

# The Advice Shop

## Debt Advice Overview

# Debt Types

Type	Total	Clients	Average
• Bank Loan	£157,967	23	£6,868
• Ben o/p	£90,618	37	£2,449
• C Tax	£453,162	83	£5,460
• C Card	£240,991	44	£5,477
• Rent	£185,909	49	£3,794
• Utilities	£45,625	19	£2,401

# Client Age / Gender

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Age	F	M	
• <26	8	7	5%
• 26-35	29	23	18%
• 36-45	30	31	21%
• 46-55	40	40	27%
• 56-65	24	27	18%
• 65+	18	14	11%

# Household Info

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• Single Adult	79	65%
• Lone parent with deps	20	16%
• Lone parent with non-deps	4	3%
• Couple with deps	6	5%
• Couple no deps	9	7%
• Pensioner	4	3%

# Client Health

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- Alcohol Dependency 3%
- Anxiety 6%
- Depression 7%
- Long-term Illness 16%
- Mental Ill Health 24%
- Physical Disability 17%

# Tenure Type

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• Private Let	20	14%
• Homeowner	8	6%
• Homeowner (outright)	8	6%
• Council tenant	52	37%
• RSL tenant	25	18%
• Homeless	7	5%

# Location

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- EH4 35
- EH6 50
- EH7 42
- EH11 34
- EH14 53
- EH16 43

# Ethnicity

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- White 56%
- Black 6%
- Asian 5%
- Eastern European 3%
- Arab 2%
- Chinese 1%
- Unknown 26%



# Nationality

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- British/Irish 64%
- Hungarian/Polish/Romanian/Ukrainian 9%
- Other European 2%
- Bangladeshi/Indian/Pakistani 3%
- Ghanain/Kuwaiti/Turkish/Iranian 4%
- Sudanese 4%
- Unknown 12%

# Preferred Language

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- Arabic 6
- Bengali 2
- Bulgarian 1
- Hungarian 3
- Kurdish 1
- Polish 3
- Turkish 1
- Urdu 2

# Outcomes

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- Debt Payment Programme 9%
- Bankruptcy 16%
- Pro-rata Offers 6%
- Token Offers 8%
- Debt Written off 2%
- Moratorium 3%

# The Advice Shop

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