



Need for Debt Advice in the UK - 2021

Lower-Tier Local Authority estimates

Version:

17/05/23:

Analysis based on Battese-Harter-Fuller Unit level small area estimation.

Data sourced from MaPS Debt Advice Needs survey (2021), and relevant local area auxiliary information (key demographics).

Variables used in the analysis are shown to the right:

Age
Rural Indicator
CCJ per Capita
No of Children
Education level - degree
Has Cash ISA
House Ownership
Income Level
Gender
Credit Card Monthly Spend
Percentage with Alternative Financial Products (Lowell)
Credit Card Usage per month
Credit Card Minimum Payment
Working Status

A final stage of analysis involved outlier identification and smoothing, which allowed us to calibrate areas which were not performing as expected.

Moreover, this step ensured our data was not wildly out of kilter with the likes of similar measures of Need for Debt Advice and our broader measure of Finan

Demos Good Credit Index (2021)

Financial Wellbeing Survey (2021)

CCJ per capita (registry-trust.org.uk)

Over Indebtedness (2020)

See below for further details on the Need for Debt Advice measure and the underlying survey source:

<https://moneyandpensionservice.org.uk/2022/02/23/who-needs-debt-advice-in-2022/>

NB: As this is a new measure we would advise against any direct trend comparisons with the legacy Over-Indebtedness measure.

Also note that estimates have confidence intervals, and so we would caution against implying high precision with these estimates.

All estimates are also predicated on the quality of the auxiliary data, for which MaPS isn't responsible for.

LTLA	Need for Debt Advice 2021 %
Aberdeen City	18.3
Aberdeenshire	9.8
Adur	10.9
Allerdale	11.8
Amber Valley	10.6
Angus	11.5
Antrim and Newtownabbey	13.6
Ards and North Down	8.0
Argyll and Bute	9.9
Armagh City, Banbridge and Craigavon	13.0
Arun	9.3
Ashfield	11.9
Ashford	14.5
Babergh	7.1
Barking and Dagenham	31.2
Barnet	22.4
Barnsley	14.8
Barrow-in-Furness	14.1
Basildon	13.9
Basingstoke and Deane	12.5
Bassetlaw	14.4
Bath and North East Somerset	12.1
Bedford	13.0
Belfast	17.0
Bexley	17.3
Birmingham	26.7
Blaby	7.8
Blackburn with Darwen	24.3
Blackpool	21.9
Blaenau Gwent	20.6
Bolsover	15.6
Bolton	20.2

Boston	17.7
Bournemouth, Christchurch	10.3
Bracknell Forest	14.7
Bradford	23.4
Braintree	11.0
Breckland	7.2
Brent	28.1
Brentwood	8.5
Bridgend	13.8
Brighton and Hove	14.3
Bristol, City of	17.5
Broadland	4.4
Bromley	19.4
Bromsgrove	6.2
Broxbourne	12.5
Broxtowe	10.6
Buckinghamshire	12.0
Burnley	22.0
Bury	16.9
Caerphilly	15.1
Calderdale	15.3
Cambridge	13.0
Camden	29.4
Cannock Chase	16.5
Canterbury	12.1
Cardiff	14.6
Carlisle	12.5
Carmarthenshire	13.6
Castle Point	8.8
Causeway Coast and Glens	11.9
Central Bedfordshire	9.1
Ceredigion	10.8
Charnwood	12.4

Chelmsford	9.4
Cheltenham	10.9
Cherwell	9.4
Cheshire East	11.1
Cheshire West and Chester	10.5
Chesterfield	14.9
Chichester	8.5
Chorley	11.7
City of Edinburgh	15.2
City of London	32.4
Clackmannanshire	15.2
Colchester	8.8
Conwy	10.3
Copeland	14.1
Cornwall	10.1
Cotswold	8.1
County Durham	14.8
Coventry	21.6
Craven	4.6
Crawley	17.5
Croydon	22.4
Dacorum	10.8
Darlington	12.6
Dartford	16.7
Denbighshire	10.6
Derby	22.9
Derbyshire Dales	5.3
Derry City and Strabane	17.7
Doncaster	16.5
Dorset	7.1
Dover	13.6
Dudley	16.2
Dumfries and Galloway	14.8

Dundee City	19.9
Ealing	29.7
East Ayrshire	17.0
East Cambridgeshire	5.5
East Devon	7.4
East Dunbartonshire	8.6
East Hampshire	6.6
East Hertfordshire	9.1
East Lindsey	7.5
East Lothian	12.0
East Renfrewshire	10.0
East Riding of Yorkshire	7.7
East Staffordshire	17.2
East Suffolk	5.4
Eastbourne	12.8
Eastleigh	11.5
Eden	8.0
Elmbridge	12.4
Enfield	24.7
Epping Forest	13.4
Epsom and Ewell	11.1
Erewash	12.7
Exeter	15.6
Falkirk	14.4
Fareham	7.3
Fenland	10.1
Fermanagh and Omagh	12.8
Fife	14.0
Flintshire	8.6
Folkestone and Hythe	11.2
Forest of Dean	6.6
Fylde	9.2
Gateshead	16.9

Gedling	10.2
Glasgow City	21.8
Gloucester	14.4
Gosport	17.2
Gravesham	19.7
Great Yarmouth	12.2
Greenwich	27.5
Guildford	12.9
Gwynedd	11.7
Hackney	32.0
Halton	18.1
Hambleton	5.7
Hammersmith and Fulham	29.7
Harborough	6.6
Haringey	27.1
Harlow	17.8
Harrogate	7.5
Harrow	22.2
Hart	8.1
Hartlepool	17.6
Hastings	14.6
Havant	10.4
Havering	19.1
Herefordshire, County of	9.4
Hertsmere	14.7
High Peak	9.5
Highland	11.2
Hillingdon	24.9
Hinckley and Bosworth	8.4
Horsham	8.1
Hounslow	25.1
Huntingdonshire	8.2
Hyndburn	19.6

Inverclyde	15.7
Ipswich	16.9
Isle of Anglesey	9.1
Isle of Wight	8.2
Isles of Scilly	n/a
Islington	28.1
Kensington and Chelsea	27.8
King's Lynn and West Norfo	6.5
Kingston upon Hull, City of	23.6
Kingston upon Thames	19.2
Kirklees	18.0
Knowsley	21.9
Lambeth	29.0
Lancaster	12.4
Leeds	16.7
Leicester	26.1
Lewes	9.9
Lewisham	29.5
Lichfield	10.8
Lincoln	20.2
Lisburn and Castlereagh	9.8
Liverpool	24.0
Luton	22.2
Maidstone	13.2
Maldon	6.0
Malvern Hills	6.2
Manchester	30.8
Mansfield	13.1
Medway	15.3
Melton	7.8
Mendip	7.2
Merthyr Tydfil	19.1
Merton	23.8

Mid and East Antrim	11.4
Mid Devon	11.8
Mid Suffolk	5.2
Mid Sussex	9.2
Mid Ulster	15.0
Middlesbrough	19.4
Midlothian	12.6
Milton Keynes	19.5
Mole Valley	8.6
Monmouthshire	7.3
Moray	11.2
Na h-Eileanan an Siar	8.2
Neath Port Talbot	17.0
New Forest	6.2
Newark and Sherwood	11.8
Newcastle upon Tyne	23.5
Newcastle-under-Lyme	13.8
Newham	34.0
Newport	14.7
Newry, Mourne and Down	14.1
North Ayrshire	15.6
North Devon	8.8
North East Derbyshire	11.4
North East Lincolnshire	15.1
North Hertfordshire	10.4
North Kesteven	7.4
North Lanarkshire	17.5
North Lincolnshire	14.2
North Norfolk	4.7
North Northamptonshire	11.7
North Somerset	8.6
North Tyneside	13.1
North Warwickshire	7.9

North West Leicestershire	7.7
Northumberland	11.4
Norwich	16.8
Nottingham	25.2
Nuneaton and Bedworth	14.9
Oadby and Wigston	11.4
Oldham	20.8
Orkney Islands	9.5
Oxford	20.1
Pembrokeshire	10.0
Pendle	19.9
Perth and Kinross	8.9
Peterborough	17.1
Plymouth	15.6
Portsmouth	18.9
Powys	9.2
Preston	24.3
Reading	19.9
Redbridge	26.0
Redcar and Cleveland	12.8
Redditch	12.5
Reigate and Banstead	13.5
Renfrewshire	15.4
Rhondda Cynon Taf	18.0
Ribble Valley	6.8
Richmond upon Thames	18.5
Richmondshire	7.4
Rochdale	22.6
Rochford	6.2
Rossendale	14.8
Rother	6.2
Rotherham	17.2
Rugby	11.6

Runnymede	14.2
Rushcliffe	7.2
Rushmoor	15.6
Rutland	5.8
Ryedale	5.2
Salford	20.2
Sandwell	29.2
Scarborough	8.2
Scottish Borders	12.8
Sedgemoor	9.1
Sefton	13.0
Selby	8.1
Sevenoaks	11.4
Sheffield	18.4
Shetland Islands	11.0
Shropshire	9.3
Slough	22.7
Solihull	14.0
Somerset West and Taunto	8.6
South Ayrshire	11.6
South Cambridgeshire	8.0
South Derbyshire	9.2
South Gloucestershire	10.4
South Hams	7.6
South Holland	10.9
South Kesteven	8.8
South Lakeland	4.4
South Lanarkshire	14.5
South Norfolk	4.0
South Oxfordshire	9.5
South Ribble	10.2
South Somerset	8.2
South Staffordshire	8.8

South Tyneside	19.4
Southampton	21.9
Southend-on-Sea	11.4
Southwark	29.5
Spelthorne	14.8
St Albans	10.9
St. Helens	16.3
Stafford	11.6
Staffordshire Moorlands	9.6
Stevenage	16.9
Stirling	11.2
Stockport	13.6
Stockton-on-Tees	15.3
Stoke-on-Trent	21.2
Stratford-on-Avon	7.6
Stroud	8.2
Sunderland	20.7
Surrey Heath	12.2
Sutton	20.5
Swale	13.3
Swansea	16.5
Swindon	14.4
Tameside	19.9
Tamworth	17.0
Tandridge	9.2
Teignbridge	9.9
Telford and Wrekin	16.6
Tendring	6.0
Test Valley	11.0
Tewkesbury	7.4
Thanet	14.2
Three Rivers	11.9
Thurrock	13.8

Tonbridge and Malling	13.3
Torbay	12.5
Torfaen	17.0
Torridge	9.1
Tower Hamlets	38.7
Trafford	15.2
Tunbridge Wells	13.3
Uttlesford	7.3
Vale of Glamorgan	10.7
Vale of White Horse	7.4
Wakefield	15.5
Walsall	21.8
Waltham Forest	24.8
Wandsworth	26.5
Warrington	14.7
Warwick	10.3
Watford	17.6
Waverley	8.6
Wealden	6.7
Welwyn Hatfield	17.1
West Berkshire	11.2
West Devon	7.2
West Dunbartonshire	17.6
West Lancashire	14.3
West Lindsey	9.8
West Lothian	15.5
West Northamptonshire	11.4
West Oxfordshire	7.9
West Suffolk	8.0
Westminster	29.9
Wigan	17.1
Wiltshire	8.8
Winchester	8.1

Windsor and Maidenhead	13.3
Wirral	14.7
Woking	13.9
Wokingham	11.8
Wolverhampton	21.7
Worcester	14.2
Worthing	12.3
Wrexham	12.9
Wychavon	7.6
Wyre	8.5
Wyre Forest	11.9
York	11.1