

Mapping the unmet demand for debt advice in the UK

July 2018

Foreword

A large proportion of people in the UK continue to struggle with debt, with an estimated 8.3 million being over-indebted. Demand for debt advice continues to rise and supply is not keeping up. The findings from our most recent Supply and Need research indicate even higher levels of 'unmet demand' for debt advice than before.

The results from 2017 show a changing landscape of advice provision, with a fall in supply of face-to-face advice whilst there is increased supply through telephone and online channels. It is still insufficient to meet the growing demand.

In his review of debt advice funding published earlier this year, Peter Wyman recommended an increase in supply of debt advice from free-to-client providers by 50% over the next two years. In light of Peter's recommendations and the findings from this research, it is essential that we work together across the sector to tackle the problem and develop ways to narrow the advice gap.

Results from this study have been shared with the organisations we fund it has influenced the allocation of our funding across the UK. Understanding the scale of the advice gap also helps us and other organisations make the case for sector funding more broadly.

I would like to thank everyone who participated in this important piece of research. Your input has been invaluable in helping us understand more about the current advice landscape and I hope that you will continue to support our work to get an accurate picture in the 2018 survey. I hope you find the results of the survey that follow useful and of interest.

Caroline Siarkiewicz

Head of Debt Advice



Objectives and definitions

The aim of this research was to understand the current 'supply' of debt advice across the UK and how this compares to the 'demand' for debt advice, at local authority level.

The findings of this research were crucial for the Money Advice Service to effectively identify the areas where the commissioning of debt advice is most needed.

'Supply' of debt advice

In the report that follows we have defined 'supply' as the total number of clients* who received 'advice / casework' for their debt problems through face-to-face, telephone and online advice channels in the period April 2016 – March 2017.

When comparing levels of supply to last year's (2015/16) figures, we have looked at figures for face-to-face and telephone channels only from the period April 2015 – March 2016. The online channel was excluded from comparisons at a local level.

*in this instance clients refers to the number of unique debt advice cases

'Demand' for debt advice

In the report that follows we have defined 'demand' as the total number of adults that sought debt advice within the most recent year.

When comparing levels of demand to last year's (2015/16) figures, we have looked at figures for face-to-face and telephone channels only. The online channel was excluded from comparisons at a local level.

'Unmet Demand' for debt advice explained

$$\text{Unmet Demand} = (\text{Total 'demand' for debt advice}) - (\text{Total 'supply' of debt advice})$$

In the colour coded maps that follow, the volume of 'unmet demand' has been calculated as a proportion of demand and compared to the mean regional unmet demand. It has been illustrated using the following scale:

High Demand where the unmet demand is higher compared to the regional average

Low Demand where the unmet demand is lower than the regional average

Demand met where the unmet demand is lower than the number of people that would be seen annually by an adviser

Oversupply where supply exceeds demand

In the tables that follow, regions and local authorities have been ranked from high to low based on where there is the greatest level of unmet demand as a proportion of the existing level of supply.

For example, if there are 1,000 clients currently receiving debt advice in any given region and the 'unmet demand' is 500 then 'unmet demand as a proportion of current supply' would be 50%. **Which means that to meet levels of demand, supply of debt advice, or capacity would need to be increased by 50% in that region.**

The tables provide overall levels of demand, supply and unmet demand across all channels.

Supply and Demand in the UK

People in the UK continue to struggle with debt. We estimate that 8.3 million people are over-indebted, i.e. they find keeping up with bills and/or credit commitments a heavy burden or have fallen behind on, or missed, any payments for bills and/or credit commitments in any three or more months in the last six months, with the highest prevalence of over-indebtedness in Wales and the North East.

The overall picture of debt advice in the UK is of high levels of unmet demand. Demand continues to exceed the supply of debt advice, with 1.7m people likely to seek debt advice and only 1.1m people receiving it in 2016/17. The levels of unmet demand are particularly high in Scotland and London.

Table 1. Supply and demand in the UK across all channels

| Region/ country | Demand ¹ | Supply ² | Unmet Demand ³ | Unmet Demand as % of Supply |
|--------------------------|---------------------|---------------------|---------------------------|-----------------------------|
| Scotland | 143,553 | 76,175 | 67,378 | 88% |
| London | 245,206 | 136,012 | 109,194 | 80% |
| Northern Ireland | 46,436 | 27,470 | 18,966 | 69% |
| South East | 194,793 | 120,373 | 74,420 | 62% |
| East of England | 142,239 | 88,033 | 54,207 | 62% |
| South West | 131,529 | 82,149 | 49,381 | 60% |
| North West | 197,943 | 125,189 | 72,754 | 58% |
| Yorkshire and The Humber | 148,624 | 96,004 | 52,620 | 55% |
| East Midlands | 125,445 | 81,624 | 43,821 | 54% |
| Wales | 90,155 | 59,522 | 30,633 | 51% |
| West Midlands | 155,060 | 108,833 | 46,227 | 42% |
| North East | 76,663 | 58,225 | 18,437 | 32% |
| UK Total | 1,697,646 | 1,059,609 | 638,037 | 60.21% |

Since 2015/16, the overall supply of debt advice services has increased, driven by an increase in telephone and online provision. However, provision of face-to-face debt advice has declined. The online channel has experienced the biggest rise since 2015/16 in comparison with other channels.

However, there has been an even bigger growth in demand. Demand for face-to-face and telephone debt advice services has become greater in all regions and countries in the United Kingdom, resulting in increased levels of unmet

demand. Scotland has seen the biggest increase in unmet demand for services delivered through these channels. This was caused by a large growth of demand which the supply increase could not keep up with. Northern Ireland is the only country where unmet demand has fallen since the previous year. This has been caused by an increase in provision of debt advice through the telephone channel which has exceeded the levels of increase in demand, while the levels of unmet demand for face-to-face services have

¹ 'Demand' has been defined as the total number of adults that sought debt advice within the last year.

² 'Supply' has been defined as the total number of clients who received 'advice / casework' for their debt problems through face-to-face, telephone and advice channels in the period April 2016 – March 2017

³ Unmet Demand = (Total 'demand' for debt advice) – (Total 'supply' of debt advice)

remained fairly stable. Despite this, the overall levels of unmet demand in Northern Ireland continue to be high.

Table 2. Face-to-face and telephone supply and demand in the UK in 2016/17 and 2015/16⁴

| Region/ country | 2016/17 | | | | 2015/16 | | | |
|--------------------------|------------------|----------------|----------------|-----------------------------|----------------|----------------|----------------|-----------------------------|
| | Demand | Supply | Unmet Demand | Unmet demand as % of Supply | Demand | Supply | Unmet Demand | Unmet demand as % of Supply |
| East Midlands | 94,084 | 62,648 | 31,435 | 50% | 73,977 | 49,851 | 24,126 | 48% |
| East of England | 106,680 | 66,258 | 40,422 | 61% | 83,405 | 54,593 | 28,811 | 53% |
| London | 183,905 | 98,844 | 85,061 | 86% | 143,558 | 88,786 | 54,772 | 62% |
| North East | 57,497 | 46,656 | 10,841 | 23% | 46,158 | 41,160 | 4,998 | 12% |
| North West | 148,457 | 95,295 | 53,162 | 56% | 119,021 | 86,437 | 32,585 | 38% |
| Northern Ireland | 34,827 | 20,054 | 14,773 | 74% | 27,240 | 7,889 | 19,351 | 245% |
| Scotland | 107,665 | 54,651 | 53,014 | 97% | 73,186 | 56,094 | 17,092 | 30% |
| South East | 146,095 | 90,504 | 55,591 | 61% | 113,482 | 77,329 | 36,153 | 47% |
| South West | 98,647 | 62,140 | 36,507 | 59% | 78,863 | 52,253 | 26,609 | 51% |
| Wales | 67,616 | 45,886 | 21,730 | 47% | 53,602 | 40,274 | 13,328 | 33% |
| West Midlands | 116,295 | 85,315 | 30,979 | 36% | 93,880 | 76,178 | 17,702 | 23% |
| Yorkshire and The Humber | 111,468 | 73,254 | 38,214 | 52% | 90,190 | 68,649 | 21,541 | 31% |
| Total | 1,273,234 | 801,505 | 471,729 | 58.86% | 996,562 | 699,493 | 297,068 | 42% |

⁴ Face-to-face and telephone advice only. The online channel has been excluded from the comparison.

Supply and Demand by channel⁵

At the national level, the smallest gap between demand and supply is seen for the telephone channel and the biggest for the face-to-face channel. However, face-to-face is also the channel with the biggest variation in the levels of unmet demand between countries and regions. Looking at a local authority level, we can see an even broader spectrum, with some local authority areas experiencing oversupply of face-to-face advice while others are struggling with high levels of undersupply.

Online is the channel which has experienced the biggest rise in supply since 2015/16. However, the supply of online debt advice services is still lower than the supply through other channels. Given the high unmet demand for online services, there is scope to increase the proportion of advice delivered through digital channels.

Looking at the types of online advice which was provided, webchat constitutes the vast majority, followed by online tools and email.

⁵ See Appendix 2 for detailed figures for supply and demand by channel

Supply and Demand by region/country

In the chapter that follows, we have provided an overview of overall supply and demand by region and country, and looked at face-to-face debt advice in more detail for most regions and countries. We have focused on the face-to-face channel due to its localised nature and large variation in

unmet demand between local authority areas. The tables that follow show overall levels of demand, supply and unmet demand across all channels, as well as for the face-to-face channel.

Please click on the links below for the supply and demand by region and country:

[East Midlands](#)

[East of England](#)

[London](#)

[North East](#)

[North West](#)

[South East](#)

[South West](#)

[West Midlands](#)

[Yorkshire and The Humber](#)

[Northern Ireland](#)

[Scotland](#)

[Wales](#)

Scotland

There are high levels of unmet demand in Scotland across all channels. Scotland has seen a big increase in unmet demand for face-to-face debt advice services between 2015/16 and 2016/17. This was caused by a big growth in the over-indebted population in comparison to the rest of the UK and therefore a rise in demand in all Scottish local authorities.

West Dunbartonshire and Aberdeenshire are the only areas in Scotland experiencing oversupply of face-to-face debt advice, while most local authority areas struggle with undersupply. Unmet demand for face-to-face services is particularly high in the Shetland Islands and South Ayrshire.

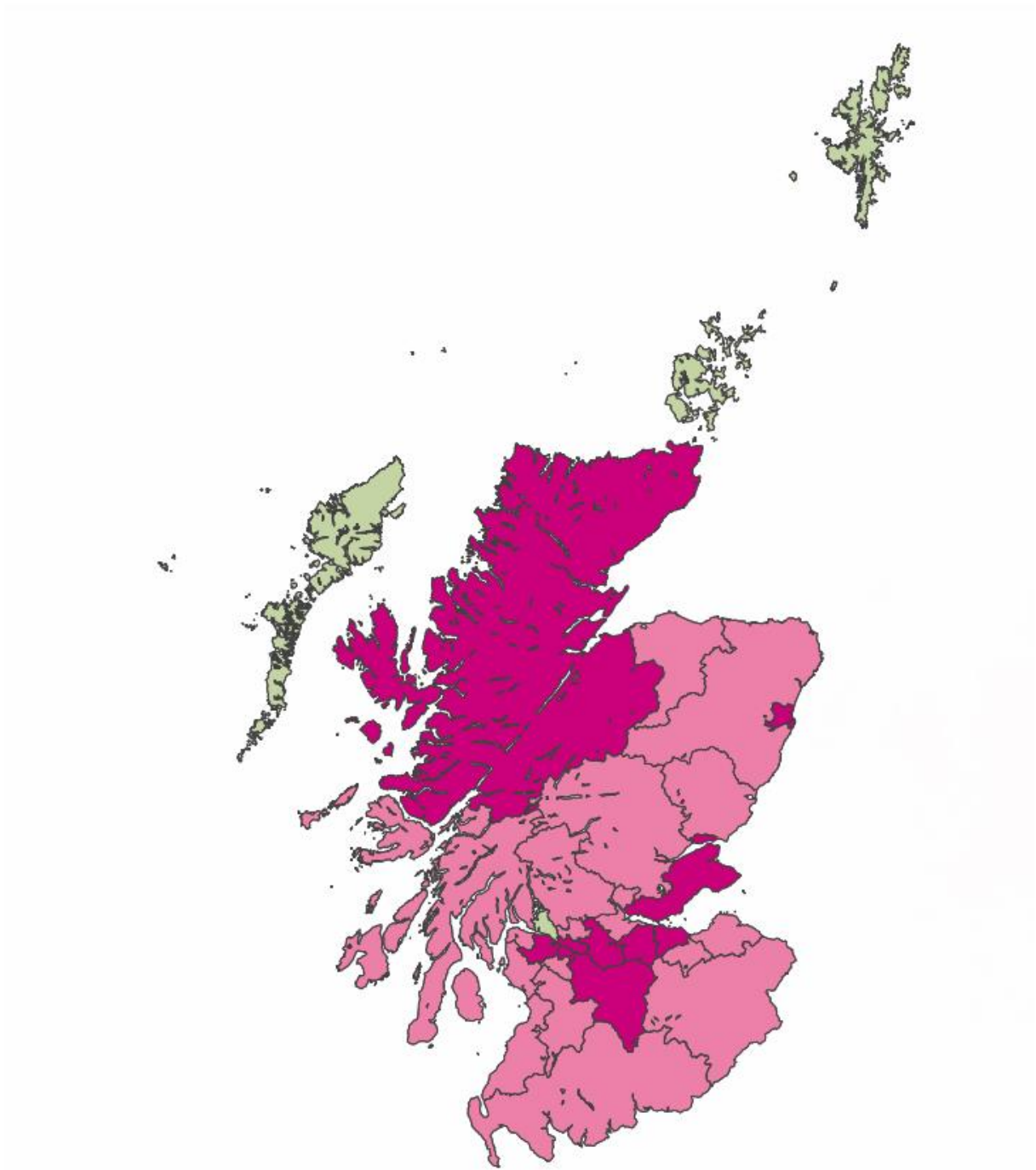
[Click here to see other regions/countries](#)

Table 3. Supply and demand in Scotland across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|----------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Shetland Islands | 563 | 245 | 318 | 130% | 169 | 15 | 154 | 1026% |
| South Ayrshire | 2,806 | 1,264 | 1,542 | 122% | 842 | 113 | 729 | 646% |
| Aberdeen City | 6,556 | 3,010 | 3,547 | 118% | 1,967 | 334 | 1,633 | 490% |
| North Ayrshire | 3,868 | 1,779 | 2,089 | 117% | 1,160 | 194 | 967 | 499% |
| Stirling | 2,262 | 1,060 | 1,201 | 113% | 678 | 137 | 541 | 394% |
| Eilean Siar | 621 | 292 | 329 | 113% | 186 | 37 | 150 | 410% |
| Dumfries & Galloway | 3,800 | 1,788 | 2,012 | 113% | 1,140 | 231 | 909 | 394% |
| East Renfrewshire | 1,802 | 857 | 945 | 110% | 541 | 123 | 418 | 341% |
| East Dunbartonshire | 2,135 | 1,020 | 1,115 | 109% | 641 | 150 | 490 | 327% |
| Clackmannanshire | 1,413 | 677 | 736 | 109% | 424 | 100 | 324 | 322% |
| Dundee City | 4,516 | 2,173 | 2,343 | 108% | 1,355 | 330 | 1,025 | 311% |
| Midlothian | 2,219 | 1,069 | 1,150 | 108% | 666 | 164 | 502 | 306% |
| Fife | 9,758 | 4,718 | 5,039 | 107% | 2,927 | 737 | 2,190 | 297% |
| Renfrewshire | 4,835 | 2,359 | 2,476 | 105% | 1,450 | 384 | 1,066 | 277% |
| Perth & Kinross | 3,495 | 1,728 | 1,767 | 102% | 1,049 | 303 | 745 | 246% |
| Edinburgh, City of | 12,294 | 6,087 | 6,207 | 102% | 3,688 | 1,069 | 2,619 | 245% |
| South Lanarkshire | 8,385 | 4,166 | 4,219 | 101% | 2,516 | 742 | 1,774 | 239% |
| East Lothian | 2,440 | 1,213 | 1,228 | 101% | 732 | 215 | 517 | 241% |
| Glasgow City | 19,874 | 9,907 | 9,967 | 101% | 5,962 | 1,794 | 4,168 | 232% |
| Scottish Borders | 2,855 | 1,450 | 1,405 | 97% | 857 | 284 | 573 | 202% |
| East Ayrshire | 3,611 | 1,881 | 1,730 | 92% | 1,083 | 407 | 677 | 166% |
| Highland | 5,576 | 2,959 | 2,617 | 88% | 1,673 | 683 | 990 | 145% |
| Orkney Islands | 524 | 279 | 244 | 87% | 157 | 65 | 92 | 142% |
| North Lanarkshire | 10,038 | 5,386 | 4,653 | 86% | 3,011 | 1,288 | 1,724 | 134% |
| West Lothian | 4,768 | 2,568 | 2,200 | 86% | 1,431 | 624 | 807 | 129% |
| Moray | 2,371 | 1,437 | 934 | 65% | 711 | 468 | 243 | 52% |
| Inverclyde | 2,284 | 1,479 | 805 | 54% | 685 | 545 | 140 | 26% |
| Angus | 2,869 | 1,916 | 953 | 50% | 861 | 651 | 210 | 32% |

| | | | | | | | | |
|---------------------|---------|--------|--------|-----|--------|--------|--------|------|
| Falkirk | 4,388 | 3,021 | 1,367 | 45% | 1,316 | 1,231 | 86 | 7% |
| Argyll & Bute | 2,071 | 1,429 | 643 | 45% | 621 | 583 | 38 | 7% |
| Aberdeenshire | 5,825 | 4,482 | 1,343 | 30% | 1,748 | 2,097 | - 350 | -17% |
| West Dunbartonshire | 2,728 | 2,475 | 253 | 10% | 818 | 1,363 | - 545 | -40% |
| Scotland Total | 143,553 | 76,175 | 67,378 | 88% | 43,066 | 17,460 | 25,606 | 147% |

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London

London experiences high levels of unmet demand in most of its local authority areas, with the exception of the City of London, where supply exceeds demand. This is due to high levels of oversupply of face-to-face advice in this area. Oversupply of face-to-face services is also seen in Kensington and Chelsea.

The unmet demand is particularly high for face-to-face services, with demand nearly three times higher than supply. It is especially high for Islington, Ealing, Kingston upon Thames, Tower Hamlets and Sutton.

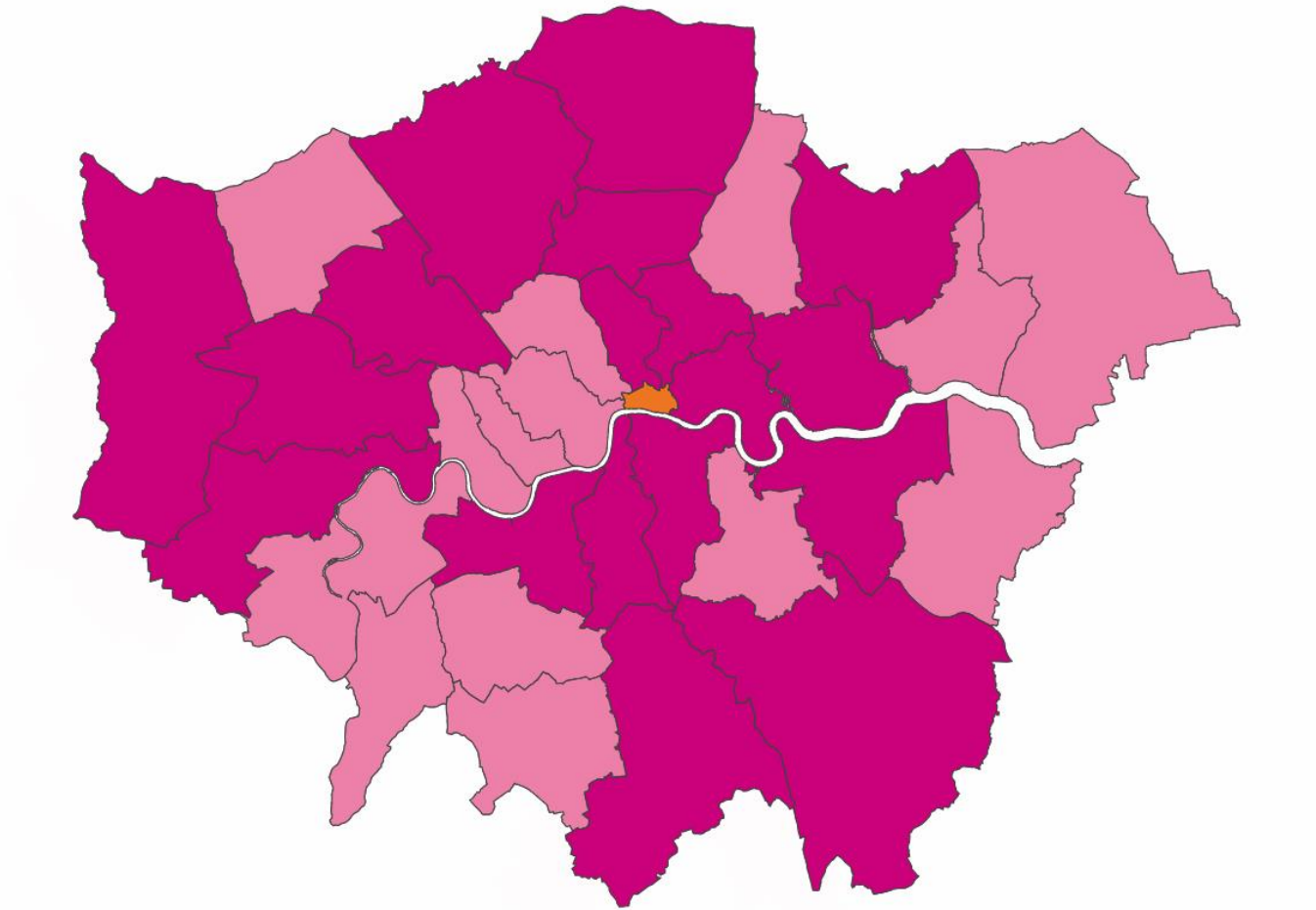
Islington, Lambeth, Sutton and Tower Hamlets have seen the biggest fall in face-to-face debt advice provision since 2015/16. The City of London and Hammersmith and Fulham, however, have experienced a high level of growth in the supply of face-to-face debt advice, which resulted in a reduction in unmet demand.

[Click here to see other regions/countries](#)

Table 4. Supply and demand in London across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|----------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Tower Hamlets | 11,363 | 5,380 | 5,983 | 111% | 3,409 | 415 | 2,994 | 722% |
| Ealing | 9,500 | 4,517 | 4,982 | 110% | 2,850 | 321 | 2,529 | 787% |
| Islington | 7,385 | 3,536 | 3,849 | 109% | 2,215 | 243 | 1,973 | 813% |
| Sutton | 4,821 | 2,322 | 2,499 | 108% | 1,446 | 180 | 1,266 | 702% |
| Newham | 12,175 | 5,943 | 6,232 | 105% | 3,653 | 579 | 3,074 | 531% |
| Havering | 5,921 | 2,903 | 3,017 | 104% | 1,776 | 298 | 1,478 | 496% |
| Redbridge | 7,611 | 3,757 | 3,854 | 103% | 2,283 | 396 | 1,887 | 476% |
| Lambeth | 10,072 | 5,021 | 5,051 | 101% | 3,022 | 573 | 2,449 | 428% |
| Kingston upon Thames | 4,015 | 2,002 | 2,014 | 101% | 1,205 | 137 | 1,068 | 782% |
| Barking and Dagenham | 6,591 | 3,393 | 3,198 | 94% | 1,977 | 475 | 1,502 | 316% |
| Haringey | 8,135 | 4,201 | 3,934 | 94% | 2,441 | 601 | 1,840 | 306% |
| Croydon | 10,241 | 5,360 | 4,881 | 91% | 3,072 | 730 | 2,342 | 321% |
| Barnet | 8,978 | 4,726 | 4,252 | 90% | 2,693 | 622 | 2,071 | 333% |
| Wandsworth | 8,207 | 4,327 | 3,880 | 90% | 2,462 | 741 | 1,721 | 232% |
| Bromley | 7,179 | 3,824 | 3,355 | 88% | 2,154 | 617 | 1,537 | 249% |
| Hackney | 9,283 | 5,064 | 4,220 | 83% | 2,785 | 934 | 1,851 | 198% |
| Brent | 9,611 | 5,269 | 4,343 | 82% | 2,883 | 1,018 | 1,866 | 183% |
| Hillingdon | 8,087 | 4,450 | 3,637 | 82% | 2,426 | 825 | 1,602 | 194% |
| Harrow | 5,979 | 3,338 | 2,641 | 79% | 1,794 | 649 | 1,145 | 176% |
| Greenwich | 8,963 | 5,015 | 3,948 | 79% | 2,689 | 770 | 1,919 | 249% |
| Hounslow | 7,972 | 4,612 | 3,360 | 73% | 2,392 | 947 | 1,444 | 153% |
| Enfield | 8,846 | 5,118 | 3,729 | 73% | 2,654 | 1,083 | 1,571 | 145% |
| Bexley | 6,028 | 3,499 | 2,529 | 72% | 1,808 | 732 | 1,076 | 147% |
| Westminster | 6,153 | 3,621 | 2,532 | 70% | 1,846 | 932 | 914 | 98% |

| | | | | | | | | |
|------------------------|---------|---------|---------|------|--------|--------|--------|------|
| Waltham Forest | 7,812 | 4,669 | 3,144 | 67% | 2,344 | 1,255 | 1,089 | 87% |
| Camden | 7,003 | 4,309 | 2,695 | 63% | 2,101 | 1,190 | 911 | 77% |
| Southwark | 9,915 | 6,113 | 3,803 | 62% | 2,975 | 1,678 | 1,297 | 77% |
| Richmond upon Thames | 3,825 | 2,363 | 1,463 | 62% | 1,148 | 616 | 531 | 86% |
| Merton | 5,310 | 3,319 | 1,992 | 60% | 1,593 | 960 | 633 | 66% |
| Hammersmith and Fulham | 4,960 | 3,375 | 1,585 | 47% | 1,488 | 1,093 | 395 | 36% |
| Lewisham | 9,539 | 7,309 | 2,230 | 31% | 2,862 | 2,832 | 30 | 1% |
| Kensington and Chelsea | 3,507 | 2,757 | 751 | 27% | 1,052 | 1,194 | - 142 | -12% |
| City of London | 215 | 603 | -387 | -64% | 65 | 506 | - 442 | -87% |
| London Total | 245,206 | 136,012 | 109,194 | 80% | 73,562 | 26,142 | 47,419 | 181% |



Northern Ireland

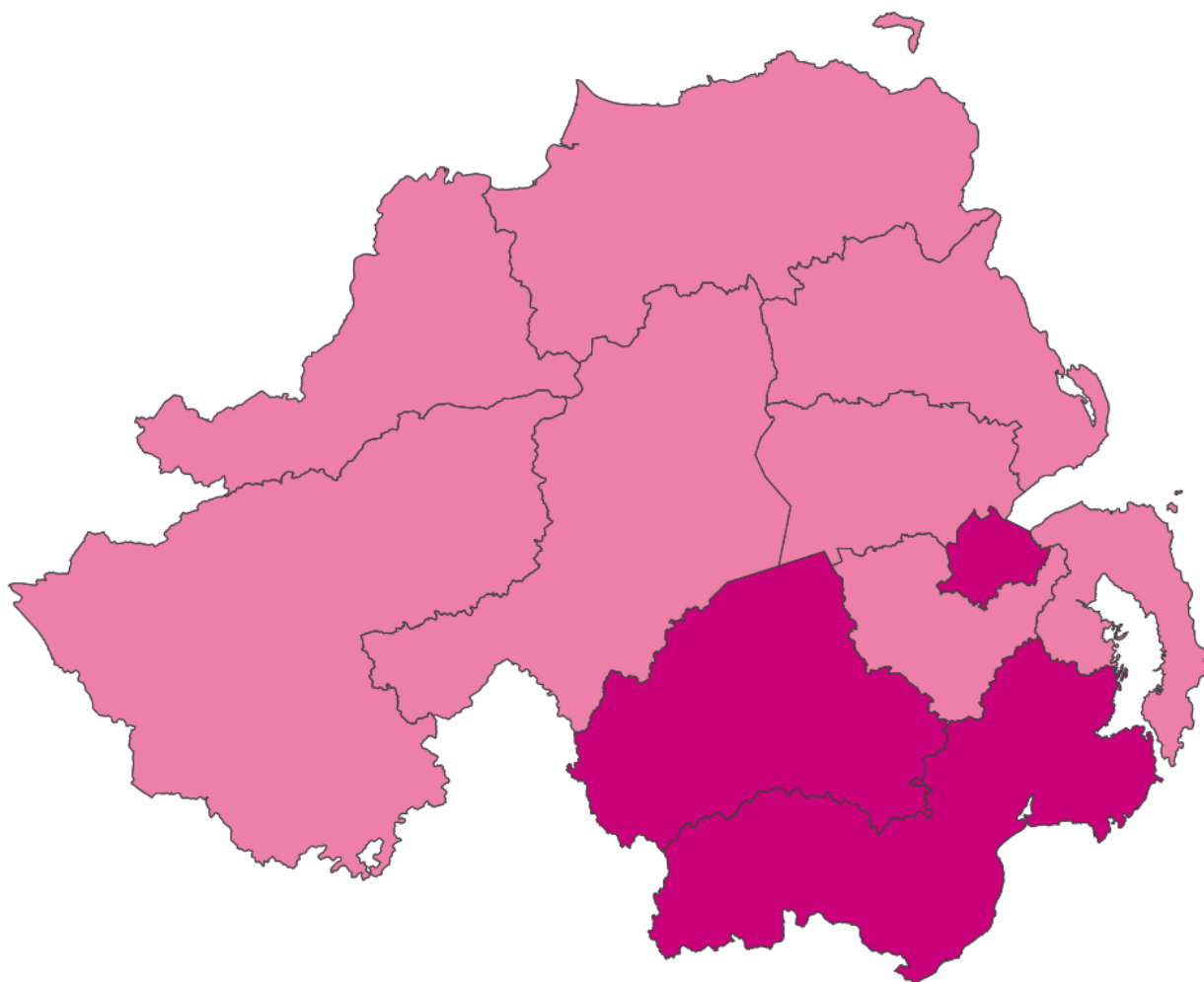
There is a high level of unmet demand in Northern Ireland, particularly for face-to-face debt advice, with demand for this channel being up to seven times higher than supply in some local authority areas. The areas with the highest unmet demand for face-to-face services are Armagh, Banbridge and Craigavon, and Lisburn and Castlereagh. No local authority areas in Northern Ireland experience an oversupply of debt advice through this channel.

The levels of face-to-face unmet demand have remained fairly stable since 2015/16. However, there has been a big increase in the number of clients served through the telephone channel throughout Northern Ireland, resulting in a decrease in unmet demand for this channel, despite a rise in demand.

[Click here to see other regions/countries](#)

Table 5. Supply and demand in Northern Ireland across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|---------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Lisburn and Castlereagh | 3,172 | 1,582 | 1,590 | 101% | 952 | 146 | 805 | 550% |
| Armagh, Banbridge and Craigavon | 5,243 | 2,672 | 2,571 | 96% | 1,573 | 222 | 1,351 | 609% |
| Mid and East Antrim | 3,266 | 1,796 | 1,469 | 82% | 980 | 217 | 763 | 352% |
| Newry, Mourne and Down | 4,291 | 2,363 | 1,928 | 82% | 1,287 | 241 | 1,046 | 434% |
| Mid Ulster | 3,647 | 2,028 | 1,619 | 80% | 1,094 | 231 | 863 | 374% |
| Causeway Coast and Glens | 3,520 | 2,050 | 1,470 | 72% | 1,056 | 283 | 773 | 273% |
| North Down and Ards | 3,471 | 2,084 | 1,387 | 67% | 1,041 | 284 | 758 | 267% |
| Fermanagh and Omagh | 2,790 | 1,713 | 1,076 | 63% | 837 | 306 | 531 | 173% |
| Belfast | 9,512 | 5,996 | 3,516 | 59% | 2,854 | 1,134 | 1,720 | 152% |
| Antrim and Newtownabbey | 3,349 | 2,182 | 1,167 | 53% | 1,005 | 374 | 631 | 169% |
| Derry and Strabane | 4,175 | 3,003 | 1,172 | 39% | 1,253 | 648 | 604 | 93% |
| Northern Ireland Total | 46,436 | 27,470 | 18,966 | 69% | 13,931 | 4,086 | 9,844 | 241% |



South East

The majority of South East local authority areas has a high level of unmet demand for debt advice services, with the only exception being Chiltern where levels of unmet demand are much lower. The unmet demand is particularly high for face-to-face services, with the highest levels in the Vale of White Horse, Horsham, Worthing, Spelthorne and Waverley. Chiltern is the only area in the South East experiencing oversupply of face-to-face services.

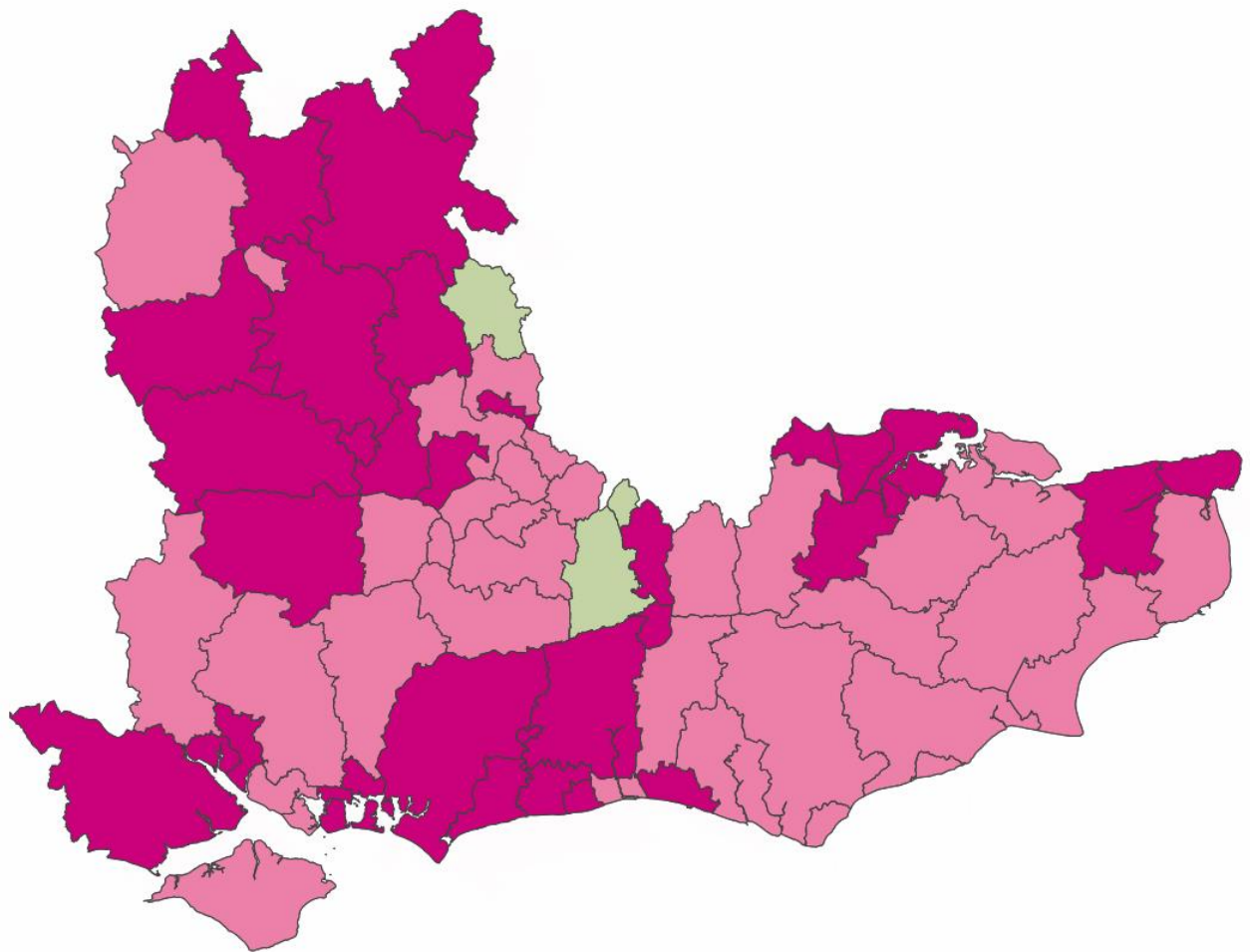
In Reigate and Banstead, which was the only area with relatively high oversupply of face-to-face debt advice services in 2015/16, the demand now exceeds supply due to a mixture of increased demand and reduced provision.

[Click here to see other regions/countries](#)

Table 6. Supply and demand in the South East across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|-----------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Vale of White Horse | 2,524 | 1,212 | 1,312 | 108% | 757 | 42 | 716 | 1719% |
| Worthing | 2,327 | 1,117 | 1,210 | 108% | 698 | 38 | 660 | 1719% |
| Waverley | 2,077 | 998 | 1,079 | 108% | 623 | 35 | 588 | 1668% |
| Horsham | 2,474 | 1,217 | 1,257 | 103% | 742 | 41 | 701 | 1719% |
| Spelthorne | 2,064 | 1,019 | 1,045 | 103% | 619 | 34 | 585 | 1719% |
| Slough | 3,783 | 1,873 | 1,910 | 102% | 1,135 | 80 | 1,054 | 1310% |
| South Oxfordshire | 2,545 | 1,263 | 1,282 | 102% | 764 | 61 | 703 | 1150% |
| Adur | 1,322 | 670 | 652 | 97% | 397 | 39 | 358 | 920% |
| Crawley | 2,801 | 1,422 | 1,379 | 97% | 840 | 80 | 760 | 947% |
| Chichester | 2,260 | 1,148 | 1,112 | 97% | 678 | 60 | 618 | 1029% |
| Gravesham | 2,603 | 1,337 | 1,266 | 95% | 781 | 53 | 728 | 1375% |
| Dartford | 2,530 | 1,317 | 1,213 | 92% | 759 | 130 | 629 | 483% |
| South Bucks | 1,142 | 604 | 538 | 89% | 343 | 30 | 313 | 1048% |
| Sevenoaks | 2,146 | 1,189 | 957 | 80% | 644 | 114 | 529 | 463% |
| Southampton | 7,873 | 4,373 | 3,500 | 80% | 2,362 | 575 | 1,787 | 311% |
| Havant | 2,906 | 1,616 | 1,290 | 80% | 872 | 229 | 643 | 281% |
| Wycombe | 3,624 | 2,025 | 1,600 | 79% | 1,087 | 344 | 743 | 216% |
| Tonbridge and Malling | 2,626 | 1,472 | 1,153 | 78% | 788 | 255 | 532 | 209% |
| Wokingham | 2,748 | 1,549 | 1,199 | 77% | 824 | 275 | 549 | 200% |
| Brighton and Hove | 6,991 | 3,966 | 3,026 | 76% | 2,097 | 598 | 1,499 | 250% |
| Milton Keynes | 7,035 | 4,012 | 3,022 | 75% | 2,110 | 717 | 1,393 | 194% |
| Fareham | 2,230 | 1,281 | 950 | 74% | 669 | 221 | 448 | 203% |
| West Berkshire | 3,101 | 1,789 | 1,313 | 73% | 930 | 351 | 579 | 165% |
| Bracknell Forest | 2,641 | 1,530 | 1,111 | 73% | 792 | 249 | 544 | 219% |
| Medway | 6,785 | 3,935 | 2,850 | 72% | 2,036 | 622 | 1,414 | 227% |
| New Forest | 3,290 | 1,915 | 1,375 | 72% | 987 | 357 | 630 | 177% |

| | | | | | | | | |
|------------------------|---------|---------|--------|-----|--------|--------|--------|------|
| Eastleigh | 2,768 | 1,613 | 1,155 | 72% | 830 | 259 | 572 | 221% |
| Rother | 1,712 | 1,002 | 710 | 71% | 514 | 160 | 353 | 221% |
| Shepway | 2,496 | 1,483 | 1,013 | 68% | 749 | 270 | 479 | 177% |
| Reigate and Banstead | 2,776 | 1,650 | 1,126 | 68% | 833 | 324 | 509 | 157% |
| Surrey Heath | 1,571 | 934 | 637 | 68% | 471 | 183 | 288 | 158% |
| Dover | 2,651 | 1,583 | 1,069 | 68% | 795 | 294 | 502 | 171% |
| Windsor and Maidenhead | 2,638 | 1,576 | 1,063 | 67% | 791 | 353 | 439 | 125% |
| Hart | 1,605 | 966 | 639 | 66% | 481 | 178 | 304 | 171% |
| Thanet | 3,469 | 2,089 | 1,380 | 66% | 1,041 | 409 | 632 | 154% |
| Rushmoor | 2,404 | 1,473 | 931 | 63% | 721 | 307 | 414 | 135% |
| Canterbury | 3,564 | 2,193 | 1,371 | 63% | 1,069 | 501 | 569 | 114% |
| West Oxfordshire | 2,234 | 1,380 | 854 | 62% | 670 | 344 | 326 | 95% |
| Test Valley | 2,490 | 1,549 | 941 | 61% | 747 | 352 | 395 | 112% |
| Arun | 3,255 | 2,051 | 1,204 | 59% | 977 | 499 | 477 | 96% |
| Winchester | 2,300 | 1,457 | 843 | 58% | 690 | 391 | 299 | 77% |
| Gosport | 2,251 | 1,432 | 820 | 57% | 675 | 322 | 353 | 110% |
| Basingstoke and Deane | 4,008 | 2,562 | 1,446 | 56% | 1,202 | 652 | 550 | 84% |
| East Hampshire | 2,105 | 1,361 | 744 | 55% | 631 | 345 | 287 | 83% |
| Cherwell | 3,215 | 2,104 | 1,111 | 53% | 965 | 521 | 444 | 85% |
| Tandridge | 1,534 | 1,012 | 521 | 52% | 460 | 203 | 257 | 126% |
| Ashford | 2,804 | 1,879 | 925 | 49% | 841 | 464 | 377 | 81% |
| Lewes | 1,934 | 1,315 | 620 | 47% | 580 | 301 | 279 | 93% |
| Wealden | 2,733 | 1,859 | 874 | 47% | 820 | 592 | 228 | 39% |
| Woking | 1,937 | 1,323 | 614 | 46% | 581 | 425 | 156 | 37% |
| Aylesbury Vale | 4,130 | 2,822 | 1,308 | 46% | 1,239 | 858 | 381 | 44% |
| Reading | 4,239 | 2,897 | 1,342 | 46% | 1,272 | 836 | 436 | 52% |
| Guildford | 3,009 | 2,071 | 938 | 45% | 903 | 432 | 470 | 109% |
| Runnymede | 1,761 | 1,215 | 547 | 45% | 528 | 365 | 163 | 45% |
| Portsmouth | 6,154 | 4,333 | 1,821 | 42% | 1,846 | 1,347 | 499 | 37% |
| Mid Sussex | 2,752 | 1,951 | 801 | 41% | 826 | 640 | 185 | 29% |
| Mole Valley | 1,402 | 1,008 | 394 | 39% | 421 | 319 | 102 | 32% |
| Maidstone | 3,709 | 2,698 | 1,012 | 38% | 1,113 | 754 | 359 | 48% |
| Eastbourne | 2,479 | 1,816 | 663 | 37% | 744 | 448 | 295 | 66% |
| Elmbridge | 2,071 | 1,555 | 516 | 33% | 621 | 435 | 186 | 43% |
| Oxford | 4,037 | 3,038 | 1,000 | 33% | 1,211 | 1,103 | 108 | 10% |
| Isle of Wight | 3,144 | 2,369 | 774 | 33% | 943 | 510 | 433 | 85% |
| Hastings | 2,359 | 1,816 | 544 | 30% | 708 | 613 | 95 | 15% |
| Epsom and Ewell | 1,354 | 1,043 | 311 | 30% | 406 | 367 | 39 | 11% |
| Swale | 3,449 | 2,709 | 740 | 27% | 1,035 | 750 | 285 | 38% |
| Tunbridge Wells | 2,352 | 1,928 | 424 | 22% | 706 | 838 | -132 | -16% |
| Chiltern | 1,484 | 1,409 | 76 | 5% | 445 | 493 | -47 | -10% |
| South East Total | 194,793 | 120,373 | 74,420 | 62% | 58,438 | 25,388 | 33,050 | 130% |



East of England

There is currently a high level of unmet demand across the East of England. However, there are a few local authority areas where demand is met or nearly met: Suffolk Coastal, Mid Suffolk and South Norfolk. These are the areas where face-to-face supply exceeds demand. An oversupply of face-to-face services exists also in Three Rivers and East Cambridgeshire. On the other hand, South Cambridgeshire, Fenland, Breckland, King's Lynn and West Norfolk, North Norfolk and Huntingdonshire experience very high levels of undersupply of face-to-face services.

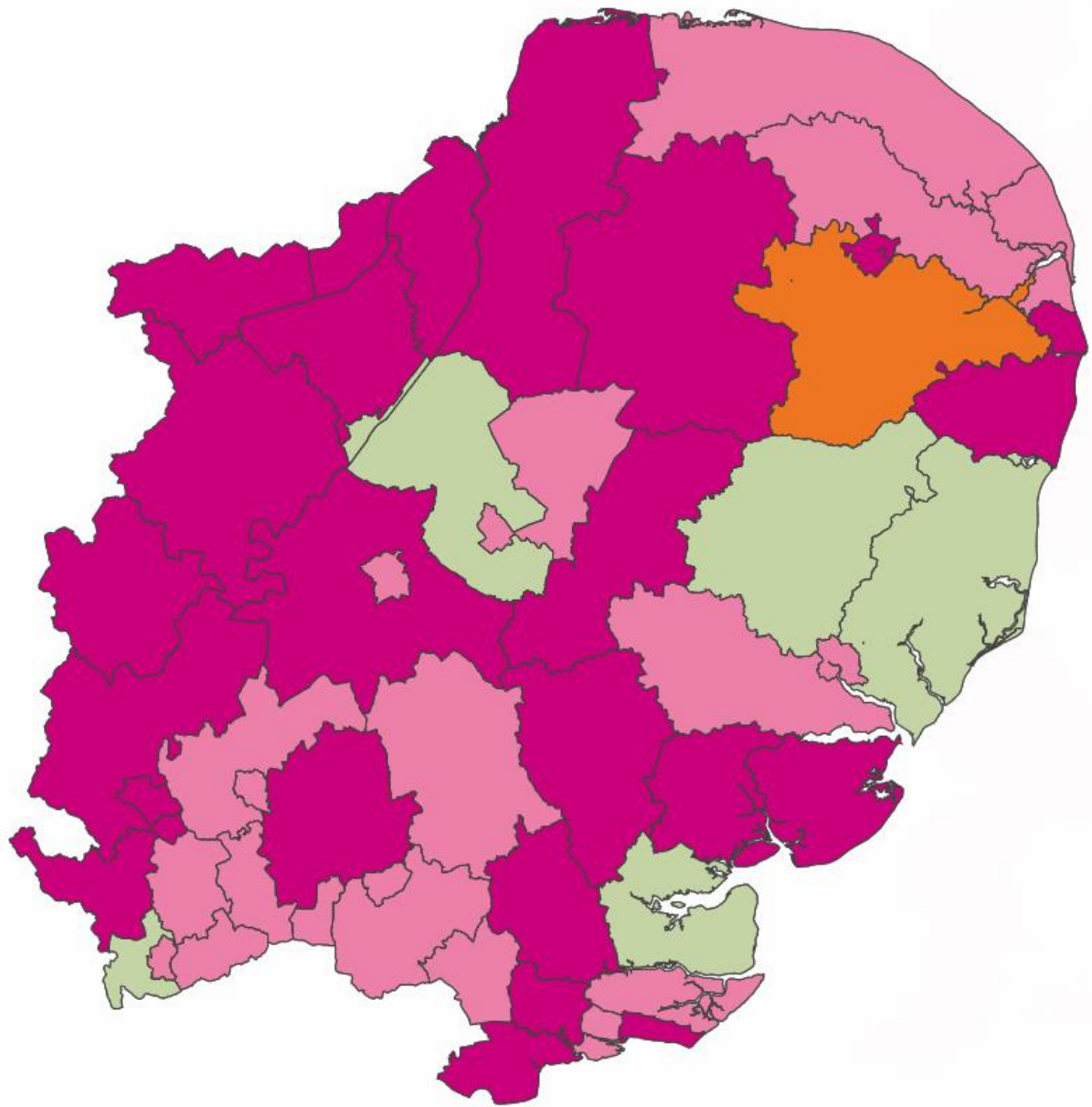
A number of areas in the East of England have seen a decrease in unmet demand for face-to-face debt advice services since 2015/16 as a result of growing supply. However, the majority of local authority areas experienced a reduction in levels of provision, which has led to increases in unmet demand in many of them.

[Click here to see other regions/countries](#)

Table 7. Supply and demand in the East of England across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| South Cambridgeshire | 3,012 | 1,449 | 1,562 | 108% | 903 | 19 | 884 | 4578% |
| Thurrock | 4,188 | 2,043 | 2,145 | 105% | 1,256 | 151 | 1,106 | 734% |
| Breckland | 3,343 | 1,647 | 1,695 | 103% | 1,003 | 54 | 949 | 1763% |
| Castle Point | 1,667 | 828 | 839 | 101% | 500 | 62 | 438 | 711% |
| King's Lynn and West Norfolk | 3,704 | 1,863 | 1,841 | 99% | 1,111 | 79 | 1,032 | 1306% |
| North Norfolk | 2,192 | 1,114 | 1,078 | 97% | 658 | 48 | 610 | 1283% |
| Huntingdonshire | 4,031 | 2,072 | 1,960 | 95% | 1,209 | 97 | 1,112 | 1149% |
| Chelmsford | 3,631 | 1,878 | 1,753 | 93% | 1,089 | 182 | 907 | 498% |
| Fenland | 2,632 | 1,366 | 1,266 | 93% | 790 | 41 | 749 | 1841% |
| St Edmundsbury | 2,502 | 1,305 | 1,197 | 92% | 751 | 98 | 652 | 666% |
| Colchester | 4,629 | 2,511 | 2,118 | 84% | 1,389 | 363 | 1,026 | 283% |
| Rochford | 1,541 | 847 | 694 | 82% | 462 | 133 | 329 | 248% |
| Waveney | 2,735 | 1,510 | 1,225 | 81% | 821 | 274 | 547 | 200% |
| Norwich | 4,590 | 2,549 | 2,042 | 80% | 1,377 | 327 | 1,050 | 321% |
| Basildon | 4,576 | 2,552 | 2,023 | 79% | 1,373 | 456 | 916 | 201% |
| Uttlesford | 1,636 | 915 | 721 | 79% | 491 | 175 | 315 | 180% |
| Brentwood | 1,375 | 772 | 603 | 78% | 412 | 138 | 275 | 199% |
| Forest Heath | 1,778 | 1,005 | 773 | 77% | 533 | 170 | 363 | 213% |
| Watford | 2,315 | 1,313 | 1,002 | 76% | 695 | 267 | 428 | 160% |
| Braintree | 3,402 | 1,939 | 1,463 | 75% | 1,021 | 255 | 766 | 301% |
| Epping Forest | 2,568 | 1,472 | 1,096 | 74% | 771 | 270 | 500 | 185% |
| Central Bedfordshire | 6,321 | 3,671 | 2,650 | 72% | 1,896 | 550 | 1,347 | 245% |
| Babergh | 1,858 | 1,081 | 776 | 72% | 557 | 187 | 370 | 198% |

| | | | | | | | | |
|------------------------------|----------------|---------------|---------------|------------|---------------|---------------|---------------|-------------|
| Southend-on-Sea | 4,281 | 2,494 | 1,786 | 72% | 1,284 | 471 | 813 | 172% |
| St Albans | 2,611 | 1,523 | 1,088 | 71% | 783 | 299 | 485 | 162% |
| Broxbourne | 2,197 | 1,287 | 910 | 71% | 659 | 218 | 441 | 202% |
| Tendring | 3,073 | 1,804 | 1,268 | 70% | 922 | 371 | 551 | 149% |
| Broadland | 2,503 | 1,492 | 1,012 | 68% | 751 | 309 | 442 | 143% |
| East Hertfordshire | 2,872 | 1,713 | 1,160 | 68% | 862 | 345 | 517 | 150% |
| Peterborough | 5,894 | 3,601 | 2,293 | 64% | 1,768 | 830 | 938 | 113% |
| Dacorum | 3,396 | 2,086 | 1,309 | 63% | 1,019 | 439 | 580 | 132% |
| North Hertfordshire | 2,916 | 1,842 | 1,074 | 58% | 875 | 434 | 441 | 102% |
| Bedford | 4,264 | 2,700 | 1,564 | 58% | 1,279 | 528 | 751 | 142% |
| Harlow | 2,447 | 1,564 | 882 | 56% | 734 | 442 | 292 | 66% |
| Welwyn Hatfield | 3,057 | 1,965 | 1,092 | 56% | 917 | 583 | 334 | 57% |
| Hertsmere | 2,111 | 1,359 | 753 | 55% | 633 | 346 | 288 | 83% |
| Great Yarmouth | 2,708 | 1,818 | 890 | 49% | 812 | 499 | 313 | 63% |
| Stevenage | 2,378 | 1,598 | 780 | 49% | 713 | 411 | 302 | 74% |
| Maldon | 1,197 | 840 | 357 | 43% | 359 | 240 | 119 | 50% |
| Luton | 6,026 | 4,383 | 1,643 | 37% | 1,808 | 1,541 | 267 | 17% |
| Cambridge | 3,153 | 2,363 | 790 | 33% | 946 | 840 | 106 | 13% |
| Ipswich | 4,005 | 3,411 | 594 | 17% | 1,201 | 1,219 | -17 | -1% |
| East Cambridgeshire | 1,873 | 1,631 | 242 | 15% | 562 | 690 | 128 | -19% |
| Three Rivers | 1,715 | 1,509 | 205 | 14% | 514 | 640 | -126 | -20% |
| Suffolk Coastal | 2,472 | 2,314 | 158 | 7% | 741 | 1,074 | -332 | -31% |
| Mid Suffolk | 2,069 | 1,958 | 111 | 6% | 621 | 830 | -210 | -25% |
| South Norfolk | 2,800 | 3,076 | -276 | -9% | 840 | 1,716 | -876 | -51% |
| East of England Total | 142,239 | 88,033 | 54,207 | 62% | 42,672 | 19,709 | 22,963 | 117% |



South West

The South West experiences high levels of unmet demand, particularly for the face-to-face channel. The local authority areas where the unmet demand for the face-to-face channel is the highest are Tewkesbury, Cotswold, North Devon, Torridge, South Gloucestershire and Cheltenham. In contrast, Mid Devon and West Somerset are the only areas in the South West experiencing oversupply of face-to-face

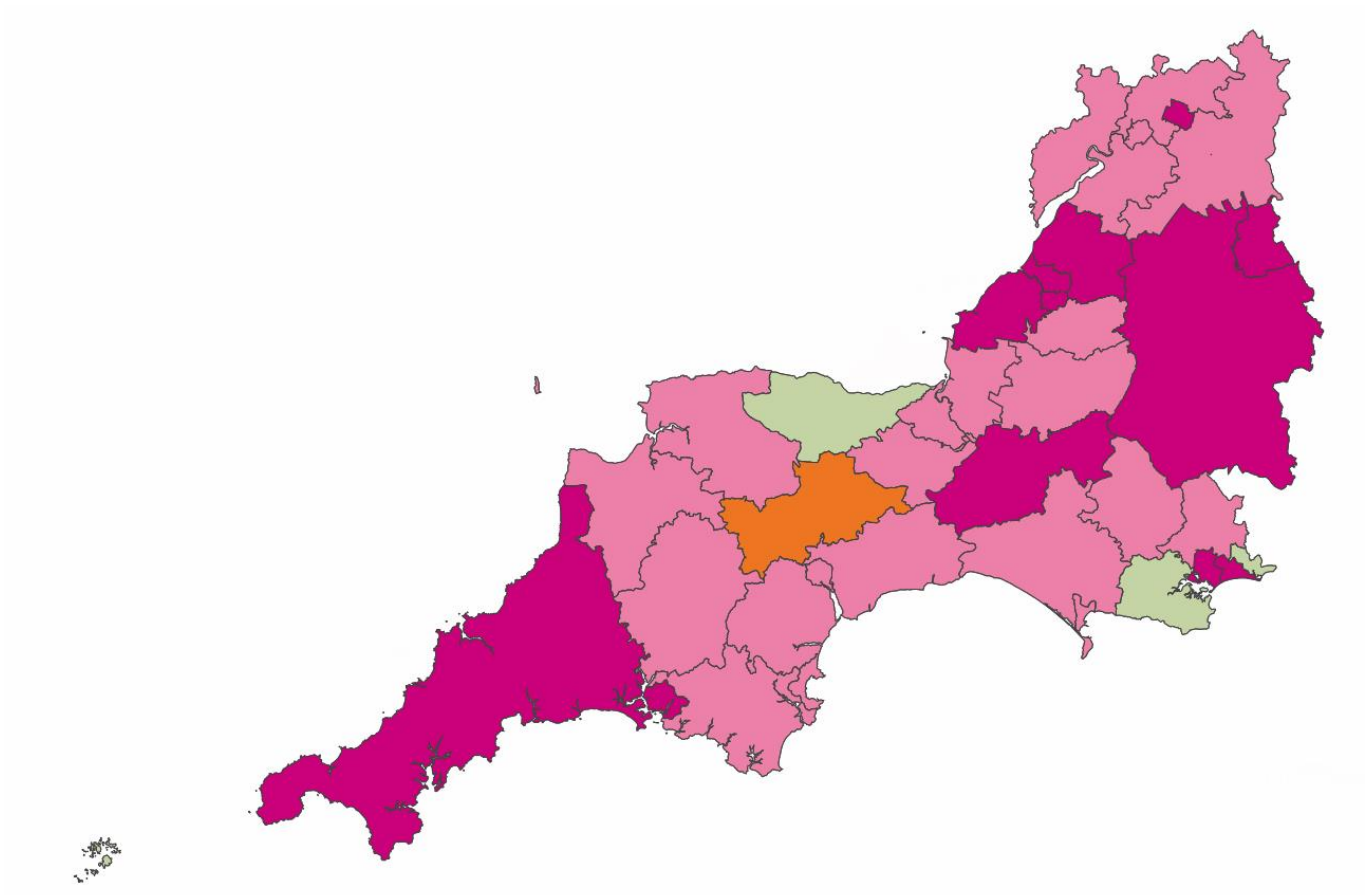
debt advice. Both areas have seen an increase in levels of provision since 2015/16, when they experienced undersupply.

[Click here to see other regions/countries](#)

Table 8. Supply and demand in the South West across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|-----------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Tewkesbury | 1,968 | 923 | 1,044 | 113% | 590 | 5 | 585 | 10742% |
| North Devon | 2,201 | 1,107 | 1,094 | 99% | 660 | 29 | 631 | 2185% |
| Torridge | 1,523 | 766 | 757 | 99% | 457 | 42 | 415 | 982% |
| South Gloucestershire | 6,230 | 3,145 | 3,084 | 98% | 1,869 | 226 | 1,643 | 726% |
| Cheltenham | 2,947 | 1,496 | 1,452 | 97% | 884 | 133 | 751 | 565% |
| Isles of Scilly | 51 | 26 | 24 | 92% | 15 | 0 | 15 | 10742% |
| Cotswold | 1,785 | 957 | 828 | 86% | 535 | 5 | 531 | 10742% |
| Wiltshire | 11,095 | 6,120 | 4,975 | 81% | 3,329 | 1,028 | 2,301 | 224% |
| Bournemouth | 5,169 | 2,865 | 2,305 | 80% | 1,551 | 361 | 1,189 | 329% |
| Poole | 3,319 | 1,862 | 1,457 | 78% | 996 | 292 | 704 | 241% |
| Bristol, City of | 12,754 | 7,178 | 5,576 | 78% | 3,826 | 1,115 | 2,712 | 243% |
| East Dorset | 1,479 | 839 | 640 | 76% | 444 | 124 | 319 | 256% |
| Swindon | 5,930 | 3,543 | 2,387 | 67% | 1,779 | 698 | 1,081 | 155% |
| North Dorset | 1,521 | 913 | 608 | 67% | 456 | 185 | 272 | 147% |
| West Devon | 1,158 | 696 | 462 | 66% | 347 | 164 | 183 | 112% |
| Forest of Dean | 1,968 | 1,195 | 773 | 65% | 590 | 256 | 334 | 130% |
| Taunton Deane | 2,834 | 1,737 | 1,097 | 63% | 850 | 357 | 494 | 138% |
| Purbeck | 924 | 575 | 349 | 61% | 277 | 111 | 167 | 151% |
| Cornwall | 13,111 | 8,175 | 4,936 | 60% | 3,933 | 1,684 | 2,249 | 134% |
| South Somerset | 3,911 | 2,464 | 1,448 | 59% | 1,173 | 604 | 570 | 94% |
| Weymouth and Portland | 1,625 | 1,030 | 595 | 58% | 487 | 284 | 203 | 71% |
| Christchurch | 914 | 603 | 311 | 52% | 274 | 105 | 170 | 162% |
| West Dorset | 2,051 | 1,357 | 694 | 51% | 615 | 415 | 200 | 48% |
| East Devon | 2,788 | 1,854 | 935 | 50% | 837 | 508 | 328 | 65% |
| Teignbridge | 2,825 | 1,897 | 928 | 49% | 848 | 492 | 355 | 72% |

| | | | | | | | | |
|------------------------------|---------|--------|--------|------|--------|--------|--------|------|
| Exeter | 3,666 | 2,465 | 1,201 | 49% | 1,100 | 715 | 385 | 54% |
| South Hams | 1,659 | 1,118 | 541 | 48% | 498 | 259 | 239 | 92% |
| North Somerset | 4,568 | 3,090 | 1,479 | 48% | 1,371 | 942 | 428 | 45% |
| Sedgemoor | 2,944 | 1,998 | 946 | 47% | 883 | 575 | 308 | 54% |
| Torbay | 3,278 | 2,228 | 1,050 | 47% | 983 | 724 | 260 | 36% |
| Mendip | 2,521 | 1,742 | 779 | 45% | 756 | 529 | 227 | 43% |
| Gloucester | 3,524 | 2,439 | 1,085 | 44% | 1,057 | 760 | 297 | 39% |
| Bath and North East Somerset | 4,374 | 3,071 | 1,302 | 42% | 1,312 | 908 | 404 | 44% |
| Plymouth | 7,772 | 5,849 | 1,924 | 33% | 2,332 | 1,640 | 692 | 42% |
| Stroud | 2,527 | 1,990 | 538 | 27% | 758 | 635 | 123 | 19% |
| West Somerset | 753 | 715 | 38 | 5% | 226 | 369 | -143 | -39% |
| Mid Devon | 1,861 | 2,122 | -261 | -12% | 558 | 1,268 | -710 | -56% |
| South West Total | 131,529 | 82,149 | 49,381 | 60% | 39,459 | 18,547 | 20,912 | 113% |



North West

Most local authority areas in the North West experience undersupply of debt advice services. The area that stands out is Eden, where supply exceeds demand, which is driven by the face-to-face channel. Eden has seen a big increase in supply of face-to-face advice between 2015/16 and 2016/17, and the provision of debt advice through this channel is now over seven times higher than in 2015/16.

There is a big variation in the levels of unmet demand for face-to-face advice, with a number of areas experiencing

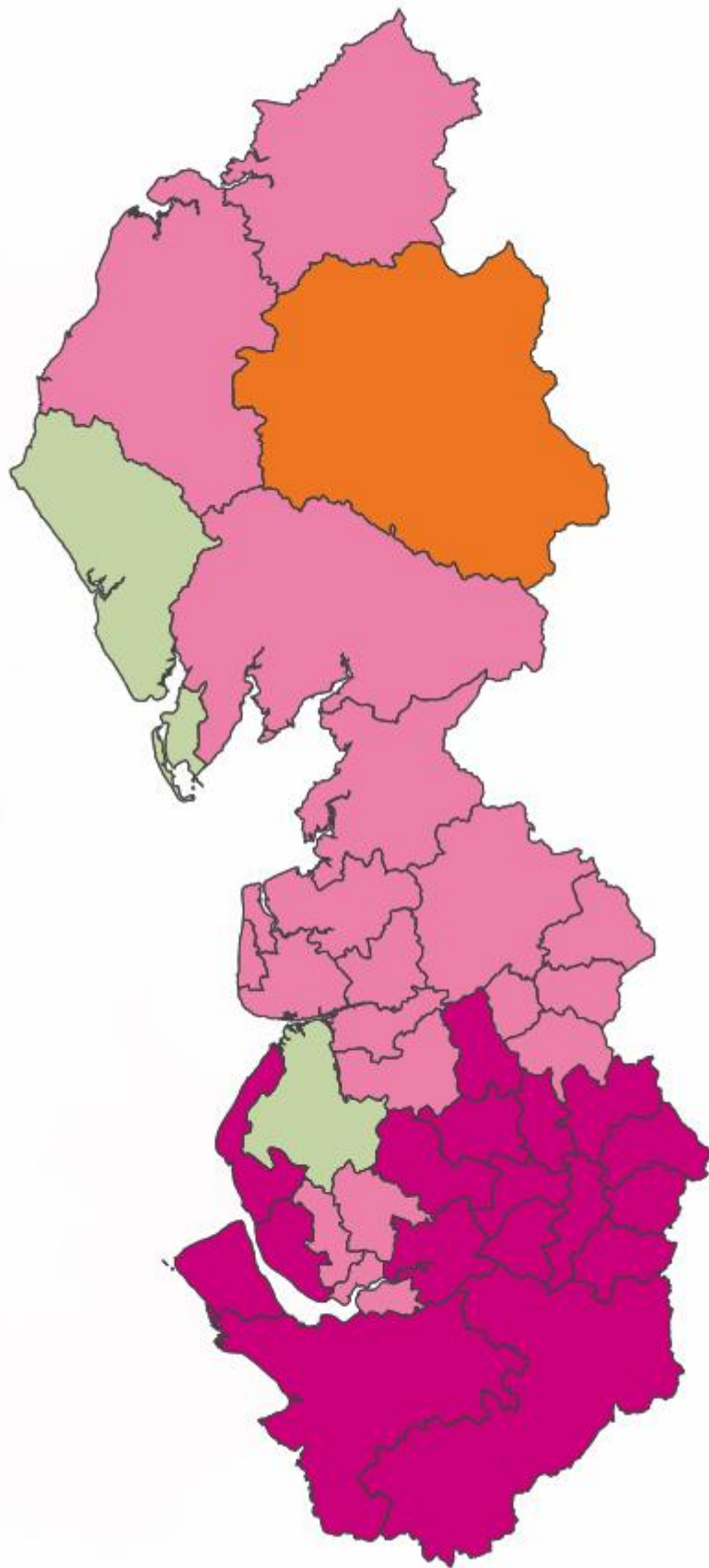
large undersupply, in particular Chorley, Wyre, Pendle, Rochdale, Oldham, South Lakeland, South Ribble and Fylde. On the other hand, supply of face-to-face services exceeds demand in Eden, West Lancashire, Knowsley, Copeland and Barrow-in-Furness.

[Click here to see other regions/countries](#)

Table 9. Supply and demand in the North West across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|---------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Wyre | 2,448 | 1,105 | 1,343 | 121% | 734 | 12 | 722 | 5993% |
| Pendle | 2,603 | 1,242 | 1,362 | 110% | 781 | 13 | 768 | 5993% |
| Chorley | 2,838 | 1,378 | 1,459 | 106% | 851 | 14 | 837 | 5993% |
| South Ribble | 2,578 | 1,266 | 1,313 | 104% | 774 | 41 | 732 | 1778% |
| Oldham | 6,916 | 3,413 | 3,503 | 103% | 2,075 | 51 | 2,024 | 3956% |
| Fylde | 1,603 | 801 | 802 | 100% | 481 | 59 | 422 | 716% |
| Rochdale | 6,525 | 3,300 | 3,226 | 98% | 1,958 | 32 | 1,925 | 5993% |
| Trafford | 5,253 | 2,659 | 2,594 | 98% | 1,576 | 313 | 1,263 | 404% |
| South Lakeland | 2,050 | 1,043 | 1,007 | 97% | 615 | 27 | 588 | 2162% |
| Wigan | 9,160 | 4,787 | 4,374 | 91% | 2,748 | 695 | 2,053 | 295% |
| Manchester | 18,598 | 10,408 | 8,190 | 79% | 5,579 | 978 | 4,602 | 471% |
| Cheshire West and Chester | 8,029 | 4,509 | 3,520 | 78% | 2,409 | 848 | 1,561 | 184% |
| Blackburn with Darwen | 4,406 | 2,505 | 1,901 | 76% | 1,322 | 393 | 928 | 236% |
| Tameside | 6,468 | 3,690 | 2,778 | 75% | 1,940 | 466 | 1,474 | 316% |
| Preston | 4,303 | 2,474 | 1,830 | 74% | 1,291 | 527 | 764 | 145% |
| Stockport | 6,499 | 3,776 | 2,722 | 72% | 1,950 | 769 | 1,181 | 154% |
| Warrington | 5,381 | 3,172 | 2,209 | 70% | 1,614 | 780 | 834 | 107% |
| Ribble Valley | 1,153 | 683 | 470 | 69% | 346 | 88 | 258 | 294% |
| Wirral | 8,009 | 4,790 | 3,219 | 67% | 2,403 | 1,230 | 1,173 | 95% |
| Bury | 4,953 | 2,980 | 1,974 | 66% | 1,486 | 575 | 911 | 158% |
| Cheshire East | 8,271 | 5,031 | 3,240 | 64% | 2,481 | 1,193 | 1,288 | 108% |
| Hyndburn | 2,356 | 1,443 | 913 | 63% | 707 | 319 | 388 | 122% |
| Blackpool | 3,927 | 2,428 | 1,499 | 62% | 1,178 | 567 | 611 | 108% |
| Rossendale | 1,887 | 1,239 | 648 | 52% | 566 | 278 | 288 | 104% |
| Lancaster | 3,711 | 2,452 | 1,259 | 51% | 1,113 | 696 | 417 | 60% |

| | | | | | | | | |
|-------------------------|----------------|----------------|---------------|------------|---------------|---------------|---------------|------------|
| Carlisle | 2,930 | 2,034 | 896 | 44% | 879 | 600 | 279 | 47% |
| Salford | 7,848 | 5,548 | 2,300 | 41% | 2,355 | 1,597 | 758 | 47% |
| St. Helens | 5,102 | 3,630 | 1,472 | 41% | 1,531 | 1,290 | 241 | 19% |
| Burnley | 2,652 | 1,907 | 746 | 39% | 796 | 628 | 168 | 27% |
| Halton | 3,828 | 2,764 | 1,064 | 38% | 1,149 | 931 | 218 | 23% |
| Sefton | 6,816 | 4,947 | 1,869 | 38% | 2,045 | 1,788 | 257 | 14% |
| Liverpool | 15,852 | 11,905 | 3,947 | 33% | 4,756 | 4,502 | 253 | 6% |
| Bolton | 8,092 | 6,084 | 2,009 | 33% | 2,428 | 2,217 | 210 | 9% |
| Allerdale | 2,538 | 1,935 | 603 | 31% | 762 | 634 | 127 | 20% |
| Copeland | 1,913 | 1,636 | 277 | 17% | 574 | 643 | -69 | -11% |
| Barrow-in-Furness | 1,819 | 1,591 | 228 | 14% | 546 | 572 | -26 | -5% |
| West Lancashire | 2,737 | 2,461 | 276 | 11% | 821 | 1,238 | - 417 | -34% |
| Knowsley | 4,703 | 4,264 | 439 | 10% | 1,411 | 2,073 | - 662 | -32% |
| Eden | 1,184 | 1,910 | -726 | -38% | 355 | 1,327 | -972 | -73% |
| North West Total | 197,943 | 125,189 | 72,754 | 58% | 59,383 | 31,005 | 28,378 | 92% |



Yorkshire and the Humber

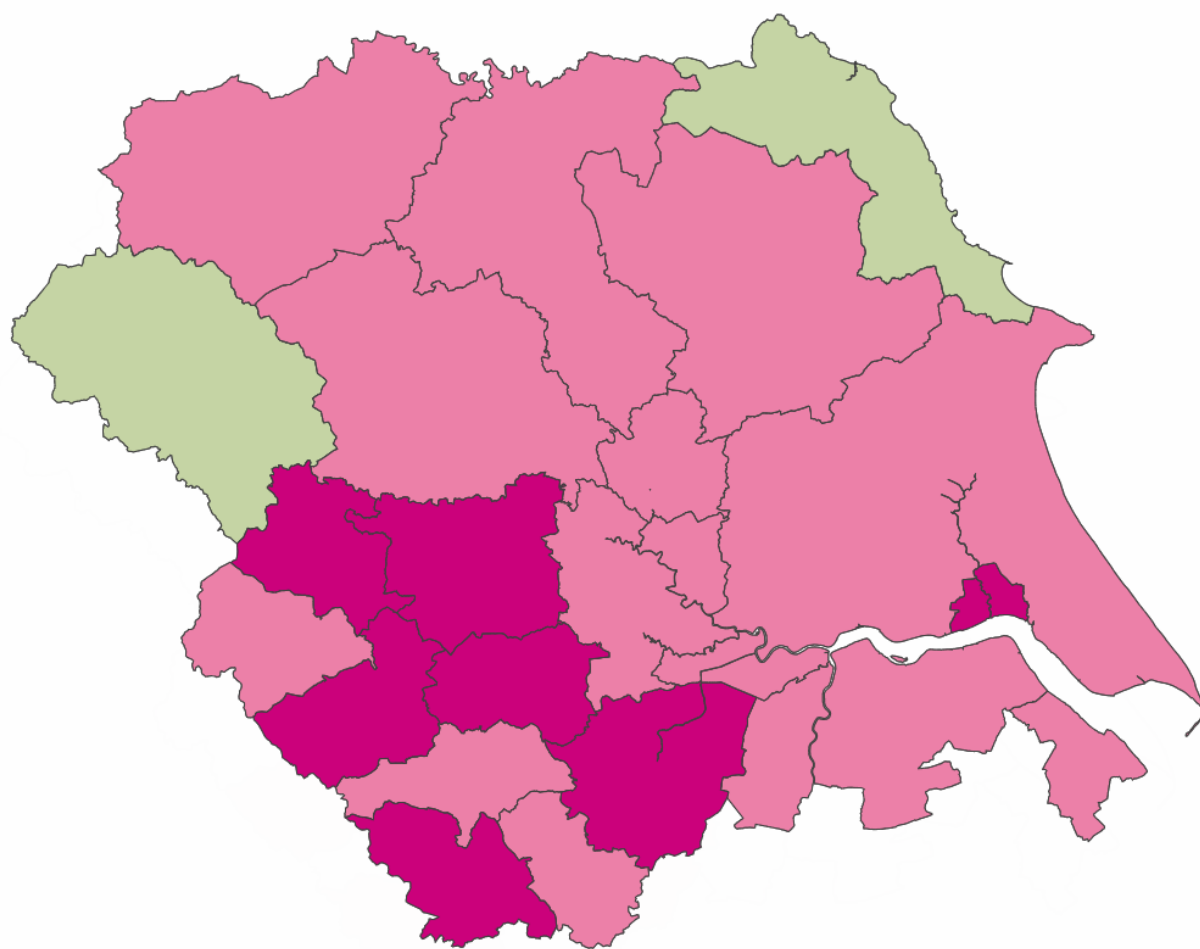
There is a high level of unmet demand in Yorkshire and the Humber, with Selby, Richmondshire and Kingston upon Hull experiencing the largest proportional unmet demand and Leeds having the highest unmet demand by volume. As in the rest of the UK, there is a big variation in the levels of unmet demand for face-to-face advice between local authority areas and East Riding of Yorkshire, Scarborough, Craven and North East Lincolnshire experience oversupply

of advice through this channel. This is due to increased supply in these areas since 2015/16. However, in most of the local authority areas, levels of provision of face-to-face advice have fallen.

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Table 10. Supply and demand in Yorkshire and the Humber across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|---------------------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Selby | 1,980 | 916 | 1,064 | 116% | 594 | 5 | 589 | 11531% |
| Richmondshire | 1,209 | 575 | 634 | 110% | 363 | 3 | 360 | 11531% |
| Kingston upon Hull, City of | 8,986 | 4,380 | 4,606 | 105% | 2,696 | 70 | 2,626 | 3751% |
| Leeds | 22,417 | 12,261 | 10,156 | 83% | 6,725 | 1,600 | 5,125 | 320% |
| Harrogate | 2,995 | 1,642 | 1,353 | 82% | 898 | 124 | 775 | 627% |
| Wakefield | 9,681 | 5,405 | 4,276 | 79% | 2,904 | 1,092 | 1,812 | 166% |
| York | 5,159 | 3,056 | 2,103 | 69% | 1,548 | 758 | 790 | 104% |
| Doncaster | 8,640 | 5,406 | 3,234 | 60% | 2,592 | 1,401 | 1,191 | 85% |
| Ryedale | 1,114 | 708 | 406 | 57% | 334 | 194 | 140 | 72% |
| North Lincolnshire | 4,481 | 2,852 | 1,629 | 57% | 1,344 | 685 | 660 | 96% |
| Sheffield | 16,999 | 10,891 | 6,109 | 56% | 5,100 | 2,742 | 2,358 | 86% |
| Calderdale | 5,530 | 3,543 | 1,987 | 56% | 1,659 | 914 | 745 | 81% |
| Barnsley | 7,081 | 4,603 | 2,478 | 54% | 2,124 | 1,093 | 1,031 | 94% |
| Kirklees | 12,152 | 8,384 | 3,768 | 45% | 3,646 | 2,196 | 1,449 | 66% |
| Rotherham | 7,449 | 5,221 | 2,228 | 43% | 2,235 | 1,716 | 518 | 30% |
| Bradford | 15,371 | 10,821 | 4,550 | 42% | 4,611 | 3,666 | 946 | 26% |
| Hambleton | 1,873 | 1,450 | 424 | 29% | 562 | 550 | 12 | 2% |
| North East Lincolnshire | 4,342 | 3,632 | 709 | 20% | 1,302 | 1,482 | -180 | -12% |
| Craven | 1,114 | 968 | 145 | 15% | 334 | 420 | -86 | -20% |
| Scarborough | 2,580 | 2,305 | 275 | 12% | 774 | 1,101 | -328 | -30% |
| East Riding of Yorkshire | 7,473 | 6,987 | 486 | 7% | 2,242 | 3,460 | -1,218 | -35% |
| Yorkshire and the Humber Total | 148,624 | 96,004 | 52,620 | 55% | 44,587 | 25,272 | 19,315 | 76% |



East Midlands

While there are high levels of unmet demand in most of the local authority areas in the East Midlands, Derbyshire Dales, Nottingham and Lincoln experience oversupply of face-to-face debt advice. Face-to-face supply in Derbyshire Dales is over six times higher than in 2015/16, when the area experienced undersupply.

However, there is insufficient provision of face-to-face advice in a number of local authorities area in the East

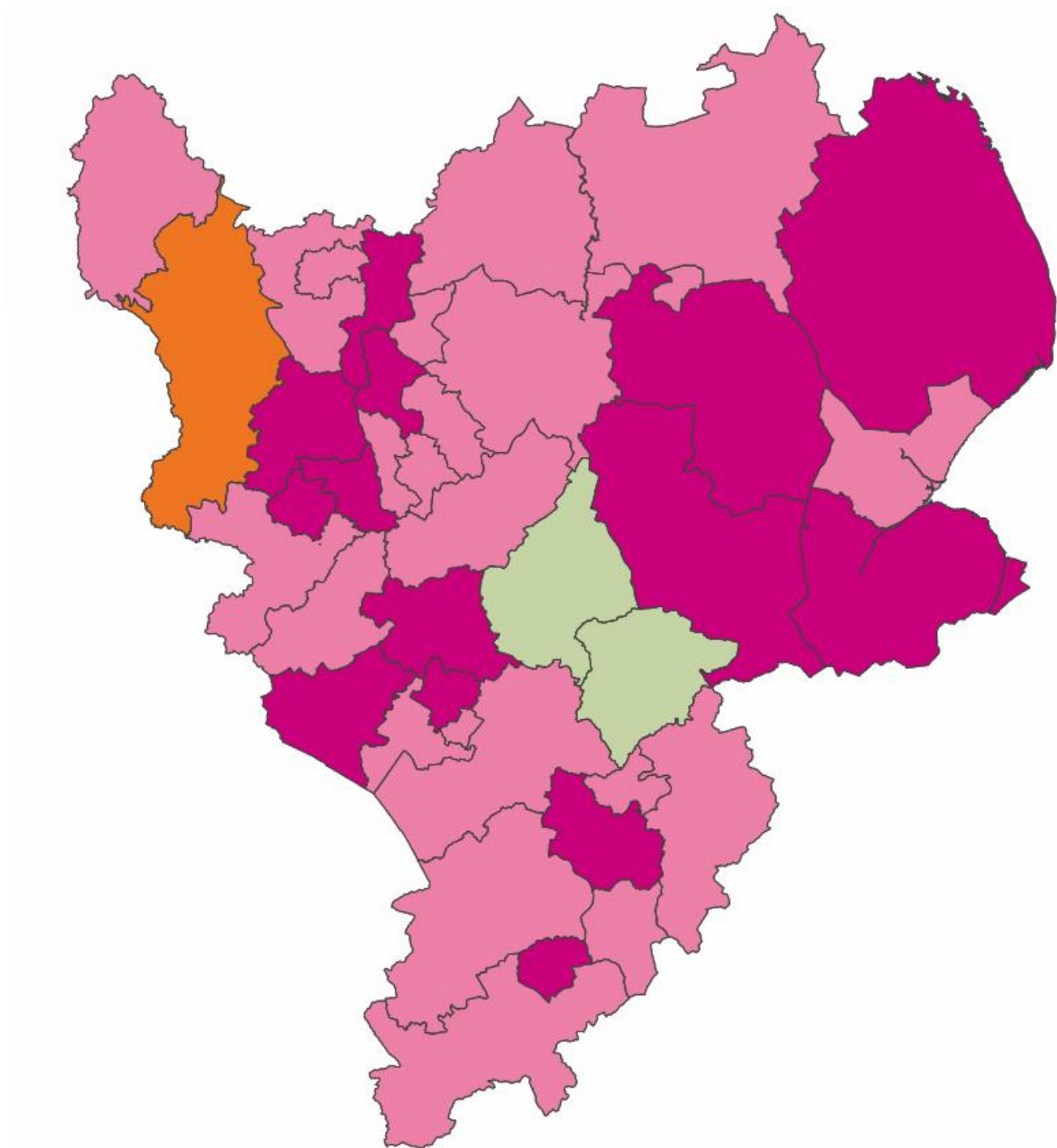
Midlands, with unmet demand being particularly high in Amber Valley, Bolsover, High Peak, Kettering, Harborough, Blaby, Hinckley and Bosworth and South Northamptonshire.

[Click here to see other regions/countries](#)

Table 11. Supply and demand in the East Midlands across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|---------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Wellingborough | 2,017 | 962 | 1,055 | 110% | 605 | 42 | 563 | 1352% |
| South Northamptonshire | 1,809 | 873 | 936 | 107% | 543 | 30 | 512 | 1697% |
| Kettering | 2,510 | 1,211 | 1,299 | 107% | 753 | 42 | 711 | 1697% |
| South Kesteven | 3,275 | 1,611 | 1,664 | 103% | 982 | 77 | 905 | 1168% |
| Boston | 1,977 | 989 | 988 | 100% | 593 | 55 | 538 | 976% |
| Bolsover | 2,323 | 1,179 | 1,145 | 97% | 697 | 39 | 658 | 1697% |
| Amber Valley | 3,145 | 1,613 | 1,533 | 95% | 944 | 53 | 891 | 1697% |
| South Holland | 2,284 | 1,175 | 1,110 | 94% | 685 | 52 | 634 | 1230% |
| Erewash | 3,000 | 1,551 | 1,449 | 93% | 900 | 79 | 821 | 1041% |
| Oadby and Wigston | 1,255 | 651 | 603 | 93% | 376 | 44 | 333 | 760% |
| High Peak | 2,226 | 1,163 | 1,063 | 91% | 668 | 37 | 631 | 1697% |
| Hinckley and Bosworth | 2,616 | 1,380 | 1,237 | 90% | 785 | 44 | 741 | 1697% |
| Blaby | 2,158 | 1,139 | 1,019 | 90% | 647 | 36 | 611 | 1697% |
| Daventry | 1,791 | 946 | 845 | 89% | 537 | 108 | 429 | 398% |
| Corby | 2,065 | 1,116 | 949 | 85% | 619 | 165 | 454 | 274% |
| North West Leicestershire | 2,340 | 1,272 | 1,068 | 84% | 702 | 56 | 646 | 1150% |
| North Kesteven | 2,594 | 1,411 | 1,183 | 84% | 778 | 134 | 644 | 479% |
| Northampton | 6,392 | 3,519 | 2,873 | 82% | 1,918 | 527 | 1,391 | 264% |
| Harborough | 1,805 | 1,003 | 802 | 80% | 542 | 30 | 511 | 1697% |
| Leicester | 11,531 | 6,687 | 4,844 | 72% | 3,459 | 1,372 | 2,087 | 152% |
| West Lindsey | 2,273 | 1,331 | 942 | 71% | 682 | 294 | 388 | 132% |
| Rushcliffe | 2,262 | 1,343 | 919 | 68% | 679 | 270 | 409 | 152% |
| Charnwood | 4,665 | 2,786 | 1,880 | 67% | 1,400 | 631 | 769 | 122% |
| East Lindsey | 3,296 | 2,004 | 1,293 | 65% | 989 | 448 | 541 | 121% |
| South Derbyshire | 2,413 | 1,516 | 897 | 59% | 724 | 337 | 387 | 115% |

| | | | | | | | | |
|----------------------------|----------------|---------------|---------------|------------|---------------|---------------|---------------|------------|
| Bassetlaw | 3,019 | 1,924 | 1,095 | 57% | 906 | 436 | 470 | 108% |
| Gedling | 2,787 | 1,798 | 989 | 55% | 836 | 461 | 376 | 82% |
| Newark and Sherwood | 3,023 | 1,997 | 1,026 | 51% | 907 | 550 | 356 | 65% |
| Ashfield | 3,439 | 2,282 | 1,156 | 51% | 1,032 | 655 | 376 | 57% |
| Mansfield | 3,056 | 2,049 | 1,008 | 49% | 917 | 465 | 452 | 97% |
| Chesterfield | 2,967 | 2,128 | 839 | 39% | 890 | 722 | 169 | 23% |
| East Northamptonshire | 2,099 | 1,546 | 553 | 36% | 630 | 563 | 67 | 12% |
| Derby | 7,533 | 5,633 | 1,900 | 34% | 2,260 | 2,058 | 202 | 10% |
| North East Derbyshire | 2,508 | 1,888 | 620 | 33% | 752 | 651 | 101 | 16% |
| Broxtowe | 2,739 | 2,171 | 569 | 26% | 822 | 823 | -1 | 0% |
| Melton | 1,157 | 930 | 227 | 24% | 347 | 343 | 4 | 1% |
| Rutland | 775 | 648 | 128 | 20% | 233 | 214 | 19 | 9% |
| Lincoln | 3,292 | 2,870 | 422 | 15% | 988 | 1,298 | -310 | -24% |
| Nottingham | 11,569 | 10,888 | 681 | 6% | 3,471 | 5,304 | -1,834 | -35% |
| Derbyshire Dales | 1,457 | 2,445 | -989 | -40% | 437 | 1,705 | -1,268 | -74% |
| East Midlands Total | 125,445 | 81,624 | 43,821 | 54% | 37,633 | 21,250 | 16,383 | 77% |



Wales

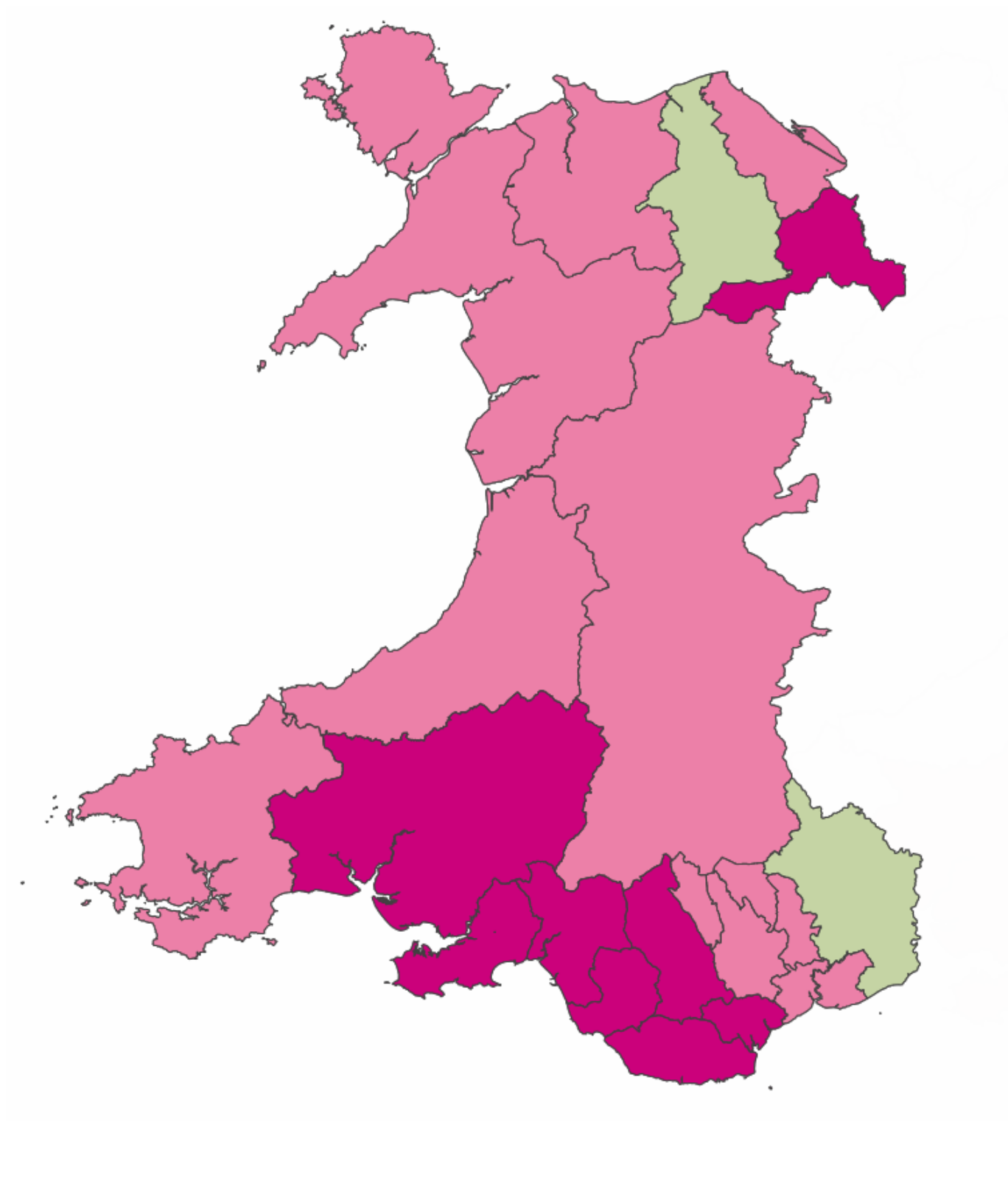
There are high levels of unmet demand across Wales. As in the rest of the UK, we can observe a big variation in levels of unmet demand for face-to-face services. In particular, Blaenau Gwent, Neath Port Talbot and The Vale of Glamorgan experience much higher levels of unmet demand for face-to-face services than other areas. These areas have seen a decrease in levels of provision of face-to-face debt advice from the previous year, with Blaenau Gwent experiencing the largest decline.

In contrast, Monmouthshire, Newport, Denbighshire, Merthyr Tydfil, Isle of Anglesey and Caerphilly experience oversupply of face-to-face debt advice.

[Click here to see other regions/countries](#)

Table 12. Supply and demand in Wales across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|-----------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| The Vale of Glamorgan | 3,194 | 1,439 | 1,755 | 122% | 958 | 46 | 913 | 2002% |
| Neath Port Talbot | 4,455 | 2,134 | 2,321 | 109% | 1,337 | 51 | 1,285 | 2506% |
| Blaenau Gwent | 2,467 | 1,207 | 1,260 | 104% | 740 | 24 | 716 | 2973% |
| Carmarthenshire | 5,273 | 2,875 | 2,398 | 83% | 1,582 | 520 | 1,062 | 204% |
| Wrexham | 4,075 | 2,376 | 1,699 | 72% | 1,222 | 598 | 625 | 105% |
| Cardiff | 10,686 | 6,383 | 4,302 | 67% | 3,206 | 1,592 | 1,614 | 101% |
| Bridgend | 4,172 | 2,515 | 1,656 | 66% | 1,252 | 560 | 691 | 123% |
| Pembrokeshire | 3,324 | 2,047 | 1,278 | 62% | 997 | 492 | 505 | 103% |
| Swansea | 7,353 | 4,683 | 2,670 | 57% | 2,206 | 1,192 | 1,014 | 85% |
| Powys | 3,401 | 2,257 | 1,144 | 51% | 1,020 | 377 | 643 | 171% |
| Ceredigion | 2,049 | 1,365 | 684 | 50% | 615 | 385 | 230 | 60% |
| Flintshire | 4,193 | 2,816 | 1,377 | 49% | 1,258 | 842 | 416 | 49% |
| Rhondda Cynon Taf | 7,537 | 5,127 | 2,410 | 47% | 2,261 | 1,711 | 550 | 32% |
| Conwy | 3,051 | 2,160 | 891 | 41% | 915 | 592 | 324 | 55% |
| Gwynedd | 3,463 | 2,457 | 1,006 | 41% | 1,039 | 871 | 168 | 19% |
| Torfaen | 2,872 | 2,108 | 764 | 36% | 862 | 855 | 6 | 1% |
| Isle of Anglesey | 1,869 | 1,457 | 412 | 28% | 561 | 604 | -43 | -7% |
| Caerphilly | 5,601 | 4,384 | 1,216 | 28% | 1,680 | 1,726 | -45 | -3% |
| Merthyr Tydfil | 1,995 | 1,563 | 432 | 28% | 598 | 646 | -47 | -7% |
| Newport | 4,442 | 3,891 | 551 | 14% | 1,333 | 1,867 | -534 | -29% |
| Monmouthshire | 2,130 | 1,919 | 211 | 11% | 639 | 952 | -313 | -33% |
| Denbighshire | 2,551 | 2,357 | 194 | 8% | 765 | 966 | -201 | -21% |
| Wales Total | 90,155 | 59,522 | 30,633 | 51% | 27,046 | 17,467 | 9,579 | 55% |



West Midlands

Levels of unmet demand in the West Midlands are lower compared to most of other regions in the UK. Nevertheless, demand for debt advice still exceeds supply in the majority of the local authority areas in the region. The highest levels of unmet demand for face-to-face services are in Stafford, Lichfield, and Rugby. A few local authority areas experience oversupply of advice delivered through this channel: Nuneaton and Bedworth, Staffordshire Moorlands,

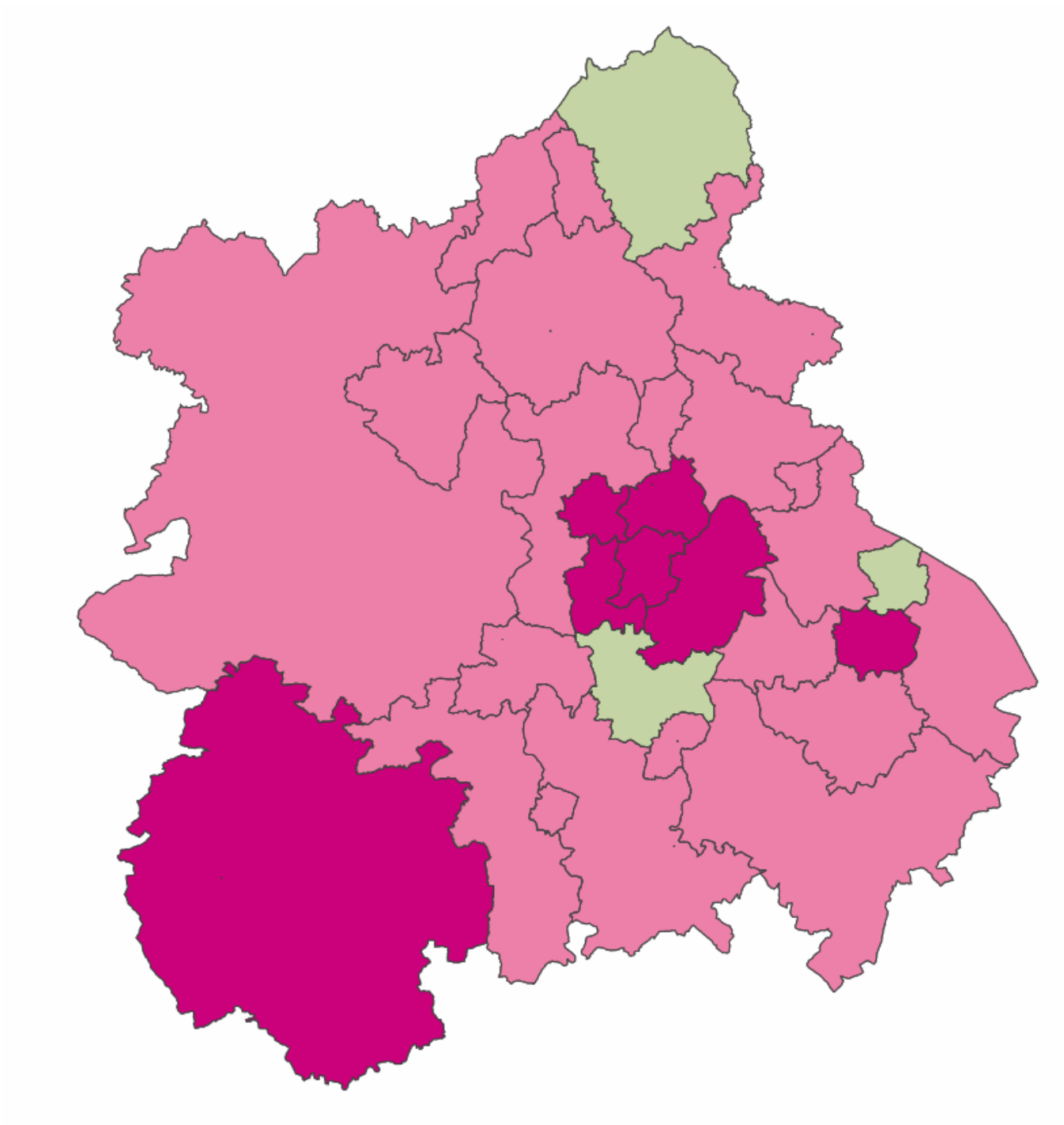
Worcester, Shropshire, Stoke-on-Trent and Bromsgrove. These areas struggled with undersupply of face-to-face services in 2015/16 but due to an increase in levels of provision, supply now exceeds demand.

[Click here to see other regions/countries](#)

Table 13. Supply and demand in the West Midlands across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|--------------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Wychavon | 2,627 | 1,322 | 1,305 | 99% | 788 | 146 | 642 | 438% |
| Rugby | 2,460 | 1,248 | 1,212 | 97% | 738 | 106 | 632 | 593% |
| Redditch | 2,163 | 1,114 | 1,049 | 94% | 649 | 99 | 550 | 556% |
| Lichfield | 2,231 | 1,171 | 1,060 | 91% | 669 | 92 | 578 | 630% |
| Malvern Hills | 1,523 | 823 | 700 | 85% | 457 | 83 | 374 | 453% |
| Stafford | 3,044 | 1,671 | 1,373 | 82% | 913 | 125 | 788 | 630% |
| Herefordshire, County of | 4,393 | 2,488 | 1,905 | 77% | 1,318 | 450 | 868 | 193% |
| South Staffordshire | 2,400 | 1,367 | 1,033 | 76% | 720 | 257 | 463 | 181% |
| Cannock Chase | 2,677 | 1,540 | 1,136 | 74% | 803 | 129 | 674 | 522% |
| Newcastle-under-Lyme | 3,422 | 2,105 | 1,318 | 63% | 1,027 | 534 | 493 | 92% |
| North Warwickshire | 1,476 | 920 | 556 | 60% | 443 | 221 | 222 | 101% |
| Wyre Forest | 2,454 | 1,544 | 910 | 59% | 736 | 446 | 290 | 65% |
| Walsall | 8,150 | 5,266 | 2,884 | 55% | 2,445 | 1,620 | 825 | 51% |
| Dudley | 8,566 | 5,653 | 2,913 | 52% | 2,570 | 1,503 | 1,067 | 71% |
| Solihull | 4,498 | 3,008 | 1,490 | 50% | 1,349 | 850 | 500 | 59% |
| Coventry | 10,400 | 6,999 | 3,401 | 49% | 3,120 | 2,039 | 1,080 | 53% |
| Birmingham | 32,976 | 23,266 | 9,710 | 42% | 9,893 | 7,119 | 2,773 | 39% |
| Sandwell | 11,084 | 7,993 | 3,091 | 39% | 3,325 | 2,839 | 487 | 17% |
| Wolverhampton | 7,715 | 5,596 | 2,119 | 38% | 2,315 | 2,116 | 199 | 9% |
| Stratford-on-Avon | 2,413 | 1,757 | 656 | 37% | 724 | 546 | 178 | 33% |
| Tamworth | 2,042 | 1,507 | 535 | 36% | 612 | 510 | 102 | 20% |
| Warwick | 3,090 | 2,280 | 809 | 35% | 927 | 898 | 29 | 3% |
| East Staffordshire | 3,002 | 2,229 | 773 | 35% | 901 | 789 | 111 | 14% |
| Telford and Wrekin | 4,926 | 3,694 | 1,232 | 33% | 1,478 | 1,113 | 364 | 33% |
| Bromsgrove | 1,896 | 1,563 | 333 | 21% | 569 | 679 | -110 | -16% |

| | | | | | | | | |
|-------------------------|---------|---------|--------|-----|--------|--------|--------|------|
| Worcester | 2,720 | 2,295 | 426 | 19% | 816 | 1,078 | -262 | -24% |
| Stoke-on-Trent | 8,064 | 6,839 | 1,225 | 18% | 2,419 | 3,023 | -603 | -20% |
| Shropshire | 7,144 | 6,210 | 933 | 15% | 2,143 | 2,789 | -645 | -23% |
| Staffordshire Moorlands | 2,150 | 2,013 | 137 | 7% | 645 | 1,001 | -356 | -36% |
| Nuneaton and Bedworth | 3,354 | 3,351 | 3 | 0% | 1,006 | 1,772 | -766 | -43% |
| West Midlands Total | 155,060 | 108,833 | 46,227 | 42% | 46,518 | 34,972 | 11,546 | 33% |



North East

The North East is the region with the lowest overall levels of unmet demand in the UK. It also experiences the lowest overall face-to-face unmet demand. However, we can observe a slight increase in face-to-face demand in all local authority areas since 2015/16, which is not accompanied by a growth in supply in the majority of the areas.

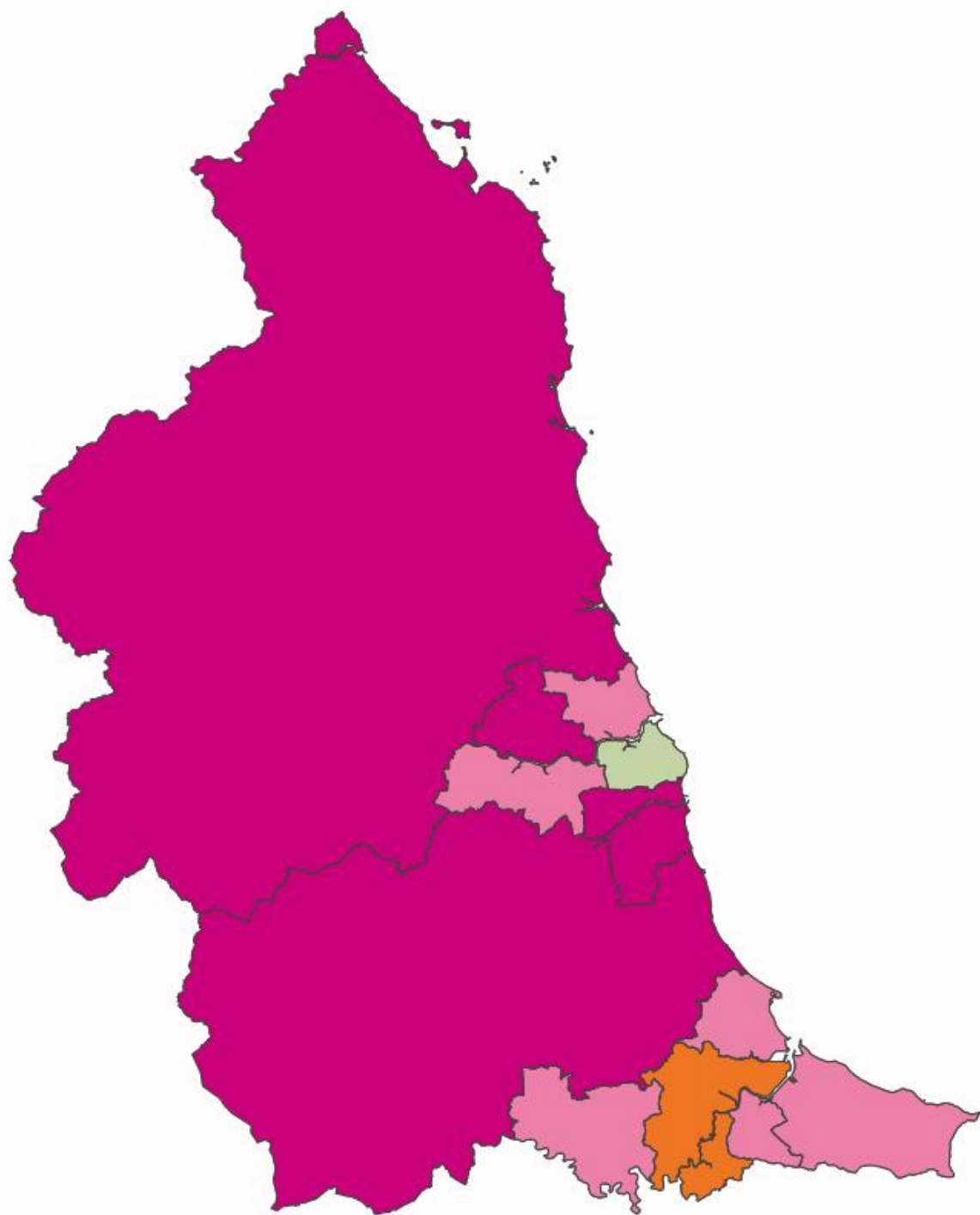
While there are a few areas where face-to-face supply exceeds demand: Stockton-On-Tees, South Tyneside and

Gateshead, in most local authorities, face-to-face demand is higher than supply. It is particularly high in Redcar and Cleveland, Sunderland and Newcastle upon Tyne. These are also the areas with the highest levels of overall unmet demand.

[Click here to see other regions/countries](#)

Table 14. Supply and demand in the North East across all channels and for the face-to-face channel

| Local Authority Name | Demand (all channels) | Supply (all channels) | Unmet Demand (all channels) | Unmet Demand as % of Supply (all channels) | Face-to-face Demand | Face-to-face Supply | Face-to-face Unmet Demand | Unmet Demand as % of Supply (face-to-face) |
|----------------------|-----------------------|-----------------------|-----------------------------|--|---------------------|---------------------|---------------------------|--|
| Redcar and Cleveland | 3,666 | 2,256 | 1,410 | 62% | 1,100 | 516 | 583 | 113% |
| Sunderland | 9,218 | 5,805 | 3,413 | 59% | 2,765 | 1,302 | 1,463 | 112% |
| Newcastle upon Tyne | 9,386 | 6,183 | 3,203 | 52% | 2,816 | 1,628 | 1,188 | 73% |
| Hartlepool | 2,813 | 1,968 | 845 | 43% | 844 | 603 | 241 | 40% |
| County Durham | 15,054 | 11,014 | 4,039 | 37% | 4,516 | 3,222 | 1,294 | 40% |
| Northumberland | 7,942 | 5,925 | 2,018 | 34% | 2,383 | 1,886 | 496 | 26% |
| Middlesbrough | 4,369 | 3,310 | 1,060 | 32% | 1,311 | 1,215 | 96 | 8% |
| Darlington | 2,810 | 2,225 | 586 | 26% | 843 | 803 | 40 | 5% |
| North Tyneside | 5,438 | 4,343 | 1,094 | 25% | 1,631 | 1,257 | 374 | 30% |
| Gateshead | 6,012 | 5,289 | 723 | 14% | 1,804 | 2,121 | -318 | -15% |
| South Tyneside | 4,692 | 4,404 | 288 | 7% | 1,408 | 1,806 | -399 | -22% |
| Stockton-on-Tees | 5,263 | 5,504 | -241 | -4% | 1,579 | 3,030 | -1,451 | -48% |
| North East Total | 76,663 | 58,225 | 18,437 | 32% | 22,999 | 19,390 | 3,609 | 19% |



Appendix 1: Methodology

The aim of this research was to understand the current 'supply' of debt advice across the UK and how this compares to the 'demand' for debt advice, at local authority level.

The research was crucial for the Money Advice Service to effectively co-ordinate the delivery of debt advice by identifying the areas where the commissioning of debt advice is most needed.

Supply survey

Through a mixture of online and telephone interviewing, every provider with permission to deliver debt advice in the UK was given the opportunity to participate in the survey. In total, an independent research agency Critical Research spoke with nearly 500 providers of debt advice between July and September 2017.

Respondents were asked to provide the total number of clients they provided 'support' and 'debt advice / casework' to within the last financial year, broken down by local authority and by channel served.

In the report we have defined 'Supply' as the total number of clients* who received 'advice / casework' for their debt problems through face-to-face, telephone and online advice channels in the period April 2016 – March 2017.

*in this instance clients refers to the number of unique debt advice cases

Calculating 'Demand' for debt advice

'Demand' for debt advice was established through a three-phased approach.

Phase 1 – Surveys were undertaken with a sample of UK adults aged 18+ in June – July 2017. The interviews were conducted online by YouGov and BDRC Continental. Quotas were set to ensure the sample was representative of the UK in terms of regions and demographics. Within the surveys, respondents were asked standardised questions to identify whether they were over-indebted and whether they had sought advice. Those who sought advice were identified through the following questions:

Is consulting an advice organisation about debt something.....?

- <1> You are already doing
- <2> You are planning to do soon

- <3> You are thinking about doing in the future
- <4> You don't have any plans to do so but you might consider it
- <5> You would consider if your situation got worse
- <6> You cannot see yourself doing
- <7> You would never consider
- <98> Don't know

All who are not currently consulting about debt
Have you ever consulted an advice organisation about debt?

- <1> Yes
- <2> No
- <98> Don't know

All who are currently consulting about debt
When did you most recently consult an advice organisation about debt? If you've done this more than once, please consider the most recent occasion.

- <1> Within the last month
- <2> Within the last 3 months
- <3> Within the last 6 months
- <4> Within the last year
- <5> Between 1-2 years ago
- <6> More than 2 years ago
- <98> Don't know/Can't remember

All who have ever consulted about debt (but not currently)
When did you most recently consult an advice organisation about debt? If you've done this more than once, please consider the most recent occasion.

- <1> Within the last 6 months
- <2> Within the last year
- <3> Between 1-2 years ago
- <4> Between 2-5 years ago
- <5> Between 5-10 years ago
- <6> More than 10 years ago
- <98> Don't know/Can't remember

Phase 2 - Data specialists, CACI, then modelled the survey data to create a 10-variable model that predicted levels of over-indebtedness across every individual in the UK through their Ocean database – updating their 2016 over-indebtedness model.*

* The 2016 model was an update of CACI's original 2015 model, details and methodology of which can be found here:

<https://www.moneyadviceservice.org.uk/en/corporate/a-picture-of-over-indebtedness-in-the-uk>

Phase 3 – The survey data was then analysed to identify the proportion of the over-indebted population and non-overindebted population that had sought debt advice within the last year. These percentages were then applied to the modelled CACI dataset to calculate the total number of advice seekers.

In the report we have defined 'Demand' as the total number of adults that sought debt advice within the last year.

'Unmet Demand' for debt advice explained

Unmet Demand = (Total 'Demand' for debt advice) – (Total 'Supply' of debt advice)

Large parts of the online services, including webchat are anonymised, therefore a statistical approach has been taken to model online usage and derive the geographic distribution. Due to its non-localised nature, the online supply is disaggregated proportionally to the over indebted population at relevant geographies. This acts as a smoothing effect and shows fairly consistent levels of unmet demand across all regions.

Appendix 2: Supply and demand by channel

| Region/ country | Face-to- face Demand | Face-to- face Supply | Face-to- face Unmet Demand | Telephone Demand | Telephone Supply | Telephone Unmet Demand | Online Demand | Online Supply | Online Unmet Demand |
|--------------------------------|----------------------------|----------------------------|-------------------------------------|---------------------|---------------------|------------------------------|------------------|------------------|---------------------------|
| East Midlands | 37,633 | 21,250 | 16,383 | 56,450 | 41,398 | 15,052 | 31,361 | 18,976 | 12,385 |
| East of England | 42,672 | 19,709 | 22,963 | 64,008 | 46,549 | 17,458 | 35,560 | 21,775 | 13,785 |
| London | 73,562 | 26,142 | 47,419 | 110,343 | 72,702 | 37,641 | 61,302 | 37,168 | 24,133 |
| North East | 22,999 | 19,390 | 3,609 | 34,498 | 27,266 | 7,232 | 19,166 | 11,569 | 7,596 |
| North West | 59,383 | 31,005 | 28,378 | 89,074 | 64,290 | 24,784 | 49,486 | 29,894 | 19,592 |
| Northern Ireland | 13,931 | 4,086 | 9,844 | 20,896 | 15,967 | 4,929 | 11,609 | 7,416 | 4,193 |
| Scotland | 43,066 | 17,460 | 25,606 | 64,599 | 37,192 | 27,407 | 35,888 | 21,524 | 14,365 |
| South East | 58,438 | 25,388 | 33,050 | 87,657 | 65,115 | 22,541 | 48,698 | 29,869 | 18,829 |
| South West | 39,459 | 18,547 | 20,912 | 59,188 | 43,593 | 15,595 | 32,882 | 20,009 | 12,874 |
| Wales | 27,046 | 17,467 | 9,579 | 40,570 | 28,419 | 12,151 | 22,539 | 13,636 | 8,902 |
| West Midlands | 46,518 | 34,972 | 11,546 | 69,777 | 50,344 | 19,433 | 38,765 | 23,517 | 15,248 |
| Yorkshire and The Humber | 44,587 | 25,272 | 19,315 | 66,881 | 47,983 | 18,898 | 37,156 | 22,750 | 14,406 |
| UK Total | 509,294 | 260,688 | 248,606 | 763,941 | 540,818 | 223,123 | 424,411 | 258,104 | 166,308 |

Appendix 3: Unmet Demand map

In the interactive map that follows, the volume of ‘unmet demand’ has been calculated as a proportion of demand and compared to the mean regional unmet demand. It has been illustrated using the following scale:

High Demand where the unmet demand is higher compared to the regional average

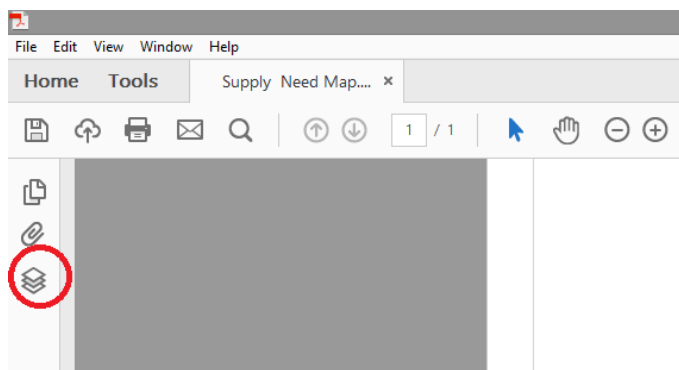
Low Demand where the unmet demand is lower than the regional average

Demand met where the unmet demand is lower than the number of people that would be seen annually by an adviser

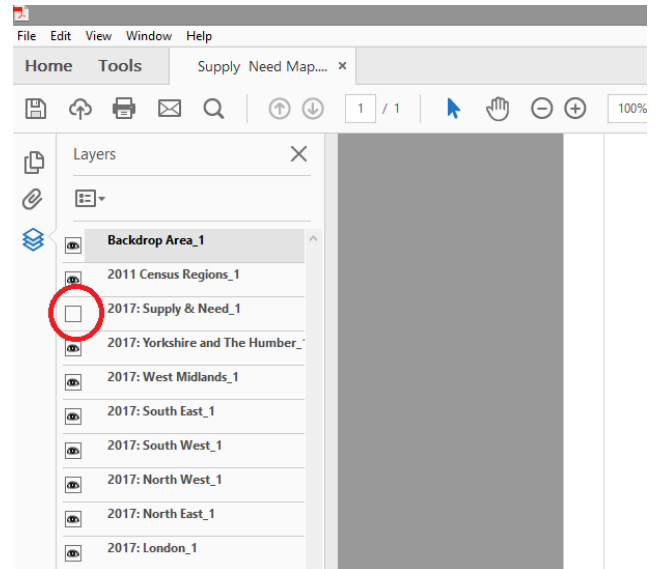
Oversupply where supply exceeds demand

How to use the interactive map

1. To view map layers available for selection, click the *Layers* icon on the left panel.

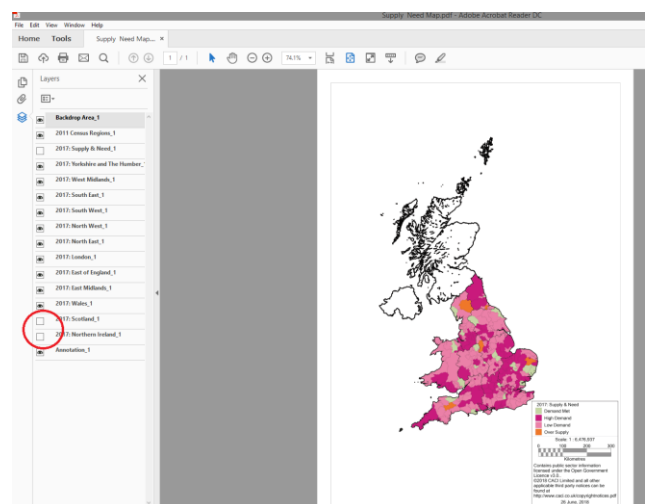


2. All layers are set to be visible by default. To view by region, disable the UK-wide thematic map layer by clicking on the selection box next to **2017: Supply & Need_1** to unselect.

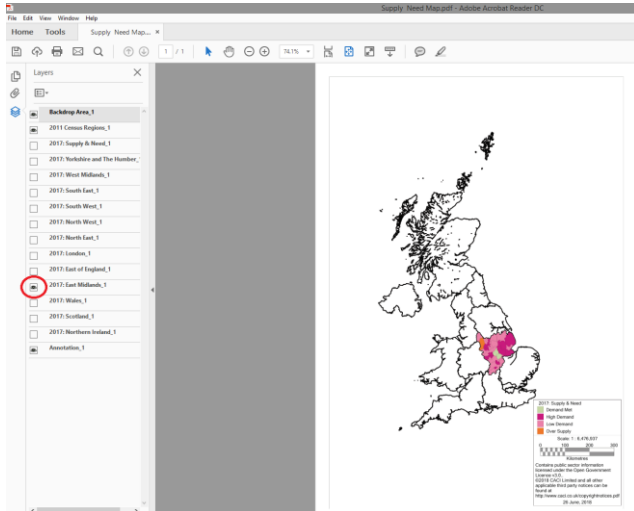


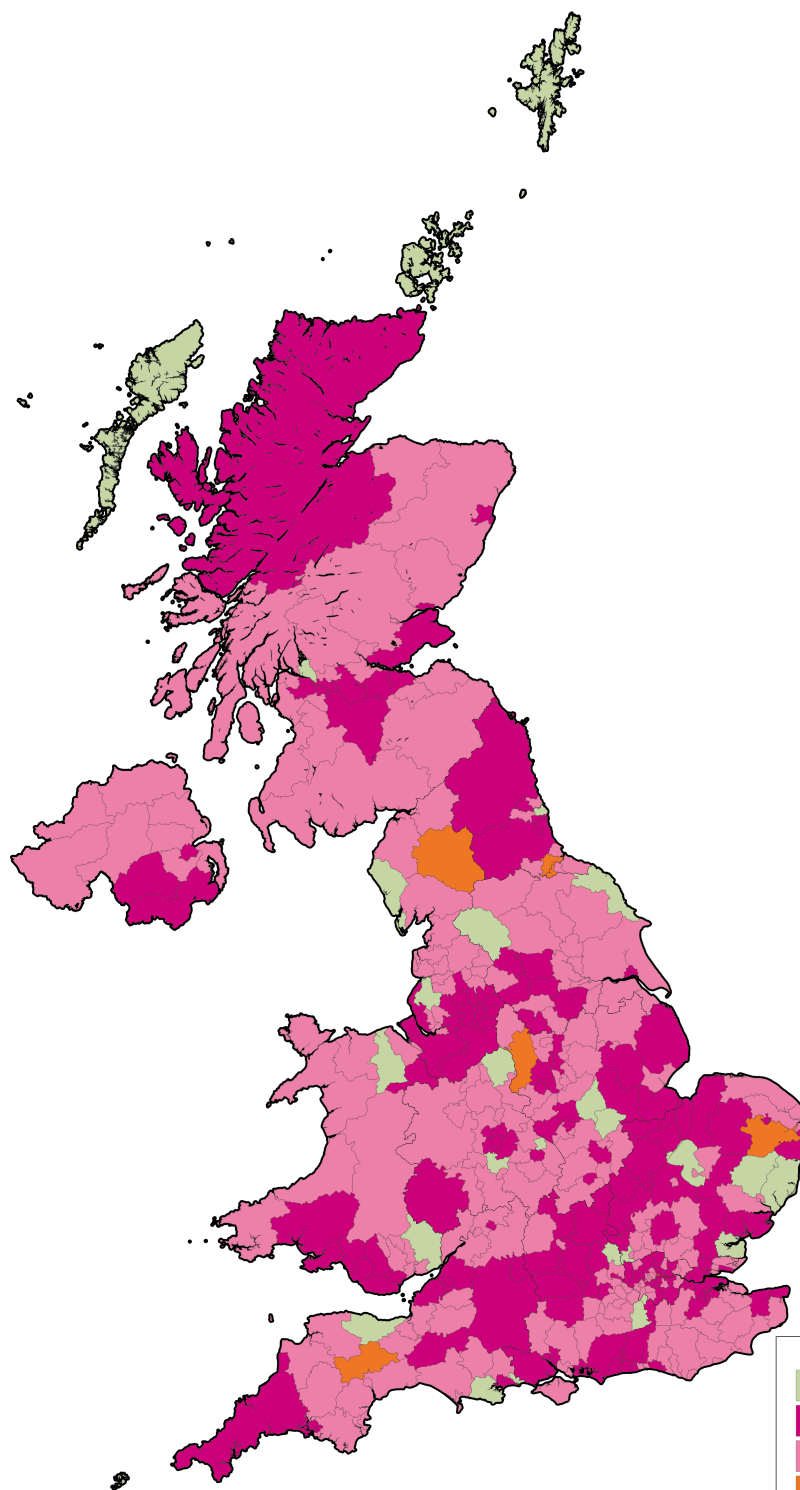
3. Click or unclick the relevant selection box(es) to control the region(s) you would like to display.

Example 1 To see data for England and Wales only, unselect **2017: Scotland_1** and **2017: Northern Ireland_1**.



Example 2 To see data for East Midlands only, unselect all regions except *2017: East Midlands_1*.





2017: Supply & Need

- Demand Met
- High Demand
- Low Demand
- Over Supply

Scale: 1 : 6,476,937

0 100 200 300



Kilometres

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