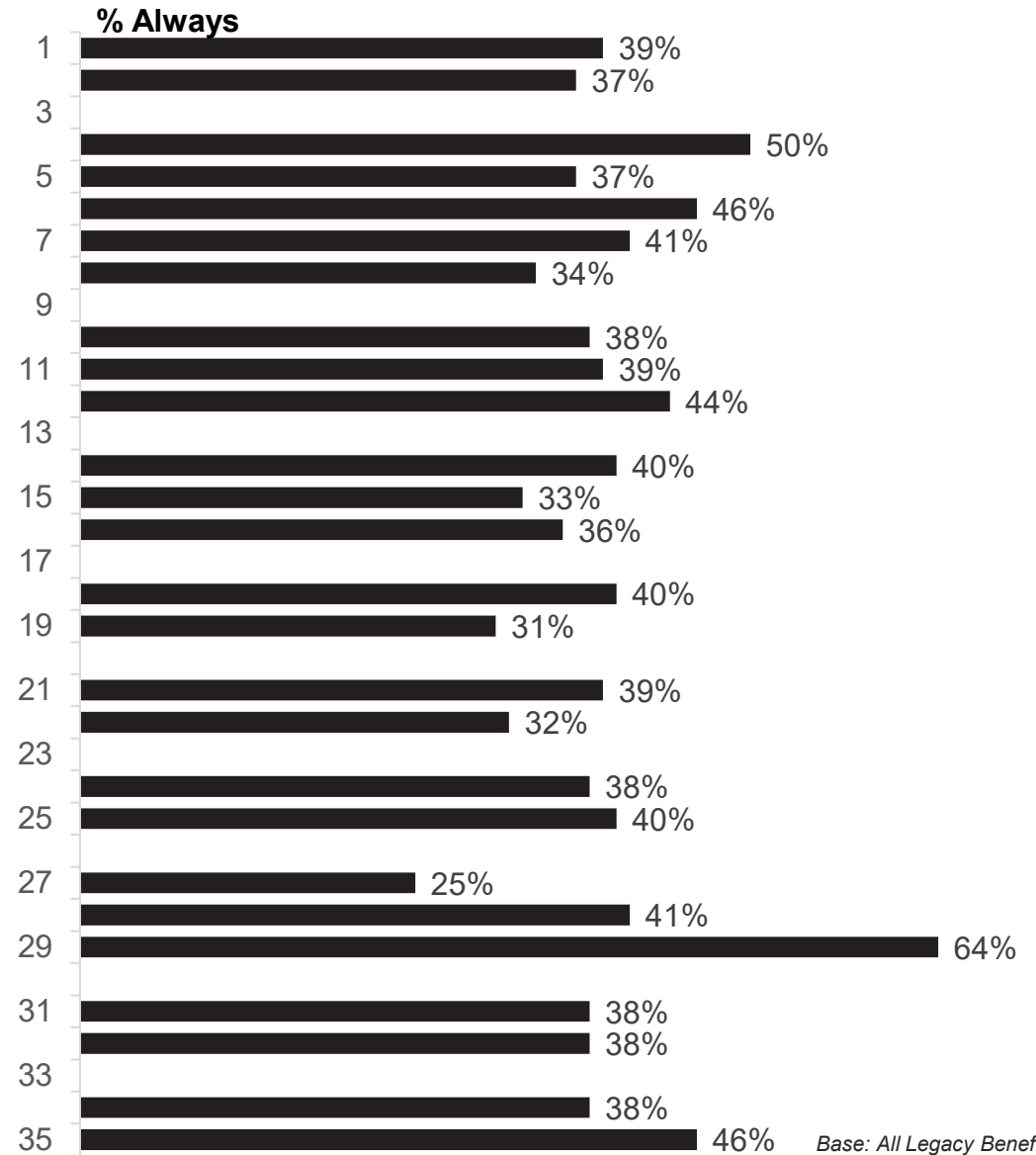
Despite lower income levels, Legacy Benefit claimants in debt are less likely than UC claimants to always run out of money although, as with UC claimants, the higher the number of external debt sources held the more likely they are to always run out of money.

B8. How often, would you say, you run out of money before you receive your next payment and/or salary and/or income?

Legacy Benefit claimants



Base: All Legacy Benefit claimants 538



Base: All Legacy Benefit claimants 538

Day to day spending

Day-to-day spending focused on the essentials, with little room for much else

Last months money had often run out by the time the next payment arrived.

Food was a number one priority upon receiving money.

Haven't got any

Bread loaf, milk

Got universal credit yesterday all payments gone out still got council tax to pay £95 not got enough to pay that tried to rig [sic] but on hold for 2hrs gave up

Treat my self to a coffee today on a low cos not paid council tax or elec/gas bill

Last of my change got bread and milk yesterday

Got paid today will be skint by tomorrow

Hope to get wash powder today and cleaning stuff.

Not spent any money today

I have spent nothing today have to be careful

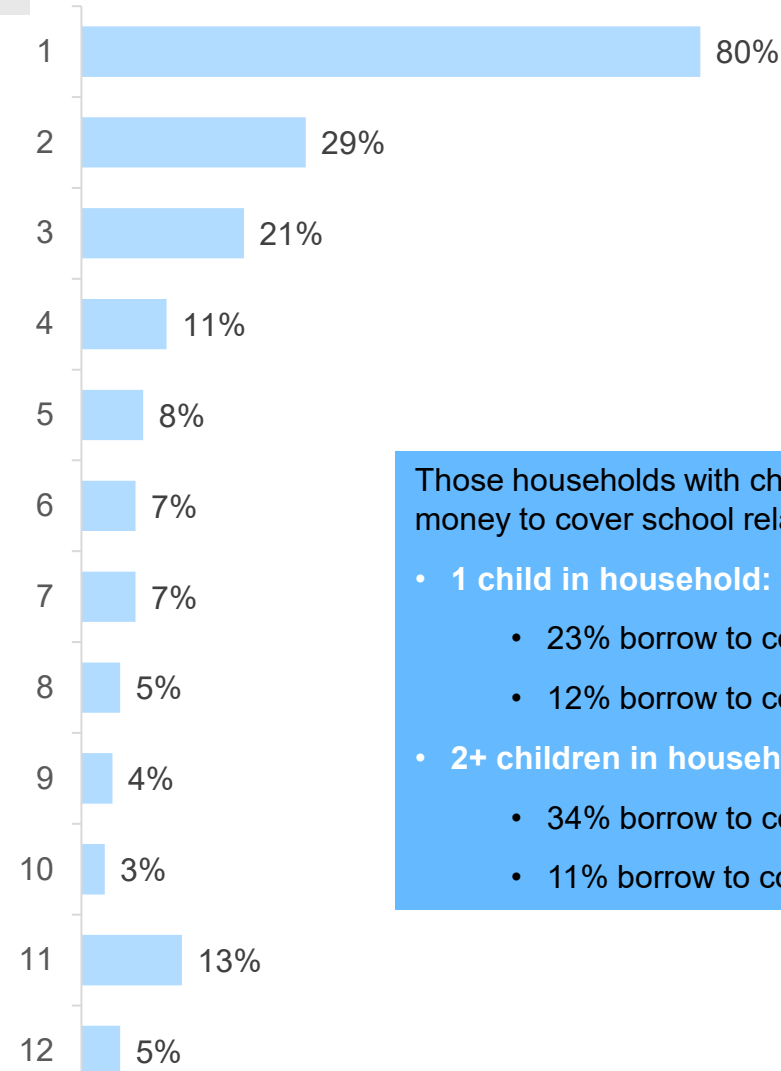
Worries about money were constant – even as they received money, participants worried about it running out.

Being careful and avoiding spending was a constant theme.



of UC claimants in debt, the overwhelming majority have borrowed money to buy essential items such as food or to pay bills. Covering unexpected expenses and buying appliances are other more common reasons for borrowing. School related expenses and childcare costs are more prominent for those with children.

B10. What are the main reasons that you have borrowed money?



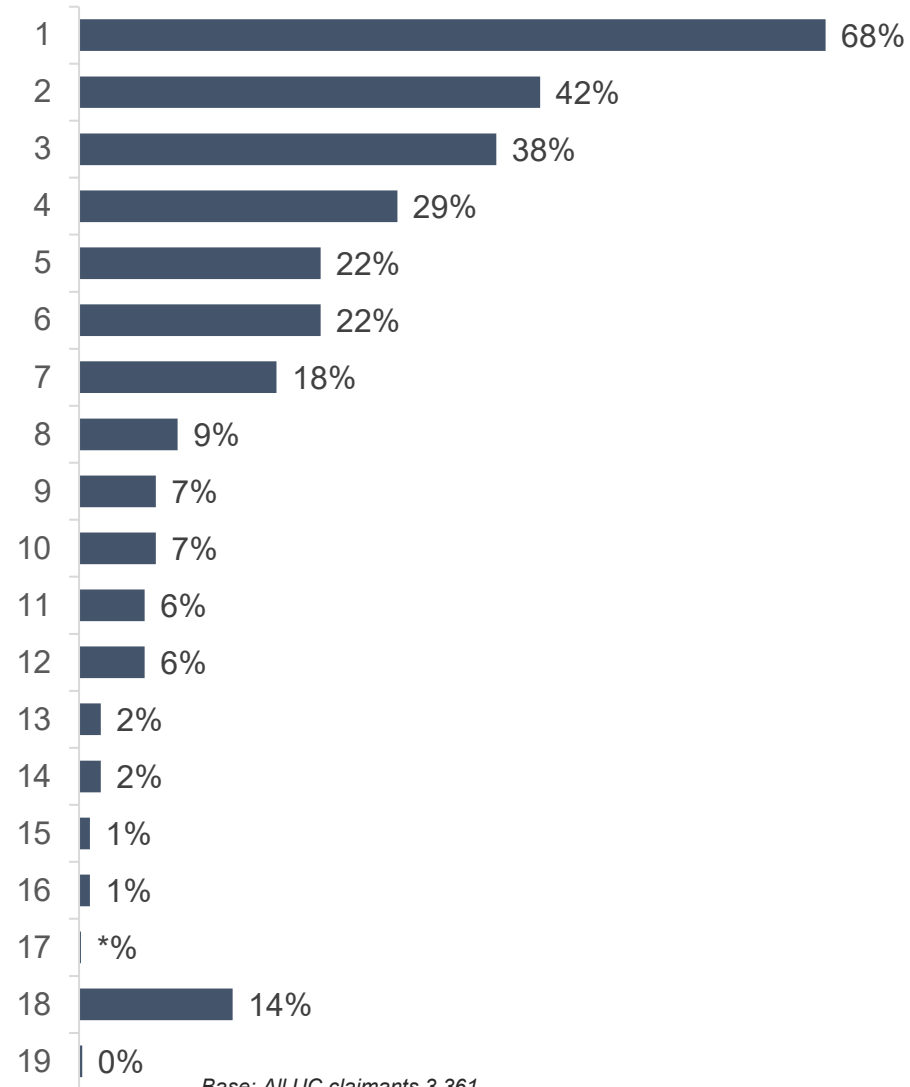
Those households with children are more likely to borrow money to cover school related expenses and childcare costs:

- **1 child in household:**
 - 23% borrow to cover school related expenses
 - 12% borrow to cover childcare costs
- **2+ children in household:**
 - 34% borrow to cover school related expenses
 - 11% borrow to cover childcare costs

Base: All UC claimants 3,361

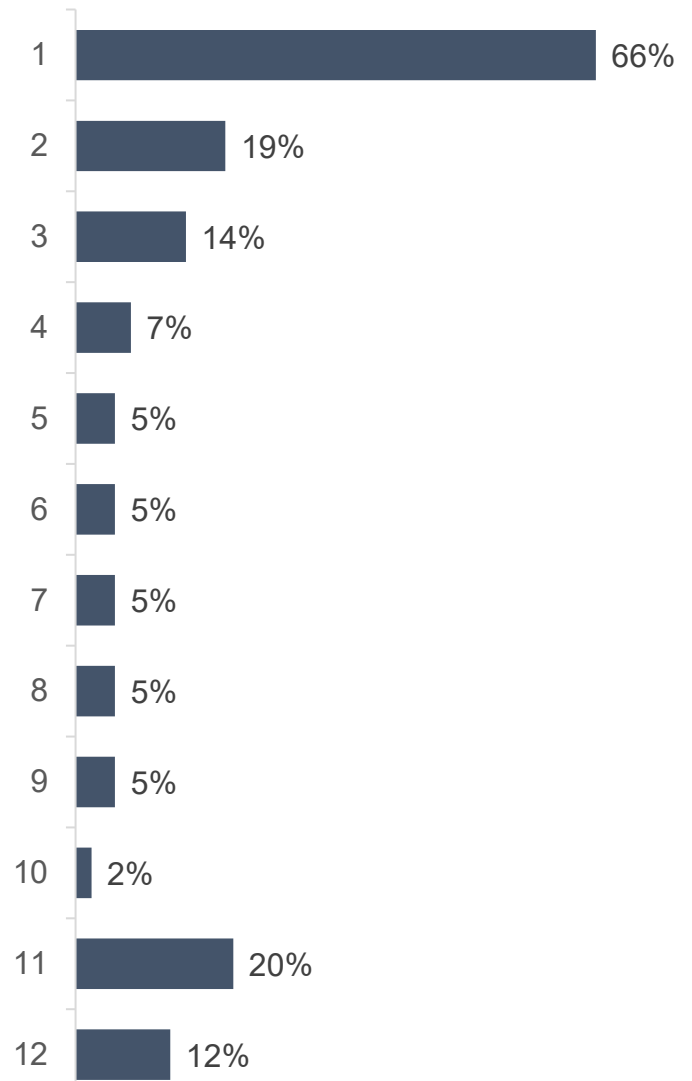
Drawing on informal money sources (from family or friends) is the most common way for UC claimants in debt to cover their shortfalls. Reducing expenditure on food and utilities as well as delaying other bill payments are other common ways to cover shortfalls.

B9. If you have ever ran out of money at the end of the week or month, how did you cover the shortfall?



The most common reasons for borrowing among Legacy Benefit claimants in debt are the same as UC claimants, including buying essential items, covering unexpected expenses and buying appliances. Borrowing to cover 'school' related items is less prominent, likely reflecting the older age profile of Legacy Benefit claimants.

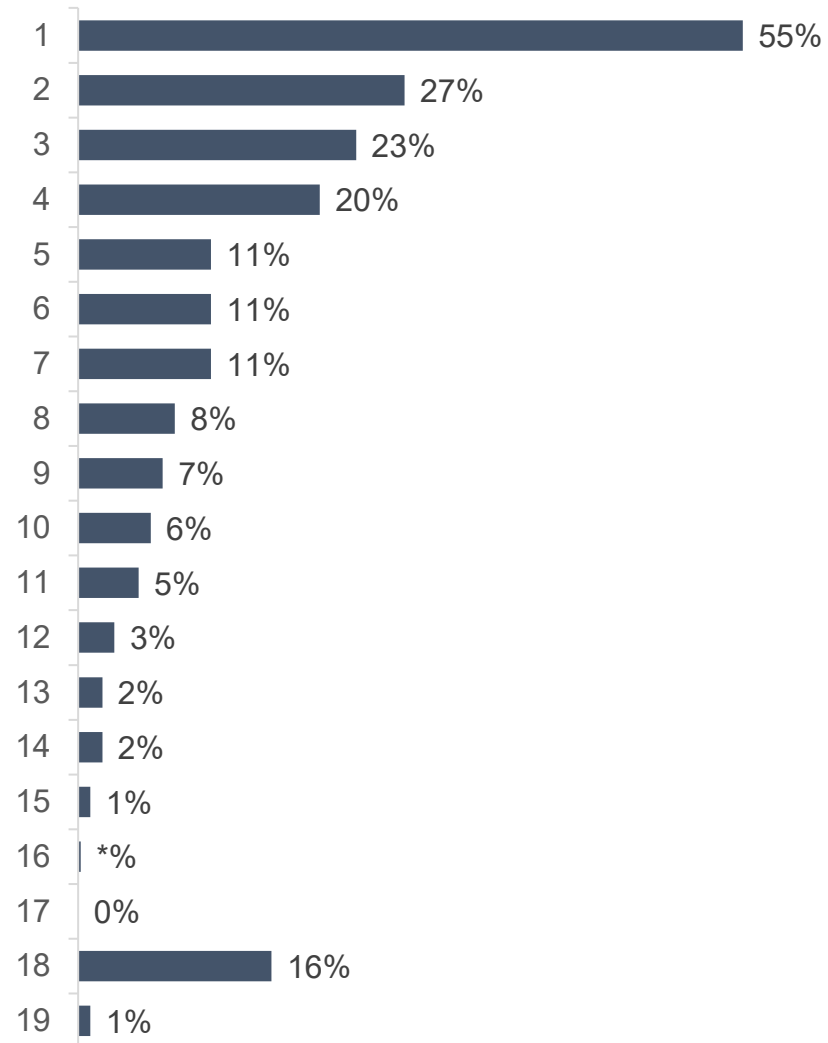
B10. What are the main reasons that you have borrowed money?



Base: All Legacy Benefit claimants 538

Legacy Benefit claimants in debt are also most likely to draw on informal sources (from family or friends) to cover their shortfalls or reduce expenditure on food and utilities. Very few rely on formal sources such as loans from a bank, money lender or finance company.

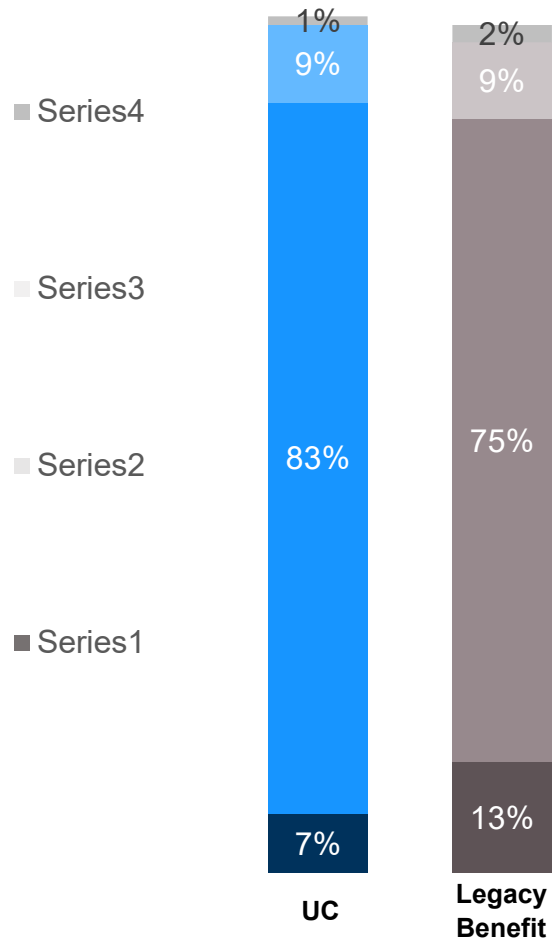
B9. If you have ever ran out of money at the end of the week or month, how did you cover the shortfall?



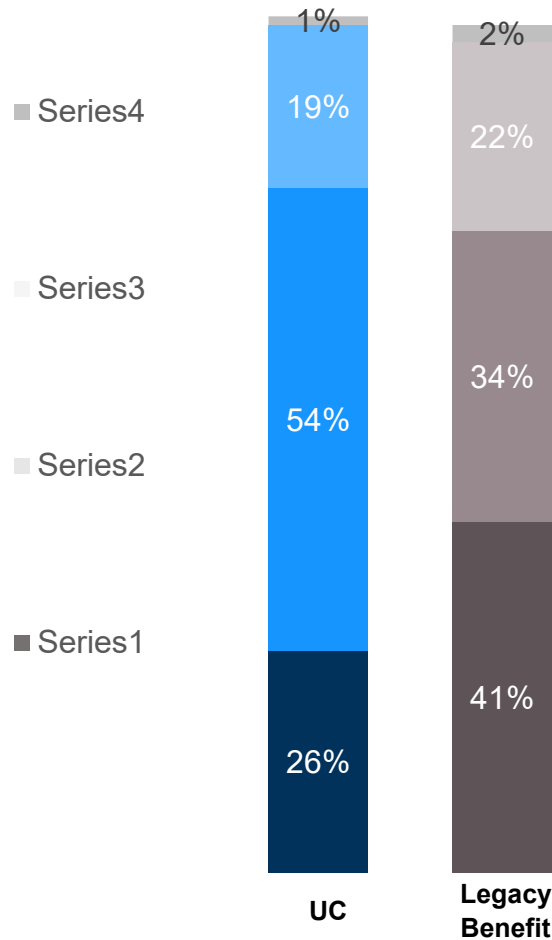
Base: All Legacy Benefit claimants 538

Both UC and Legacy Benefit claimants in debt have low levels of financial resilience. The overwhelming majority are unable to afford saving £10 a month and most would be unable to pay an unexpected expense of £200.

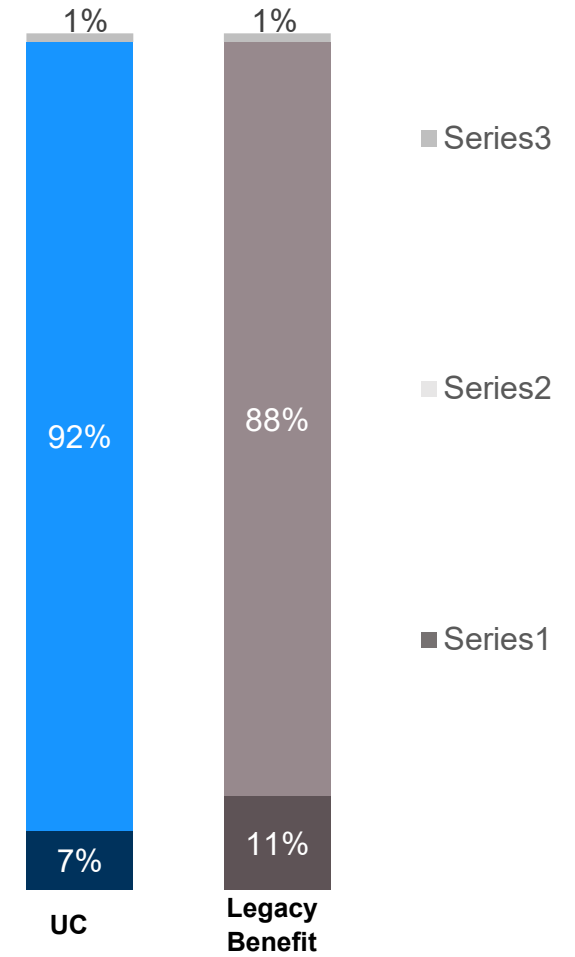
B11C. Do you [and your partner] make regular savings of £10 a month or more for rainy days or retirement?



B11D. Do you [and your partner] replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?



B11E. Would you [and your partner] be able to pay an unexpected expense of £200?



Base: All UC claimants 3,361, All Legacy Benefit Claimants 538

NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

Dealing with unexpected costs

Participants felt unable to save, so lacked contingency to cope with unexpected costs.

Participants expressed a real concern about how they would deal with an unexpected cost:

- Participants typically didn't have savings or any money held back to deal with emergencies.
- Due to outstanding debts, they often did not have good credit so would struggle to borrow money from most formal sources.
- Their low income and tight budgets also meant they would struggle to pay back any further borrowing.

“I would panic knowing my money wouldn't cover such things as a fridge freezer or a washing machine.”

ID 38

Where participants had experienced unexpected costs, they had dealt with this by:

- Borrowing money informally from friends or family.
- Borrowing from DWP in the form of a budgeting loan.
- Doing without the item for as long as possible.

Borrowing to cover an unexpected cost could then lead to further struggles as they tried to pay this off.

“That would really be a situation where I think I probably would phone UC and ask for one of those loan things.”

ID 36

“

The week before last my tumble dryer blew up. So we went to Poundland. We bought a very thin washing line, and a pack pegs and we got a piece of wood out of his shed my partner's shed. And maybe a makeshift washing line and we will have to make do. You just do.”

ID 39

“

[I've had] no electric for weeks. I've done it for months before now.”


ID 5

Dealing with unexpected costs

Even smaller unexpected costs could lead to participants being short in other areas

Smaller unexpected costs **included replacing smaller broken items**, such as children's clothing, and **needing to spend more than usual on food shopping**, due to isolating.

With little leeway in their budgets, even smaller unexpected costs throughout the month, could mean that participants had **to borrow from friends and family** or **fall behind in other areas** – thus increasing their overall debts.



Electricity top up was unexpected as I thought I had enough on there, so I used my child benefit on the Monday to pay for the top up.

Unexpected payment of buying new bottle for child, so I borrowed another £5 off a friend as I only had enough for food that was needed.

This week so far I have managed to apply and receive a food voucher for Tesco, so I have been able to free up a little bit of money this week for other bills such as utilities, electricity for example.

Unexpected expense- daughters coat ripped and needed a new one, didn't have enough money so had to borrow the money off family until payday to buy a new one

My main expenses this week were the food shopping for the next couple of weeks, I don't think it will all last 2 weeks but I couldn't afford to get much more as the total was just adding up too much.

I needed more food as we have been isolating and the children have been eating lots more, I had put aside a little money for this shop so I knew it was needed today. I am behind on my internet bill though now as I had to get shopping instead.

Applife diary data provides an example of how participants dealt with smaller unexpected costs:

Future costs and increases in cost of living

Participants had already started to notice increases in essential costs such as food and utilities, and expressed deep concern about how they would cope going forwards



Many participants **felt hopeless** as they were already spending the bare minimum, and **couldn't see how they would be able to adjust stretch their budget even further.**



Others, were looking for **strategies to reduce their spending** e.g. **cutting back** on anything non essential, or batch cooking and freezing meals to **reduce the amount of electricity needed.**



Those who were **seeking employment** hoped that an increase in income would help them to cope.

“Anything that is really non-essential I won't be buying it.”

ID 8

“I honestly don't know how we're going to do it...I'm already struggling all the time with gas and electric” (ID 6)

ID 6

“We're on the breadline and the breadline is going down.”

ID 16

Section recap

- 01.** Average income levels of both claimant groups in debt are significantly lower than the national average, although for most it is stable income. Highest average income levels are seen among those who are working, those who are living with a partner and those who have children in their household.

- 02.** Confidence in financial capabilities is consistently lower among Legacy Benefit claimants in debt than UC claimants. Claimants in debt are most confident working with numbers in everyday life and least confident about dealing with people they owe money to. Generally the more sources of external debt the lower the confidence.

- 03.** A majority of claimants in debt said they run out of money before their next payment and the main responses to running out of money are to borrow from informal sources (like family/ friends), reduce expenditure (on food or energy) or delay payment of other bills.

- 04.** The overwhelming majority of claimants in debt have borrowed money to pay for essential items (like food and to pay bills). Other common reasons for borrowing include paying for unexpected expenses and buying appliances.

- 05.** Claimants in debt show low levels of financial resilience. Three-quarters or more of claimants in debt cannot afford to make regular savings of £10 per month, and around nine in ten or more would be unable to pay an unexpected expense of £200.

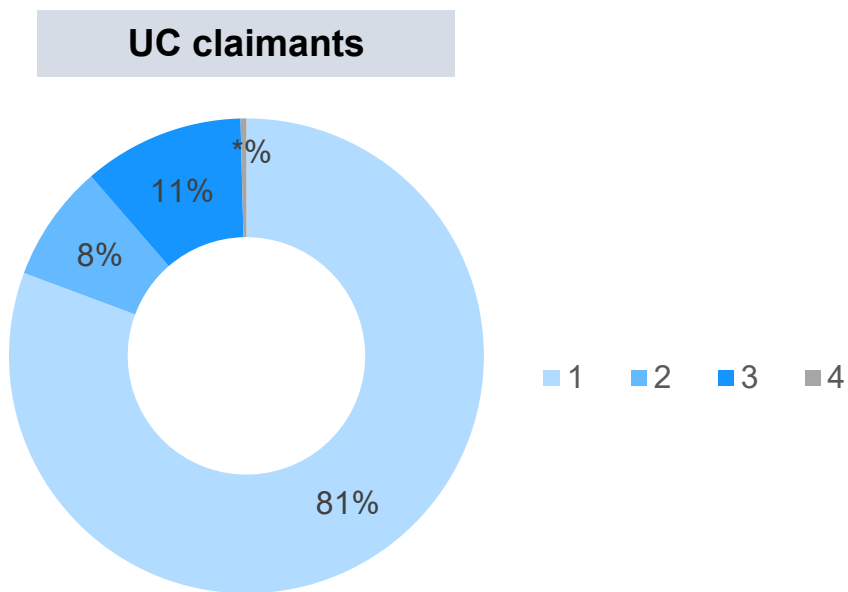
- 06.** Some qualitative participants had gone for extended periods of time without basic facilities such as electricity or a washing machine as a result of encountering unexpected expenses. Even relatively small expenses, such as replacing a coat or water bottle could require them to borrow money – leading them further into debt.

- 07.** For those struggling to cover essentials, the increases in cost of living posed a real point of concern.

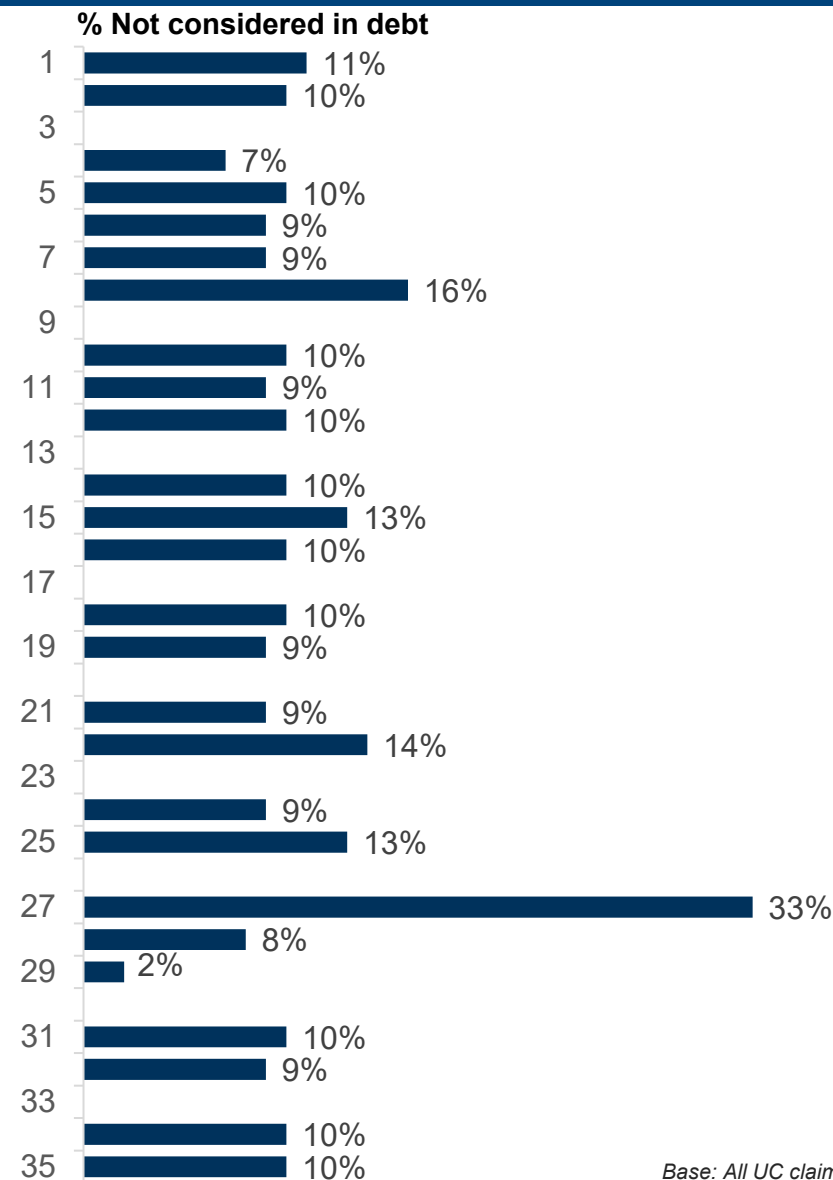
5. Outgoings and experiences of borrowing money

One in ten UC claimants in debt do not consider themselves to be in debt. Those with a single source of external debt are most likely to consider themselves not to be in debt.

C1. Thinking about the last 6 months, at any point including now, have you considered yourself to be in debt?



	Average outstanding debt from all external debt sources
Yes, currently in debt	£5,284
Yes, not currently but in last 6 months	£3,193
No	£1,513

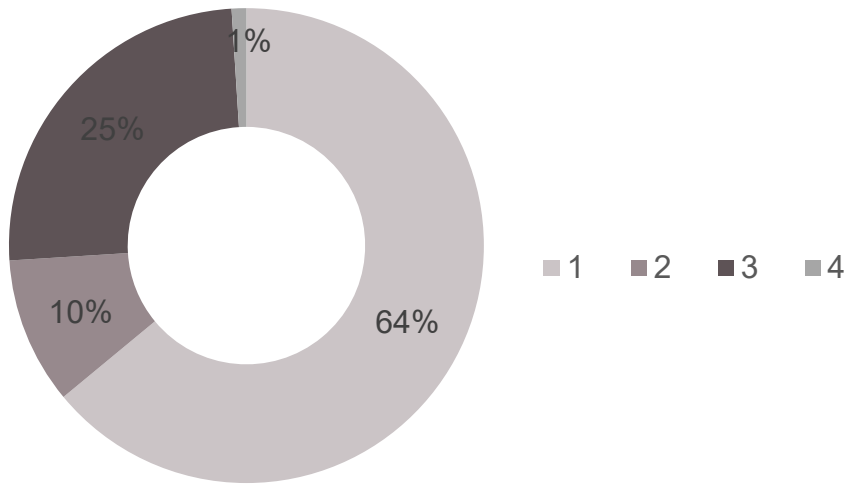


Base: All UC claimants 3,361

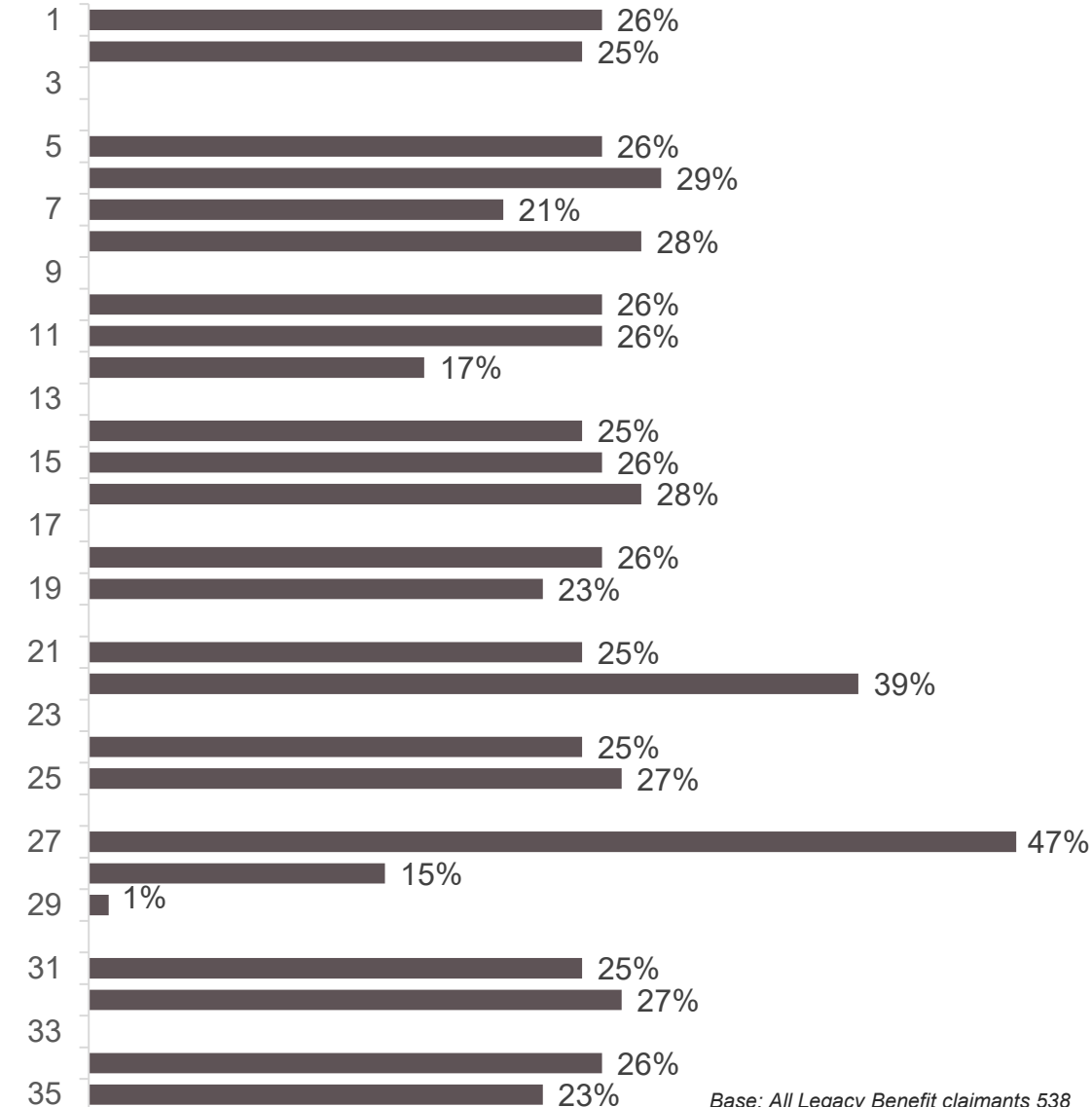
Legacy Benefit claimants in debt are more likely than UC claimants in debt not to consider themselves to be in debt. This most likely reflects the higher proportion that hold one source of external debt only.

C1. Thinking about the last 6 months, at any point including now, have you considered yourself to be in debt?

Legacy Benefit claimants



% Not considered in debt

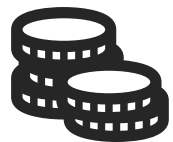
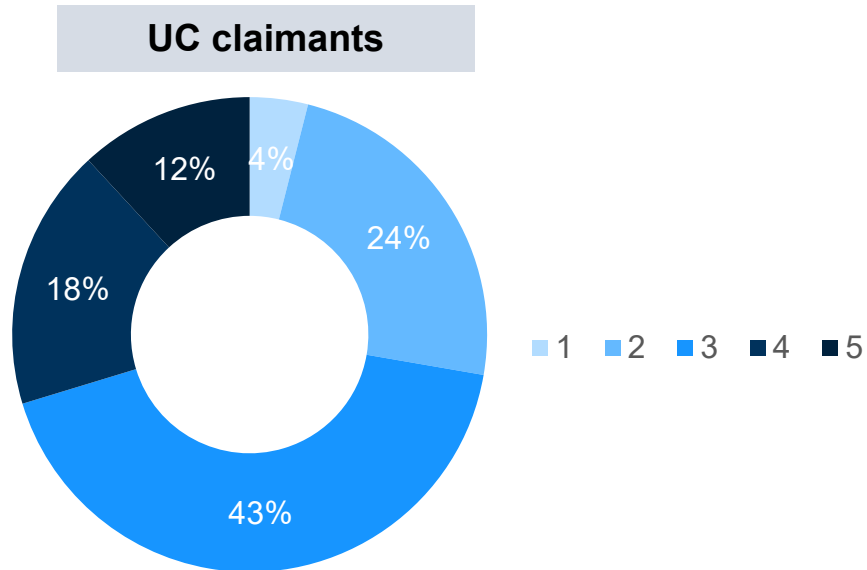


Base: All Legacy Benefit claimants 538

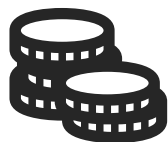
	Average outstanding debt from all external debt sources
Yes, currently in debt	£4,061
Yes, not currently but in last 6 months	£1,277
No	£1,021

On average, UC claimants in debt currently owe c£4,755 from all sources of external debt. Those with five or more sources of external debt, and those who are working have the highest average amount of debt.

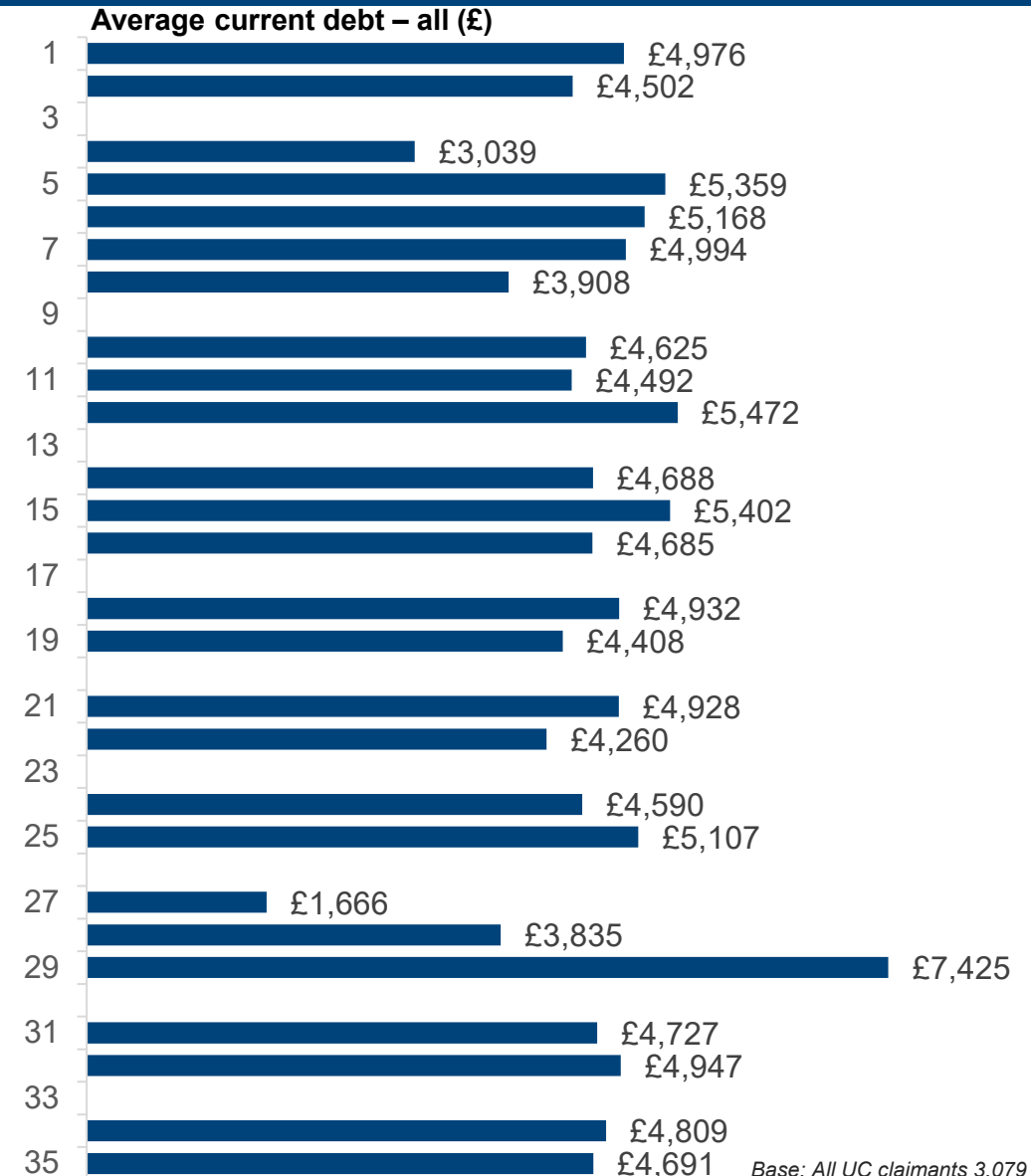
C2C1. If you added up all of your / you and your partner/spouse's balances on the bills or credit commitments you are currently behind on, approximately how much do you owe in total?



£4,754 average outstanding debt from all external debt sources



£4,929 average outstanding debt from all external debt sources excluding those owing nothing currently

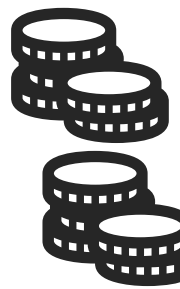
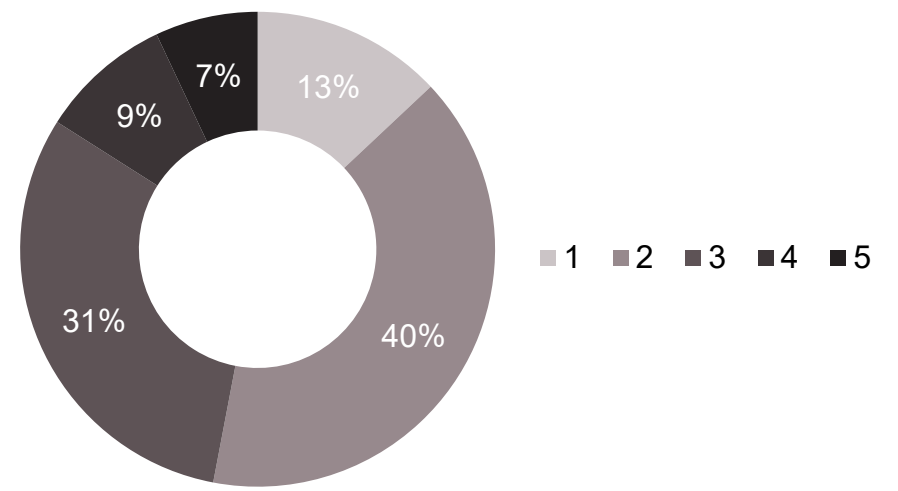


Base: All UC claimants 3,079

The average amount currently owed among Legacy Benefit claimants in debt is lower (at c£3,000), although those with the highest amount of average debt include those who have claimed since the start of the pandemic and those with five or more sources of external debt.

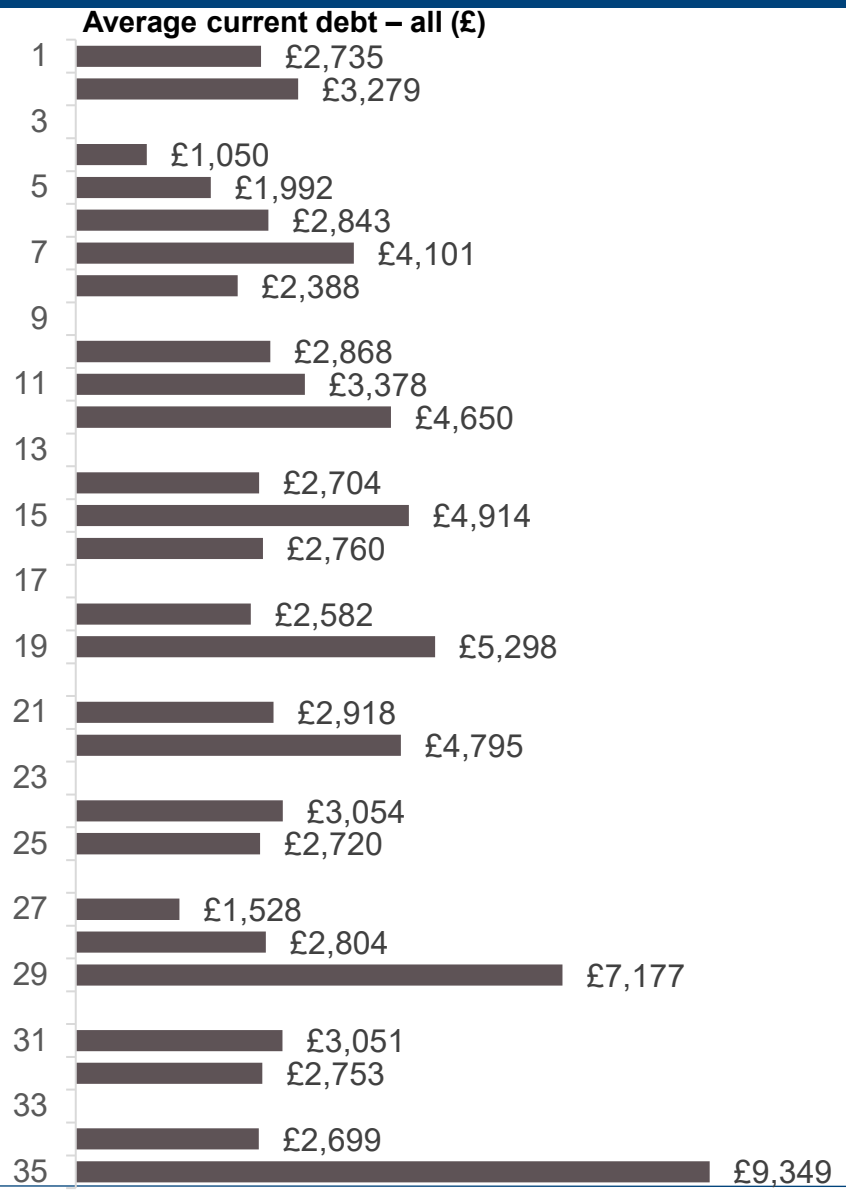
C2C1. If you added up all of your / you and your partner/spouse's balances on the bills or credit commitments you are currently behind on, approximately how much do you owe in total?

Legacy Benefit claimants



£3,002 average outstanding debt from all external debt sources

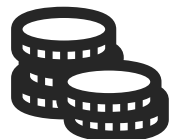
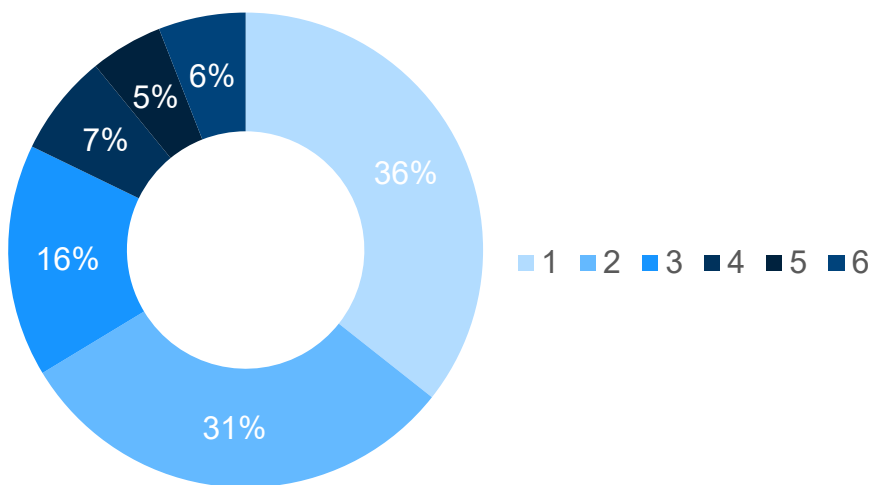
£3,461 average outstanding debt from all external debt sources excluding those owing nothing currently



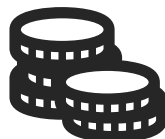
On average 66 claimants in debt are repaying 62% of total debt owed – equivalent to £112 per month. Those with the highest debt amounts are typically making the highest repayment amounts including those working, those living with a partner and those with 5+ external debt sources.

C2D1. Still thinking about all of your/ your and your partner/spouse's balances on these bills or credit commitments you are currently behind on, how much do you repay each week or month in total

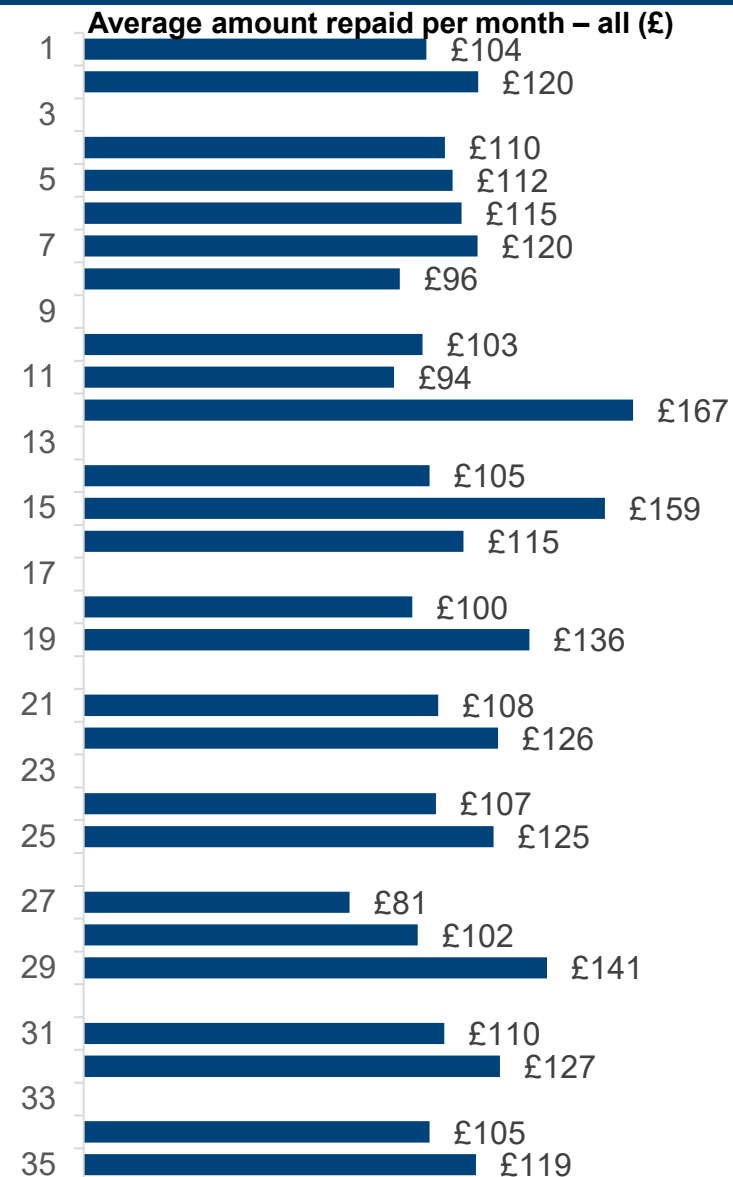
UC claimants



£112 average amount repaid per month from all external debt sources



£174 average amount repaid per month from all external debt sources excluding those repaying nothing currently

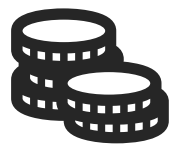
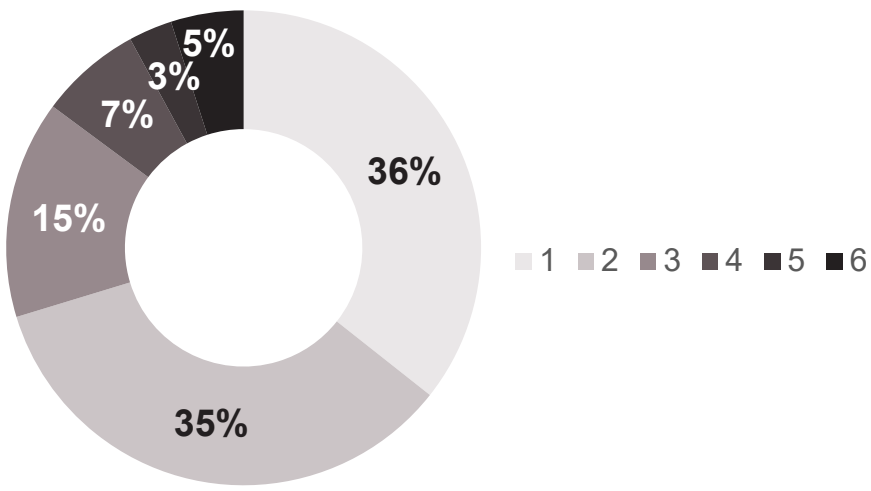


Base: All UC claimants 3,142

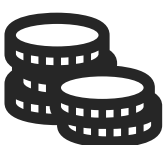
On average Legacy Benefit claimants in debt are repaying 65% of total debt owed – equivalent to £82 per month. Again those with the highest debt amounts are typically making the highest repayment amounts including those who have claimed since the start of the pandemic and those with 5+ external debt sources.

C2D1. Still thinking about all of your/ your and your partner/spouse's balances on these bills or credit commitments you are currently behind on, how much do you repay each week or month in total

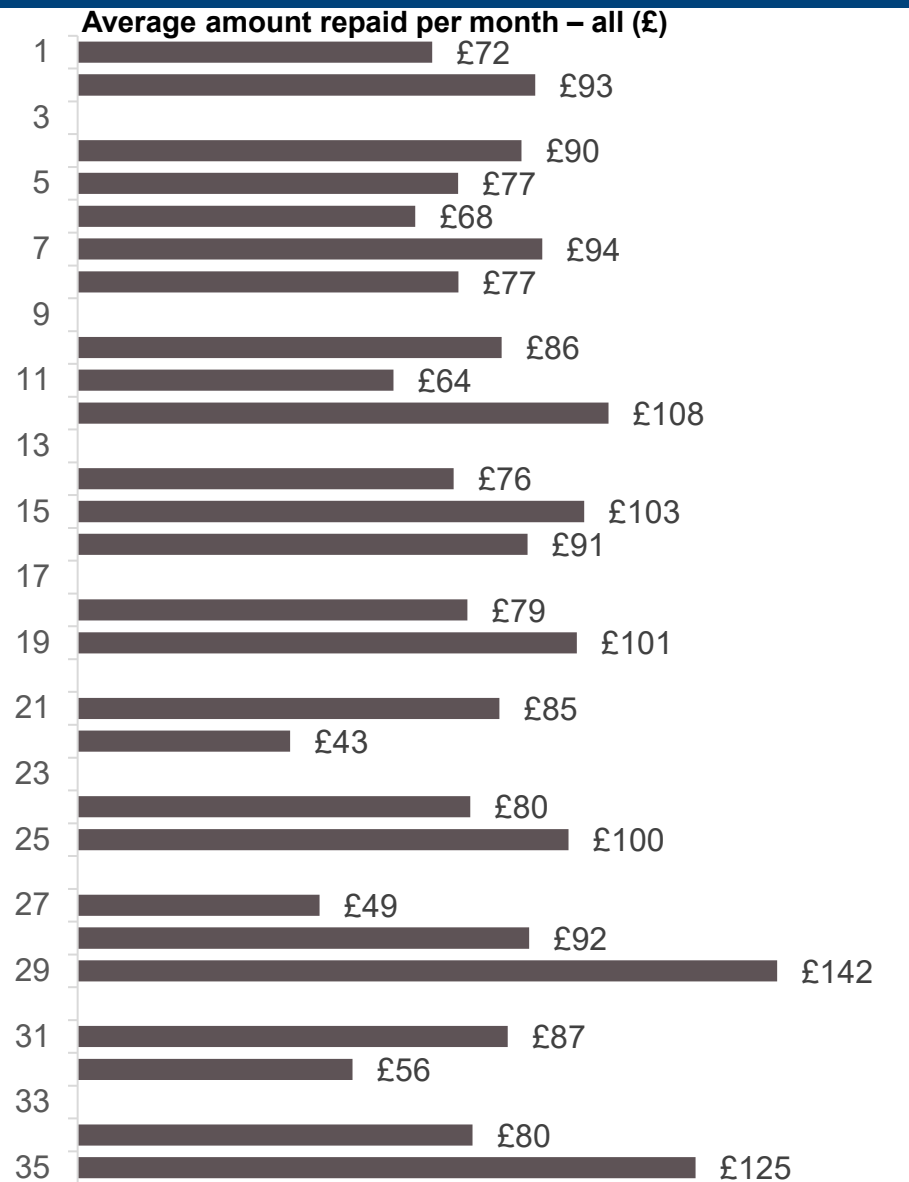
Legacy Benefit claimants



£82 average amount repaid per month from all external debt sources



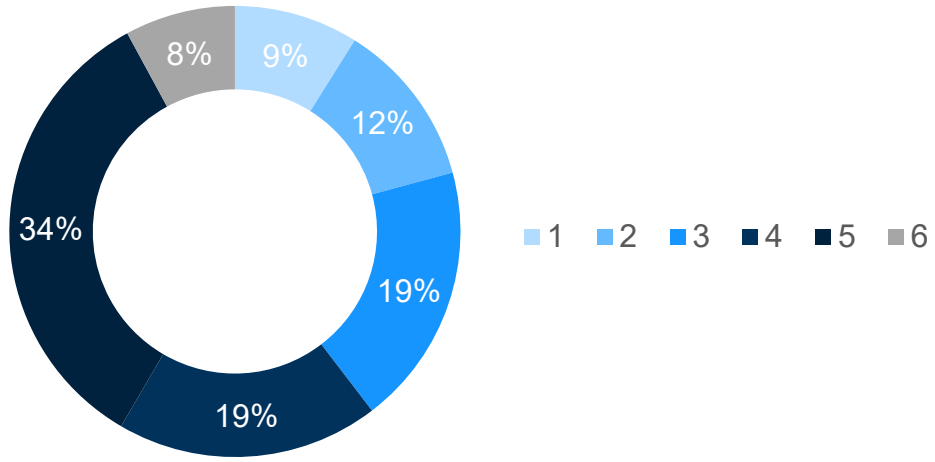
£128 average amount repaid per month from all external debt sources excluding those repaying nothing currently



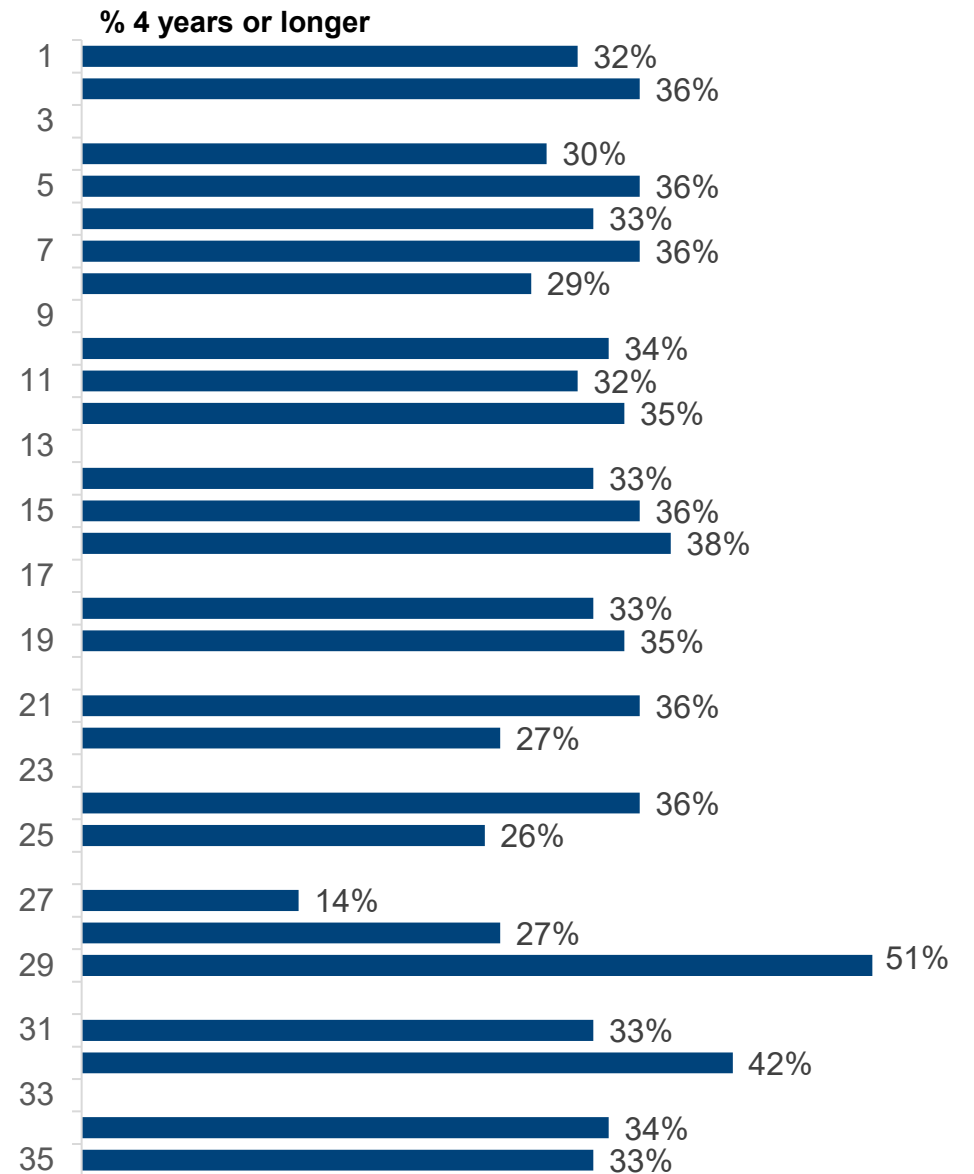
A third of UC claimants in debt expect it to take 4 or more years to pay off their debts in total. On average they currently owe c£8,600. Those with five or more external debt sources are most likely to expect to pay off their debts over 4 years or more.

C5. How long would you expect it to take to pay off in full the total amount you owe?

UC claimants



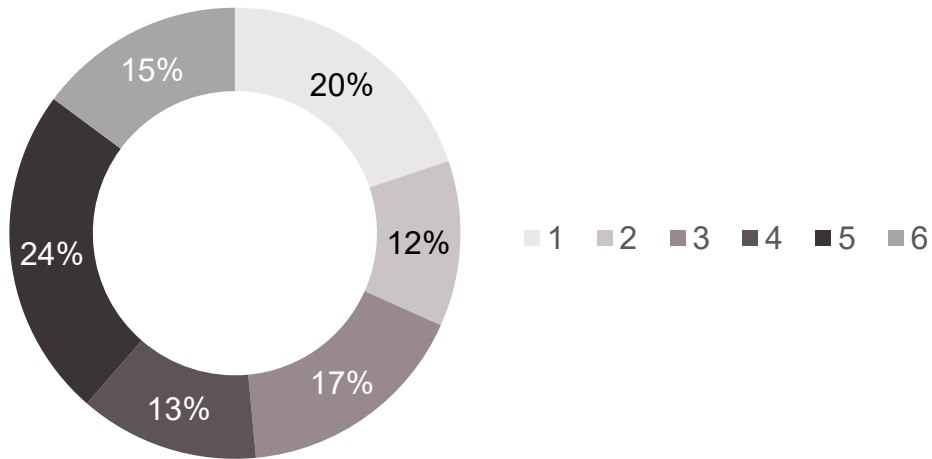
	Average outstanding debt from all external debt sources
Six months or less	£820
Between 6 months and a year	£1,764
Between 1-2 years	£3,337
Between 2-4 years	£3,716
4 years or longer	£8,597



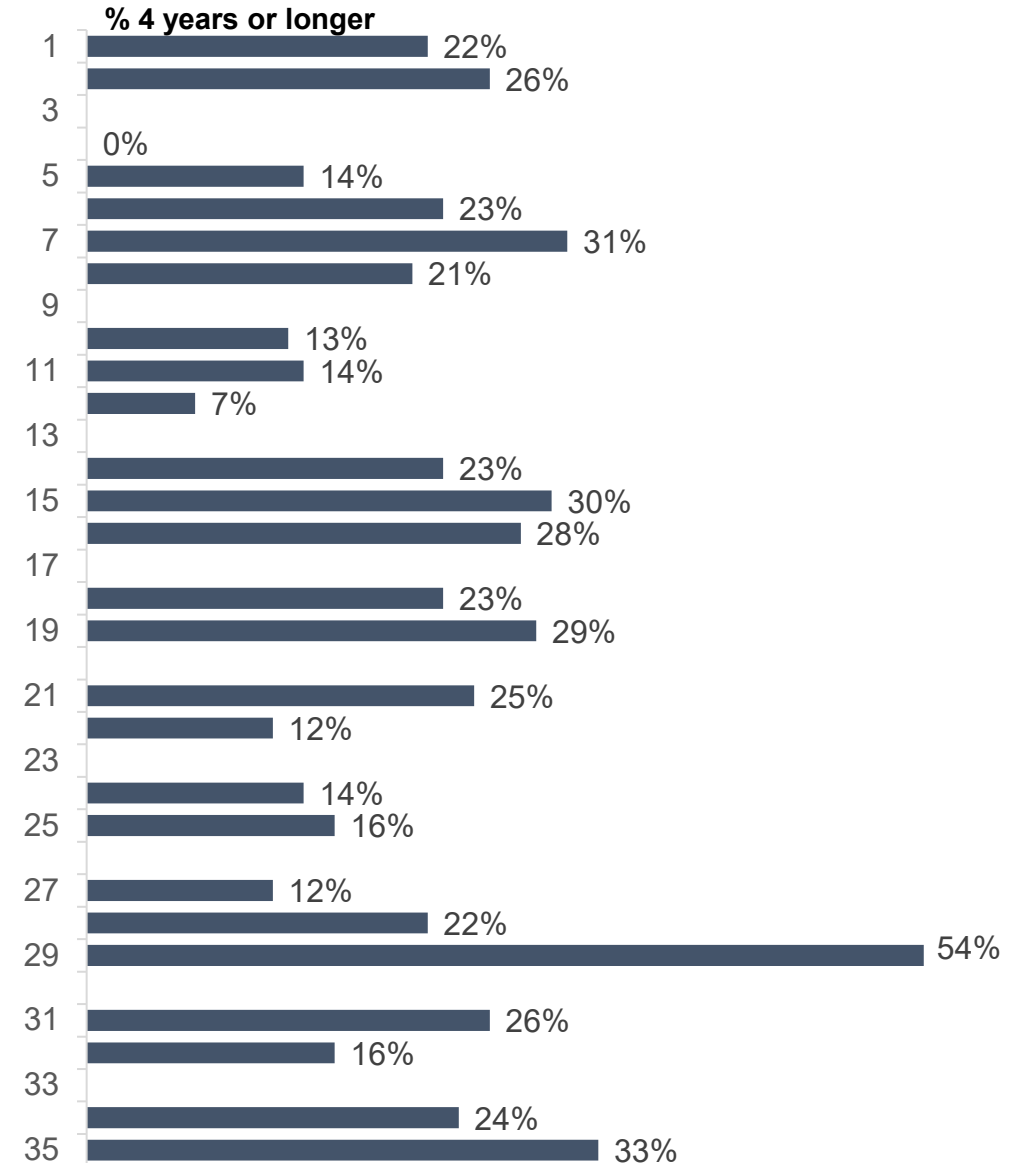
likely reflecting the lower amount of debt levels, one in five Legacy Benefit claimants expect to pay off their debt in full within 6 months, while a quarter expect it to take 4 years or longer. Again the number of external debt sources is closely linked to the length of time expected to pay off the debt in full.

C5. How long would you expect it to take to pay off in full the total amount you owe?

Legacy Benefit claimants

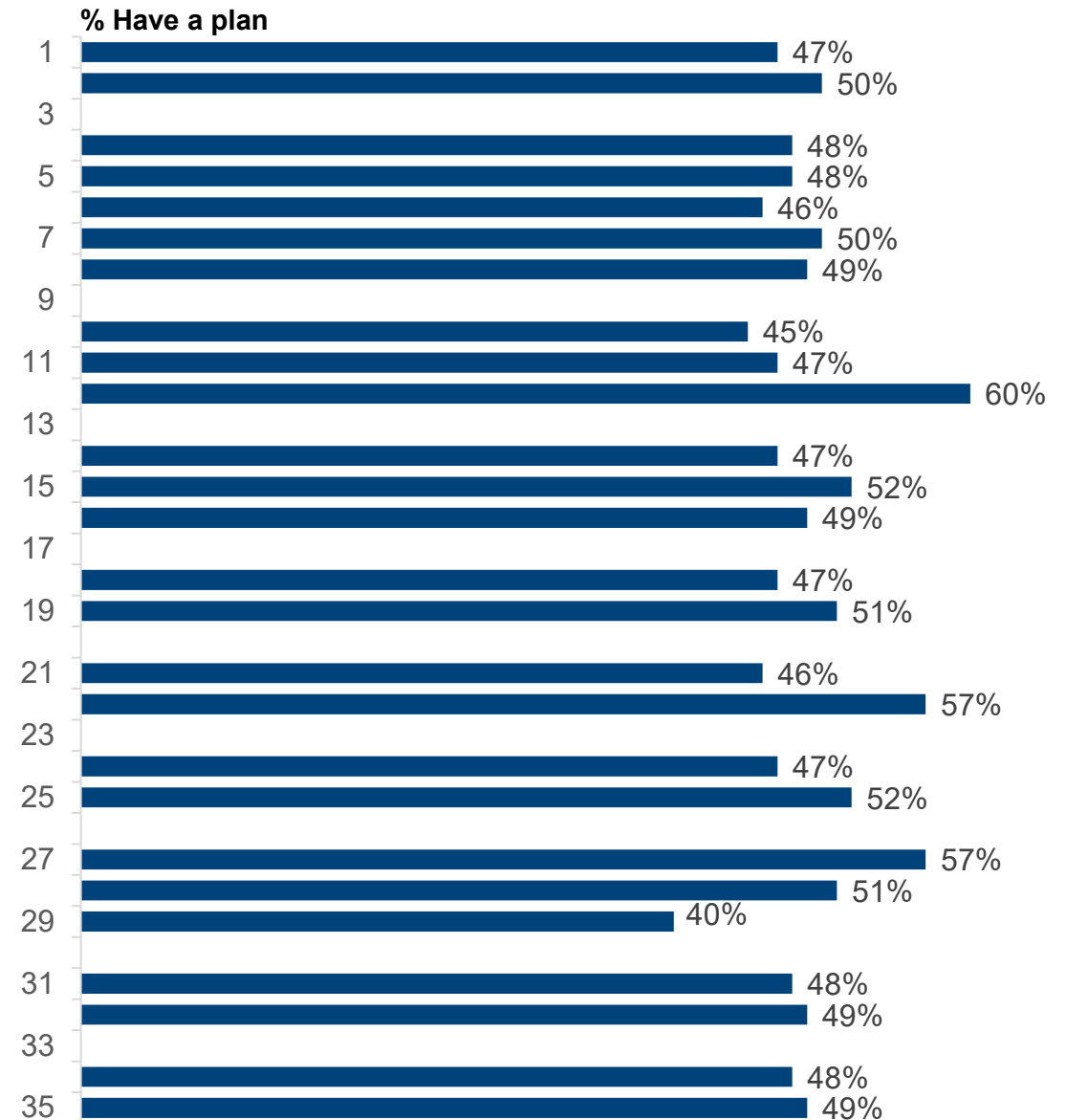
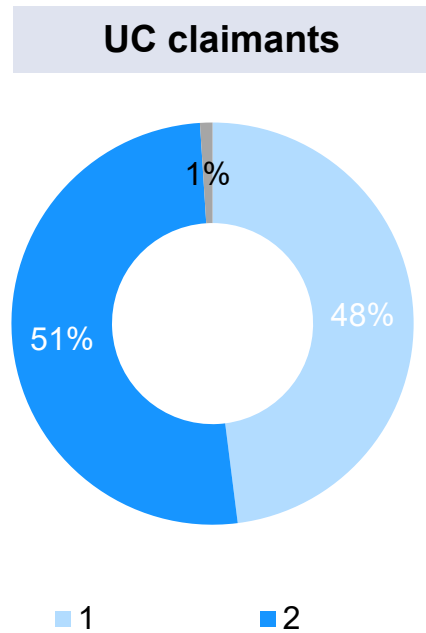


	Average outstanding debt from all external debt sources
Six months or less	£360
Between 6 months and a year	£902
Between 1-2 years	£2,216
Between 2-4 years	£3,507
4 years or longer	£8,697



Around half of all UC claimants in debt have a plan for how to pay off or reduce the outstanding amounts they owe. Those who are currently working or have a single source of external debt only are most likely to have a plan.

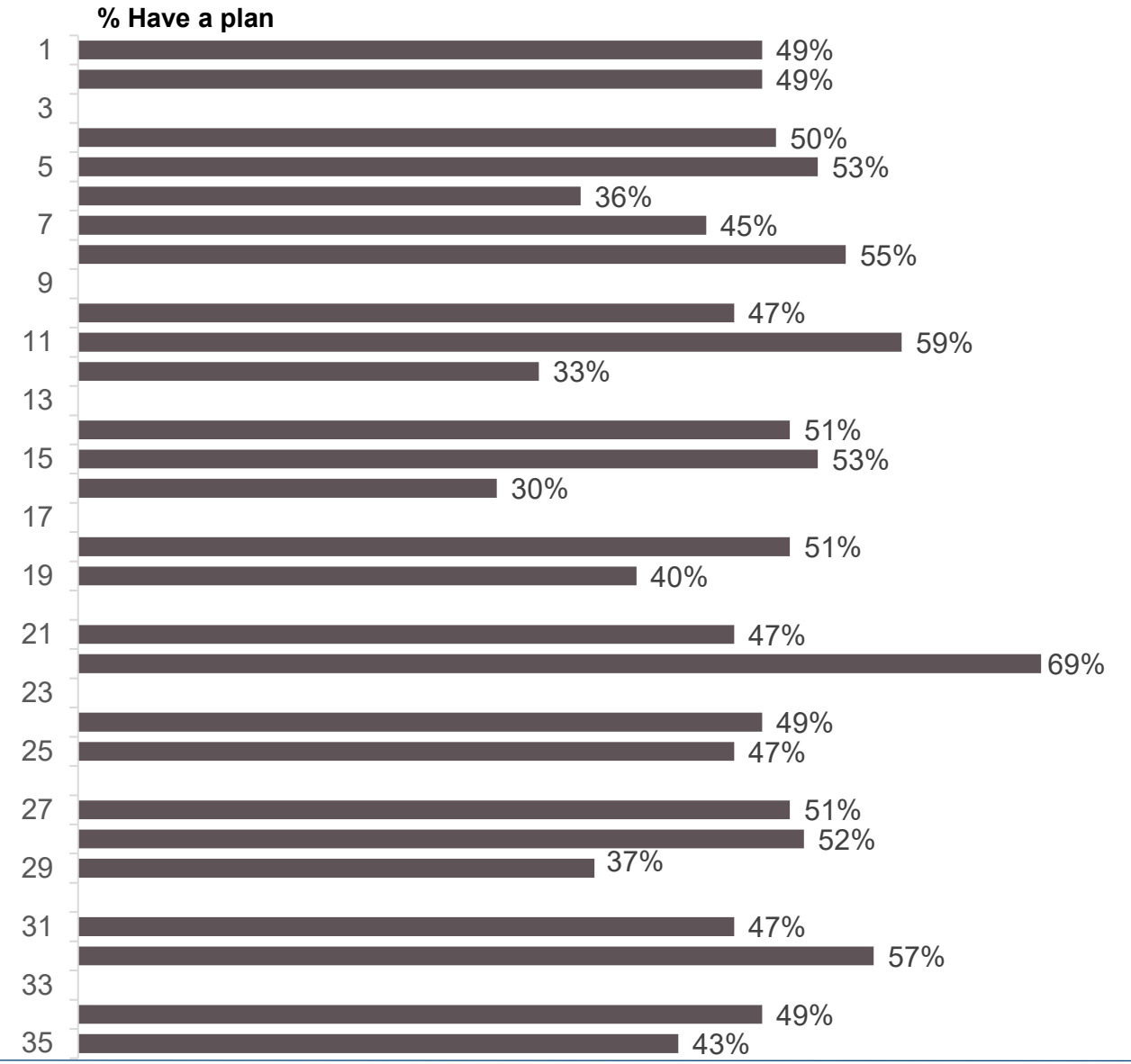
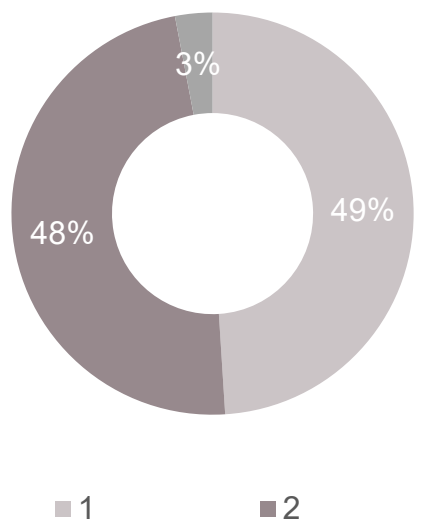
C4. Do you have a plan of how to pay off or reduce the outstanding amounts you currently owe?



Around half of all Legacy Benefit claimants in debt also have a plan to pay off or reduce the outstanding amounts they owe although the number of external debt sources appears less influential in having a plan for this group.

C4. Do you have a plan of how to pay off or reduce the outstanding amounts you currently owe?

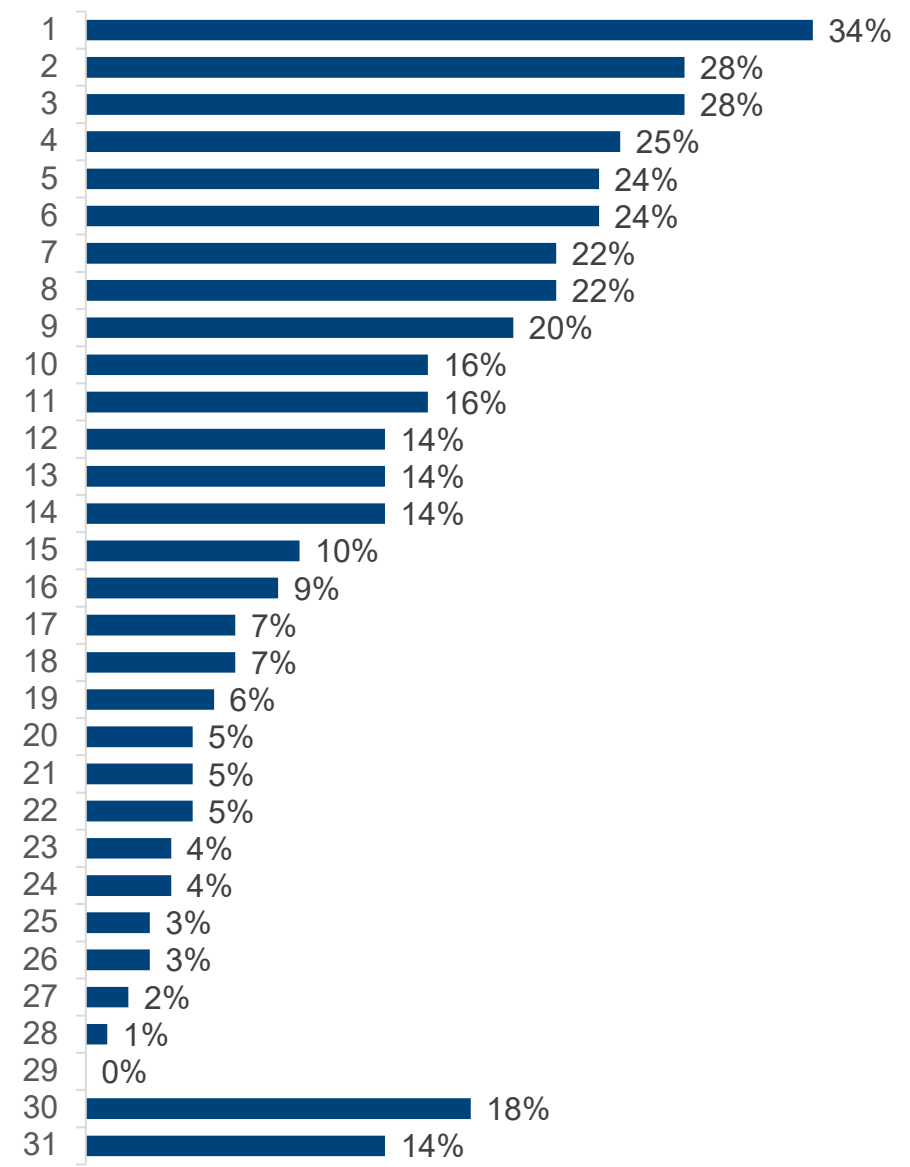
Legacy Benefit claimants



Base: All Legacy Benefit claimants who currently owe (438)

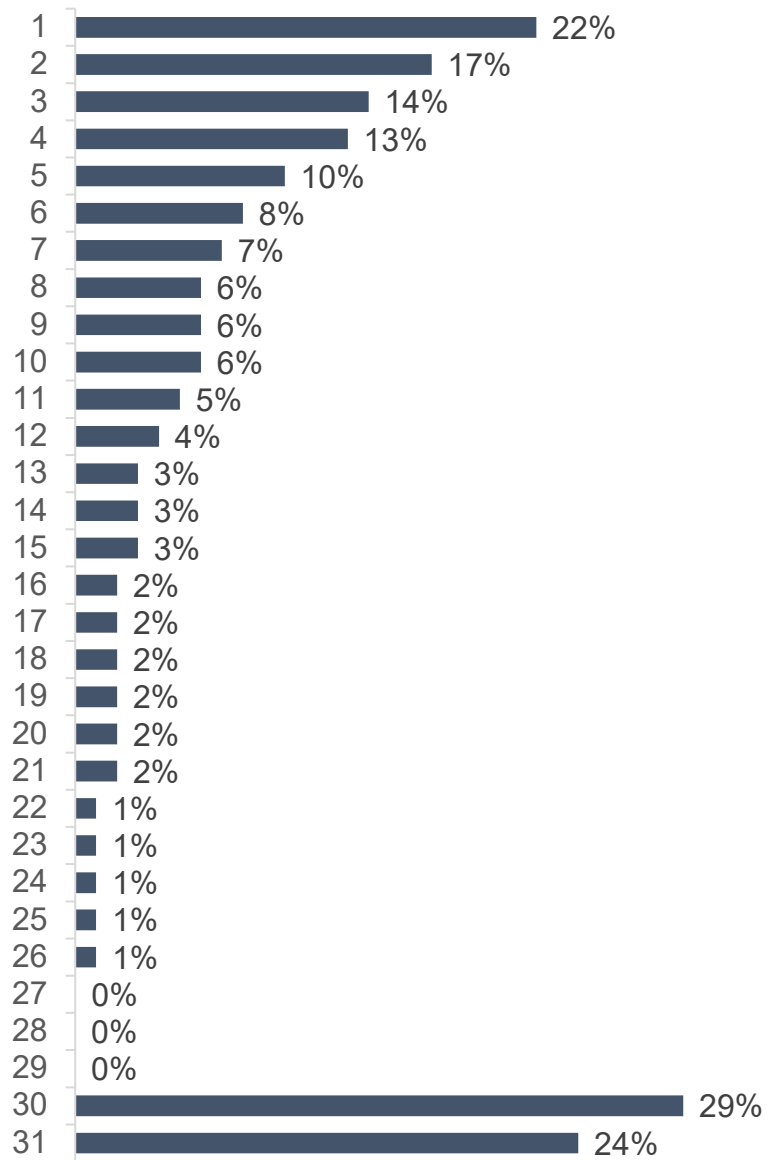
The most common actions taken by UC claimants in debt to reduce the amount they owe include spending less on essentials, using a food bank and requesting a UC advance. A quarter have looked for a job while between a fifth and quarter have sought debt advice or put in place a payment plan.

C6. What if any actions have you taken to pay off or reduce the outstanding amounts you currently owe?



Legacy Benefit claimants in debt most typically spend less on household essentials to reduce the amount they owe, while one in seven or more have put in place a payment plan or sought debt advice. They are less likely than UC claimants to take job related actions but are more likely to identify other actions.

C6. What if any actions have you taken to pay off or reduce the outstanding amounts you currently owe?



Trapped in a cycle of debt

Budgeting was not enough to ease the problem where essential outgoings were greater than income

Increasing debts

Participants noted that many outstanding debts such as phone bills would keep increasing as late payment fines were added – thus pushing repayment even further out of reach. Some had tried to set up payment plans with their creditors but found the amounts they could offer were not accepted.

Juggling debts: “Robbing Peter to pay Paul”

Where participants had multiple debts, they would sometimes juggle them - paying some one month and ignoring others. While this enabled them to get from one month to the next, without huge increases, it didn't allow them to actually bring down the total amount owing.

Constant deficit

Where the entirety of a participant's income was needed to cover day to day costs, this left nothing for them to be able to service their debts, or put anything aside for emergencies. In some cases income didn't even cover all essentials, so they would be going without or creeping further and further into debt.

“I rang southern electric, tried to do a payment plan – it was going well but then they said I needed to pay more, but couldn't afford to so continued to pay normal amount but it kept going up up...”

ID 31

“Right from the start, you are a figure below per month. So over time you are in arrears. Then things pop up.”

ID 4



I get my benefit payments on the 23rd and I'm skint by the 24th...I have to pay the bills out of that, which means almost half of that is gone, then I do a monthly shop which comes to about £350 and then I have to do bread and milk and fresh veg shops and then petrol and electric. It's just gone." **ID 25**

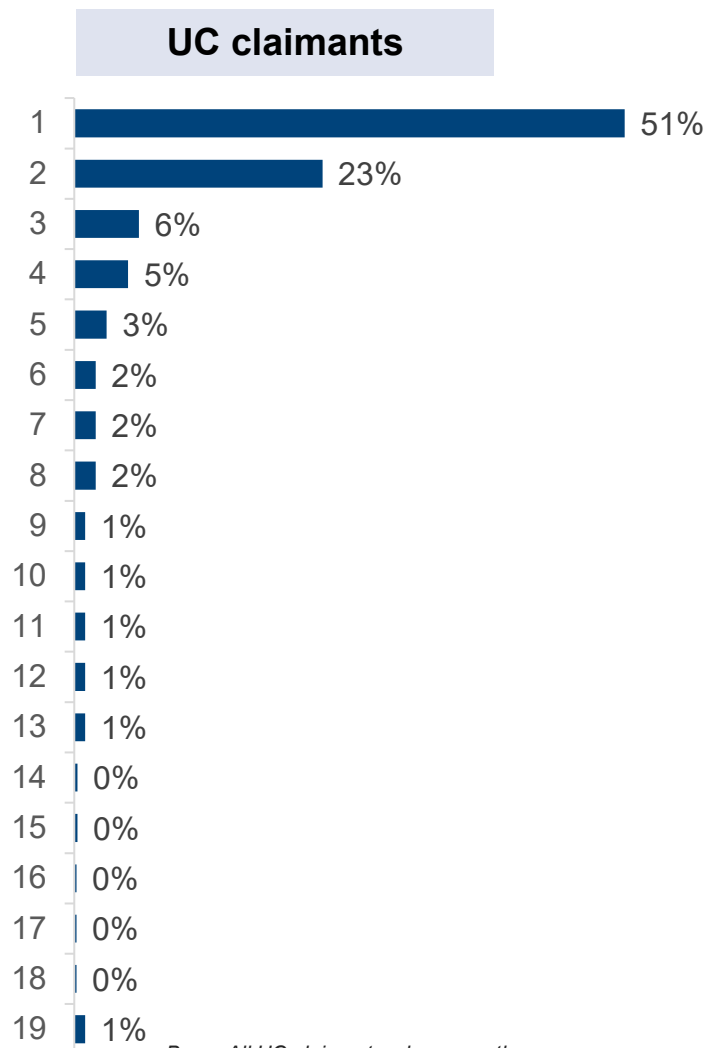


I can't afford food – I go to food bank all the time, or the Baptist church... the government relies on everyone doing it [enabling people to access food] for them"

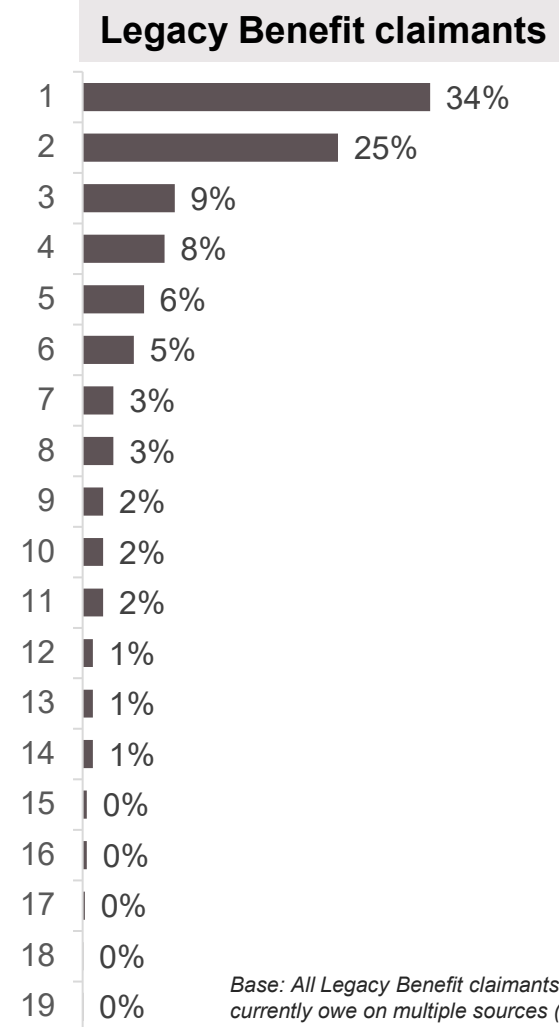
ID 21

Among those with multiple sources of debt, paying housing costs is the main priority for UC claimants in debt, while Legacy Benefit claimants are most likely to prioritise utility bills. Across both groups these are the two most important bills prioritised for payment.

C7. Of the following bills or credit commitments you are currently behind on, which do you consider the most important to pay?



Base: All UC claimants who currently owe on multiple sources (2,593)

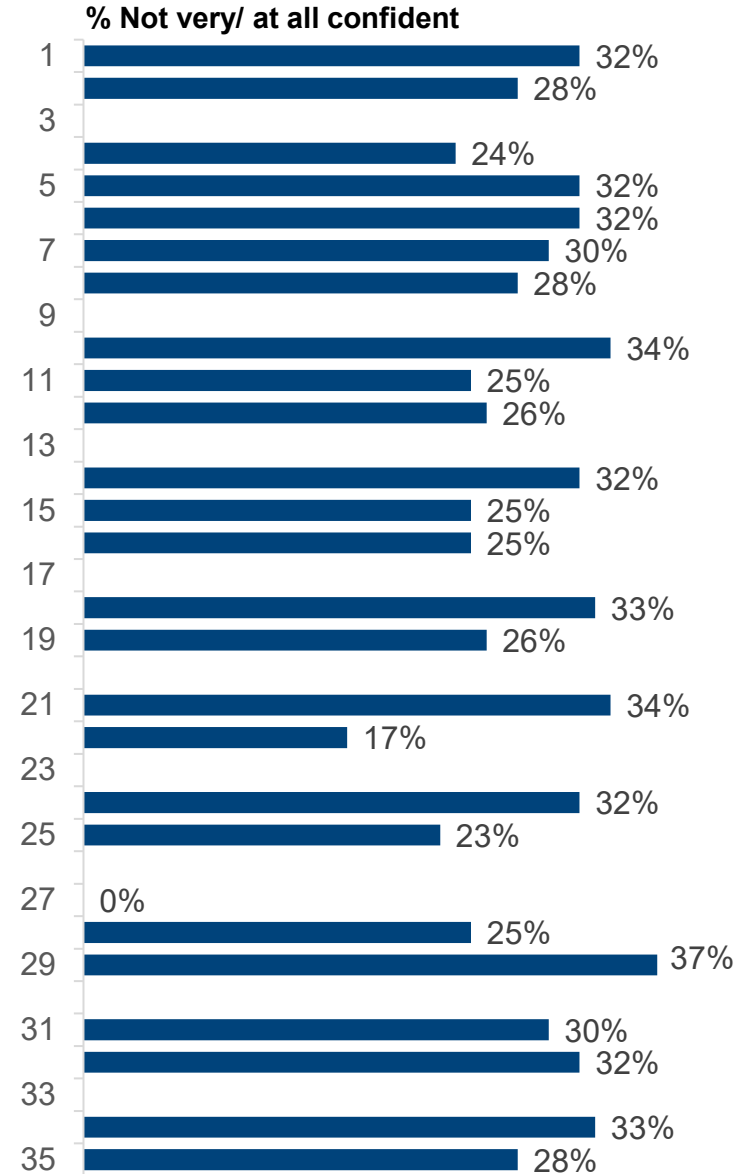
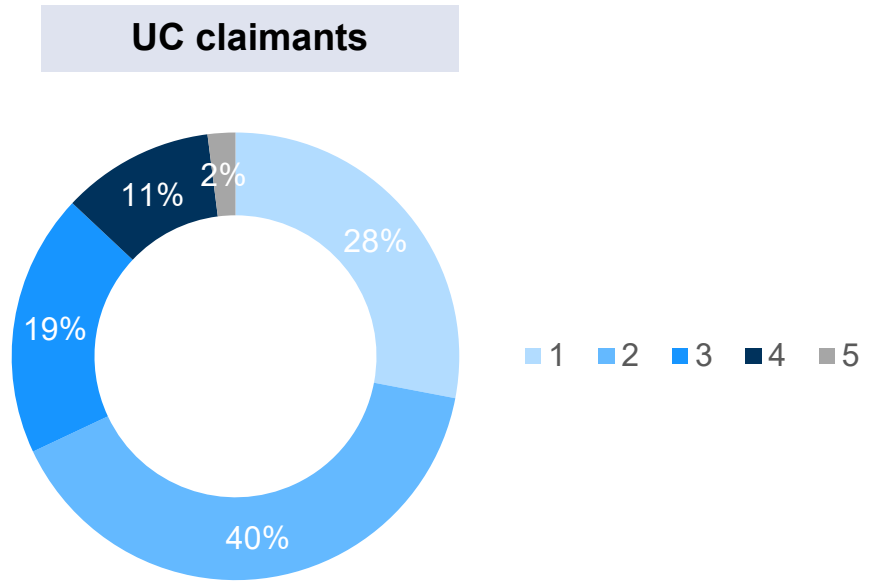


Base: All Legacy Benefit claimants who currently owe on multiple sources (265)

NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

Seven in ten UC claimants in debt with multiple sources are confident about choosing which bills to pay, three in ten are not. Those with 5 or more external debt sources, those with a disability and those not working and not looking for work are the sub-groups least confident in prioritising bills

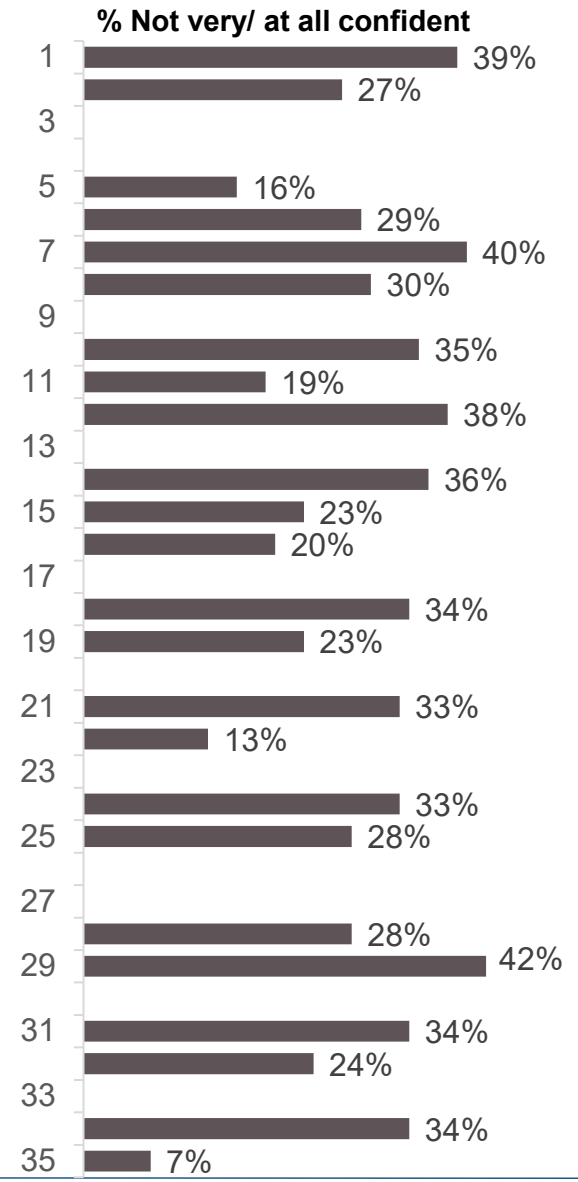
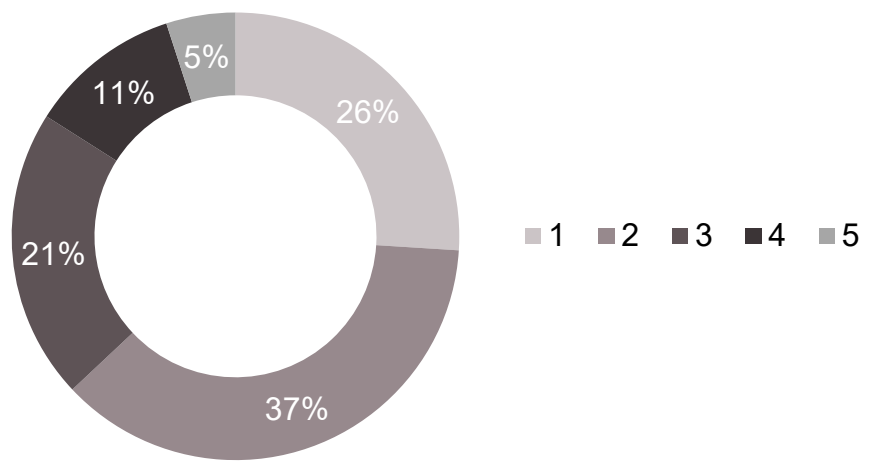
C8. How confident or not do you feel choosing which bills are the most important to pay?



Six in ten Legacy Benefit claimants in debt with multiple sources are confident about choosing which bills to pay, a third are not. Those with 5+ external debt sources and those aged between 46-55 are the sub-groups least confident in prioritising bills

C8. How confident or not do you feel choosing which bills are the most important to pay?

Legacy Benefit claimants



Prioritising spending

Participants used a range of techniques to prioritise and manage the money they had

Prioritising according to needs

Participants described focused on **covering basics** such as food and rent before considering anything else. For those with children, they often spoke of ensuring the children's needs were met first, even if this meant going without themselves.

Prioritising according to repercussions

For those who were struggling to pay all basic living costs, they prioritised according to the repercussions they'd face for not paying. For instance, they knew that their water would not be cut off but that their electricity might be, so they would prioritise electricity.

Reducing expenditure or seeking alternatives

Where participants didn't have enough money to cover their essential costs and bills, they reported turning to charities to access food or skip diving. They also reported budgeting every penny, and cutting down on anything non-essential.

"It's not great, but we plod along and make ends meet from one month to the next. Sometimes you have to rob Peter to pay Paul and juggle things around. Our standard of living has massively dropped."

ID 39

"You need to pay for your accommodation first, and then your household bills, and then whatever is left over you pay of your debts"

ID 32

"She [my daughter] is 16. If she knew about a bailiff coming to the door she would be really quite unsettled by it so a lot of the stuff that I have to manage is hidden from her. She's not the sort of child to be asking for clothes or to expect to be going on holidays but with my son there's non-stop requests for pizzas and trainers and things so it's a lot harder."

ID23

Section recap

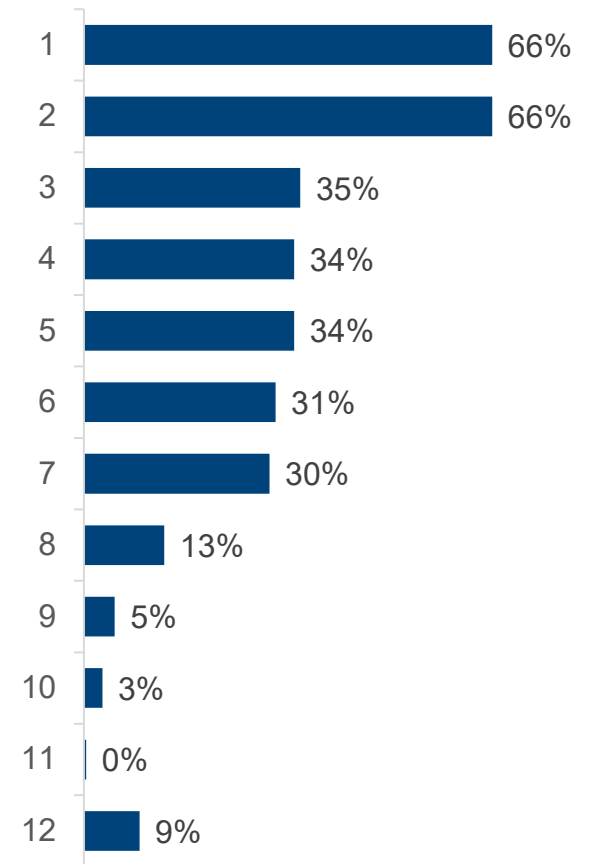
- 01.** The average outstanding amount currently owed by UC claimants with external debt is £4,754. Nearly one in five currently owe £10,000 or more. Among Legacy Benefit claimants the average is lower at £3,002, with one in ten owing £10,000 or more.
- 02.** A significant minority of those in debt (around a third) are not making any repayments on the outstanding amounts they owe, although a majority are. UC claimants in debt repay £112 pm on average (2% of average outstanding debt) while Legacy Benefit claimants in debt repay £82 pm on average (3% of average outstanding debt).
- 03.** Over half of UC claimants in debt expect to take two or more years to pay off the full amount owed, with a third expecting it to take 4 years or longer. Legacy Benefit claimants in debt are more likely to expect to pay off the full amount they owe more quickly (one in five within the next 6 months or less).
- 04.** Around half of all claimants in debt said they had a plan of how to pay off or reduce their outstanding debts. Generally those with fewer debt sources are more likely to have a plan than those with multiple debt sources. Expenditure reduction is the main focus. A third of UC claimants said they'd reduced spending on essentials like food and heating, as did nearly a quarter of Legacy Benefit claimants.
- 05.** Among those with multiple sources of debt, housing and utility bills are identified as the most important to pay and confidence in prioritising the most important bills to pay is strong. Those with five or more sources of external debt are the least confident about being able to prioritise the most important bills to pay.
- 06.** Qualitative participants were often expressed being trapped in a cycle of debt as their income was higher than their outgoings – Juggling paying different bills each month or accessing emergency support helped them make it through the month, but didn't address the root problem.

6. Impact of financial situation on well-being, financial behaviours and work situation

The most common experiences from falling into debt include being contacted by a debt collector and being unable to buy essential items. Loss of utilities/ services, court summons, contact by bailiffs and the threat of eviction are all more commonly experienced by UC claimants in debt.

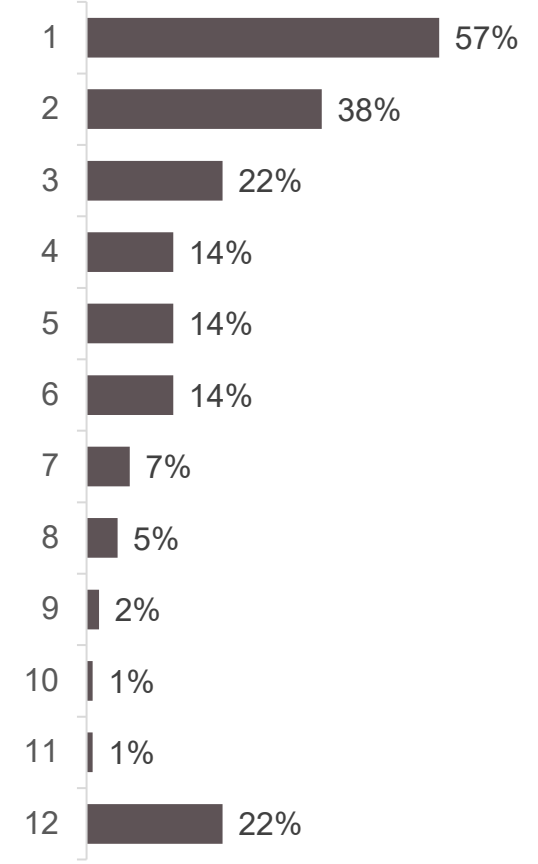
D1. The following events or experiences sometimes happen to people if they fall behind on bills or credit commitments. Since March 2020, which if any, of the following events or experiences have happened to you when you have fallen behind on bills or credit commitments?

UC claimants



Base: All UC claimants 3,361

Legacy Benefit claimants

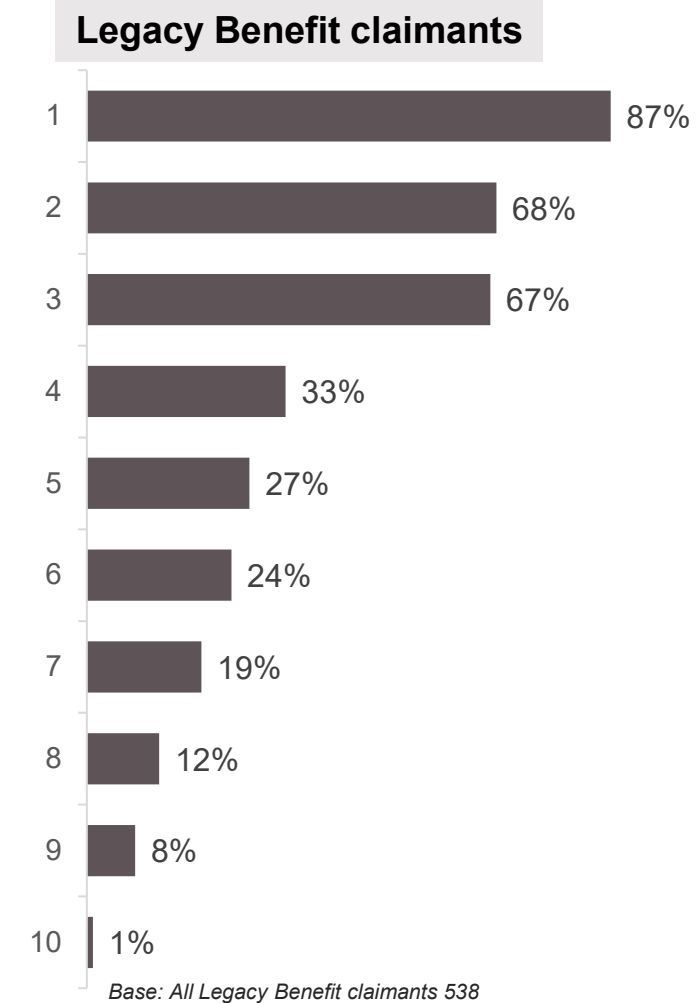
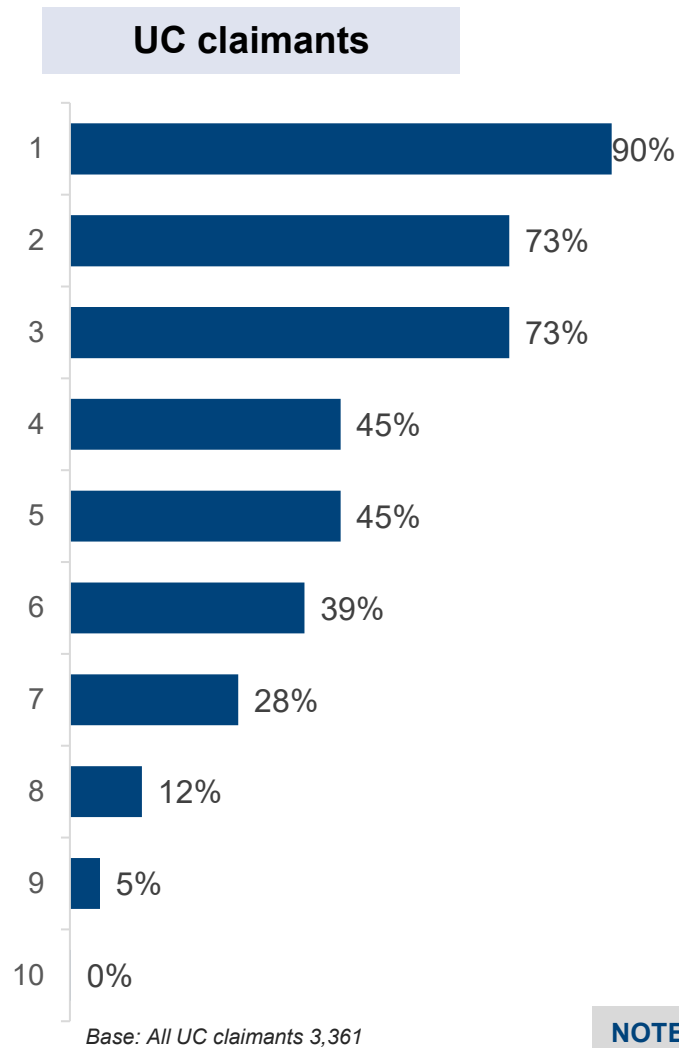


Base: All Legacy Benefit claimants 538

NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

The majority of UC and Legacy Benefit claimants in debt have experienced anxiety and stress, embarrassment and loneliness because of their money situation. Fewer than one in ten have not experienced any adverse effects on their mental wellbeing as a result of their financial situation.

D3. Have you experienced any of the following because of the outstanding bills or credit commitments you have?



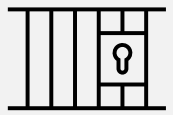
NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

Impact on mental health

Participants spoke extensively about the negative impact that their financial situation had on their mental health



Uncertainty about how or if, they would be able to pay for essential items, led to anxiety.



Participants worried about bailiffs coming to their homes. In some cases they had experienced bailiffs waiting outside for whole days, and had felt trapped and unable to leave.



Participants felt harassed by debt collection agencies or creditors calling them constantly – especially when they felt powerless to resolve the debt.



Negative interactions with DWP left participants feeling degraded, and demoralised.

“I haven’t had quality of life. It is about people harassing you all the time because you owe them money. They call you 7 days a week 365 days a year because they want your money. They don’t listen to what you are saying. It is frustrating and it makes your mental health worse.”

ID 1

“I was so anxious, I was so stressed. I was thinking ‘I don’t want anyone to come here for debt collection.’”

ID 8

Impact on mental health

Where participants felt they had no hope of improving their financial situation, the mental health impacts were particularly devastating



Those who were unable to work were more likely to feel that they had little agency to improve their financial situation, and that they were therefore stuck in a cycle of debt

“I couldn’t give a shit if I died tomorrow...I’ve got not no confidence, no self-esteem...I just don’t care now.”

ID 21



Where health had prevented them working, participants felt a loss in identity, both due to their health and their resultant situation.

“It got so bad I was ready to walk with stones in my pocket and find a river.”

ID 4



Some felt so helpless to change their situation that they had considered suicide, and several indicated that they no longer cared what happened to them.



Those without social support such as family or friends were more vulnerable to feeling completely hopeless.

“They [bailiffs] will turn up and try and take my shit. But I ain’t got nothing so good luck to them!”

ID 5

Poor mental health could be both a cause and effect of being in debt

Mental health problems lead to debt

This participant is 34 and lives alone. He previously had a stable job, as a technical advisor in Dubai. He returned to the UK in 2018, due to mental health problems and was sectioned under the Mental Health Act. He does not know when or if he will be able to work again.

Debt exacerbates mental health problems

His mental health issues are exacerbated by his financial situation and his living conditions as he doesn't feel safe in his home due to issues with vandalism and anti social behaviour.

Mental health problems make it harder to access support

His anxiety means that he struggles to leave the house – even to access support such as food banks.

I've had a horrible week as I've had to pay to replace my fridge freezer.

Today I feel terrible. My mood is extremely scarily low. I have no money for food, gas and electricity and DAF are refusing me for having too many loans in 12 months, but I haven't checked all my messages.

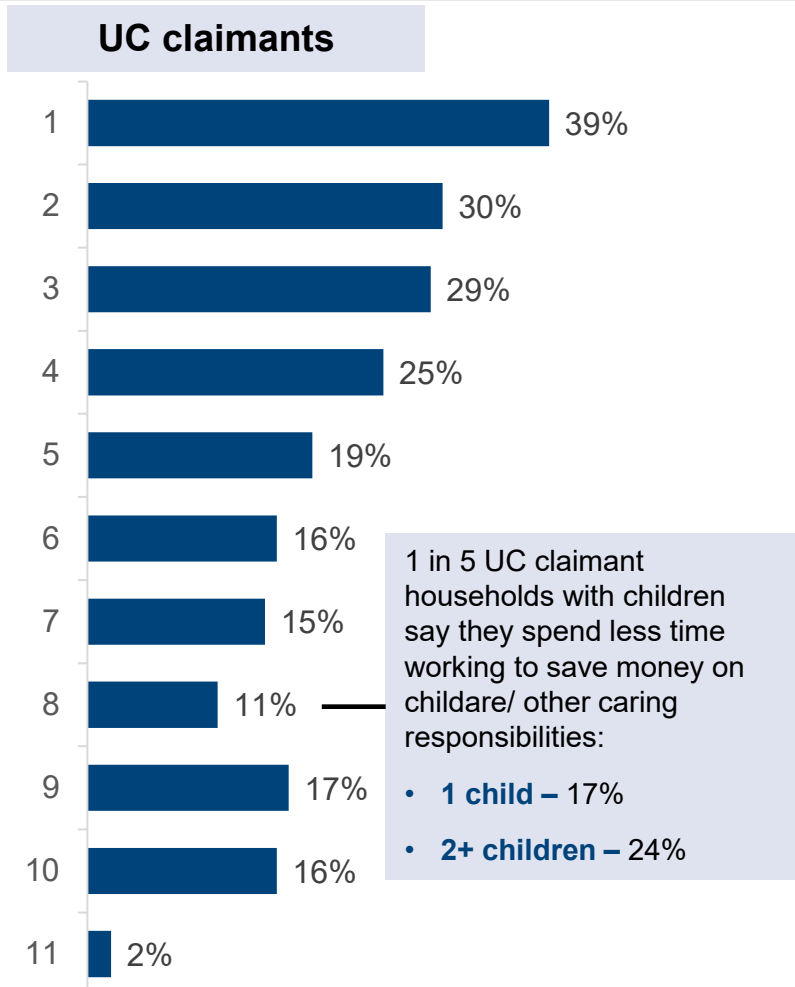
Best part of this week is not getting my home vandalised. I'm constantly worried about my home getting vandalised. **There isn't anything I'm looking forward to I'm scared living here**

Can't even get to a food bank coz I struggle to go out.

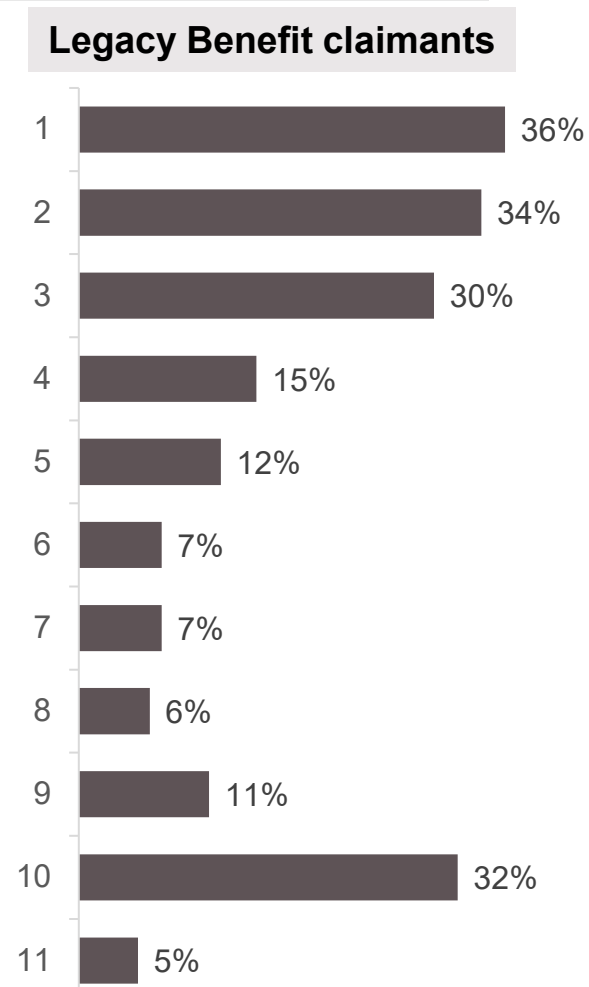


of those claimants who are working or looking for work, being in debt has had largely adverse effects on work opportunities, particularly in terms of geographical scope and variety. Perhaps reflecting lower debt levels, being in debt is less likely to impact on work opportunities among Legacy Benefit claimants.

D5. In which of the following ways, if any, has being behind on bills or credit commitments affected you?



Base: All UC claimants working or looking for work 1,448



Base: All Legacy Benefit claimants working or looking for work 110.

NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

Impacts of debt on job seeking behaviour

Participants expressed mixed views about how finding a job could affect them financially and the impact it would have on their debts.



Where participants were able to work, they were often very keen to find employment because they felt:

- the additional income would help them to afford their day-to-day expenses and pay off debts
- They'd have greater autonomy over how they spent their money
- They'd have better mental health.



Where participants had changing health requirements, they may not have been ready for work right now, but could foresee this changing in the future. They were cautious about this because they saw the benefits of getting into work, but worried that if their health was to deteriorate again, they may have difficulties or delays getting benefits reinstated. As a result they could end up in a worse financial situation.



In some cases, where participants had multiple debts, they were concerned that finding a job could leave them worse off. They felt that benefits could be cut off immediately and that there would be a gap between benefits ending and being paid, during which their debts would increase.

This was particularly a concern if the work they would consider might be short term or have variable hours.

"Being able to work and feeling like part of humanity, I would feel better in myself."

ID 1

"If I got a job tomorrow, I'd be in a worse situation....govt cuts everything off straightaway."

ID 21

Impacts on other areas of life

Impacts of debt were far reaching, often affecting all areas of participant's lives



Being in debt meant that families had cut back on days out and activities with their children.



Participants felt constrained by their financial situation – and lacked any control over how they spent their money. They missed out on participating in activities they wanted to do.



Having to buy cheaper, frozen food, or rely on food banks meant that participants struggled to get fresh food. They felt this was detrimental to their physical health.



Some expressed concern that their current situation would affect them forever and prohibit them from accessing credit in the future or becoming financially stable.

“Health wise it’s no good- I can’t get all the fresh ingredients to make the good meals. Frozen is nowhere near as good as fresh”

ID 6

“Because you are in debt and because you are being harassed, you end up thinking about it when you are lying in bed. You can’t sleep and you feel even worse.”

ID 1

“You keep hearing about how important your credit score is. You hear about all these amazing things that are available to people not in debt and I can’t do any of it.”

ID 9

Section recap

01. Claimants in debt are most likely to have experienced an inability to buy essential items (like food) or have been contacted by a debt collector as a result of being in debt. While incidences of eviction, repossession and loss of essential goods is relatively low, a significant minority of UC claimants have experienced loss of utilities/ services, court summons, contact by bailiffs and the threat of eviction as a result of being in debt.

02. Being in debt has had significant impacts on mental health and wellbeing. Nearly all claimants in debt said they had experienced anxiety and stress while around seven in ten have experienced embarrassment or loneliness. Only one in twenty UC claimants in debt said their financial situation has had no adverse effects on their mental wellbeing. Qualitative participants mentioned having suicidal thoughts and feeling that their finances meant they had no hope or quality of life. As well as being an impact of debt, poor mental health could also contribute to causing or worsening debt.

03. For those working or looking for work, being in debt has also impacted on their work opportunities. Fewer than one in five UC claimants and a third of Legacy Benefit claimants in debt said it had not affected their work opportunities in some way. The main impacts on work prospects include limiting the catchment area for work opportunities due to transport costs and restricting the type/ variety of work that could be applied for.

04. Qualitative participants also identified reservations about finding work, believing that it could impact negatively on finances. This was linked to concerns about losing their benefit entitlements, and was a particular worry for those with health conditions that affected their ability to work. Having experienced difficulties accessing benefits, they were worried that if their health worsened again they may be unable to get their benefits back.

7. Support for managing money and budgeting

Awareness of support was fairly mixed

However, even where participants had a good knowledge of what support was out there, they could still struggle to identify eligibility criteria or to access it.

- Participants were most likely to say they **had heard of the CAB, often having been signposting there by DWP**. However, they had variable knowledge about what the CAB could offer. It was also noted that it was difficult to access appointments due to high demand.
- Some participants were aware of **debt related organisations such as Step Change and the National debt helpline** – participants who mentioned these organisations tended to be those who had accessed this support.
- Some participants were aware of, and had accessed **local charities and support groups** – this very much depended on their **engagement in their local area**, and how comfortable they were going out and about.
- Where participants were aware of **statutory entitlements**, they had often **found out by chance or through their own research**. They were not aware of an official source for finding out about this.

“I don’t know because I don’t really know anywhere round where I live. I don’t have internet or credit so it is really hard to get help.”

ID 5

“Every time I’ve had to claw myself out of anything, I’ve had to find out myself. Everything I’ve had to do, I’ve done it myself.”

ID 9

“Some consistent support, somebody who knew I was younger and pointed me in the right direction. A couple of years ago I might have been able to dig myself out of this hole a bit better. It has gone on for so long, it has got more and more difficult.”

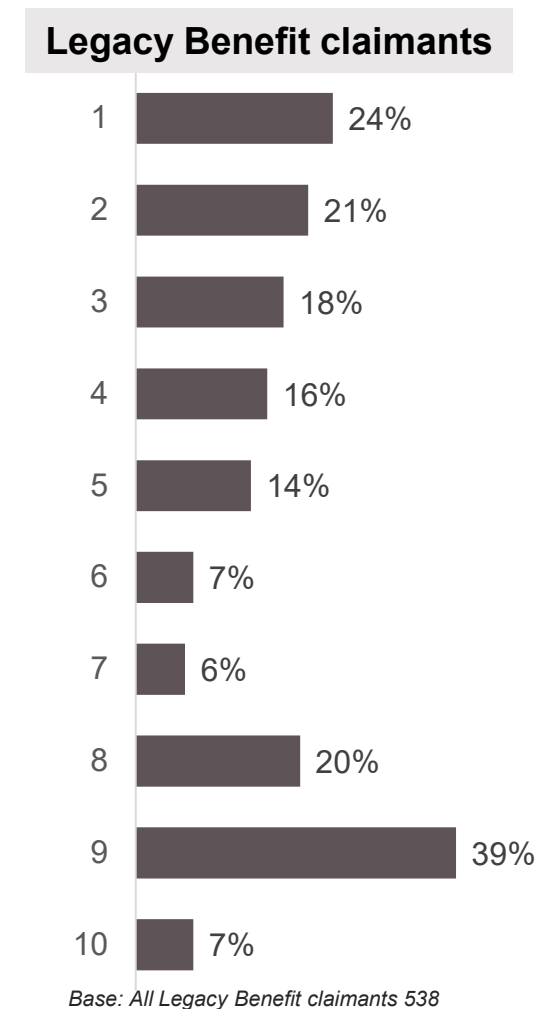
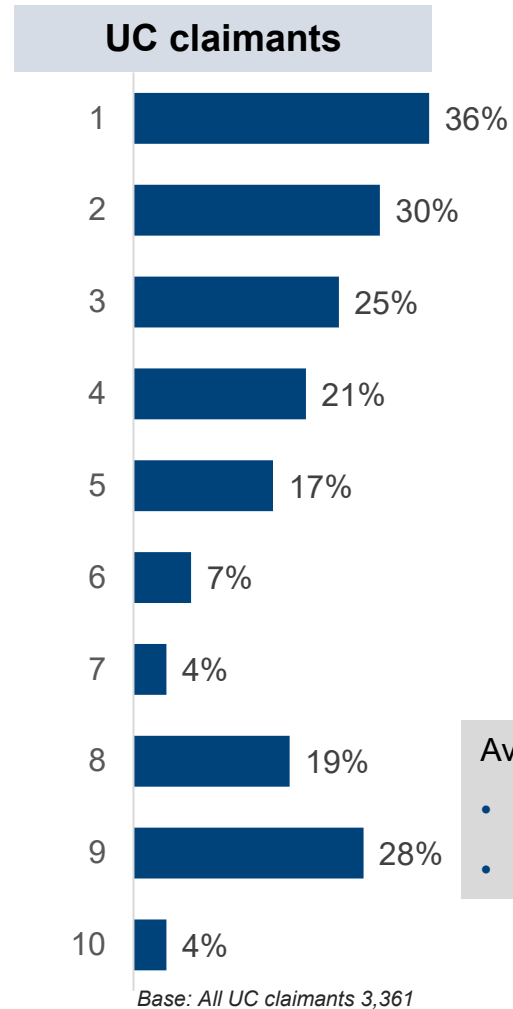
ID 9



Timing of finding out about support was critical – some only found out about what they could access once they were already deep into debt. Had they found out earlier, they may have avoided the situation.

Advice on how to reduce debt and how to increase income were the most commonly mentioned forms of support to help manage finances among both claimant groups in debt. Those saying no support would be helpful had the lowest average debt amounts.

E1. What types of help or support, if any, would be most useful in helping you manage your finances? Anything else?



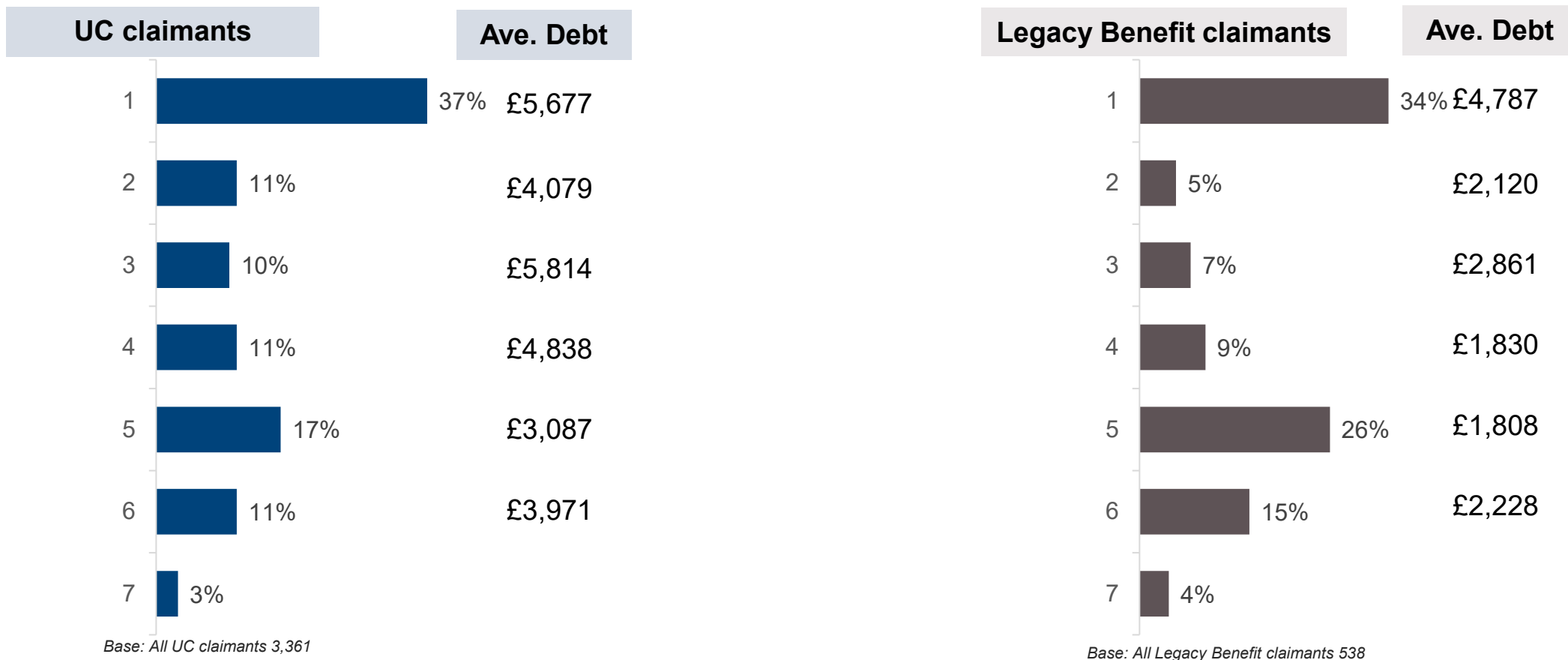
Average debt of those saying nothing:

- **UC claimants** – £3,499 (vs £4,754 all)
- **Legacy claimants** – £2,212 (vs £3,002 all)

NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

Around a third of UC and Legacy Benefit claimants in debt are currently consulting an advice organisation about debt, while between one in five and a quarter will consider it if their situation worsens. Those who are currently consulting are characterised by above average levels of debt.

E2. Is consulting an advice organisation about debt (such as Citizen's Advice, StepChange, The Money and Pension Service, National Debtline etc) something...?



NOTE: UC and Legacy Benefit participants have been identified using different methods and as such appropriate caution should be exercised when comparing results between these two separate populations.

Decisions around whether to seek support did not always reflect level of need



The requirement to pay for some support interventions could be off putting or make these interventions inaccessible.



Some participants were sceptical about how helpful support would be for them. This was either because they thought seeking support would create additional stress for them, or because the available support that they knew about wasn't relevant to their situation.



Participants were more receptive to accessing support from organisations that they were familiar with or who they had had positive interactions with in the past.

"I can be given all the advice. It's not going to change the situation I'm in. The only change that can be made to the situation I'm in, is if the government changes the their plan of how they dish out the money and they make it so I can go back to work."

ID 2

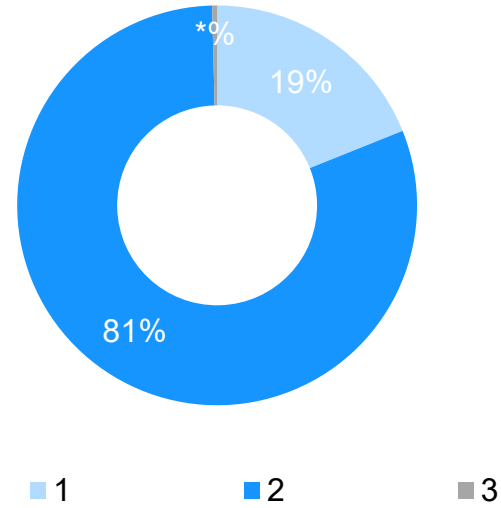
"In the past I had thought if I get help about my debt it would make it a lot worse for me and make me more stressed, but it helps SO much to talk to people and get help."

ID 19

One in seven Legacy Benefit Claimants in debt say they have accessed other types of support in the last 6 months while one in five UC claimants have accessed other support. Over half of UC claimants that had accessed other types of support had accessed Food Banks while just under half had sought advice from family and friends.

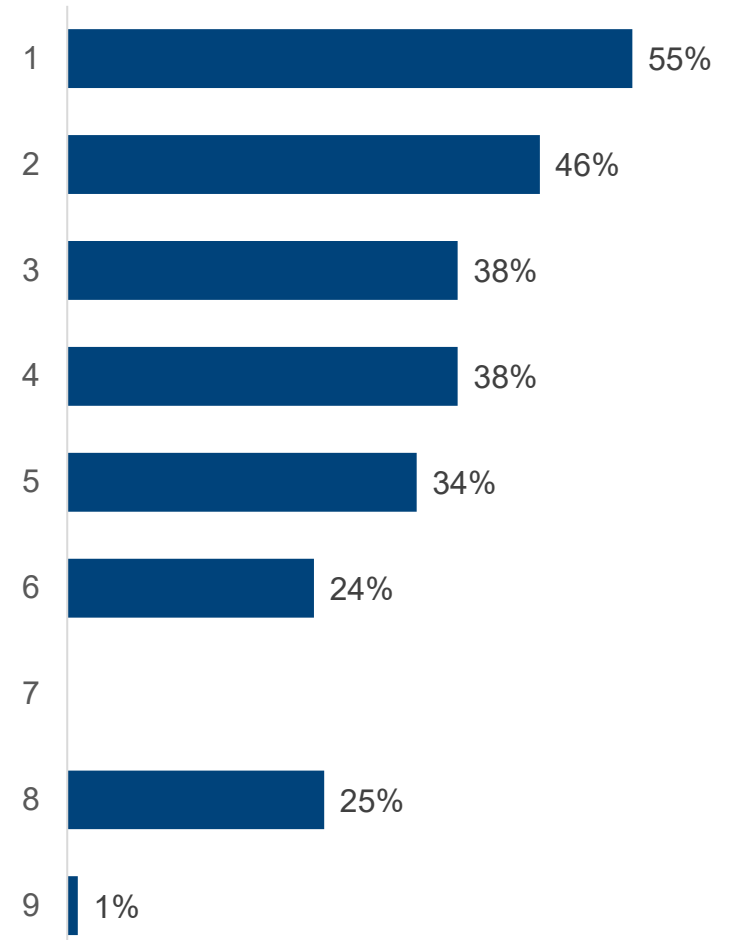
E3. Have you accessed any other type of help or support with managing your finances in the last 6 months?

UC claimants



Base: All UC claimants 3,361

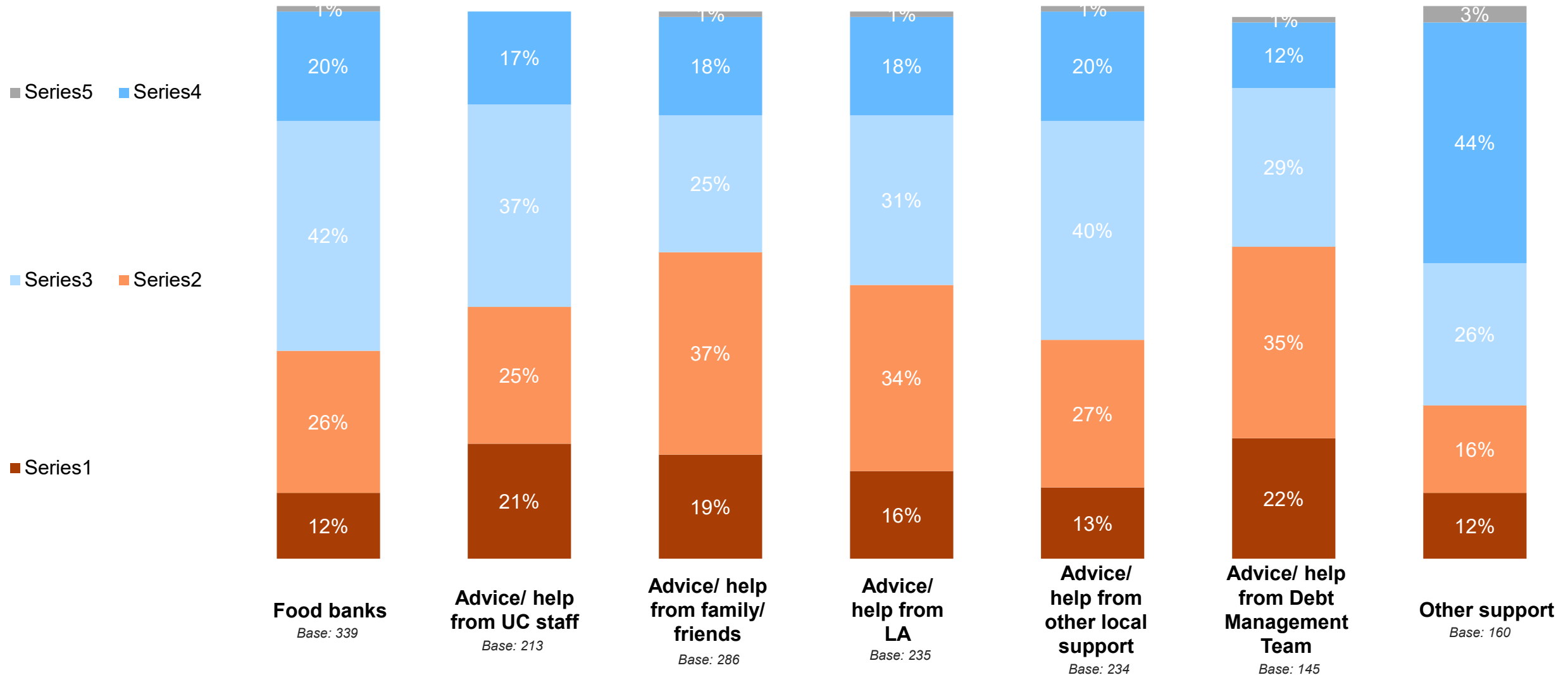
E4. Which other types of help or support have you accessed?



Base: All UC claimants who have accessed other support 630

Of those using other forms of support, food banks are seen as the easiest to access while the DWP Debt Management Team are seen as the hardest to access.

E5. How easy or difficult was it to access....?



Participants had mixed views about support provided by DWP



Participants recounted negative experiences of trying to access support over the phone, and being kept on hold or passed around departments. This was an even greater issue for those with anxieties around speaking to new people.



Some participants would have preferred face to face support but felt reluctant to seek support in person at the Jobcentre as it wasn't private enough.



Some were suspicious of DWP and felt that discussing their problems may lead to facing sanctions or other additional problems.



Where participants were open to receiving support from DWP, they wanted to be able to speak to the same person on a one to one basis, rather than recounting their debts to multiple staff members.

“The trouble is people trust Citizen's Advice because it is a separate entity and in an ideal world Citizen's Advice and the DWP could combine and then people, unfortunately, wouldn't have as much faith in Citizen's Advice Bureau because it was a government body.”

ID 26

“You can't even get hold of them [DWP work coaches] and when you do finally get hold of them, they can't give you anything that you don't already know. They'll just give you another number to bring and then you ring them and then they'll give you another number.”

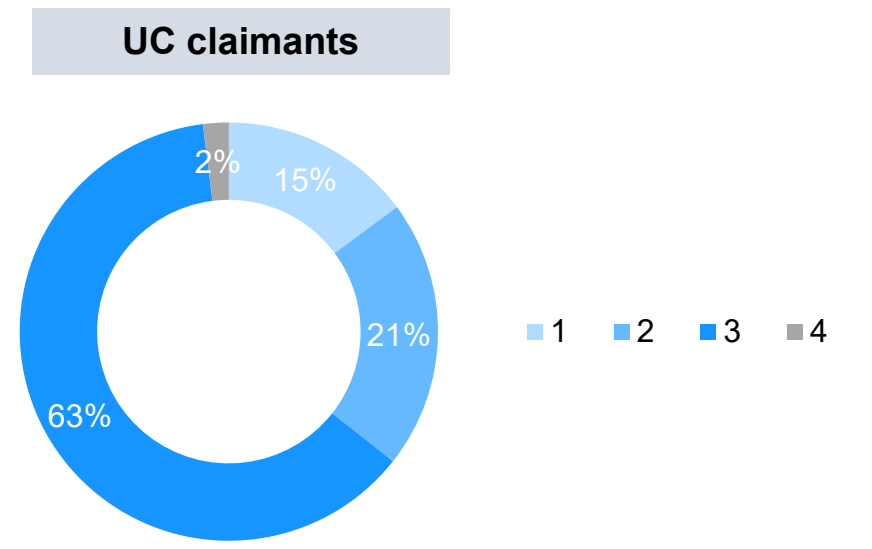
ID 2

“The important thing is to have the same person. Otherwise you are constantly telling different people you are skint and how much debt you are in.”

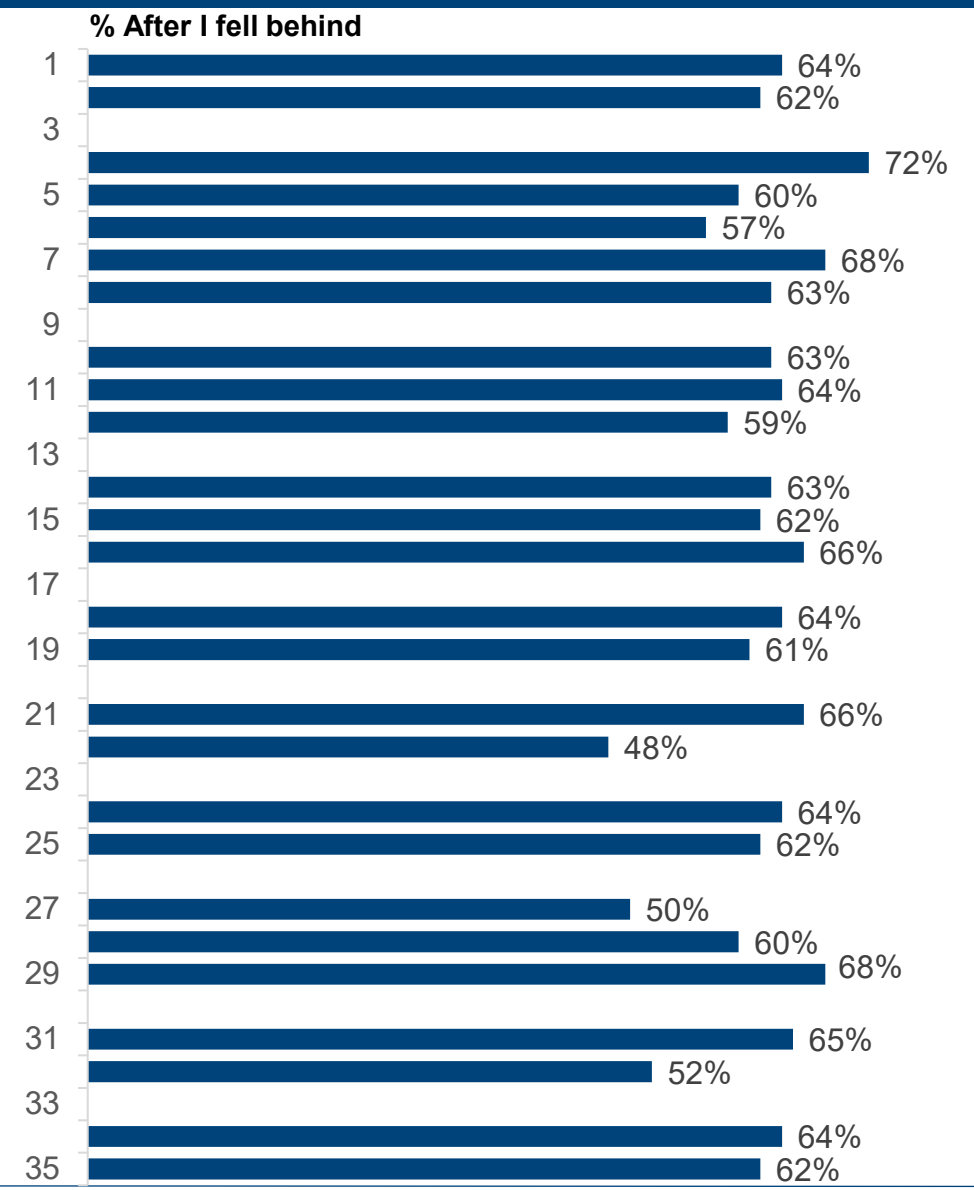
ID 11

For the majority of UC claimants in debt, other types of support are only accessed after they have fallen behind with payments. Those accessing support before falling behind are characterised by a single external debt source and below average outstanding debt levels.

E6. Did you access this support before you fell behind on your bills or credit commitments or after?



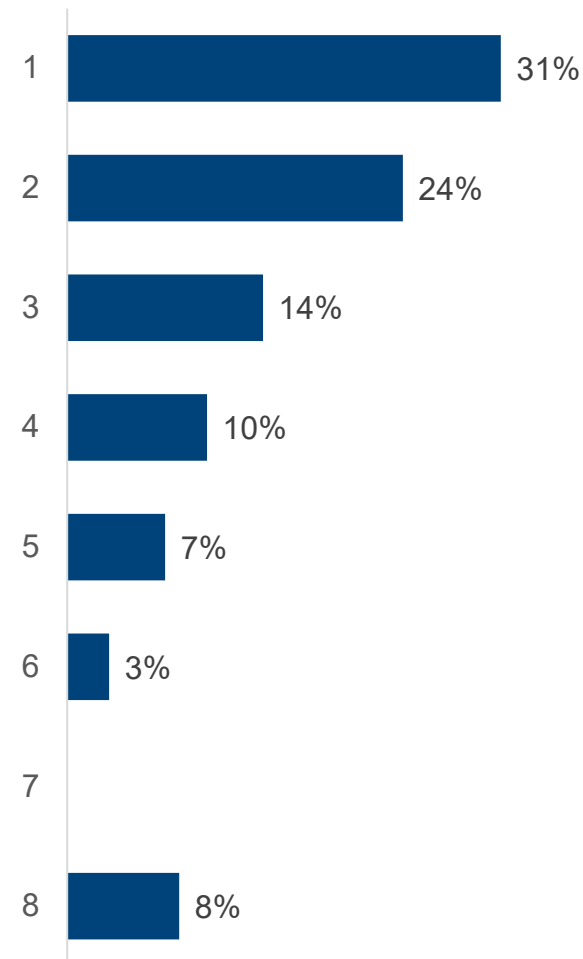
	Average outstanding debt from all external debt sources
Before I fell behind	£3,736
As soon as I fell behind	£6,492
Sometime after falling behind	£6,080



Base: All UC claimants who have accessed other support 630

Likely reflecting their widespread use and perceived accessibility, food banks are identified by UC claimants in debt as the most useful, while fewer than one in ten who have accessed more than one type of other support identified UC staff and the DWP Debt Management Team as most useful.

E7. Which type of help and support has been the most useful in helping you deal with your financial situation?



Base: All UC claimants who have accessed more than one type of other support 416

Experiences of support: What is working well?

What's working well?



- ✓ Participants seeking support were typically signposted to the Citizen's Advice. Where they needed budgeting advice, Citizen's Advice were very good at providing this, and some participants spoke highly of courses that they had accessed.
- ✓ Participants who had accessed charitable organisations for help them cover basic needs, reported good experiences – particularly as these organisations were perceived to be non judgemental and impartial.
- ✓ Some had received support from specialist debt agencies such as Step Change – and this had helped them get more control over their debt repayments.
- ✓ Where those with mental health issues or neurodiversity had access to a support worker, to help them complete forms and apply for support – they were better able to find out what they were eligible to access.

“ [The national debt line has made a] massive difference. It took a weight off my shoulder because they told me how to deal with the creditors. Make them understand the situation and compromise.”

ID 1

“[re. Christians Against Poverty] – they just really offer unjudgmental acceptance, having worked in the social care sector I know that that's really meaningful. I could be judged really hard for my attitude towards certain things but they haven't put any pressure on me to do things quickly or by a set date. Each time they give me just one thing to do and deal with.”

ID23

“They [YMCA] helped me fill in forms because I'm useless at that.”

ID 5

Case Study: ID 28 – example of support helping

Background and debt journey

The participant is 37 and a full-time carer for her daughter who is 15 and has autism and suffers from anxiety and school avoidance. She also has ADHD and high-functioning autism but was only diagnosed in 2019.

She got into debt when she was 18 and a student; she was not mature enough to understand the consequences of getting more than one student bank account or read the small print on credit cards. She had a child at age 20, and had no budgeting skills or savings.

Within last 6 months, has fallen behind on water, gas and electricity.

She owes around £500 to a friend.



Things have just built up over the years. I tried to deal with it and find ways and it just wasn't happening. It got to the stage where I contacted Devon County Council for a needs assessment, because I just felt completely overwhelmed. They let me have an enabler for 13 weeks to help build my skills and it's been really, really helpful because she has modelled how to communicate with people"

Budgeting and day-to-day management

Budgeting is difficult, particularly due to her ADHD. She really struggles to understand numbers, and day-to-day management of money and bills has been difficult for her.

Once in debt, found it very difficult to get out of debt. She has experienced pressure from energy providers to sign-up to repayment plans she's not been able to stick to, meaning she's been left without money for essentials.

She's making progress with budgeting now she has support through the Council 'Reach for Independence' scheme, which is helping her develop the skills she needs to manage her finances.

Accessing support

She has contacted StepChange but found the forms that needed filling overwhelming.

Support that has made the biggest difference is the Reach for Independence enabling scheme provided through the council: she has someone allocated to help her learn skills for 13 weeks, such as day-to-day management of money, talking to people on the phone, organising direct debits.

CAB helped her access a Debt Relief Order, which she hopes means she will be out of debt soon.

Experiences of support: What are the barriers?

Barriers

Participants often had **difficulties finding out about what statutory support they were entitled to claim** – e.g. benefits, grants. They reported the **job centre staff did not have the appropriate knowledge** to advise them, and frequently didn't seem to want to help them.

Those with mental health problems or neurodiversity particularly struggled as they **didn't feel that the information was accessible to them**. Moreover, some **struggled with speaking to people** or with leaving their homes to visit the job centre. These issues were exacerbated as they ended up waiting long periods, or having to speak to multiple different people. They were then more likely to shut themselves away and ignore the problem.

Where participants **simply didn't have enough money** to make ends meet, they felt that budgeting advice was not relevant to them as it didn't address the problem of not having enough money.

“I just get upset and lock myself away, don't speak to people for days.”

ID 30

“You can't even get hold of them [DWP work coaches] and when you do finally get hold of them, they can't give you anything that you don't already know. They'll just give you another number to bring and then you ring them and then they'll give you another number.”

ID 2

Case Study: ID 16 – example of not having enough relevant support

Background and debt journey

The participant first fell into debt over 20 years ago as a result of a **temporary separation** from his wife. During the separation, his wife was **overpaid working tax credits**, and they were informed 6 years ago that they owed £12,000.

He and his wife both worked in the care sector, and at the start of the pandemic were **both made redundant**. Since then his wife has had significant **health problems** including a double hip replacement and severe arthritis. The participant is her carer.

Since moving from full-time employment to benefits their debts have increased; they are £2,000 in debt on their water, in rent arrears, and owe £16,000 to family that they borrowed to get hip replacement.

Budgeting and day-to-day management

The participant said it was hard to talk about budgeting when they do not have enough money to cover the ‘essentials’, which for them are rent, food, gas, electric, phone, water and running a car (they live in a rural area).

Managing payments was described as a **“juggling act”** and a constant stress and worry. They shift payments around to deal with unexpected payments, and sometimes have to choose between heat and food. They live very frugally and are socially isolated.

With his wife’s health being so poor, he does not feel work is an option. He spent 20+ years working in the care sector, which was a ‘vocation’ and feels very sad and let down by a benefits system that he feels is not offering enough support.

Accessing support

The participant had **very little awareness of support** that might be available, and was very cynical that budgeting advice would add any value when they have no additional money to save to get them out of debt.

He was aware of CAB and had contacted them regarding the WTC overpayments and were advised they had to pay. And they have also used food banks.

The participant reflected on how **better financial literacy** at a younger age may have helped him save better. He was very passionate about how important he feels this is for children and young people today.



When everything is accounted for, it’s very hard to talk about a management plan: it’s not like ‘should we stop going to the pub once a month, should we stop eating out every week?’ We don’t do any of those things. Everything we do is at the bare minimum. But there are people in much worse situations.”

Section recap

- 01.** A majority of claimants in debt identify that some type of support would be useful to help manage finances. Advice in reducing debt and increasing income are the types of support most commonly mentioned. Those needing no support are characterised by below average levels of outstanding debt.
- 02.** Around a third of claimants in debt are currently consulting an advice organisation about debt, but most have not. Those who are consulting have the highest average debt amounts while those who would never consider this have below average debt amounts.
- 03.** One in five UC claimants in debt have accessed help or support within the last six months, slightly higher than Legacy Benefit claimants that have done so. The majority have accessed this support sometime after falling into debt. Those accessing support before falling behind are more likely to have one external debt source only and below average outstanding debt levels.
- 04.** The most common type of help or support accessed by UC claimants was from food banks, which was also seen as the easiest to access. A quarter of UC claimants in debt have sought advice or help from DWP's Debt Management Team although this was seen as the hardest to access relative to other types of support identified.
- 05.** Of those UC claimants in debt who have accessed more than one type of support in the last six months, food banks were seen as the most useful in helping to deal with their financial situation, while fewer than one in twenty identified DWP's Debt Management Team as being most helpful.
- 06.** Awareness of relevant support, neurodiversity and mental health issues could all act as barriers to accessing support. Some participants were also reticent about DWP support because of difficulty accessing this or negative attitudes towards DWP in general.
- 07.** Timing for accessing support was critical – qualitative participants often felt that had they known about available support earlier on, they could have minimised the extent and impacts of their debt.

8. Conclusions

Concluding comments

We know more about the nature and characteristics of claimants in debt and how it affects financial behaviours:

- Their route into debt is typically a result of **changes in circumstances with significant income shocks** or a **lack of financial literacy from an early age** manifesting in multifaceted financial problems in adulthood.
- They are characterised by **multiple sources of external debt** most typically relating to housing costs, utilities and water bills and have low levels of income. Confidence in their financial capabilities is generally low and a majority are negative about their capability to manage money.
- **Financial resilience is also low** with a majority of claimants in debt regularly running out of money. To cover the shortfall, most borrow money from friends and family and primarily use this to pay for essential items (like food and bills). **The rising cost of living is a real point of concern for those struggling to cover essentials.**
- The average amount of debt currently owed is significant with **UC claimants typically carrying a higher average debt amount (c£4,755)** although this masks considerable variation. **One in five UC claimants in debt owe more than £10,000.**
- **Most are making repayments on the outstanding amounts owed.** Average monthly repayment amounts are equivalent to between 2-3% of the average total outstanding debt amount held.
- **Most debt is seen as long-term** with half expecting it to take two or more years to pay off, with a third expecting it take 4 years or longer. Generally those with fewer debt sources and lower debt amounts are more likely to have a debt repayment plan and most action to reduce their debt is focussed on reducing spending on essential items.
- Those with multiple sources of debt tend to prioritise paying housing and utility bills and most are confident about prioritising the most important to pay, although **confidence declines when a high number of external debt sources** are held.

We also know more about some of the impacts of external debt:

- As a result of being in debt, **most have experienced an inability to buy essential items** like food and many have been contacted by a debt collector. For a significant minority, those in debt have experienced things like the loss of utilities or services, a court summons, contact by a bailiff or the threat of eviction.
- Being in debt has a **significant impact on mental health** with nearly all saying they had experienced anxiety and stress as a result, and many specifically mentioning suicidal thoughts. Poor mental health is also seen as a contributory factor in causing or worsening debt.
- For those working or looking for work, **most felt being in debt had affected their work opportunities** in some way. The most commonly mentioned work-related impacts included limiting the catchment area of work opportunities due to the cost of transport and restricting the type or variety of work that could be applied for.
- For some, particularly those with **health conditions**, the motivation to find work to help address their debt situation was tempered by **perceptions of a potential loss of benefit entitlements** if their health then worsened.

Concluding comments

And we also know more about the attitudes of claimants in debt towards support and the forms of support they seek out or use:

- **A majority of claimants in debt identify some type of support would be helpful**, with advice on reducing debt and increasing income most commonly mentioned.
- The **size and complexity of the debt appears to be an important trigger for seeking support** – a third of claimants in debt were currently consulting an advice organisation and they typically held the highest average debt amounts.
- A significant minority of claimants in debt had accessed support within the last six months, with most accessing this sometime after falling into debt. **Timing for accessing support is seen as critical**. For some, had they known about available support earlier, they feel they could have minimised the extent and impact of their debt.
- **Awareness of relevant support, neurodiversity and mental health issues were all factors identified that could act as barriers to accessing support.**
- The **most common type of support accessed was from food banks** which are also seen as the easiest to access and viewed as most useful among those who have accessed more than one type of support.
- **A quarter of UC claimants in debt had sought advice from DWP's Debt Management Team**, although this was seen as the **hardest to access** and least likely to be viewed as useful among claimants that had accessed more than one type of support.
- Suggestions for **more targeted and individualised support** were commonly mentioned including **preventative information** relevant to young adults on low incomes, **financial advice** for people experiencing a relationship breakdown and **generalist support** for those who have stopped working and started claiming due to their health.

Annex: Data summary

Summary of debt characteristics for UC and legacy benefit claimants

	UC CLAIMANTS							LEGACY CLAIMANTS						
	Ave. income	Ave. # external debt sources	Ave. debt amount	Ave. repayment amount (pm)	Confidence managing money	Confidence making decisions about finances	Confidence dealing with people you owe money to	Ave. income	Ave. # external debt sources	Ave. debt amount	Ave. repayment amount (pm)	Confidence managing money	Confidence making decisions about finances	Confidence dealing with people you owe money to
All	£11,457	4	£4,754	£112	4.57	4.76	4.04	£10,387	3	£3,002	£82	4.66	4.39	3.86
H'hold with children	£15,559	4	£4,408	£136	4.81	5.13	4.16	£13,300	3	£5,298	£101	4.92	4.76	3.73
Physical/ mental health condition	£11,175	4	£4,928	£108	4.24	4.41	3.67	£10,723	3	£2,918	£85	4.55	4.25	3.68
Not working & not looking	£11,029	4	£4,625	£103	4.27	4.35	3.6	£11,163	3	£2,868	£86	4.42	4.17	3.59
Not working & looking	£8,707	4	£4,492	£94	4.83	5.17	4.42	£6,464	3	£3,378	£64	5.56	5.39	5.28
Working (FT, PT, SE)	£17,432	4	£5,472	£167	5.16	5.39	4.81	£13,880	3	£4,650	£108	5.78	4.67	2.87
Migrated TC claimants (UC only)	£15,616	4	£4,947	£127	4.83	5.03	3.97	NA	NA	NA	NA	NA	NA	NA
Not Migrated TC claimant (UC only)	£10,873	4	£4,727	£110	4.54	4.72	4.06	NA	NA	NA	NA	NA	NA	NA

	UC CLAIMANTS							LEGACY CLAIMANTS						
	Ave. income	Ave. # external debt sources	Ave. debt amount	Ave. repayment amount (pm)	Confidence managing money	Confidence making decisions about finances	Confidence dealing with people you owe money to	Ave. income	Ave. # external debt sources	Ave. debt amount	Ave. repayment amount (pm)	Confidence managing money	Confidence making decisions about finances	Confidence dealing with people you owe money to
All	£11,457	4	£4,754	£112	4.57	4.76	4.04	£10,387	3	£3,002	£82	4.66	4.39	3.86
Poorly managing financially these days (B5 – Very/ fairly poorly)	£10,486	5	£5,705	£113	3.72	3.99	3.3	£9,689	3	£3,951	£89	3.55	3.53	3.12
Run out of money always/ most of the time (B8 – Always/ most of the time)	£10,941	4	£5,043	£112	4.21	4.45	3.7	£10,209	3	£3,600	£94	3.95	3.92	3.42
Unable to pay unexpected expense of £200 (B11E)	£11,172	4	£4,816	£111	4.44	4.64	3.91	£10,361	3	£3,110	£84	4.46	4.27	3.71
Unable to buy essential items (D1_10).	£10,865	5	£5,334	£117	4.23	4.49	3.62	£10,581	3	£3,930	£97	4.09	4.02	3.27
Not consider to be in debt (C1)	£11,111	2	£1,513	£61	6.44	6.4	6.21	£9,948	1	£1,021	£28	5.77	5.27	4.89
No plan to reduce outstanding amounts (C4)	£10,915	5	£5,672	£115	3.82	4.11	3.27	£10,586	3	£3,969	£103	3.84	3.65	3.04
Not confident choosing which bills to pay first (not very/ not at all) (C8)	£11,903	5	£5,667	£133	2.7	2.88	2.24	£10,720	4	£4,940	£132	2.24	2.31	2.18
Those experiencing relationship problems (D3_6)	£11,634	5	£6,576	£124	3.96	4.23	3.43	£12,097	3	£4,149	£100	3.65	3.94	3.2