

Vulnerability: the experience of debt advisers

DATA REPORT

November 2018

About this report

This data report accompanies our wider research report and guidance '*Vulnerability: the experience of debt advisers*', which presents the realities of providing debt advice to some of the most vulnerable people in UK society.

It presents new evidence on the day-to-day challenges that advisers face on the frontline – based on a nationwide online survey of 1,573 debt advisers that took place between March and June 2018.

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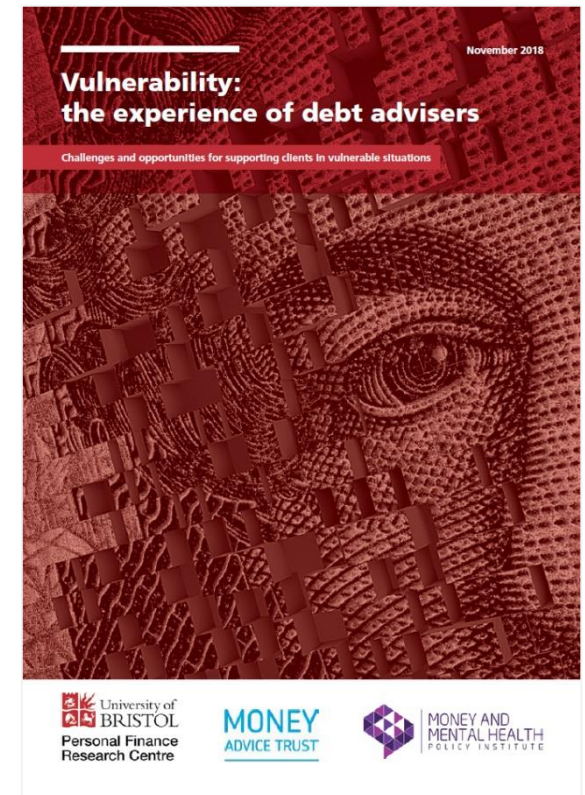
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This data report accompanies the above report: '*Vulnerability: the experience of debt advisers*', which is available to download from our website: www.pfrc.bris.ac.uk.

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Table 1: About the debt advisers who took part

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large (over 50 FTE paid advisers)	Free-to-client	Fee-charging
Does adviser provide face-to-face advice?	No face-to-face advice	Count	678	678	0	672	3	79	599	571	107
		Column N %	43%	100%	0%	51%	1%	10%	80%	39%	94%
	Provides face-to-face advice	Count	891	0	891	643	247	739	152	884	7
		Column N %	57%	0%	100%	49%	99%	90%	20%	61%	6%
	Total	Count	1569	678	891	1315	250	818	751	1455	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Are you paid for your role giving debt advice, or are you a volunteer?	I have a paid role	Count	1317	672	643	1317	0	634	683	1203	114
		Column N %	84%	100%	72%	100%	0%	77%	91%	83%	100%
	I have a voluntary role	Count	198	1	196	0	198	159	39	198	0
		Column N %	13%	0%	22%	0%	79%	19%	5%	14%	0%
	Both paid and voluntary work	Count	53	2	51	0	53	26	27	53	0
		Column N %	3%	0%	6%	0%	21%	3%	4%	4%	0%
Do you work full-time or part-time in this role?	Full-time (35 hrs p/w or more)	Count	948	576	370	936	7	422	526	837	111
		Column N %	60%	85%	42%	71%	3%	52%	70%	57%	97%
	Part-time	Count	622	101	519	378	244	397	225	619	3
		Column N %	40%	15%	58%	29%	97%	48%	30%	43%	3%
	Total	Count	1570	677	889	1314	251	819	751	1456	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
What is your gender?	Male	Count	584	279	303	456	125	280	304	526	58
		Column N %	38%	42%	34%	35%	50%	35%	41%	37%	52%
	Female	Count	956	379	575	831	123	528	428	903	53
		Column N %	62%	57%	65%	64%	49%	65%	58%	63%	48%
	Other	Count	10	7	3	9	1	2	8	10	0
		Column N %	1%	1%	0%	1%	0%	0%	1%	1%	0%
Overall sector	Overall sector	Count	1573	678	891	1317	251	821	752	1459	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 2: Age and experience of debt advisers

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
How old are you?	16 to 24	Count	85	72	13	83	2	22	63	60	25
		Column N %	5%	11%	1%	6%	1%	3%	8%	4%	22%
	25 to 34	Count	401	298	102	392	7	117	284	334	67
		Column N %	26%	44%	12%	30%	3%	14%	38%	23%	59%
	35 to 44	Count	316	154	162	301	14	153	163	301	15
		Column N %	20%	23%	18%	23%	6%	19%	22%	21%	13%
	45 to 54	Count	345	95	250	310	35	220	125	339	6
		Column N %	22%	14%	28%	24%	14%	27%	17%	23%	5%
	55 to 64	Count	301	51	249	200	100	205	96	301	0
		Column N %	19%	8%	28%	15%	40%	25%	13%	21%	0%
	65 plus	Count	115	4	110	24	91	99	16	115	0
		Column N %	7%	1%	12%	2%	37%	12%	2%	8%	0%
Total	Count	1563	674	886	1310	249	816	747	1450	113	
	Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Years of experience in debt advice	Less than 1 year	Count	162	103	59	145	17	62	100	137	25
		Column N %	10%	15%	7%	11%	7%	8%	13%	9%	22%
	1 to 3 years	Count	377	205	170	310	67	133	244	347	30
		Column N %	24%	30%	19%	24%	27%	16%	32%	24%	27%
	3 to 5 years	Count	307	119	188	234	73	148	159	281	26
		Column N %	20%	18%	21%	18%	29%	18%	21%	19%	23%
	5 to 10 years	Count	366	141	225	303	59	206	160	346	20
		Column N %	23%	21%	25%	23%	24%	25%	21%	24%	18%
	More than 10 years	Count	359	109	248	324	34	271	88	347	12
		Column N %	23%	16%	28%	25%	14%	33%	12%	24%	11%
Total	Count	1571	677	890	1316	250	820	751	1458	113	
	Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Overall sector	Overall sector	Count	1573	678	891	1317	251	821	752	1459	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 3: Type of advice given by advisers

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
				Overall sector	No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client
Type of advice given	Initial assessment of needs	Count	1320								
		Column N %	84%	73%	92%	81%	98%	91%	76%	84%	85%
	Self-help	Count	1220	501	715	1022	195	681	539	1138	82
		Column N %	78%	74%	80%	78%	78%	83%	72%	78%	72%
	One-off advice	Count	1289	568	717	1099	188	692	597	1191	98
		Column N %	82%	84%	80%	83%	75%	84%	79%	82%	86%
	Casework	Count	903	203	698	726	173	699	204	870	33
		Column N %	57%	30%	78%	55%	69%	85%	27%	60%	29%
	Representation, e.g. in court	Count	250	13	237	190	60	186	64	246	4
		Column N %	16%	2%	27%	14%	24%	23%	9%	17%	4%
	Total	Count	1573	678	891	1317	251	821	752	1459	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 4: Communication channels used by advisers to provide debt advice to clients

Base is all advisers.

			Channel		Paid/volunteer		Org. Size		Fee/free to client	
			No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Face-to-face – in the client’s home (or other location convenient for them)	Count	438	0	438	328	109	291	147	437	1
	Column N %	28%	0%	49%	25%	44%	36%	20%	30%	1%
Face-to-face – at your place of work (or an outreach venue your organisation uses)	Count	754	0	754	555	198	699	55	747	7
	Column N %	48%	0%	85%	42%	79%	85%	7%	51%	6%
Over the telephone	Count	1267	666	601	1137	128	613	654	1153	114
	Column N %	81%	98%	67%	86%	51%	75%	87%	79%	100%
Email	Count	721	307	414	618	100	424	297	664	57
	Column N %	46%	45%	46%	47%	40%	52%	40%	46%	50%
Other online method: instant messaging (web chat) or video conferencing	Count	139	92	47	125	13	50	89	127	12
	Column N %	9%	14%	5%	10%	5%	6%	12%	9%	11%
Written letters	Count	630	201	429	530	97	441	189	596	34
	Column N %	40%	30%	48%	40%	39%	54%	25%	41%	30%
Other	Count	37	15	22	31	6	23	14	34	3
	Column N %	2%	2%	2%	2%	2%	3%	2%	2%	3%
Total	Count	1569	678	891	1315	250	818	751	1455	114
	Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 5: Whether organisation has any staff specially-trained on vulnerability

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Does your organisation have any vulnerability specialists, like those described above?	Yes, I am a specialist.	Count	172	118	54	165	5	73	99	162	10
		Column N %	11%	18%	6%	13%	2%	9%	13%	11%	9%
	Yes, but I am not a specialist.	Count	650	439	211	581	67	187	463	556	94
		Column N %	41%	65%	24%	44%	27%	23%	62%	38%	84%
	No.	Count	548	75	470	422	125	448	100	543	5
		Column N %	35%	11%	53%	32%	50%	55%	13%	37%	4%
	Not sure.	Count	197	42	154	145	52	111	86	194	3
		Column N %	13%	6%	17%	11%	21%	14%	11%	13%	3%
	Total	Count	1567	674	889	1313	249	819	748	1455	112
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 6: Type of qualifications or training completed by advisers

Base is all advisers.

			Channel		Paid/volunteer		Org. Size		Fee/free to client	
			No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
I do not currently have any professional qualifications	Count	373	265	106	331	41	74	299	300	73
	Column N %	25%	42%	12%	26%	17%	9%	43%	21%	68%
Advice-related NVQ / SVQ (Level 3 or 4)	Count	118	24	94	102	16	93	25	115	3
	Column N %	8%	4%	11%	8%	7%	11%	4%	8%	3%
Advice NI training certificate	Count	17	6	11	16	1	15	2	16	1
	Column N %	1%	1%	1%	1%	0%	2%	0%	1%	1%
Certificate in Money Advice Practice (CMAP) – from the IMA	Count	302	56	244	280	19	263	39	300	2
	Column N %	20%	9%	28%	22%	8%	32%	6%	21%	2%
Certificate of Proficiency in Personal Insolvency (CPPI)	Count	11	5	6	9	2	7	4	10	1
	Column N %	1%	1%	1%	1%	1%	1%	1%	1%	1%
Citizens Advice General Certificate or Adviser Training Programme certificate	Count	334	27	306	270	64	324	10	333	1
	Column N %	22%	4%	35%	21%	26%	40%	1%	24%	1%
Chartered Institute of Credit Management (CICM) qualification	Count	96	89	7	96	0	6	90	96	0
	Column N %	6%	14%	1%	8%	0%	1%	13%	7%	0%
IMA – qualification from other money advice course	Count	147	21	126	139	7	133	14	143	4
	Column N %	10%	3%	14%	11%	3%	16%	2%	10%	4%
Wiser Adviser training course(s) completed	Count	711	182	527	602	104	569	142	704	7
	Column N %	47%	29%	60%	48%	43%	70%	20%	50%	7%
Other professional training endorsed by the Money Advice Service (MAS)	Count	392	125	266	321	69	251	141	389	3
	Column N %	26%	20%	30%	25%	28%	31%	20%	28%	3%
Other	Count	278	73	205	195	83	155	123	257	21
	Column N %	18%	12%	23%	15%	34%	19%	18%	18%	20%
Total	Count	1515	633	878	1267	243	814	701	1408	107
	Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 7: About the organisations that advisers work for

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Type of organisation	Advice or legal centres	Count	155	2	153	58	96	155	0	155	0
		Column N %	10%	0%	17%	4%	38%	19%	0%	11%	0%
	Citizens Advice	Count	332	18	312	275	56	332	0	332	0
		Column N %	21%	3%	35%	21%	22%	40%	0%	23%	0%
	Fee-charger	Count	114	107	7	114	0	33	81	0	114
		Column N %	7%	16%	1%	9%	0%	4%	11%	0%	100%
	Housing association	Count	52	0	52	51	1	52	0	52	0
		Column N %	3%	0%	6%	4%	0%	6%	0%	4%	0%
	Local Authority	Count	69	0	69	68	1	69	0	69	0
		Column N %	4%	0%	8%	5%	0%	8%	0%	5%	0%
	National provider	Count	661	514	146	592	66	0	661	661	0
		Column N %	42%	76%	16%	45%	26%	0%	88%	45%	0%
	Other charitable organisations	Count	125	31	94	103	22	115	10	125	0
		Column N %	8%	5%	11%	8%	9%	14%	1%	9%	0%
	Unknown	Count	65	6	58	56	9	65	0	65	0
		Column N %	4%	1%	7%	4%	4%	8%	0%	4%	0%
	Total	Count	1573	678	891	1317	251	821	752	1459	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Country in which organisation is based	England	Count	1288	649	636	1066	217	536	752	1176	112
		Column N %	85%	96%	76%	84%	91%	71%	100%	84%	98%
	Wales	Count	75	12	63	68	7	75	0	73	2
		Column N %	5%	2%	8%	5%	3%	10%	0%	5%	2%
	Scotland	Count	126	9	117	113	13	126	0	126	0
		Column N %	8%	1%	14%	9%	5%	17%	0%	9%	0%
	Northern Ireland	Count	22	3	19	20	2	22	0	22	0
		Column N %	1%	0%	2%	2%	1%	3%	0%	2%	0%
Total	Count	1511	673	835	1267	239	759	752	1397	114	
	Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%	
Overall sector	Overall sector	Count	1573	678	891	1317	251	821	752	1459	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 8: Frequency with which advisers encounter clients with mental health problems and addictions

Base is all advisers.

			Channel		Paid/volunteer		Org. Size		Fee/free to client	
			No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Number of clients dealt with, per month (FTE)	Median	86.67	216.67	43.33	86.67	45.50	43.33	173.33	75.83	125.67
	Valid N	1573	678	891	1317	251	821	752	1459	114
Number of clients with mental health problems, per month (FTE)	Median	34.67	65.00	21.67	39.00	19.91	21.67	56.33	34.67	28.17
	Valid N	1569	677	888	1314	250	819	750	1455	114
Number of clients with alcohol addictions, per month (FTE)	Median	4.33	4.33	4.33	4.33	1.94	4.33	3.00	4.33	1.00
	Valid N	1534	672	858	1296	233	793	741	1420	114
Number of clients with drug addictions, per month (FTE)	Median	2.00	1.00	2.92	2.03	0.83	3.15	1.00	2.13	0.08
	Valid N	1505	667	834	1278	222	770	735	1392	113
Number of clients with gambling addictions, per month (FTE)	Median	1.17	4.33	0.25	2.00	0.19	0.39	3.00	1.09	2.00
	Valid N	1489	670	816	1269	217	747	742	1376	113

Table 9: Frequency with which advisers encounter clients who may be at risk of suicide

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Have any of your clients ever told you that they were having suicidal thoughts or that they might take their own life?	Yes, in the last 12 months.	Column N %	73.3%	73.9%	73.0%	76.0%	60.6%	71.7%	75.1%	74.5%	58.8%
	Yes, more than 12 months ago.	Column N %	12.9%	13.3%	12.6%	12.6%	13.5%	13.1%	12.6%	12.8%	14.0%
	No, never.	Column N %	11.6%	11.2%	11.9%	9.3%	23.5%	12.9%	10.2%	10.7%	23.7%
	Not sure.	Column N %	2.2%	1.6%	2.5%	2.1%	2.4%	2.3%	2.0%	2.1%	3.5%
	Total	Count	1571	678	889	1315	251	819	752	1457	114
Number of disclosures of suicidal thoughts in last 12 months	0	Column N %	26.9%	26.3%	27.2%	24.2%	39.6%	28.4%	25.2%	25.7%	41.2%
	1	Column N %	10.5%	7.7%	12.5%	9.2%	17.2%	11.6%	9.2%	10.3%	13.2%
	2	Column N %	16.7%	14.2%	18.6%	16.6%	17.6%	18.2%	15.1%	17.0%	13.2%
	3	Column N %	10.1%	10.2%	10.1%	10.7%	7.6%	9.7%	10.7%	10.1%	10.5%
	4	Column N %	5.0%	4.3%	5.6%	5.1%	4.8%	5.0%	5.1%	5.2%	2.6%
	5	Column N %	8.2%	8.6%	7.9%	9.1%	3.2%	8.2%	8.1%	8.5%	4.4%
	6 - 10	Column N %	11.4%	12.1%	10.9%	12.1%	8.0%	10.2%	12.8%	11.9%	5.3%
	11-15	Column N %	2.8%	4.6%	1.5%	3.3%	0.4%	2.1%	3.6%	2.5%	6.1%
	16 - 20	Column N %	2.4%	3.0%	1.9%	2.6%	0.8%	2.3%	2.4%	2.4%	1.8%
	21 - 30	Column N %	2.2%	3.3%	1.4%	2.6%	0.0%	1.6%	2.8%	2.3%	0.9%
	31 - 50	Column N %	2.3%	3.6%	1.4%	2.7%	0.0%	1.6%	3.1%	2.4%	0.9%
	51+	Column N %	1.5%	2.2%	1.0%	1.7%	0.8%	1.1%	2.0%	1.7%	0.0%
	Total	Count	1567	676	887	1312	250	817	750	1453	114
Number of disclosures in last 12 months where client was believed to be at serious risk of suicide	0	Column N %	43.5%	44.7%	42.6%	41.6%	52.8%	43.9%	43.1%	42.7%	54.4%
	1	Column N %	22.9%	20.0%	25.0%	23.0%	23.0%	24.0%	21.7%	23.1%	20.2%
	2	Column N %	14.4%	14.0%	14.7%	14.3%	14.9%	13.7%	15.1%	14.8%	9.6%
	3 - 5	Column N %	12.0%	13.6%	10.9%	13.0%	6.5%	11.2%	12.9%	12.0%	11.4%
	6 - 10	Column N %	4.7%	5.2%	4.3%	5.2%	2.0%	4.2%	5.2%	4.8%	3.5%
	11 - 20	Column N %	1.6%	1.8%	1.5%	1.8%	0.4%	1.8%	1.3%	1.7%	0.9%
	21 plus	Column N %	0.9%	0.7%	1.0%	1.0%	0.4%	1.1%	0.7%	1.0%	0.0%
	Total	Count	1558	671	883	1305	248	815	743	1444	114

Table 10: Frequency with which advisers encounter clients in other potentially vulnerable situations

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
Overall sector				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Has a serious physical illness or disability?	Every day or almost every day	Column N %	33%	47%	22%	37%	10%	28%	38%	32%	40%
	Once or twice a week	Column N %	32%	36%	29%	35%	16%	31%	34%	32%	39%
	Once or twice a month	Column N %	21%	13%	27%	18%	35%	26%	16%	21%	17%
	Less than once a month	Column N %	13%	3%	20%	9%	34%	15%	11%	14%	4%
	Never	Column N %	1%	0%	1%	0%	4%	1%	1%	1%	0%
	Total	Count	1546	660	882	1298	243	812	734	1432	114
Has a learning disability?	Every day or almost every day	Column N %	9%	14%	5%	10%	2%	6%	12%	9%	7%
	Once or twice a week	Column N %	28%	35%	22%	31%	10%	26%	30%	27%	33%
	Once or twice a month	Column N %	35%	32%	37%	35%	34%	38%	31%	35%	37%
	Less than once a month	Column N %	25%	17%	32%	22%	42%	27%	24%	26%	22%
	Never	Column N %	3%	2%	4%	1%	12%	4%	3%	3%	1%
	Total	Count	1569	678	887	1316	248	817	752	1455	114
Cares for someone who is elderly or has a health condition or disability?	Every day or almost every day	Column N %	13%	22%	6%	15%	4%	9%	17%	12%	18%
	Once or twice a week	Column N %	31%	45%	20%	35%	9%	24%	37%	30%	39%
	Once or twice a month	Column N %	31%	24%	35%	31%	28%	38%	23%	30%	32%
	Less than once a month	Column N %	23%	9%	33%	18%	46%	26%	19%	23%	11%
	Never	Column N %	4%	0%	6%	2%	14%	3%	4%	4%	1%
	Total	Count	1564	676	885	1312	247	815	749	1450	114

Table 10: Frequency with which advisers encounter clients in other potentially vulnerable situations (continued)

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
Overall sector				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Has recently suffered a bereavement of a close friend or family member?	Every day or almost every day	Column N %	4%	6%	1%	4%	0%	2%	5%	3%	6%
	Once or twice a week	Column N %	20%	38%	6%	23%	1%	8%	32%	19%	32%
	Once or twice a month	Column N %	36%	42%	32%	40%	20%	36%	37%	35%	49%
	Less than once a month	Column N %	39%	14%	57%	33%	70%	52%	24%	41%	12%
	Never	Column N %	2%	0%	3%	1%	8%	3%	1%	2%	1%
	Total	Count	1566	677	885	1313	248	815	751	1452	114
Has a limited understanding of English?	Every day or almost every day	Column N %	16%	26%	9%	18%	4%	10%	22%	16%	11%
	Once or twice a week	Column N %	24%	36%	14%	27%	8%	17%	31%	22%	42%
	Once or twice a month	Column N %	24%	26%	22%	25%	16%	25%	22%	23%	37%
	Less than once a month	Column N %	29%	11%	43%	25%	49%	40%	18%	31%	10%
	Never	Column N %	8%	2%	12%	5%	23%	8%	8%	8%	1%
	Total	Count	1569	677	888	1316	248	817	752	1456	113
Is going through, or has recently been through, a divorce or separation?	Every day or almost every day	Column N %	13%	26%	3%	15%	2%	4%	23%	13%	10%
	Once or twice a week	Column N %	26%	43%	13%	30%	7%	16%	36%	25%	42%
	Once or twice a month	Column N %	36%	25%	44%	35%	39%	46%	25%	36%	39%
	Less than once a month	Column N %	24%	6%	37%	19%	48%	33%	14%	25%	10%
	Never	Column N %	1%	0%	2%	1%	4%	2%	1%	1%	0%
	Total	Count	1563	674	885	1310	248	815	748	1449	114

Table 10: Frequency with which advisers encounter clients in other potentially vulnerable situations (continued)

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
Overall sector				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Is, or has been, in an abusive relationship?	Every day or almost every day	Column N %	3%	4%	2%	3%	1%	2%	4%	3%	4%
	Once or twice a week	Column N %	16%	21%	13%	18%	6%	13%	20%	17%	9%
	Once or twice a month	Column N %	38%	38%	39%	40%	29%	39%	38%	40%	21%
	Less than once a month	Column N %	39%	33%	44%	36%	57%	43%	34%	37%	60%
	Never	Column N %	3%	4%	3%	3%	7%	3%	4%	3%	7%
	Total	Count	1566	677	885	1313	248	815	751	1452	114
Regularly uses a foodbank (or as regularly as they are allowed to)?	Every day or almost every day	Column N %	9%	6%	12%	9%	8%	12%	6%	10%	2%
	Once or twice a week	Column N %	25%	16%	31%	25%	23%	29%	20%	26%	1%
	Once or twice a month	Column N %	34%	29%	38%	33%	38%	35%	33%	36%	7%
	Less than once a month	Column N %	26%	36%	18%	25%	28%	21%	31%	24%	44%
	Never	Column N %	7%	13%	2%	7%	3%	3%	10%	3%	46%
	Total	Count	1568	678	886	1315	248	816	752	1454	114
Is living with a deficit-budget situation, where their income is not sufficient to cover their most basic living expenses?	Every day or almost every day	Column N %	45%	64%	31%	51%	13%	35%	56%	46%	30%
	Once or twice a week	Column N %	27%	21%	32%	27%	26%	34%	19%	26%	40%
	Once or twice a month	Column N %	19%	9%	26%	15%	38%	24%	14%	19%	18%
	Less than once a month	Column N %	8%	5%	10%	5%	20%	7%	9%	8%	10%
	Never	Column N %	1%	1%	1%	1%	2%	1%	2%	1%	3%
	Total	Count	1569	678	887	1317	247	817	752	1455	114

Table 10: Frequency with which advisers encounter clients in other potentially vulnerable situations (continued)

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Is homeless, or is at high risk of becoming homeless?	Every day or almost every day	Column N %	10%	9%	10%	11%	2%	11%	8%	10%	2%
	Once or twice a week	Column N %	24%	29%	21%	27%	11%	23%	26%	26%	4%
	Once or twice a month	Column N %	28%	24%	31%	28%	27%	32%	24%	30%	12%
	Less than once a month	Column N %	32%	30%	33%	29%	49%	28%	36%	30%	62%
	Never	Column N %	6%	7%	5%	5%	10%	5%	7%	5%	20%
	Total	Count	1569	676	889	1315	249	819	750	1456	113

Table 11: Adviser attitudes towards working with clients with mental health problems

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
"It isn't possible to identify someone with a mental health problem - they have to tell you first."	Strongly agree	Count	60	29	31	49	11	25	35	58	2
		Column N %	4%	4%	3%	4%	4%	3%	5%	4%	2%
	Agree	Count	270	105	162	202	64	159	111	264	6
		Column N %	17%	15%	18%	15%	26%	19%	15%	18%	5%
	Neither agree nor disagree	Count	402	151	251	320	82	219	183	386	16
		Column N %	26%	22%	28%	24%	33%	27%	24%	26%	14%
	Disagree	Count	704	319	384	618	85	351	353	635	69
		Column N %	45%	47%	43%	47%	34%	43%	47%	44%	61%
	Strongly disagree	Count	135	74	61	128	7	65	70	114	21
		Column N %	9%	11%	7%	10%	3%	8%	9%	8%	18%
	Total	Count	1571	678	889	1317	249	819	752	1457	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
"I find it difficult to talk to clients about their mental health problems, because I don't know enough about mental health."	Strongly agree	Count	31	20	11	24	7	10	21	30	1
		Column N %	2%	3%	1%	2%	3%	1%	3%	2%	1%
	Agree	Count	205	108	97	164	41	80	125	197	8
		Column N %	13%	16%	11%	12%	17%	10%	17%	14%	7%
	Neither agree nor disagree	Count	247	113	133	184	61	117	130	233	14
		Column N %	16%	17%	15%	14%	25%	14%	17%	16%	12%
	Disagree	Count	789	316	471	673	114	424	365	721	68
		Column N %	50%	47%	53%	51%	46%	52%	49%	50%	60%
	Strongly disagree	Count	298	121	176	272	25	187	111	275	23
		Column N %	19%	18%	20%	21%	10%	23%	15%	19%	20%
	Total	Count	1570	678	888	1317	248	818	752	1456	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
"If we can take a client's mental health problem fully into account, we are more likely to reach a sustainable solution for them."	Strongly agree	Count	697	276	420	593	104	400	297	635	62
		Column N %	44%	41%	47%	45%	42%	49%	39%	44%	54%
	Agree	Count	665	301	361	545	117	315	350	621	44
		Column N %	42%	44%	41%	41%	47%	39%	47%	43%	39%
	Neither agree nor disagree	Count	142	73	69	118	22	66	76	136	6
		Column N %	9%	11%	8%	9%	9%	8%	10%	9%	5%
	Disagree	Count	33	18	15	30	3	16	17	32	1
		Column N %	2%	3%	2%	2%	1%	2%	2%	2%	1%
	Strongly disagree	Count	33	10	23	29	4	21	12	32	1
		Column N %	2%	1%	3%	2%	2%	3%	2%	2%	1%
	Total	Count	1570	678	888	1315	250	818	752	1456	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 11: Adviser attitudes towards working with clients with mental health problems (continued)

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
“Clients with mental health problems are usually less able to engage in the debt advice process because of their condition.”	Strongly agree	Count	221	49	172	163	58	160	61	215	6
		Column N %	14%	7%	19%	12%	23%	20%	8%	15%	5%
	Agree	Count	618	207	410	508	110	365	253	602	16
		Column N %	39%	31%	46%	39%	44%	45%	34%	41%	14%
	Neither agree nor disagree	Count	429	237	191	371	54	187	242	372	57
		Column N %	27%	35%	21%	28%	22%	23%	32%	26%	50%
	Disagree	Count	268	163	103	241	26	96	172	238	30
		Column N %	17%	24%	12%	18%	10%	12%	23%	16%	26%
	Strongly disagree	Count	35	22	13	34	1	11	24	30	5
		Column N %	2%	3%	1%	3%	0%	1%	3%	2%	4%
	Total	Count	1571	678	889	1317	249	819	752	1457	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
“Clients with mental health problems tend to be in worse financial trouble than other clients I deal with.”	Strongly agree	Count	187	51	136	147	40	122	65	179	8
		Column N %	12%	8%	15%	11%	16%	15%	9%	12%	7%
	Agree	Count	471	162	309	391	80	278	193	452	19
		Column N %	30%	24%	35%	30%	32%	34%	26%	31%	17%
	Neither agree nor disagree	Count	550	256	292	457	88	272	278	505	45
		Column N %	35%	38%	33%	35%	35%	33%	37%	35%	39%
	Disagree	Count	311	177	132	276	35	126	185	275	36
		Column N %	20%	26%	15%	21%	14%	15%	25%	19%	32%
	Strongly disagree	Count	51	32	19	46	5	20	31	45	6
		Column N %	3%	5%	2%	3%	2%	2%	4%	3%	5%
	Total	Count	1570	678	888	1317	248	818	752	1456	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 12: Adviser note-taking behaviour when encountering a client with a mental health problem.

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
Overall sector				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Please think about all the times a client (or a third party representing them) told you they had a mental health problem. How often did you make a formal note or written record of their mental health problem on their file?	Always	Count	1001	403	596	851	148	569	432	931	70
		Column N %	64%	60%	67%	65%	59%	69%	58%	64%	61%
	Often	Count	394	210	184	347	46	173	221	357	37
		Column N %	25%	31%	21%	26%	18%	21%	30%	25%	32%
	Occasionally	Count	126	47	78	86	39	65	61	120	6
		Column N %	8%	7%	9%	7%	16%	8%	8%	8%	5%
	Never	Count	18	7	11	11	7	7	11	18	0
		Column N %	1%	1%	1%	1%	3%	1%	1%	1%	0%
	Not able to add notes	Count	29	8	20	19	9	5	24	28	1
		Column N %	2%	1%	2%	1%	4%	1%	3%	2%	1%
	Total	Count	1568	675	889	1314	249	819	749	1454	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 13: Do advisers obtain consent and explain how information is used when recording vulnerability data?

Base is all advisers who ‘always’, ‘often’ or ‘occasionally’ take notes about clients’ mental health problems.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
How often did you ask the client (or a third party) for their consent to make a note about their mental health problem?	Always	Count	1262	600	662	1089	172	605	657	1158	104
		Column N %	83%	91%	77%	85%	74%	75%	92%	82%	94%
	Often	Count	132	43	89	108	24	91	41	127	5
		Column N %	9%	7%	10%	8%	10%	11%	6%	9%	5%
	Occasionally	Count	62	10	50	47	14	51	11	61	1
		Column N %	4%	2%	6%	4%	6%	6%	2%	4%	1%
	Never	Count	47	1	45	26	20	46	1	46	1
		Column N %	3%	0%	5%	2%	9%	6%	0%	3%	1%
	N/A	Count	15	5	10	12	3	12	3	15	0
		Column N %	1%	1%	1%	1%	1%	1%	0%	1%	0%
How often did you tell the client (or a third party) why this was being recorded, and how it would be used?	Always	Count	1167	541	626	1004	162	559	608	1071	96
		Column N %	77%	82%	73%	78%	70%	69%	85%	76%	86%
	Often	Count	190	83	107	162	28	116	74	176	14
		Column N %	13%	13%	13%	13%	12%	14%	10%	13%	13%
	Occasionally	Count	92	27	63	74	17	69	23	90	2
		Column N %	6%	4%	7%	6%	7%	9%	3%	6%	2%
	Never	Count	48	4	43	27	21	42	6	48	0
		Column N %	3%	1%	5%	2%	9%	5%	1%	3%	0%
	N/A	Count	22	5	17	17	4	19	3	22	0
		Column N %	1%	1%	2%	1%	2%	2%	0%	2%	0%
Total		Count	1519	660	856	1284	232	805	714	1407	112
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 14: Adviser attitudes towards working with clients who may have suicidal thoughts

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
“A greater proportion of my clients are expressing suicidal thoughts or feelings now than they were two years ago.”	Strongly agree	Count	98	47	51	90	8	50	48	95	3
		Column N %	6%	7%	6%	7%	3%	6%	6%	7%	3%
	Agree	Count	271	123	148	241	29	142	129	262	9
		Column N %	17%	18%	17%	18%	12%	17%	17%	18%	8%
	Neither agree nor disagree	Count	830	345	483	683	144	440	390	767	63
		Column N %	53%	51%	55%	52%	58%	54%	52%	53%	55%
	Disagree	Count	299	131	166	252	46	149	150	269	30
		Column N %	19%	19%	19%	19%	19%	18%	20%	19%	26%
	Strongly disagree	Count	68	31	37	48	20	34	34	59	9
		Column N %	4%	5%	4%	4%	8%	4%	5%	4%	8%
	Total	Count	1566	677	885	1314	247	815	751	1452	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
“I would be unsure what to do if I thought a client might attempt to take their own life.”	Strongly agree	Count	38	27	11	34	4	9	29	36	2
		Column N %	2%	4%	1%	3%	2%	1%	4%	2%	2%
	Agree	Count	210	95	114	160	49	107	103	194	16
		Column N %	13%	14%	13%	12%	20%	13%	14%	13%	14%
	Neither agree nor disagree	Count	202	97	105	157	44	93	109	184	18
		Column N %	13%	14%	12%	12%	18%	11%	15%	13%	16%
	Disagree	Count	903	375	525	775	126	470	433	842	61
		Column N %	58%	55%	59%	59%	51%	58%	58%	58%	54%
	Strongly disagree	Count	213	83	130	188	24	136	77	196	17
		Column N %	14%	12%	15%	14%	10%	17%	10%	13%	15%
	Total	Count	1566	677	885	1314	247	815	751	1452	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 14: Adviser attitudes towards working with clients who may have suicidal thoughts (continued)

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
“I am able to give clients details of external services which offer advice and support to those having suicidal thoughts.”	Strongly agree	Count	560	277	282	518	41	282	278	509	51
		Column N %	36%	41%	32%	39%	16%	35%	37%	35%	45%
	Agree	Count	835	342	491	671	160	433	402	787	48
		Column N %	53%	50%	55%	51%	64%	53%	53%	54%	42%
	Neither agree nor disagree	Count	63	22	41	42	21	34	29	57	6
		Column N %	4%	3%	5%	3%	8%	4%	4%	4%	5%
	Disagree	Count	79	28	50	57	22	46	33	70	9
		Column N %	5%	4%	6%	4%	9%	6%	4%	5%	8%
	Strongly disagree	Count	30	9	21	25	5	20	10	30	0
		Column N %	2%	1%	2%	2%	2%	2%	1%	2%	0%
	Total	Count	1567	678	885	1313	249	815	752	1453	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
“I am unsure if it is acceptable for me to breach client confidentiality when I think it is in their interests.”	Strongly agree	Count	49	22	27	43	6	26	23	49	0
		Column N %	3%	3%	3%	3%	2%	3%	3%	3%	0%
	Agree	Count	243	109	133	193	49	116	127	225	18
		Column N %	16%	16%	15%	15%	20%	14%	17%	15%	16%
	Neither agree nor disagree	Count	300	145	154	242	57	151	149	266	34
		Column N %	19%	21%	17%	18%	23%	19%	20%	18%	30%
	Disagree	Count	696	288	406	587	107	357	339	652	44
		Column N %	44%	43%	46%	45%	43%	44%	45%	45%	39%
	Strongly disagree	Count	278	113	165	249	28	165	113	260	18
		Column N %	18%	17%	19%	19%	11%	20%	15%	18%	16%
	Total	Count	1566	677	885	1314	247	815	751	1452	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 15: Adviser attitudes towards working with clients who may have addictions

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
Overall sector				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
“Clients with addictions usually try to hide their addiction from me during the debt advice process.”	Strongly agree	Count	97	39	58	87	10	55	42	86	11
		Column N %	6%	6%	7%	7%	4%	7%	6%	6%	10%
	Agree	Count	444	160	283	360	83	249	195	405	39
		Column N %	28%	24%	32%	27%	33%	30%	26%	28%	35%
	Neither agree nor disagree	Count	512	232	277	425	84	279	233	472	40
		Column N %	33%	34%	31%	32%	34%	34%	31%	32%	35%
	Disagree	Count	474	225	249	403	70	216	258	453	21
		Column N %	30%	33%	28%	31%	28%	26%	34%	31%	19%
	Strongly disagree	Count	43	20	23	40	3	21	22	41	2
		Column N %	3%	3%	3%	3%	1%	3%	3%	3%	2%
	Total	Count	1570	676	890	1315	250	820	750	1457	113
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
“Clients with addictions are less likely to be able to keep to repayment plans that we agree with their creditors.”	Strongly agree	Count	288	77	211	234	54	183	105	280	8
		Column N %	18%	11%	24%	18%	22%	22%	14%	19%	7%
	Agree	Count	725	276	448	597	127	402	323	688	37
		Column N %	46%	41%	50%	45%	51%	49%	43%	47%	33%
	Neither agree nor disagree	Count	432	236	193	373	55	197	235	388	44
		Column N %	28%	35%	22%	28%	22%	24%	31%	27%	39%
	Disagree	Count	110	76	34	97	13	34	76	89	21
		Column N %	7%	11%	4%	7%	5%	4%	10%	6%	19%
	Strongly disagree	Count	13	10	3	13	0	3	10	11	2
		Column N %	1%	1%	0%	1%	0%	0%	1%	1%	2%
	Total	Count	1568	675	889	1314	249	819	749	1456	112
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
“I find it difficult to talk to clients about their addiction, because I don't know enough about addictions.”	Strongly agree	Count	39	21	18	31	8	15	24	36	3
		Column N %	2%	3%	2%	2%	3%	2%	3%	2%	3%
	Agree	Count	229	117	111	184	45	100	129	216	13
		Column N %	15%	17%	12%	14%	18%	12%	17%	15%	12%
	Neither agree nor disagree	Count	319	127	191	251	67	175	144	300	19
		Column N %	20%	19%	21%	19%	27%	21%	19%	21%	17%
	Disagree	Count	769	325	442	652	113	404	365	713	56
		Column N %	49%	48%	50%	50%	45%	49%	49%	49%	50%
	Strongly disagree	Count	212	85	127	196	16	125	87	191	21
		Column N %	14%	13%	14%	15%	6%	15%	12%	13%	19%
	Total	Count	1568	675	889	1314	249	819	749	1456	112
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 16: Other adviser attitudes

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
“I can access sufficient support from my organisation if I am upset by a client’s situation.”	Strongly agree	Count	482	172	309	378	103	264	218	449	33
		Column N %	31%	25%	35%	29%	41%	32%	29%	31%	29%
	Agree	Count	655	283	370	542	110	337	318	604	51
		Column N %	42%	42%	42%	41%	44%	41%	42%	41%	45%
	Neither agree nor disagree	Count	205	92	112	177	27	112	93	187	18
		Column N %	13%	14%	13%	13%	11%	14%	12%	13%	16%
	Disagree	Count	161	91	70	152	9	76	85	152	9
		Column N %	10%	13%	8%	12%	4%	9%	11%	10%	8%
	Strongly disagree	Count	68	39	29	67	1	30	38	65	3
		Column N %	4%	6%	3%	5%	0%	4%	5%	4%	3%
	Total	Count	1571	677	890	1316	250	819	752	1457	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
“I am able to spend as much time as necessary to understand the root cause of a client’s debt problems.”	Strongly agree	Count	353	153	199	280	72	178	175	311	42
		Column N %	23%	23%	22%	21%	29%	22%	23%	21%	37%
	Agree	Count	604	281	320	492	108	294	310	555	49
		Column N %	39%	42%	36%	37%	44%	36%	41%	38%	43%
	Neither agree nor disagree	Count	218	93	125	191	27	111	107	204	14
		Column N %	14%	14%	14%	15%	11%	14%	14%	14%	12%
	Disagree	Count	280	105	175	246	34	164	116	274	6
		Column N %	18%	16%	20%	19%	14%	20%	15%	19%	5%
	Strongly disagree	Count	111	43	68	105	6	69	42	109	2
		Column N %	7%	6%	8%	8%	2%	8%	6%	8%	2%
	Total	Count	1566	675	887	1314	247	816	750	1453	113
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 17: Adviser training on vulnerable situations

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Clients with mental health problems	Yes, in the last 12 months.	Count	713	404	309	644	65	297	416	627	86
		Column N %	45%	60%	35%	49%	26%	36%	55%	43%	75%
	Yes, more than 12 months ago.	Count	552	148	401	460	91	370	182	533	19
		Column N %	35%	22%	45%	35%	37%	45%	24%	37%	17%
	No, never.	Count	254	99	154	175	79	137	117	246	8
		Column N %	16%	15%	17%	13%	32%	17%	16%	17%	7%
	Not sure.	Count	51	26	25	37	14	15	36	50	1
		Column N %	3%	4%	3%	3%	6%	2%	5%	3%	1%
Clients at risk of suicide	Yes, in the last 12 months.	Count	444	299	144	416	26	134	310	384	60
		Column N %	28%	44%	16%	32%	10%	16%	41%	26%	53%
	Yes, more than 12 months ago.	Count	567	209	357	502	63	328	239	540	27
		Column N %	36%	31%	40%	38%	25%	40%	32%	37%	24%
	No, never.	Count	486	134	350	337	148	330	156	465	21
		Column N %	31%	20%	39%	26%	59%	40%	21%	32%	18%
	Not sure.	Count	73	34	39	60	13	28	45	67	6
		Column N %	5%	5%	4%	5%	5%	3%	6%	5%	5%
Total		Count	1570	676	890	1315	250	820	750	1456	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 17: Adviser training on vulnerable situations (continued)

Base is all advisers.

				Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Clients with drug, alcohol or other substance addictions	Yes, in the last 12 months.	Count	310	200	110	287	22	102	208	249	61
		Column N %	20%	30%	12%	22%	9%	12%	28%	17%	54%
	Yes, more than 12 months ago.	Count	452	151	300	388	62	278	174	437	15
		Column N %	29%	22%	34%	29%	25%	34%	23%	30%	13%
	No, never.	Count	689	252	434	535	153	406	283	659	30
		Column N %	44%	37%	49%	41%	61%	50%	38%	45%	26%
	Not sure.	Count	119	74	45	106	12	33	86	111	8
		Column N %	8%	11%	5%	8%	5%	4%	11%	8%	7%
	Total	Count	1570	677	889	1316	249	819	751	1456	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients with gambling problems	Yes, in the last 12 months.	Count	275	201	74	266	8	79	196	211	64
		Column N %	18%	30%	8%	20%	3%	10%	26%	15%	56%
	Yes, more than 12 months ago.	Count	283	128	155	250	33	150	133	270	13
		Column N %	18%	19%	17%	19%	13%	18%	18%	19%	11%
	No, never.	Count	881	268	609	682	195	548	333	854	27
		Column N %	56%	40%	69%	52%	78%	67%	44%	59%	24%
	Not sure.	Count	129	79	50	116	13	42	87	119	10
		Column N %	8%	12%	6%	9%	5%	5%	12%	8%	9%
	Total	Count	1568	676	888	1314	249	819	749	1454	114
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 18: Do advisers have the option to refer clients in different vulnerable situations?

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Clients with mental health problems	No - I do not have this option	Count	758	387	369	618	140	330	428	702	56
		Column N %	49%	57%	42%	47%	57%	41%	57%	48%	50%
	Yes - I have the option to do this	Count	803	288	513	692	106	483	320	746	57
		Column N %	51%	43%	58%	53%	43%	59%	43%	52%	50%
	Total	Count	1561	675	882	1310	246	813	748	1448	113
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients who appear at risk of suicide or self-harm	No - I do not have this option	Count	744	342	400	596	147	368	376	692	52
		Column N %	48%	51%	46%	46%	60%	46%	51%	48%	47%
	Yes - I have the option to do this	Count	807	331	474	705	98	440	367	748	59
		Column N %	52%	49%	54%	54%	40%	54%	49%	52%	53%
	Total	Count	1551	673	874	1301	245	808	743	1440	111
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients with drug, alcohol or other substance addictions	No - I do not have this option	Count	823	436	385	691	131	379	444	765	58
		Column N %	53%	65%	44%	53%	54%	47%	60%	54%	52%
	Yes - I have the option to do this	Count	718	234	482	601	113	420	298	664	54
		Column N %	47%	35%	56%	47%	46%	53%	40%	46%	48%
	Total	Count	1541	670	867	1292	244	799	742	1429	112
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients with gambling problems	No - I do not have this option	Count	935	436	497	782	152	469	466	875	60
		Column N %	61%	65%	58%	61%	63%	59%	63%	62%	54%
	Yes - I have the option to do this	Count	597	232	363	505	88	324	273	545	52
		Column N %	39%	35%	42%	39%	37%	41%	37%	38%	46%
	Total	Count	1532	668	860	1287	240	793	739	1420	112
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 18: Do advisers have the option to refer clients in different vulnerable situations? (continued)

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Clients with a physical health condition or disability	No - I do not have this option	Count	915	466	447	757	157	409	506	851	64
		Column N %	60%	70%	52%	59%	65%	51%	68%	60%	58%
	Yes - I have the option to do this	Count	620	201	417	531	85	386	234	574	46
		Column N %	40%	30%	48%	41%	35%	49%	32%	40%	42%
	Total	Count	1535	667	864	1288	242	795	740	1425	110
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients with relationship difficulties	No - I do not have this option	Count	978	487	490	821	156	448	530	909	69
		Column N %	64%	73%	57%	64%	64%	56%	72%	64%	62%
	Yes - I have the option to do this	Count	555	178	374	465	86	348	207	513	42
		Column N %	36%	27%	43%	36%	36%	44%	28%	36%	38%
	Total	Count	1533	665	864	1286	242	796	737	1422	111
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 19: Where advisers are able to offer referrals, what percentage of clients in each situation do they actually offer referrals to?

Base for each row is all advisers who answered 'Yes – I have the option to do this' in Table 13.

			Channel		Paid/volunteer		Org. Size		Fee/free to client	
			No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Clients with mental health problems	Mean	41%	35%	44%	41%	37%	46%	33%	41%	42%
	Base	723	264	457	625	95	423	300	675	48
Clients who appear at risk of suicide or self-harm	Mean	54%	49%	56%	55%	43%	59%	48%	53%	55%
	Base	725	298	425	634	88	387	338	674	51
Clients with drug, alcohol or other substance addictions	Mean	43%	36%	46%	43%	39%	48%	36%	43%	40%
	Base	665	226	437	559	103	377	288	618	47
Clients with gambling problems	Mean	40%	37%	42%	41%	36%	43%	36%	39%	45%
	Base	569	222	345	482	84	301	268	525	44
Clients with a physical health condition or disability	Mean	39%	30%	44%	40%	36%	45%	30%	39%	41%
	Base	574	191	381	490	81	350	224	535	39
Clients with relationship difficulties	Mean	36%	27%	41%	36%	38%	43%	27%	36%	37%
	Base	541	184	354	460	78	326	215	502	39

Table 20: Do advisers have the option to signpost clients in different vulnerable situations?

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Clients with mental health problems	No - I do not have this option	Count	180	78	102	131	49	85	95	164	16
		Column N %	12%	12%	12%	10%	20%	11%	13%	12%	14%
	Yes - I have the option to do this	Count	1350	582	764	1153	192	713	637	1255	95
		Column N %	88%	88%	88%	90%	80%	89%	87%	88%	86%
	Total	Count	1530	660	866	1284	241	798	732	1419	111
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients who appear at risk of suicide or self-harm	No - I do not have this option	Count	206	73	132	148	58	115	91	191	15
		Column N %	14%	11%	15%	12%	24%	15%	12%	14%	14%
	Yes - I have the option to do this	Count	1309	586	720	1124	180	670	639	1214	95
		Column N %	86%	89%	85%	88%	76%	85%	88%	86%	86%
	Total	Count	1515	659	852	1272	238	785	730	1405	110
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients with drug, alcohol or other substance addictions	No - I do not have this option	Count	194	87	107	145	49	101	93	173	21
		Column N %	13%	13%	12%	11%	20%	13%	13%	12%	19%
	Yes - I have the option to do this	Count	1325	571	750	1129	191	687	638	1234	91
		Column N %	87%	87%	88%	89%	80%	87%	87%	88%	81%
	Total	Count	1519	658	857	1274	240	788	731	1407	112
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients with gambling problems	No - I do not have this option	Count	282	79	202	208	74	167	115	260	22
		Column N %	19%	12%	24%	16%	31%	21%	16%	19%	20%
	Yes - I have the option to do this	Count	1228	580	645	1059	164	611	617	1139	89
		Column N %	81%	88%	76%	84%	69%	79%	84%	81%	80%
	Total	Count	1510	659	847	1267	238	778	732	1399	111
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 20: Do advisers have the option to signpost clients in different vulnerable situations? (continued)

Base is all advisers.

			Overall sector	Channel		Paid/volunteer		Org. Size		Fee/free to client	
				No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Clients with a physical health condition or disability	No - I do not have this option	Count	386	175	211	310	76	173	213	353	33
		Column N %	26%	27%	25%	24%	32%	22%	29%	25%	30%
	Yes - I have the option to do this	Count	1123	478	641	958	160	609	514	1045	78
		Column N %	74%	73%	75%	76%	68%	78%	71%	75%	70%
	Total	Count	1509	653	852	1268	236	782	727	1398	111
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%
Clients with relationship difficulties	No - I do not have this option	Count	405	195	209	330	75	167	238	369	36
		Column N %	27%	30%	25%	26%	32%	21%	33%	26%	33%
	Yes - I have the option to do this	Count	1102	459	640	937	160	611	491	1028	74
		Column N %	73%	70%	75%	74%	68%	79%	67%	74%	67%
	Total	Count	1507	654	849	1267	235	778	729	1397	110
		Column N %	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table 21: Where advisers are able to offer signposting, what percentage of clients in each situation do they actually signpost?

Base for each row is all advisers who answered 'Yes – I have the option to do this' in Table 15.

			Channel		Paid/volunteer		Org. Size		Fee/free to client	
			No face-to-face advice	Provides face-to-face advice	Paid	Volunteer	Small	Large	Free-to-client	Fee-charging
Clients with mental health problems	Mean	52%	54%	51%	55%	36%	52%	53%	52%	51%
	Base	1135	500	632	966	166	581	554	1055	80
Clients who appear at risk of suicide or self-harm	Mean	66%	70%	62%	69%	46%	64%	68%	66%	64%
	Base	1106	504	599	951	152	548	558	1028	78
Clients with drug, alcohol or other substance addictions	Mean	56%	60%	53%	59%	40%	54%	58%	56%	53%
	Base	1129	497	629	960	166	566	563	1052	77
Clients with gambling problems	Mean	58%	61%	55%	61%	42%	56%	60%	58%	56%
	Base	1047	496	548	899	145	505	542	971	76
Clients with a physical health condition or disability	Mean	47%	43%	50%	48%	38%	51%	42%	47%	44%
	Base	942	412	527	805	134	498	444	875	67
Clients with relationship difficulties	Mean	43%	37%	48%	44%	38%	49%	37%	44%	37%
	Base	951	409	539	808	140	510	441	885	66

Table 22: Coding of qualitative responses to question about shift to digital debt advice services
Base is all advisers who answered question

Are there any vulnerable client groups who would particularly benefit or be disadvantaged by this shift to digital? Please explain why.		% of all responses
Who is advantaged by the shift to digital and why?	Advantaged - Geographically Isolated	2%
	Advantaged - Anxiety	8%
	Advantaged - Learning disabilities	1%
	Advantaged - Hearing problems	2%
	Advantaged - English not first language	2%
	Advantaged - Mental health problems	7%
	Advantaged - Addictions	1%
	Advantaged - All or majority of clients	1%
	Advantaged - Physically disabled	4%
	Advantaged - Vision problems	0%
	Advantaged - Other	7%
	Why advantaged - Difficulty communicating	1%
	Why advantaged - Embarrassed or benefit from anonymity	3%
	Why advantaged - Struggle to communicate over phone or in person	11%
	Why advantaged - Complete at own pace	2%
	Why advantaged - 24-7 access	2%
	Why advantaged - Translation services available	1%
	Why advantaged - Housebound or struggle to travel	6%
	Why advantaged - Other	2%
	Mentioned any group positively affected	28%

Table 22: Coding of qualitative responses to question about shift to digital debt advice services (continued)

Base is all advisers who answered question

Are there any vulnerable client groups who would particularly benefit or be disadvantaged by this shift to digital? Please explain why.		% of all responses
Who is disadvantaged by the shift to digital and why?	Why disadvantaged - Computer access	31%
	Why disadvantaged - Computer literacy	26%
	Disadvantaged - Mental health problems	25%
	Disadvantaged - Elderly	25%
	Disadvantaged - Learning disabilities	23%
	Why disadvantaged - Need support understanding	16%
	Why disadvantaged - Need trust or a personal relationship	15%
	Why disadvantaged - Other	14%
	Disadvantaged - English not first language	11%
	Disadvantaged - All or majority of clients	10%
	Disadvantaged - Other	10%
	Disadvantaged - Literacy problems	10%
	Disadvantaged - Low income households	7%
	Disadvantaged - Financially excluded	6%
	Why disadvantaged - Emotional support	6%
	Disadvantaged - Physically disabled	5%
	Why disadvantaged - Need someone to act on their behalf	5%
	Disadvantaged - Addictions	4%
	Disadvantaged - Anxiety	3%
	Disadvantaged - Vision problems	3%
	Why disadvantaged - Lack motivation/confidence to complete on own	3%
	Disadvantaged - Homeless	2%
	Why disadvantaged - Difficulty concentrating	2%
	Mentioned any group negatively affected	91%
Don't know if disadvantaged or not		1%
Base		1242

Table 23: Coding of qualitative responses to question about organisational-improvements

Base is all advisers who answered question

What would you like to change or improve so that you can better support clients in vulnerable situations? Please answer in terms of the way your organisation operates .	%
More training on how to deal with vulnerable clients	21%
More time / less targets	17%
Other	15%
No improvements are needed	14%
Ability to refer clients to other agencies, and develop partnership links	12%
More face to face	9%
Increase specialists on vulnerable clients	9%
More funding	6%
More staff or volunteers	5%
More casework / longer-term support for clients	5%
More awareness of organisations to signpost	5%
More training with mental health	4%
Increased access to digital / support by digital channels	3%
Tailor solutions to vulnerabilities and move away from "one size fits all" debt solutions	3%
Have direct contact with creditors, CRAs, LAs, etc.	2%
Opportunities to discuss how work affects advisors	2%
More training on suicidal clients	2%
Addictions training	2%
Improve referral process to specialists	2%
Less bureaucracy	2%
More training general, and less focus on specialists	1%
Better recording & use of data / notes on vulnerability	1%
Provide interpreters / advice in client's language	1%
Allow specialists to focus solely on vulnerable clients	0%
Base	1177

Table 24: Coding of qualitative responses to question about wider improvements

Base is all advisers who answered question

What would you like to change or improve so that you can better support clients in vulnerable situations? Please answer in terms of the wider context in which your organisation operates .	%
Improvements in local partnerships and referral pathways	24%
Working in partnership with local charities, government agencies (NHS), organisations who help vulnerable people	13%
Current lack of support services for vulnerable people in local community	4%
Clearer referral pathways to other organisations	11%
Changes to funding	17%
Change to the current target-based funding approach	8%
More funding for debt advice	8%
Funding to employ more staff / administrative workers	2%
More training on how to help vulnerable clients	9%
Other	7%
Improve provision of face-to-face debt advice for those who need it	6%
More awareness about debt and vulnerability among population	5%
No changes required - things are fine as they are or already improving	5%
Changes to creditor behaviour	5%
Change processes by which creditors handle vulnerable client debt	4%
More influence on creditor deals with a vulnerable client	2%
Changes in government policy	5%
Overall government social policy needs to change	4%
Pressure government to change policy on debt	1%
Improve availability of specialist staff in debt advice organisations	4%
More casework / longer-term support for vulnerable clients	3%
Prevent creditors from lending irresponsibly to vulnerable individuals	2%
Outreaching to communities to give debt advice	2%
Increase various access pathways to clients (option of digital)	2%
More emphasis on preventing debt, through education and budgeting support for clients	2%
Advertise or provide debt advice in other contexts (e.g. GP surgeries)	2%
More support for advisers' wellbeing	1%
More breathing space for vulnerable clients	1%
Base	980