



Minimal Asset Process (MAP) Bankruptcy: User Journey Research

Final Report for
Accountant in Bankruptcy



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1. Introduction

This report presents the findings of research into users' experience of bankruptcy with a focus on [Minimal Asset Process \(MAP\) bankruptcy](#). The research was commissioned by Accountant in Bankruptcy (AiB) on behalf of Scottish Ministers, and was undertaken by the independent consultancy EKOS.

1.1 Context

AiB is responsible for administering the process of personal bankruptcy in Scotland.

A person can apply to AiB to make themselves bankrupt through a debtor application. MAP is for people on a low income who do not own property and have very little in savings or other assets. Conditions for MAP bankruptcy are if a person's debts are at least £1,500 and not more than £17,000, and that they do not own assets worth more than £2,000. A debtor will be discharged after six months, if they continue to meet the MAP criteria. There is a formal application and appraisal process with an associated application fee.

In late 2017, AiB ran a public consultation on its future funding approach for 2018/19, following which the agency committed to undertaking research into users' experience of MAP bankruptcy¹. A particular area of interest for this research has been the application fee for MAP bankruptcy. Currently, people are required to pay an up-front fee towards the cost of bankruptcy administration. This amounts to £90 for MAP applications which can be paid in instalments in advance of the application being made.

The AiB consultation report (2018)² found that there was strong support for not increasing the up-front application fees. There was recognition that some people might struggle to fund the one-off payment, that the fee might act as a barrier to accessing an appropriate debt relief solution, and that more evidence was required from those applying for MAP bankruptcy around the extent to which fee levels impact on appropriate access to debt relief.

¹ AiB, Funding the Accountant in Bankruptcy – [Consultation Report and Proposals](#), April 2018.

² Responses received from the advice and insolvency sector.

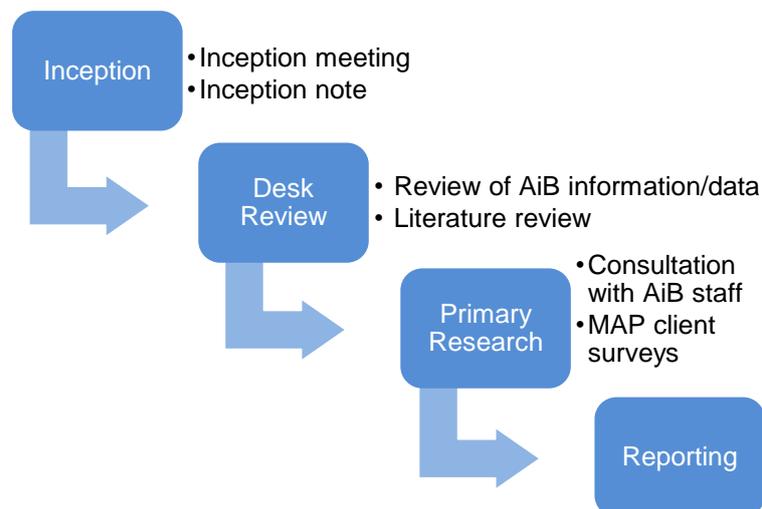
1.2 Study Aims and Objectives

The overall aim of the research was to develop a better understanding of the user journey of the MAP bankruptcy process. The insights gathered through the research will be used by AiB to help inform policy and practice, and ultimately improve the bankruptcy process for those considering this debt solution.

1.3 Study Method

The study methodology undertaken is highlighted below.

Figure 1.1: Study Method



1.4 Report Structure

The remainder of the report is structured as follows:

- **Chapter 2** sets the scene for the research, and presents the main messages arising from a rapid literature review into problem debt;
- **Chapter 3** provides a brief overview of the role of AiB and information on MAP bankruptcy;
- **Chapter 4** provides our analysis of AiB information and data on MAP bankruptcy applications and MAP clients;

- **Chapter 5** – presents the main findings from an online survey of people that were considering MAP bankruptcy or that had submitted an application. A total of 302 responses were received which represents a response rate of 14%;
- **Chapter 6** – presents qualitative feedback gathered through follow-up telephone conversations with MAP clients – [34 telephone interviews were completed](#) (from an opt-in list of 63 contacts); and
- **Chapter 7** – presents our overall conclusions from the research and issues for consideration by AiB.

2. Setting the Context

This Chapter sets the scene for the research, and considers the issue of problem debt. It draws on recent research undertaken by EKOS for the Scottish Government on the Provision of Debt Advice in Scotland, and other recently published research and data.

2.1 What is Problem Debt

Debt, and problem debt (or over-indebtedness), has been a growing concern in the UK and Scotland, and is defined as when an individual becomes unable to pay their debts or other household bills. Among other things, this includes difficulties paying utilities bills, mortgage or rent, council tax, and credit payments.

The scale of the issue often depends on how problem debt is defined and measured - the following definition is used by the Money Advice Service: “[over-indebted individuals are defined as people that say they find keeping up with their bills and credit commitments a heavy burden, or that they have missed payments for bills and/or credit commitments in three or more of the last six months](#)”³.

Forms of unsecured personal debt have been growing fastest in recent years (e.g. credit card borrowing, personal loans, overdrafts), with some forecasting that UK levels of unsecured debt could return to pre-2008 crisis levels by the end of the decade⁴.

The UK debt charity StepChange also points to an increasing trend of borrowing. An increasing proportion of its clients in Scotland have personal loans, and in 2018 its Scottish clients had an average of £11,754 unsecured debt⁵.

³ The Money Advice Service, [A picture of Over-Indebtedness 2017 Update](#). Adults – 18+ years.

⁴ Citizens Advice, [A debt effect, How is unmanageable debt related to other problems in people's lives](#), 2016.

⁵ StepChange, [Scotland in the Red 2018](#).

2.2 Scale of the Problem in Scotland

Number of Over-Indebted Adults in Scotland

There are estimated to be almost [700,000 adults with problem debt in Scotland](#) (2017)⁶. This represents 15.92% of the adult population, and is similar to the UK average of 15.9%.

There has been growth in the levels of over-indebtedness in recent years – the proportion for Scotland was 13.2% of the adult population in 2016 (570,530 people)⁷. That report identified five factors linked to the problem (**note**: these factors predict over-indebtedness – they do not necessarily cause it):

- [renting](#) your home makes someone much more likely to be over-indebted than homeowners;
- [larger families](#) – people with children generally, but more so for those with three or more children;
- [single parents](#) are more likely to be over-indebted compared to two parent households, and the likelihood of this increases with larger single parent families;
- [low income](#) – there is a relationship between problem debt and the level of household income; and
- [age](#) – with younger people (25-34 years) more likely have problem debt.

StepChange's Scotland in the Red (2018) report emphasises that problem debt in Scotland is "[primarily a symptom of poverty, poor housing conditions, welfare cuts, ill-health, and insecure work](#)"⁸.

⁶ The Money Advice Service, Blog, [Are you one of the 8-3 million adults with problem debt](#) September 2017.

⁷ The Money Advice Service, [A Picture of Over-Indebtedness 2016](#). Absolute number of adults is contained within the Technical Report.

⁸ StepChange, [Scotland in the Red 2018](#).

Variations across Scotland

There are significant variations in over-indebtedness levels across local authority areas in Scotland. This ranges from just over 12% in East Renfrewshire and in East Dunbartonshire (**Table 2.2**), to more than 19% of adults in Glasgow City (**Table 2.1**).

Table 2.1: Most Over-Indebted Areas (Adults, Scotland)

Local Authority	2016	2017	Change – Percentage Points
Glasgow City	16.66%	19.23%	+2.57pp
West Dunbartonshire	15.93%	18.49%	+2.56pp
North Lanarkshire	15.74%	18.16%	+2.42pp
Dundee City	15.28%	17.94%	+2.66pp
East Ayrshire	15.22%	17.84%	+2.62pp
SCOTLAND	13.2%	15.9%	+2.7pp

Source: Money Advice Service, Levels of Over-Indebtedness in the UK

Interestingly, when AiB MAP bankruptcy data is examined there is little cross-over between where most people that apply for MAP bankruptcy live (**Section 4**) and the most over-indebted areas in Scotland (**Table 2.1**). A review of application data has found that most applications for MAP bankruptcy are submitted by people that live in Fife, Highland, Glasgow City, City of Edinburgh, and South Lanarkshire.

Table 2.2: Least Over-Indebted Areas (Adults, Scotland)

Local Authority	2016	2017	Change - Percentage Points
Perth & Kinross	11.35%	13.66%	+2.31pp
Aberdeenshire	10.75%	13.47%	+2.72pp
East Dunbartonshire	9.94%	12.08%	+2.14pp
East Renfrewshire	9.83%	12.08%	+2.25pp
SCOTLAND	13.2%	15.9%	+2.7pp

Source: Money Advice Service, Levels of Over-Indebtedness in the UK

Wider Research

A recent report from Citizens Advice Scotland (CAS) (2017)⁹ that involved an online survey of 1,500 consumers found that:

- almost 30% said that they had more debt when compared to five years ago. This was mainly linked to multiple factors, including an increase in bills and employment related factors, followed by poor financial management. A further 14% said they had the same amount of debt as they had five years ago;
- around one in five had no savings;
- 51% had run out of money before pay day;
- almost one-quarter were finding it difficult to manage financially (23%), and a further 38% were “coping” on their current income;
- 26% were worried about being able to afford living expenses (e.g. food, transport or clothes); and
- more than one-in-eight had been refused credit in the last year.

2.3 Who is More Likely to Have Problem Debt

StepChange Scotland in the Red (2017) highlights that it has experienced more young people that are seeking help with debt:

- 36% of clients in Scotland are aged 25-39 years;
- the percentage of clients aged 25-39 has grown by 6% since 2013; and
- the 40-59 age bracket now makes up a declining share of clients, although it still represents the largest overall group (42%)¹⁰.

The same report also found that:

- women are more likely than men to seek help for their debt problems – 56% of its clients are female;

⁹ Citizens Advice Scotland, [living from one pay day to the next](#), 2017.

¹⁰ StepChange, Scotland in the Red 2017.

- but men had higher levels of unsecured debt - and the amount of unsecured debt for men (and women) has been declining;
- almost two-thirds do not have any children or do not have any dependent children at home (64%); and
- there has been a significant increase in clients that live in rented accommodation – this cohort now makes up 61% of Scottish clients.

Overall, the main demographic shifts over the last five years were reported to be age (more are younger) and housing status (more are renting).

Wider CAS research (2018) reports that Citizen Advice Bureau (CAB) clients with rent arrears are more likely to be:

- in part-time employment or be unemployed;
- a single person or lone parent;
- aged 25-44; and
- live in the 20% most deprived areas¹¹.

2.4 The Position of those with Problem Debt

There are many and varied reasons why people's debt reaches levels that are not manageable.

There is clear evidence at a Scotland level that the impact of Welfare Reform has resulted in financial loss and hardship, and for many it has meant greater use of loans and increased debt¹².

The CAS report (2017)¹³ confirms that there has been a steady increase in demand over recent years for advice related to:

- [rent arrears](#);
- [overpayments of Housing and Council Tax Benefits](#); and
- [overpayments of Working and Child Tax Credits](#).

¹¹ Citizens Advice Scotland, [Rent Arrears Causes and Consequences for CAB Clients](#), October 2018.

¹² Ibid.

¹³ Ibid

The most common issues are said to be Council Tax arrears and credit and store cards. Both have become increasingly important factors in debt-related issues.

“Advice in relation to rent arrears has grown by over 40% since 2012, whilst debt-related issues experienced by CAB clients in Scotland have steadily declined over the same period”¹⁴.

StepChange’s Scotland in the Red (2018) report highlights that over the last five years changes in the average income in Scotland has remained marginally below inflation. The reality for many of StepChange’s clients is that incomes are down in real terms. Some headline facts and figures about its client base in Scotland in the last year include that:

- 25% are in debt due to reductions in income or benefits – this represents an increase of 7% since 2017;
- 46% are in arrears with Council Tax – the average amount of arrears is £2,017;
- Scottish clients are significantly more likely to have Council Tax arrears than clients elsewhere in the UK (46% compared to 30%);
- average rent arrears have increased 18% since 2017 to £819; and
- more people are struggling to pay their household bills.

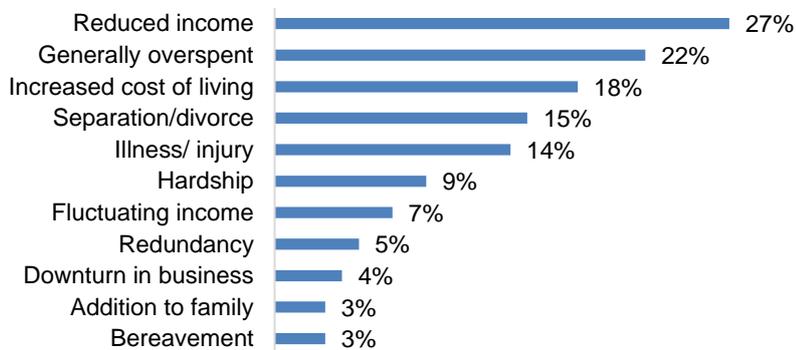
While benefit sanctions and overpayments are key issues, there are wider factors at play, **Figure 2.1**.

Over and above general overspending, some people fall into crisis debt due to reasons over which they have limited or no control over (e.g. reduced income, increased cost of living, redundancy)¹⁵. In these circumstances, some people might turn to credit which can then spiral out of control. This can result from experiencing difficulties making payments, going without/spending less on essentials to pay debts, or even borrowing more from friends and family, or taking out another loan.

¹⁴ Ibid

¹⁵ Peter Wyman, [Independent Review of the Funding of Debt Advice in England, Wales, Scotland and Northern Ireland](#), 2018.

Figure 2.1: Reasons for Debt Problems (Payplan clients)



Source: Independent Review of the Funding of Debt Advice in England, Wales, Scotland and Northern Ireland, 2018.

The Scotland in the Red (2018) report concurs that a high proportion of people find themselves in debt as a result of circumstances that could not have been either prevented or planned for. Such “[income shocks](#)” include ill-health, reductions in wages, sudden changes to welfare payments, or unemployment.

The CAS (2017) report highlights that of those who had ran out of money before pay day, many borrow money and/or use credit to plug the gap:

- almost 50% had to borrow money or use credit to buy food;
- 29% had to borrow money or use credit to pay for utility bills;
- one-fifth had to borrow money/use credit to pay their rent or mortgage; and
- almost one-quarter had to go without food at least once in the previous year¹⁶.

People with problem debt are therefore likely to be less financially resilient than other people (e.g. have lower income, have little or no savings). Taken together, the evidence shows the financial strain that problem debt can cause people and families – it can create a “[debt spiral](#)” and “[hidden poverty](#)”¹⁷ where levels of debt repayments often leave households with insufficient income.

This is a position that is unsustainable in the long-term.

¹⁶ Citizens Advice Scotland, [living from one pay day to the next](#), 2017.

¹⁷ Citizens Advice, [A debt effect, How is unmanageable debt related to other problems in people's lives](#), 2016.

2.5 Relationship between Debt and Other Issues

Research has shown that problem debt is closely related to wider problems in people's lives.

This spans issues such as being unemployed, being on low pay, family breakdown, and poor mental health¹⁸. The same research highlights that “[unmanageable debt contributes to, and is a product of, wider challenges in people's lives](#)”. Indeed, there is a relatively well-developed evidence base between problem debt and wider problems in people's lives¹⁹, for example:

- [high levels of personal debt and lower standards of living](#) – people often go without and/or spend less on food and other essentials;
- [people with problem debt can be financially excluded](#) – they are more likely to access “payday loans” given difficulties accessing mainstream credit products;
- [debt can harm relationships and have a negative impact on family life](#) – it can contribute towards family breakdowns;
- [high levels of personal debt can be viewed by unemployed people as a disincentive to find work](#) – additional earnings might not necessarily result in higher disposable income due to interest repayments owed; and
- there are [strong links between personal debt and mental and physical health problems](#).

2.6 The Wider Impact of Problem Debt

While some people can cope with a certain level of debt, for others it becomes difficult or seems impossible to manage. The impact of problem debt on an individual can be significant. Much of the research base, including that from StepChange, confirms that problem debt has much wider implications than causing financial strain and worry for people and their families²⁰.

¹⁸ Ibid.

¹⁹ Ibid.

²⁰ StepChange, [Breaking the link, a close look at vulnerable people in debt](#), June 2018.

Among other things, it can have a negative impact on health and well-being, housing situations, results in people going without essentials (e.g. food, heating), and can delay the making of key life decisions.

Research has shown that there are clear links between financial vulnerability and mental health (e.g. depression, anxiety). The Citizens Advice research found that people with problem debt are 24% more likely to have a mental health issue. At a Scotland level, more than one-in-ten people say that finance worries cause them:

- [physical or mental health problems](#);
- [sleep problems](#); and
- [relationship problems](#)²¹.

The worry and strain of problem debt can have an impact on various aspects of a person's life, and there is research that shows that for people who might be considered vulnerable, (e.g. ill-health, mental health problems, low literacy or numeracy skills), that the effects of debt or problem debt can be more severe²².

The StepChange Scotland in the Red (2018) report states the charity's Scottish clients are more likely to have an [additional vulnerability on top of their financial difficulties](#), compared to its clients elsewhere in the UK (35% compared to 27%). The most common type of vulnerability is mental health problems.

A briefing paper produced by StepChange²³ has found that problem debt affects people's housing situations in many different ways. This includes, for example: poor credit ratings affects access to housing, lack of affordable housing, poor quality housing, being unable to move home, insecurity of housing, putting up with problems because of fear of eviction, and being made homeless.

Problem debt can also cause people to feel restricted, and prevents people from making key life decisions²⁴ (the proportions are far higher for those with problem debt than the general population):

- 49% say that they are less likely to start a business;

²¹ Citizens Advice Scotland, [living from one pay day to the next](#), 2017.

²² StepChange, [Breaking the link, a close look at vulnerable people in debt](#), June 2018.

²³ StepChange, [Locked Out](#), Briefing Summary, November 2018.

²⁴ Citizens Advice, [A debt effect, How is unmanageable debt related to other problems in people's lives](#), 2016.

- 41% say they are less likely to study or retrain;
- 40% say that they are less likely to move house;
- 34% say that they are less likely to move location; and
- 28% say they are less likely to change jobs.

StepChange estimates that the social cost of problem debt in Scotland is around three-quarter of a billion pounds – and that this impact is felt across all public services, individuals, families, and communities²⁵.

²⁵ StepChange, [Scotland in the Red 2018](#).

3. AiB and MAP Bankruptcy

This Chapter provides a brief overview of the advice sector, the role and functions of AiB, and more detail on MAP bankruptcy.

3.1 The Advice Sector

There is a range of local and national public, private and third sector providers who have an important role to play in:

- providing debt advice;
- supporting people to improve their financial resilience and capability; and
- managing the impact of debt and problem debt.

The Scottish Government has responsibility for overseeing levy funding for the provision of debt advice, and this investment will help drive improvement across the debt advice sector in line with identified priorities.

The Scottish Government also provides funding that is ring-fenced for advice services provided by local authorities, Scottish Legal Aid Board (SLAB), and NHS Boards. Local authorities in Scotland have particularly close links with the Citizen Advice Network and Credit Unions.

The role of the advice sector largely focuses on person-centred support which is delivered using various channels (e.g. face-to-face, telephone, web-based), and spans access to banking facilities, access to alternative and appropriate credit, access to affordable financial services, development of budgeting and money management skills, welfare benefits advice, etc.

3.2 About AiB

AiB is an Executive Agency of the Scottish Government under the terms of the Scotland Act 1998. It is Scotland's insolvency service – operating independently and impartially while remaining directly accountable to Scottish Ministers.

AiB's mission is “to provide access to fair debt relief and debt management processes for the people of Scotland, taking account of the rights and interests of all those involved²⁶”. This is achieved through AiB's statutory and general functions:

- delivering, with stakeholders, a range of options for individuals seeking debt relief and debt management;
- supervising insolvency in Scotland;
- providing statutory information by maintaining a public register of insolvencies and the Debt Arrangement Scheme (DAS) register;
- supporting ministers by developing policy;
- protecting creditors and the general public; and
- achieving best value.

AiB is responsible for administering the process of personal bankruptcy in Scotland. A person can apply, via a qualified money advisor, to AiB to make themselves bankrupt through a debtor application, of which there are two types: [MAP and Full Administration](#).

3.3 Debt Relief Solutions

There are a number of debt solutions for people who owe money and find it difficult to deal with their debts. This includes informal debt solutions (e.g. debt management plan), and statutory mechanisms including DAS, trust deeds, and bankruptcy.

Bankruptcy is a last resort, and is a legal declaration that an individual cannot pay their debts. It is a formal method of dealing with debts if other options have failed or are deemed inappropriate. There are different routes into bankruptcy, with certain conditions required to be met for MAP (see below) and Full Administration.

3.4 MAP Bankruptcy

MAP bankruptcy replaced the Low Income Low Asset (LILA) route in April 2015.

²⁶ AiB, 2020 Business Strategy Document.

The Bankruptcy and Debt Advice (Scotland) Act introduced a suite of measures, including the MAP, which offers debt relief quickly and at less than half the cost of an application for bankruptcy under the previous equivalent scheme. The MAP route into bankruptcy is for people with few assets.

Table 3.1: MAP Criteria

<ul style="list-style-type: none"> • You must owe a total debt of at least £1,500 • You must not owe more than £17,000 • You do not own a single asset worth over £1,000 (this excludes a vehicle which does not exceed £3,000 and is reasonably required by you) • The total value of your assets do not exceed £2,000 • You must have taken money advice from a qualified money adviser or insolvency practitioner • You must be living in Scotland or have lived in Scotland sometime during the last year 	<ul style="list-style-type: none"> • You must not have been made bankrupt in the last five years • You must not have been made bankrupt through the MAP within the last 10 years • You must pay the application fee of £90 • You must have a Certificate for Sequestration signed by an authorised person • You must have been in receipt of benefits only for the last six months or • A money adviser has assessed your income and expenditure using the Common Financial Tool and you have no surplus to pay a debtor’s contribution • You do not own any land or property
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An online application is submitted to AiB via the money advisor or insolvency practitioner along with evidence regarding eligibility. In many cases a debtor’s money advisor will complete the application on their behalf. The normal practice is that a person will be made bankrupt within five working days of AiB receiving the application. AiB is appointed the trustee for people awarded MAP bankruptcy.

For individuals awarded MAP bankruptcy they (and their trustee – AiB) will be automatically discharged after six months (informed by post or email). Certain restrictions continue to be in place over this period, including:

- no borrowing of more than £2,000 either solely or jointly without disclosing status as discharged bankrupt to the person providing credit; and
- no engagement in a business unless certain criteria are met.

4. MAP Bankruptcy Applicants and Clients

This Chapter provides an overview of MAP bankruptcy applications and awards.

The information presented is based on EKOS analysis of raw data provided by AiB from its client database. The period covered is from January 2015 to April 2019 unless otherwise stated.

4.1 Application Status

Over the period from January 2015 to April 2019 there have been around **7,500 applications** for MAP bankruptcy, **Table 4.1**.

The vast majority of MAP bankruptcy applications have been approved (7,284 or 96%)²⁷, and most cases are now closed/debtor discharged²⁸. Few applications have been rejected.

Table 4.1: MAP Bankruptcy Application Status

Status	Number	%
MAP bankruptcy closed	6,110	81%
MAP bankruptcy awarded	1,087	14%
Application refused	231	3%
Debtor (but not Trustee) discharged	87	1%
Application submitted and awaiting decision	49	1%
Total	7,564	100%

Note: Figures presented here may not be consistent with the official, quarterly Scottish Insolvency Statistics publications. These are based on data extracted from a live database at a different point in time.

4.2 Applications Submitted and Awards Made

There has been **year-on-year growth** in both the number of MAP bankruptcy applications submitted and MAP bankruptcy awards, **Table 4.2**. Both reached peak levels in 2018.

²⁷ Within the AiB database this includes bankruptcy awarded, debtor discharged, and MAP bankruptcy closed.

²⁸ This includes debtors discharged and MAP bankruptcy closed.

This demonstrates growing levels of awareness and promotion of MAP bankruptcy (in particular via money advisors), and demand for this debt solution.

A total of 963 applications were submitted during 2015. In the latest full year for which there is data, there were 2,133 MAP bankruptcy applications (2018). This represents growth in applications of 121% since MAP bankruptcy was first introduced (or +1,170 applications).

Table 4.2: MAP Bankruptcy Applications Submitted and Approved

Year	Applications Submitted		MAP Bankruptcy Awards	
	Number	%	Number	%
2015	963	13%	894	12%
2016	1,839	24%	1,784	24%
2017	1,934	26%	1,876	26%
2018	2,133	28%	2,059	28%
2019 to date	695	9%	671	9%
Total	7,564	100%	7,284	100%

Note: 2019 data is for January to April. All other years are January to December.

The flow of MAP applications largely mirrors the flow of awards made, **Figure 4.1**.

AiB has targets for time taken to process applications and for making decisions.

Note: 2019 data is for the first quarter of the year – there is a pipeline of applications at the pre-submission stage (i.e. people are working with their money advisor).

Figure 4.1: MAP Bankruptcy Applications Submitted and Awards Made



Note: 2019 data is for January to April. All other years are January to December.

Section 4.3 onwards considers MAP bankruptcy awards only²⁹, unless otherwise stated.

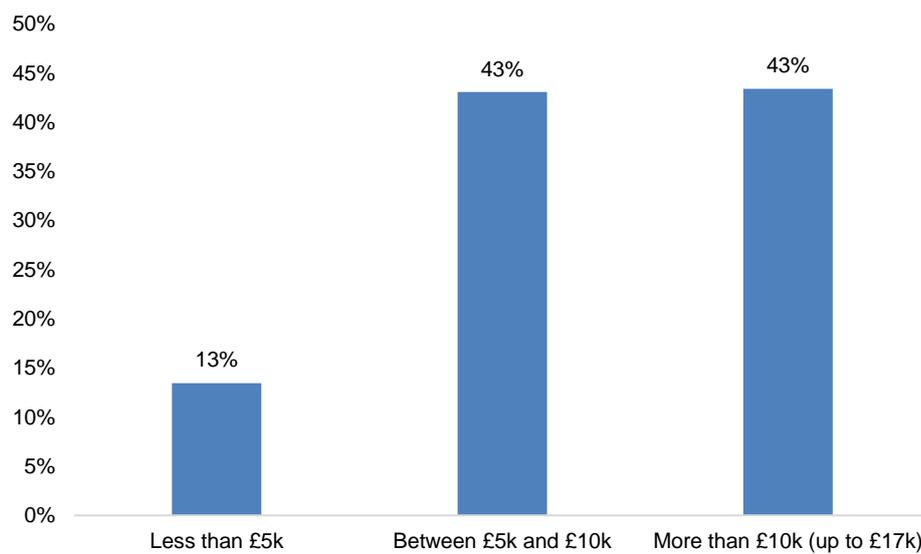
4.3 Debt Profile of MAP Debtors

Debt Amount

Most MAP clients had problem debt between £5,001 and £17,000, **Figure 4.2**:

- total debt amounted to around £68.5 million; and
- mean debt was around £9,400.

Figure 4.2: MAP Client Problem Debt Levels



N= 7,279

Note: This excludes 5 cases where the total debt was logged in error (excess of £17,000).

²⁹ This includes awards, closed and discharged cases.

Debt Type

Within the AiB database, debt type is an open question (i.e. no pre-defined codes). As such, while there are common types of debt (e.g. credit cards, council tax, phone contracts, etc) they have often been inputted in many different ways (if at all). This has made data analysis difficult.

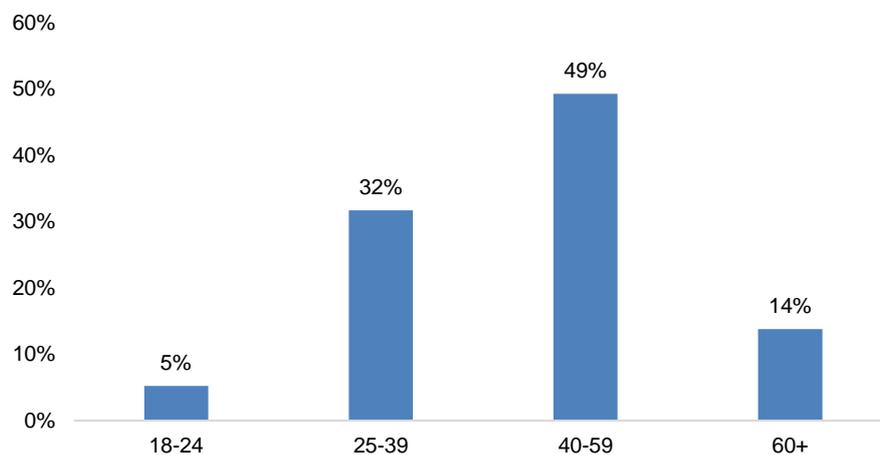
This is an important and valuable source of intelligence, and pre-defined data categories should be considered as part of wider improvements to data capture. Data is only meaningful if it is captured in a consistent manner and is complete.

4.4 Demographic Profile of MAP Debtors

Age

The vast majority of clients that have been awarded MAP bankruptcy are of working age, **Figure 4.3**. The age bracket 40-59 years makes-up the largest proportion of awards. Younger people (18-39 years) also make up a relatively high proportion.

Figure 4.3: Age Profile of People Awarded MAP Bankruptcy



N=7,284

This age profile appears to match the main profile of StepChange clients in Scotland (**Section 3**), albeit AiB's clients aged 40-59 years has not experienced a downwards trajectory.

Table 4.3 provides a more detailed breakdown of the age profile of MAP bankruptcy awards, and looks at change over time (2015-2018). Key messages are that:

- the 40-59 age group has continued to make-up the largest proportion of MAP bankruptcy awards over the last three years;
- applications from all age groups have experienced growth over the period, and has been largely driven in absolute terms by the 40-59 and 25-39 age brackets; and
- there has been a significant percentage change growth in the 18-24 age group - but absolute numbers are relatively small when compared to other age groups. That being said younger people applying for MAP bankruptcy has been on an upwards trajectory.

Table 4.3: Age Profile of People Awarded MAP Bankruptcy (Change 2015-2018)

Age	2015		2018		Change	
	Number	%	Number	%	Number	%
18-24	48	5%	101	5%	53	110%
25-39	256	29%	678	33%	422	165%
40-59	448	50%	998	48%	550	123%
60+	142	16%	282	14%	140	99%
Total	894	100%	2,059	100%	1,165	130%

Note: Year is based on year the application was awarded.

Where People Considering MAP Bankruptcy Live

People that have applied for MAP bankruptcy live the length and breadth of Scotland. Key points to note from **Table 4.4** are that:

- the highest number of applications and awards have been from those living in Fife;
- this is followed by Highland and Glasgow City local authority areas;
- the top ten local authority areas represent two-thirds of all applications and MAP bankruptcy awards; and

- there is a high strike rate – across all local authorities in Scotland between 90% (Argyll and Bute) and 100% (Na h-Eileanan Siar and Orkney Islands) of all MAP applications are approved.

As highlighted earlier, there appears to be limited cross-over between the top ten local authorities of MAP applicants and the most over-indebted areas in Scotland (**Section 2**).

Table 4.4: Where MAP Debtors Live (Top 10 local authority areas selected)

Local Authority	Applications Submitted		MAP Bankruptcy Awards		
	Number	% share of total applications submitted	Number	% share of total awards	% applications submitted that are approved
Fife	834	11%	821	11%	98%
Highland	586	8%	566	8%	97%
Glasgow City	512	7%	482	7%	94%
City of Edinburgh	468	6%	448	6%	96%
South Lanarkshire	462	6%	435	6%	94%
Aberdeen City	428	6%	419	6%	98%
North Lanarkshire	432	6%	418	6%	97%
West Lothian	396	5%	383	5%	97%
Angus	352	5%	340	5%	97%
Aberdeenshire	278	4%	269	4%	97%
Sub total	4,748	63%	4,581	63%	96%

N= 7,557 (applications submitted) and 7,277 (awards made).
Seven entries with no details of local authority area.

Households

Almost half of MAP debtors live in single person households, **Table 4.5**. Where there is more than one person in the household, the majority are two or three-person households.

Almost all MAP debtors live in rented accommodation (92%)³⁰.

Table 4.5: Number of People in MAP Debtor Household

Number of People in Household	Number	%
One person	3,395	47%
Between 2 and 3 people	3,016	41%
Between 4 and 5 people	757	10%
6+ people	116	2%
Total	7,284	100%

Dependent Children in Household

Of the MAP clients who provided details of whether they have or did not have any dependent children in the household, most do not (66%), **Table 4.6**. Almost 2,500 MAP clients have a dependent child (children) living at home (34%), with 98% having fewer than four children.

Table 4.6: Number of Dependent Children in MAP Debtor Household

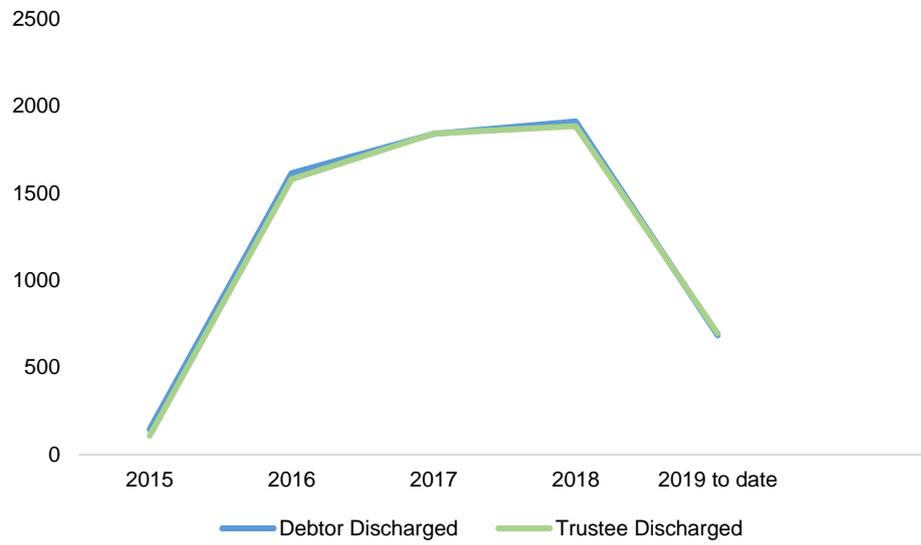
Number of Dependent Children in Household	Number	%
None	4,789	66%
One child	1,287	18%
Between 2 and 3 children	1,078	15%
Between 4+ children	130	2%
Total	7,284	100%

4.5 Debtors and Trustee Discharged

Clients and their trustee (AiB) are normally discharged six-months following the MAP bankruptcy award date. The MAP case is then closed. Some 6,197 MAP clients have been discharged to date (85% of total MAP awards), of which the trustee has been discharged in almost all cases (6,110, 99%), **Figure 4.4**. The remainder are awards made during 2019, and AiB is working through the trustee discharge process.

³⁰ The remainder of responses are coded as Other (8%). There are no home owners.

Figure 4.4: Debtor and Trustee Discharged



5. The Experience of MAP Clients

The primary research on the MAP client experience was undertaken in two stages:

1. **Stage 1 - online survey.** AiB issued a short introduction to the research and survey link to over 2,000 clients at various stages of the MAP bankruptcy process. There was a four-week timescale, a prize draw, and AiB issued a reminder at the mid-point to boost responses.
2. **Stage 2 - follow up qualitative consultations** – the online survey included a question that asked people whether they would be willing to take part in a follow-up conversation with a member of the study team.

This Chapter provides the main findings from the Stage 1 online survey.

Some additional survey tables (e.g. the detailed demographic profile) are contained in **Appendix A**.

5.1 Introduction

Table 5.1 provides an overview of the online survey population and responses received. A total of **302 responses were received**, which represents a good overall response rate of 14%.

Table 5.1: Online Survey Population and Respondents

Total number survey issued to	2,271
Less number of email bouncebacks	118
Revised total number survey issued to	2,153
Number of online survey responses received	302
Online responses as percentage of revised population	14%
Number of clients who said they would be willing to take part in follow-up consultation	63

Source: EKOS online survey data

5.2 Profile of Online Survey Respondents

Current Status

Almost all respondents to the survey have had their MAP bankruptcy application approved, and are either still going through the process or the MAP bankruptcy period has since closed (98%), **Table 5.2**.

There was a very limited response from those who have had a MAP bankruptcy application rejected. This cohort might have different experiences and perspectives on the process from those who have had an application approved (and debts written off). This should be borne in mind when reading the findings.

Table 5.2: MAP Status

	Nos	%
My MAP bankruptcy has now been completed	215	74%
My application has been approved	71	24%
My application has yet to be submitted	3	1%
My application has been submitted, but has not been yet approved	1	0%
My applications was rejected	1	0%

N=291. Note: percentages might not total 100% due to rounding.

Demographic Profile

Key points to note from the profile of survey respondents are that (see **Appendix A**):

- almost two-thirds of respondents are female (63%);
- the most common age band is 40-59 years (50%). Almost 40% are younger (18-39 years);
- almost all MAP clients are from a White ethnic group (98%), primarily White Scottish;
- a high proportion of respondents have a physical or mental health condition or illness lasting or expected to last 12 months or more (almost 60%):
 - almost all of these clients reported that it reduced their ability to carry out day-to-day activities, with over half saying it affected them a lot

- mental health issues were by far the most commonly reported condition or illness (a staggering 77% of clients that reported a physical or mental health condition or illness - this highlights the vulnerability of the client group);
- responses were received from MAP clients across all bar two local authority areas – the most common areas were Fife and Glasgow; and
- around two-thirds of clients were not in any form of employment at the time of considering MAP bankruptcy (65%), and likely to be in receipt of benefits.

5.3 How People Found Out About MAP Bankruptcy

As is to be expected, the most common way people found out about MAP bankruptcy was through a money advisor (or similar) within a CAB or within the local council (76%), **Table 5.3**. People are required to work alongside a money advisor or insolvency practitioner who help the person consider their options, complete the application form, and submit it to AiB on their behalf.

Table 5.3: How People Found Out About MAP Bankruptcy

	Nos.	%
From a Money Advisor	231	76%
From my own internet search	35	12%
From a friend or family member	21	7%
Other	15	5%

N=302. Other: includes banks, accountants, StepChange charity and debt advice/solutions companies.

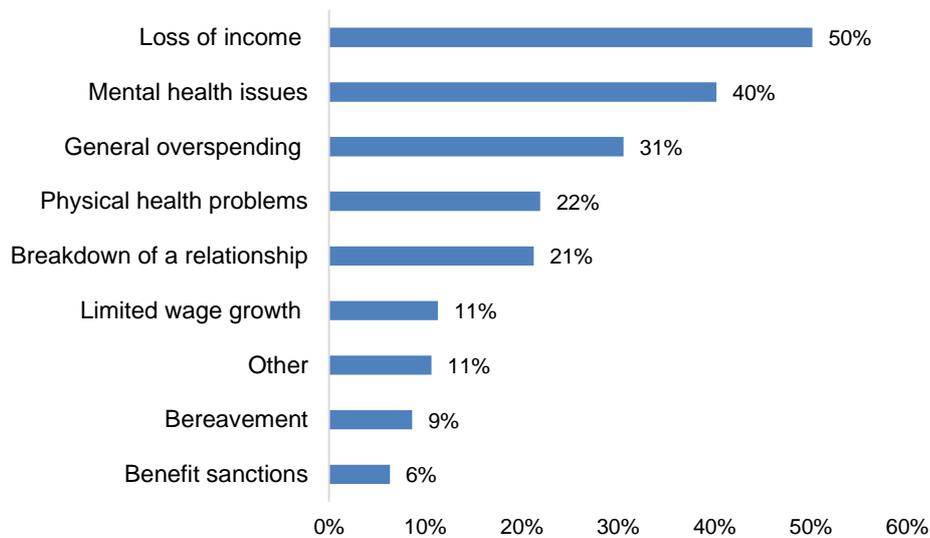
5.4 Why Debt Reached Unmanageable Levels

A wide range of reasons were reported as to why MAP clients' debt reached unmanageable levels. The top three reasons were said to be:

- **loss of income** e.g. client or partner losing job, working less hours, loss of some benefits (50%);
- **mental health issues** (40%); and
- **general overspending** e.g. poor spending habits, poor money management (31%), **Figure 5.1**.

The main “other” reasons reported by MAP clients included a mix of factors such as: long-term unemployment, carer for either a partner or parent (and therefore not able to work or work as many hours), redundancy, the cost of childcare, debt interest charges, increased cost of living, gambling addiction, and the cost associated with housing repairs.

Figure 5.1: Reasons Why Debt Levels Become Unmanageable



N=301, multiple responses allowed

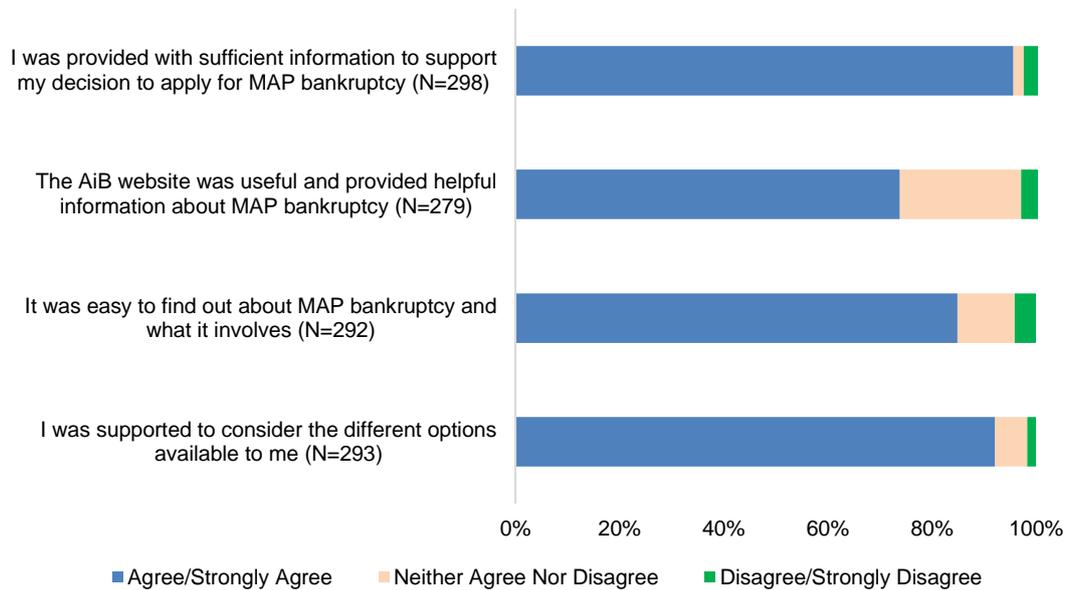
5.5 Views on the Process Leading up to an Application

Overall, the vast majority of MAP clients were satisfied with the process leading up to their decision to apply for MAP bankruptcy.

This is evidenced by the high levels of agreement (i.e. proportion that agreed or strongly agreed) across each statement about the process, **Figure 5.2**. This ranged from:

- 74% of MAP clients who agreed or strongly agreed that the AiB website was useful, and provided helpful information about MAP bankruptcy;
- to a high of 96% of clients who agreed or strongly agreed that they were provided with sufficient information to support their decision to apply for MAP bankruptcy.

Figure 5.2: Views on the Process Leading up to an Application



The high levels of agreement are reflected in the wider feedback provided by MAP clients.

Much of the feedback was that the advice and support provided by money advisors (or similar) had been particularly helpful, and clients felt sufficiently reassured, supported, and guided throughout the whole process. Some clients reported that it was a stressful and tough time for them personally, and that considering bankruptcy was a daunting prospect and a big decision.

“From the first contact...it was good to relax and know that I was not on my own”.

Money advisors were well regarded and thought of by MAP clients, with much of the feedback that advice staff took the time to clearly and concisely explain the different options available, and that people were provided with enough information to be able to make a decision on what was best for them.

“The decision for bankruptcy wasn’t an easy one, even after all the information was given to me.....the guilt was unbearable. Thankfully, it was all explained to me to then mull over all the options”.

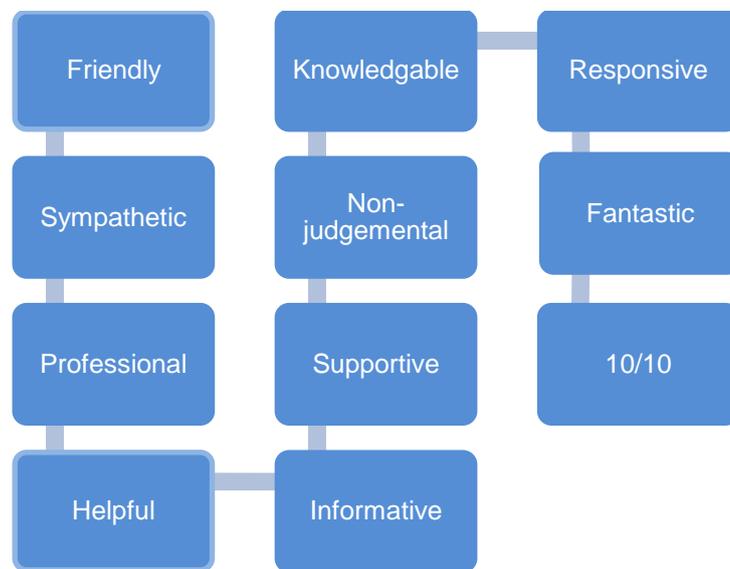
“Having StepChange deal with everything made the entire process easy and less stressful”.

“From start to finish the whole process wasn’t as daunting as I first thought”.

Having someone else to speak with about their debt was considered hugely beneficial to MAP clients. Many of the comments highlighted that speaking with money advisors made the process easier, more straightforward, and importantly less stressful.

Common words used to describe money advisors are outlined in **Figure 5.3**, and which further highlights the important role they play in both making people aware of MAP bankruptcy, and supporting them with the next steps.

Figure 5.3: Views on Money Advisors



As might be expected, some MAP clients commented on the amount of information that needed to be taken on board – which for some was daunting and overwhelming given their personal circumstances at that time.

“The paperwork and being bombarded with options confused me, and the paperwork heightened my anxiety”.

Most of the feedback was that the initial conversations with money advisors went smoothly, and that people were taken through the different options (and consequences/implications) in layman terms, and were supported at each step along the way in the process.

The survey asked MAP clients whether there was anything about the process leading up to their decision to apply for MAP bankruptcy that could have been improved upon.

A positive finding is that many MAP clients took the opportunity to provide positive feedback that “nothing at all” could have been improved, or that they were “happy with all the help and support provided”, or that it “all went smoothly and quickly”, or that “the process could not be faulted”.

Where areas for improvement were mentioned, the main feedback was that there was felt to be a need for greater marketing and promotion of MAP bankruptcy. A common view provided was that people had not previously heard of it, until they met with a money advisor. It was therefore considered important to raise awareness and understanding of different debt solution options.

Wider improvements mentioned, in a few cases, related to:

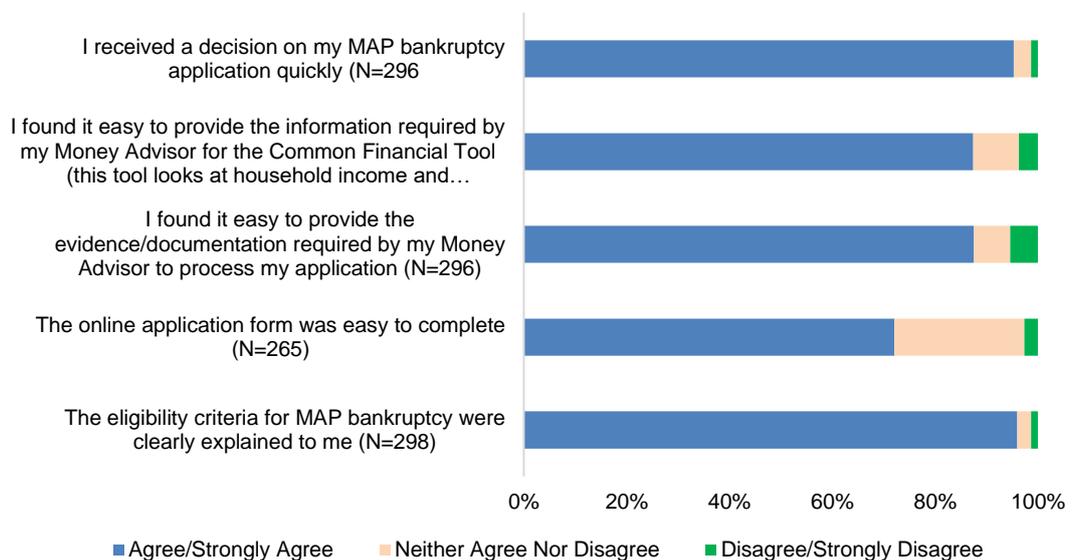
- challenges in saving for and paying the upfront application fee – we return to this point in **Section 5.6**. **Note:** some of the comments also suggests that not everyone was aware that the upfront fee could be paid in instalments;
- language used – there is a need to ensure that options are explained in Plain English for ease of understanding (i.e. avoid jargon and use of technical terms);
- increased signposting of people into other services where appropriate e.g. counselling;
- the importance of good communication throughout the process was emphasised – ongoing contact and follow-up to see how people are coping;
- creating a short and easy to read summary booklet/leaflet on MAP bankruptcy; and
- some difficulties were also reported with the CAB helpline and/or some felt that they waited a long time to get an appointment to speak with an advisor.

Much of the feedback provided by MAP clients regarding why they choose MAP bankruptcy rather than another debt solution focussed on a few key points:

- the decision was largely based on the information and advice provided by money advisors – eligible to access MAP and recommended as the best option/solution for them;
- a few mentioned that they had debt management plans, but this was no longer working, and an alternative debt solution was required; and
- some had considered trust deeds – but lacked sufficient income to make the repayments, or changes in circumstances meant that they would not be able to make repayments.

MAP clients were also overwhelmingly positive about the process of working together with their money advisor to complete the MAP bankruptcy application, **Figure 5.4.**

Figure 5.4: Views on the Process of Working With a Money Advisor



At least 87% of MAP clients agreed or strongly agreed with four of the above five statements which suggests that the process works well overall.

Most notably, almost all MAP clients agreed that:

- the eligibility criteria for MAP bankruptcy were clearly explained to them (96%); and
- they received a decision on the MAP bankruptcy application quickly (95%).

The main exception related to MAP clients' views on whether the online application form was easy to complete. While the majority either agreed or strongly agreed that it was easy to complete (72%), a relatively large proportion neither agreed nor disagreed with this statement (25%).

Wider feedback from MAP clients about the advice process leading up to submitting their MAP bankruptcy application was in the main positive. Much of the comments chimed with earlier feedback - that people felt supported throughout the process, that the advice provided was clear and concise, that they fully understood what MAP bankruptcy would involve, the steps that would need to be taken to move forward, and that they were kept informed.

“Any questions were either answered by the website or by phone. Couldn't be easier and made me feel at ease”.

“My advisor took me through my options and the process was not rushed”.

“I was in a total mess financially which had taken an enormous toll on me. My advisor went through all options with me, and helped to make the application less intimidating”.

Many MAP clients were appreciative that money advisors took the lead in completing the online application form on their behalf – some reported that this put them at ease, while others said that it helped ensure an efficient and speedy process.

As such, most felt that the application process was relatively easy. Indeed, a few clients mentioned that they would have struggled to complete the form on their own or without the money advisor's help.

Where challenges with the application were reported, these typically centred on the following aspects:

- difficulties and time taken to find and provide some of the necessary evidence for the application (e.g. receipts or statements or information regarding what was owed to creditors) – some MAP clients commented that this caused additional anxiety and stress on top of their money worries;
- some said that they struggled to find the information to inform the Common Financial Tool (i.e. income and expenditure information), and felt that it could be made easier. For example, some people might find this difficult if they have left the family home due to domestic violence, while others mentioned shredding bills/documents without opening them; and
- as raised earlier, some commented that it felt like it took a long time to get dates in the diary for appointments with money advisors – although many commented that they understood that their support was in demand.

“As I have mental health issues I found I got quite anxious getting all the contact information of the companies as some of my debts had been passed to debt recovery companies. I also found that stressful”.

“The amount of evidence that is required took me about six months to gather all together, so it was stressful and time consuming while I had no money coming in at all. Me and my daughter were living off food banks until I was able to get the funds and evidence to apply”.

The survey asked MAP clients whether there was anything about the process of working together with their money advisor to complete the MAP bankruptcy application that could have been improved.

Again, a positive finding is that many MAP clients took the opportunity to provide positive feedback that “nothing at all” could have been improved, or that “it was quick and easy”, or “the service was excellent”, or “pretty much all I had to do was look out the papers, the advisor done the rest” (*sic*).

Where areas for improvement were mentioned, the main feedback was a perception that CAB staff were overstretched – and this was said to affect the time taken to get appointments.

The importance of being able to secure appointments quickly was emphasised, with some calls made for more opportunities to access free money advice to be provided (and more money advisors), as some companies (private sector) charge for the service.

Wider feedback included that:

- for some the process felt lengthy and drawn out – and this was largely linked to levels of toing and froing regarding providing the necessary evidence;
- again the importance of strong communication channels was emphasised – a few clients said that it was important that they were kept up to date with what was happening with their application, etc;
- a couple of clients suggested a need for more in-depth information to be provided, including on the consequences of choosing MAP bankruptcy over other possible solutions; and
- a few made reference to the fact that there was a lot of reading to be done (e.g. jargon and terminology that was not familiar) – with a suggestion that an information video could be developed for those who prefer to receive and digest information in alternative formats.

5.6 Paying the MAP Bankruptcy Application Fee

An important part of the research was to better understand how MAP clients paid the upfront application fee of £90, and the extent to which this was easy or hard to find at that time.

Most respondents paid the fee upfront in full by themselves (60%). However, a relatively large proportion of MAP clients needed to consider alternative options (39%) - this included those that either needed to borrow money from friends/family, secure a grant from a charity, or had to pay the fee in instalments, **Table 5.4**.

Table 5.4: How the Upfront Application Fee was Paid

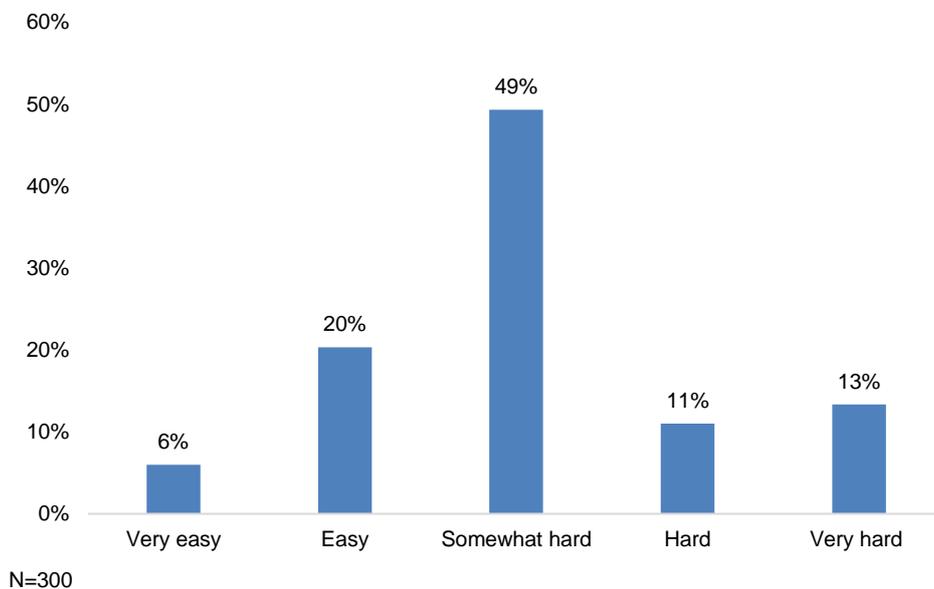
	Nos	%
I paid the fee by myself – in full	180	60%
I needed to borrow money from a friend or family member	95	32%
I contacted a charity to see if they could provide a grant to cover the fee	14	5%
I paid the fee by myself – in instalments	6	2%
Other	4	1%

N=299. Other – in the main responses were that the person did not recall the details.

On the face of it, the findings suggest that some MAP clients do indeed find it difficult to find the money for the upfront fee. This is explored further below.

On balance, the majority of MAP clients found it difficult to fund the upfront application fee (74%)³¹, albeit some found it more difficult than others, **Figure 5.4**. Almost one-quarter found it either hard or very hard to pay the fee. That being said, a similar proportion reported that it was either easy or very easy to fund the upfront application fee for MAP bankruptcy.

Figure 5.4: How Easy or Hard it was to Find the Fee



³¹ Proportion reporting somewhat hard, hard or very hard.

Wider feedback provided by MAP clients helps to shed further light on this issue.

Where MAP clients reported that it was **either easy or very easy** to find the fee, much of the feedback focussed on the following points:

- many borrowed money from friends or family (some mentioned that they were paying this back in small instalments);
- others saved up the money or timed their application to coincide with when they got paid or received their benefits or pension payment;
- some used money set aside for their creditors;
- others secured grant funding from a charity; and
- some had money in the bank from their regular income to pay the fee.

“This was a small price to pay for peace of mind and a full night’s worry free sleep”.

“I was really struggling to pay some debts and not paying others so when they were all put together, I stopped and used the £90 for the bankruptcy payment”.

Where MAP clients reported that it was **somewhat hard, hard, or very hard** to find the fee, much of the feedback focussed on the following points:

- many clients commented that they had limited household income (e.g. on benefits, unemployed, carers, etc), and that it was a real struggle to find the £90. Most said that they did not have any money to spare at that time (limited or no disposable income), and that they were still trying to pay off creditors, etc;
- many borrowed the money from friends/family – some said that they did not necessarily tell them what the money was for as they felt embarrassed or ashamed. Many said that they would not have been able to afford the fee if they had not managed to borrow the money;
- some mentioned that their wages were being deducted to make a contribution towards their debts – again this meant that they had no money to spare for the fee;
- some mentioned having to cut back on essentials while they saved up (e.g. food) or used money that was supposed to be for other household bills – it meant that some went without and found it hard to make ends meet;

- some were reluctant to ask to borrow the money from friends or family – even though they knew they would have helped if they could. Others felt that their family would not have been in a position to help them out (while a few mentioned that they did not have anyone they could have asked for help from); and
- some were not aware that they could have paid the fee in instalments, which for some might have helped.

“I was already struggling financially, even to pay regular bills, so I needed to make sacrifices to enable me to make the payment, but I knew it was for the long run benefit”.

“It is a great deal of money when you are not working and are struggling to scrape enough to eat, keep warm and put clothes on your back”.

“I wasn’t in a position to pay but I went without to sort out my problem”.

5.7 Points for Reflection

The following points are worthy of further reflection.

The survey primarily attracted responses from people who had been awarded MAP bankruptcy and had since come out the other side of the process (i.e. MAP case closed). To a certain extent this is a self-selecting group. The research has not reached people who looked into debt solutions, including MAP bankruptcy, but subsequently decided it was not for them. The application fee might or might not have been a barrier. Money advisors might be able to shed some further light on this issue.

The survey attracted extremely limited feedback from people who had a MAP application rejected. There is always useful learning to be gained from this cohort as you might expect them to have different views, experiences and perspectives to those who had an application approved. There might be value in undertaking more targeted research with this cohort in the future.

6. Qualitative Feedback from MAP Clients

This Chapter identifies the main themes from the qualitative research undertaken with MAP clients.

6.1 Introduction

As highlighted in **Chapter 5**, a two-stage process was adopted for engagement with MAP clients. A total of 63 clients, in the main discharged from the process, indicated that they might be willing to take part in a follow-up conversation with a member of the study team.

Three attempts were made to contact each client by telephone. In some cases the telephone number rang out, while for some we were able to leave a message on answering machines.

Close to the end of the fieldwork stage, an individual email was sent to all remaining MAP clients where contact had not been established – the EKOS telephone number would not have been recognised by clients, while some might have thought the phone call was from a creditor, and decided not to answer.

6.2 Interviews Completed

A total of **34 telephone interviews were completed**. This represents a response rate of 54%, **Table 6.1**.

Table 6.1: Follow-up Primary Research

Number of clients who said they would be willing to take part in follow-up consultation	63
Number of declined or no shows	16
Number of follow-up interviews completed	34
% interviews completed	54%

Source: EKOS survey

Similar to the online survey, this is a good response rate, and we are extremely grateful to those who took the time to complete the online survey, and to those who also spoke with a member of the study team.

Given the topic matter and the fact that a high proportion of clients have a long-term health condition or illness (most self-identified as having mental health issues), there were always likely to be some challenges in undertaking primary research with the client group:

- we experienced some “no shows” – an appointment had been made for the interview, but the person was not there on the day at the time arranged. In these cases, we tried to re-arrange the interviews; and
- some clients on reflection decided that they did not want to take part in a follow-up interview despite indicating so in the online survey – these clients were marked as “declined”. There was no pressure placed on MAP clients to take part.

Wider profiling information about the MAP clients interviewed are as follows:

- a relatively even split by gender was achieved;
- 85% of clients interviewed were of working age (16-64), with equal numbers of interviews undertaken with those in the 18-39 and 40-59 age groups;
- almost 60% of clients interviewed live in multiple person households;
- of those who live in multiple person households, almost 60% had no dependent children (i.e. multiple adult occupancy); and
- the average level of debt was £10,900.

6.3 Causes of Problem Debt

In many cases debt levels were generally manageable for MAP clients at first. Over time, further debt had been accumulated, and it then became unmanageable. Many clients talked about beginning to struggle to keep on top of debt repayments.

Many of the factors highlighted were outwith the control of MAP clients. Firstly, many examples were provided about the impact that an unexpected loss of household income had on their ability to manage current debt levels.

Many said “I had never missed a payment” or “it was fine when I was working” – but payments became more difficult to meet when income suddenly or unexpectedly reduced. Some MAP clients continued to make payments towards some but not all of their debts, while others tried to keep up with minimum repayments but with no notable difference made to the amount of debt they had.

Sudden loss of income covered:

- having to give up work – examples included due to their own ill-health, to look after a sick/disabled partner, to look after grandchildren who had been put into care;
- insecure forms of work;
- delays in receiving benefit payments, unexpected reductions in benefits due to government policy changes or benefits being stopped altogether;
- redundancy or other reasons for becoming unemployed – and then finding it difficult to find a new job quickly;
- reduced working hours as retirement approached; and
- business challenges faced by freelancers and those who were self-employed.

Poor financial management also appears to have been a factor.

A handful of MAP clients mentioned that they had a shopping or gambling addiction which resulted in them living beyond their means. Debt then spiralled out of control.

For many, debt was accumulated over a number of years, including when it was said to be easier to get credit (e.g. credit cards, loans, multiple overdraft facilities) – “because I was making regular repayments, credit card companies would just increase my limit”, or due to marital breakdowns.

Others mentioned the increased cost of living, increased utilities bills (not all regularly switched suppliers, and were likely to be on higher tariffs), difficulties paying other household bills (rent and council tax leading to arrears).

The unexpected loss in household income made the situation more difficult for many MAP clients.

It is clear that for many MAP clients that we spoke with there were often other things going on in their lives at the time debt was becoming unmanageable. Be that their own ill-health, their partners' declining health and wellbeing, and/or relationship problems. Debt levels increased to help make ends meet in many cases.

Many MAP clients mentioned they felt that problem debt and financial worries were key factors that contributed towards their own ill-health. Many talked about it being a stressful period in their life which increased their anxiety and caused sleepless nights.

6.4 Considering Bankruptcy

Some, but not many MAP clients, had approached debt management companies (prior to considering MAP) to consolidate their debt, and had a debt management plan or Trust Deed in place. While this helped for a while, it often became unmanageable due to changing personal circumstances – “feel like you are drowning”. A couple felt that they had received bad advice from the company and should not have been approved for a Trust Deed. Most, however, continued to try and live with their problem debt, but were avoiding the inevitable – “was hiding, ignoring the phone calls”, “kept burying my head in the sand and was ignoring letters”.

Approaching an organisation for help was the next logical and practical step for many people when they realised that something needed to be done. Many automatically approached the CAB in the first instance. Others found out about StepChange through internet searches or were referred there.

While a few MAP clients said that they were clear in their own mind before seeking advice that bankruptcy would likely be the best option for them personally – “the last resort”, bankruptcy was not something that most MAP clients were necessarily thinking about.

Some were taken aback when bankruptcy was first mentioned by money advisors - “you don’t think bankruptcy is something you will ever have to do....its not where you expect to be”.

Feedback from MAP clients largely mirrored findings from the online survey. Debt had typically reached the point where most knew they needed to do something about it. Finding out about potential solutions and options was the first step in that process – and for many it was considered to be a “weight off my shoulders”.

Many said it became clear fairly early on that MAP would be the best option given their circumstances (i.e. level of income, assets, debt). Clients were in the main happy with the advice provided, and comfortable to go along with the advice of money advisors. Knowing that there was a route out from problem debt was said to be “a huge relief”, and for some it felt like “it was one less thing to worry about”. The latter point was often said by MAP clients who were going through the breakdown of a relationship or where there was ill-health.

Some were initially hesitant about MAP bankruptcy – mainly because it was viewed as a last resort. Some clients said they were nervous about people they knew finding out about it from the public register, or had been advised by family not to go down that route. Others said it was still a taboo subject and difficult to talk about.

Being taken through the different options and given information about MAP and associated obligations – put people at ease, and gave them confidence and reassurance to take that route – “there was light at the end of the tunnel”. Once a decision had been taken to apply for MAP the sense of relief provided was apparent to all clients – “it gave me peace of mind”. Many said it was right thing to do, and the best decision they ever made and that they “could now get a good night’s sleep”.

As might be expected, the main hopes of MAP clients at that time were firmly about “getting a clean slate”, “getting back on an even keel”, and “being able to get on with day-to-day life with something less to worry about”. Many emphasised the emotional worry and stress that was caused by creditors’ letters and phone calls – “for me it was not having to worry every time the phone rang. That was added stress”.

6.5 MAP Process

Application Process

Some MAP clients expected the process to have been more complex or lengthy than it was in practice. Much of the feedback about the MAP application process was positive:

- it increased people's awareness and understanding of the different options available;
- the important role of money advisors in providing advice and support was emphasised – professional, helpful, knowledgeable, non-judgemental;
- people felt they were treated sensitively and with dignity; and
- the final decision rested with them – there was no pressure or coercion.

Some MAP clients said that the process felt seamless – in part due to the lead role of money advisors in guiding clients through the application process, but also because they found it easy to provide the necessary information, documentation, statements, receipts, etc regarding their debt, income and expenditure – “I'm a hoarder, I keep everything, that made it easy for me”.

Some, however, felt the process from initial conversation with a money advisor to MAP approval was more iterative and drawn out than they had expected. For some clients this caused added worry and stress. Some felt it was time consuming and/or difficult to pull together the information and documentation required or to justify expenditure:

- “I put all letters in the bin”
- “just trying to find everything was difficult”
- “my expenditure changes from week to week”
- “I was spending less on food and other things because I was trying to cut back – but by doing this I was under-estimating expenditure as a result”
- “needed to get permission to move from an Individual Voluntary Agreement to MAP – I didn't have any final payment letters etc to show as evidence”.

Others said that if there had been a delay in the process they were asked by money advisors to then provide additional up-to-date information (e.g. more recent bank statements). Where a husband and wife both sought advice on problem debt (combined and individual debt), some felt this complicated matters somewhat.

Application Fee

The main feedback from MAP clients that took part in a follow-up conversation was that the £90 fee was a lot of money, but it was worth paying the upfront fee for peace of mind that their debts would be written off.

As highlighted in **Chapter 5**, MAP clients either had £90, saved, or borrowed it from friends and/or family (including from those were not aware of how bad the situation had become). Some found it easier than others to pay the application fee, and for some it meant going without.

The £90 fee did not put many clients off from applying for MAP. MAP bankruptcy was generally viewed as the best option, and therefore most felt that there was no option but to find the money – “whatever it took”.

If the fee had been slightly higher, MAP clients typically said that it would have been more difficult to find the money – but again most felt that they would have:

- delayed their application to save up – but said that this would not have been ideal; or
- borrowed it from friends and/or family.

However, some did say that they would struggle to find or even save for a higher amount, or that they had borrowed money from friends/family in the past, and doing so again would not be a realistic option.

Period when MAP Award was Live

The research sought to gather some wider feedback from MAP clients about the period over which the MAP award was live. Peoples’ experiences were different:

- some had regular contact with money advisors – meetings, emails and/or calls;

- some felt comfortable that there had been little contact from money advisors/AiB over the six-month period, apart from the letters of award and discharge – and said it had been explained that the money advisor would be in touch if they needed to (or vice versa); and
- some said that they would have welcomed greater contact/more aftercare support (even just a quick call), as well as clearer information about what happens following MAP discharge.

Some, but not all MAP clients, said that they continued to receive contact from creditors when MAP was live. Most said that they knew to pass any letters etc on to their money advisor. However, calls and letters were said to be stressful and upsetting, and some creditors did not believe they were bankrupt – “[had to explain circumstances over and over](#)”.

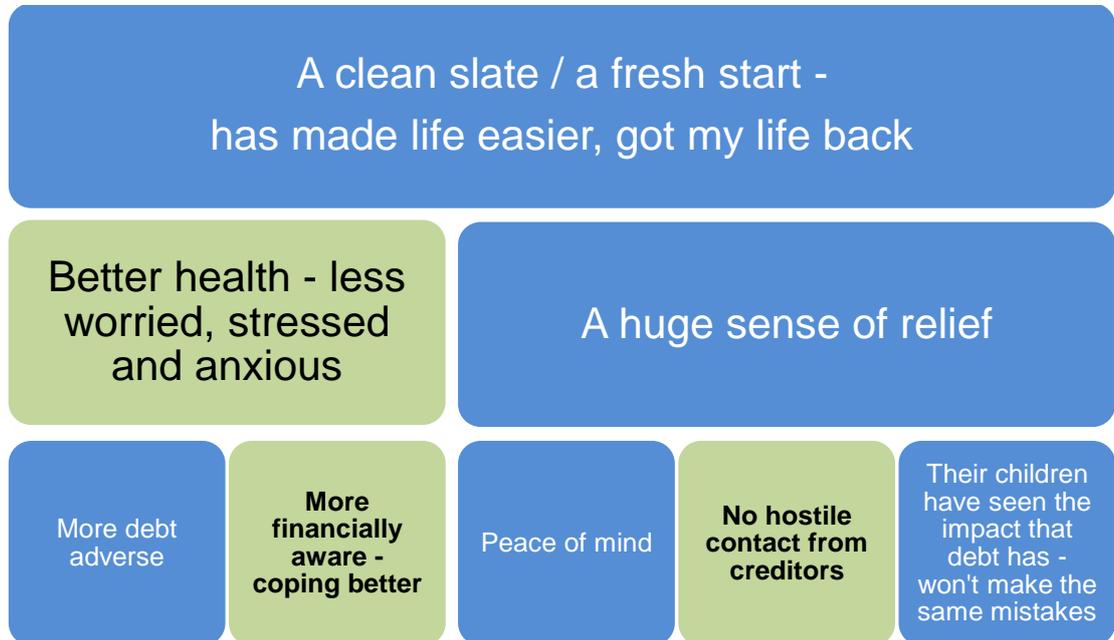
For some it took a bit of time for contact from creditors to stop. However, some MAP clients said that they still get contact for debts they thought had been written off through MAP, and that this was affecting their credit score.

Others, however, said that the contact from creditors stopped quickly.

6.6 Benefits and Dis-benefits of MAP

Common benefits were reported by clients as a direct result of having been awarded MAP bankruptcy, as outlined in **Figure 6.1**.

Figure 6.1: Benefits Reported by MAP Clients



A few MAP clients did, however, express some uncertainty about medium and longer-term implications of bankruptcy – credit ratings, buying a car, applying for a mortgage, applying for a credit card, etc.

A couple, but not many MAP clients, mentioned that they have used the ClearScore website to access their credit score, and to find out how they could improve it.

6.7 Reflections on MAP

MAP clients were asked to consider how the MAP bankruptcy process could be improved.

Many took the opportunity to say that the process was relatively straightforward (with support from money advisors), and that it had been the right decision for them. Access to advice and support from money advisors was said to be crucial, as it was felt that few, if any, would be able to afford to get support from the private sector. Some said that it was not a decision to be taken lightly, and praised money advisors who were said to have been supportive, helpful, kind and efficient. They guided people through the process which made it easier.

MAP clients understood that there was a process that needed to be gone through and forms to be completed, etc. From their perspective, it was crucial that the process was quick, streamlined and efficient. Where improvements were suggested, the following points were raised:

- there is a need for increased marketing and promotion of MAP to make people more aware that it is available, and so that local support can be accessed quickly;
- the amount of information provided was considered overwhelming and a lot to take in. There is a need to:
 - explore ways to break it down into bit sized chunks
 - make greater use of Plain English – simplified language, avoid jargon, avoid technical/legal terms where possible
 - explore ways to shorten the application form
 - produce information in different format – visuals
 - ensure that clients are aware of what happens next (what is to be expected) following the MAP award, and in the period immediately after being discharged (conditions, obligations, etc)
 - make people more aware of different forms of engagement available (face-to-face, online, telephone) to ensure that they access support in a way that best suits their needs
 - some clients would have liked greater contact from money advisors over the period when the MAP award was live;
- it was not always easy or quick to arrange a CAB appointment or the length of time between appointments was felt to be lengthy. Some felt that this added to their worries and stress;
- a few suggested the provision of some automated email/text updates to keep MAP clients updated throughout the process;
- a few clients flagged up that not all creditors are based in Scotland, and that hostile contact continued to be received from creditors in other places when the MAP award was live (e.g. England). AiB could explore ways to more easily share information with such creditors to minimise the negative impact on MAP clients; and

- a few clients felt that they could have completed the application forms themselves. However, a MAP criteria is that the person takes advice and works with a money advisor (or similar); and
- some experienced delays in gathering evidence/the process as a whole as a result of government departments' insistence that everything be done in writing and sent by post, rather than by email (with one client having to gather evidence twice because of the delay).

6.8 User Panel

AiB has been considering a User Panel approach as a mechanism to routinely gather feedback from clients (e.g. on services). We explained the concept to MAP clients, and asked whether this was something they would be interested in finding out more about, and whether they might be interested in being involved.

We provided assurance that a positive response at this stage would not be taken as a firm commitment to being involved. Further information would need to be provided by AiB about the purpose of the User Panel, the recruitment process for members, and how it would work in practice, etc.

A total of [28 MAP clients expressed an interest](#) in finding out more about the User Panel and potentially being involved.

We have provided contact details to AiB separately.

7. Conclusions and Issues for Consideration

This Chapter presents the conclusions from the research and high level issues for consideration by AiB.

7.1 Conclusions

The overall aim was to undertake research to help AiB better understand the user journey of the MAP bankruptcy process.

Strong and Growing Demand for MAP Bankruptcy

Since MAP bankruptcy was first introduced in 2015, there has been a strong and growing demand for this formal debt solution service. We return to the role of money advisors below, however, it is evident from the primary research undertaken with MAP clients that money advisors have, and continue to play a pivotal role in raising awareness and understanding of MAP bankruptcy to clients who present with problem debt issues.

Over the period from January 2015 to April 2019 there have been in excess of 7,500 applications for MAP bankruptcy, and almost all applications have been approved. In most cases the debtor has since been discharged or the case has been closed.

There has also been year-on-year growth in both the number of MAP bankruptcy applications submitted and MAP bankruptcy awards. This reflects growing levels of promotion and awareness of MAP bankruptcy through the advice sector.

The Crucial Role of Money Advisors

Those considering MAP bankruptcy must take advice from a qualified money advisor or insolvency practitioner. Advice staff play a hugely important role in:

- making people aware of all the different options that are available to them;
- checking and confirming eligibility for MAP bankruptcy; and
- guiding and supporting people through the MAP application process once a decision has been taken that this is the best solution for their circumstances.

The importance of this role and support should not be under-estimated, and feedback from MAP clients suggests that the process largely works well in practice.

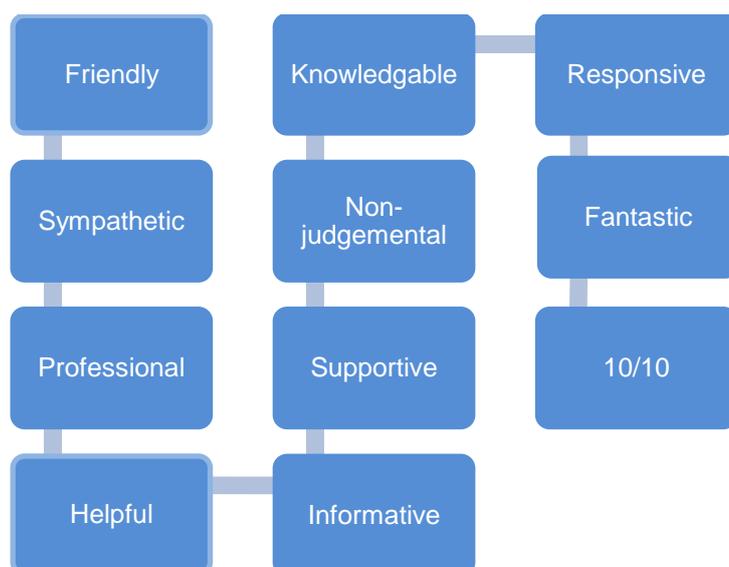
Many MAP clients emphasised the financial and emotional stress they were under, and the sense of relief from having taken the step to approach an organisation for help and advice. Indeed, money advisors are the main gateway for those with problem debt to first find out about MAP bankruptcy.

As highlighted above, almost all MAP bankruptcy applications submitted have been approved by AiB. This suggests that the eligibility checks undertaken by money advisors, including use of the Common Financial Tool are effective, and MAP is reaching and supporting the right people.

Money advisors are a key driver of the high levels of client satisfaction reported, albeit it should be noted that the online survey attracted very limited feedback from those who had a MAP application rejected (one person). Nevertheless, the hand-holding role that money advisors play in helping clients understand the process, the implications of MAP and client obligations, and support to complete the application form is crucial.

The quality of the advice, guidance and support provided by money advisors is further reflected in the comments provided by MAP clients, **Figure 7.1**.

Figure 7.1: Client Views on Money Advisors



It is worth reflecting on the MAP client group, which highlights the importance of those with problem debt being able to access the right support, at the right time, and in a way that best suits their needs.

The online survey of MAP clients attracted 302 responses (14% of the total population)³²:

- a very high proportion of respondents said that they have a physical or mental health condition or illness lasting or expected to last 12 months or more (60%);
- almost all of these clients reported that it reduced their ability to carry out day-to-day activities, with over half saying it affected them a lot; and
- a staggering 77% of clients that have a physical or mental health condition or illness said that they have a mental health issue.

While it is not possible to say with certainty that this finding is representative of the wider MAP client base, it does show that many MAP clients have an additional vulnerability on top of their financial difficulties. This finding is supportive of wider research into the characteristics of those who experience problem debt.

What it also highlights is the importance of having appropriate checks and balances in place to ensure that potential MAP clients have received and understood the advice received, and have been able to make an informed decision about the best route to take.

High Levels of Client Satisfaction

MAP bankruptcy is clearly valued by MAP clients. The primary research revealed very high levels of client satisfaction with initial conversations with money advisors, the advice received, and the application process.

The vast majority of clients were satisfied with the process leading up to their decision to apply for MAP bankruptcy. This included aspects such as: feeling supported to consider the different options available, and being provided with sufficient information to support their decision to apply for MAP bankruptcy.

³² Total population that received email with survey link (i.e. less any bouncebacks).

While positive overall, there was less satisfaction with the usefulness/helpfulness of the AiB website.

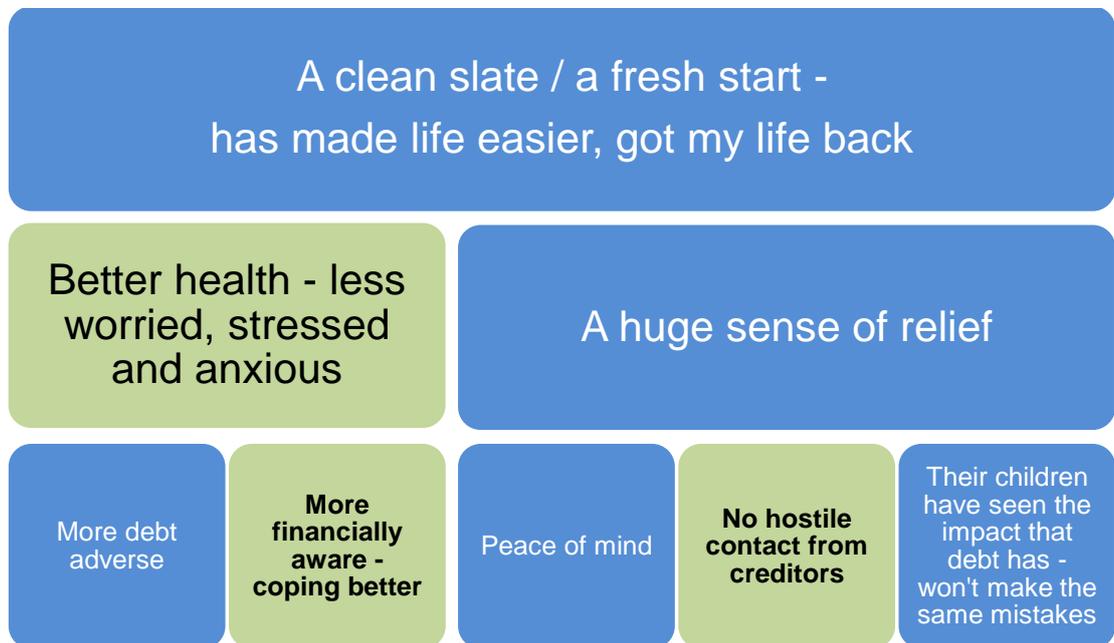
There were equally high levels of client satisfaction reported regarding the process of working together with money advisors to complete the MAP bankruptcy application. This included aspects such as: eligibility criteria were clearly explained; ease of providing evidence to support the application; and receiving a quick decision on the application.

For many, money advisors made the process easier, more straightforward, and importantly less stressful. Some, however, felt the process was more iterative and drawn out than they had expected. Where challenges with the application process were reported, these typically centred on the following aspects:

- difficulties and time taken to find and provide some of the necessary evidence for the application (e.g. receipts or statements or information regarding what was owed to creditors) – some MAP clients commented that this caused additional anxiety and stress on top of their money worries;
- some said that they struggled to find the information to inform the Common Financial Tool (i.e. income and expenditure information), and felt that it could be made easier. For example, some people might find this difficult if they have left the family home due to domestic violence, while others mentioned putting bills/documents in the bin without opening them;
- some commented that it felt like it took a long time to get dates in the diary for appointments with money advisors – although many understood that their support was in demand; and
- if there had been a delay in the process they were asked by money advisors to then provide additional up-to-date information (e.g. more recent bank statements).

The follow-up research telephone interviews with MAP clients provided wider evidence on the difference made by MAP bankruptcy. The following benefits were commonly reported, **Figure 7.2**. These cover financial but also health-related benefits.

Figure 7.2: Benefits Reported by MAP Clients



Application Fee

An important part of the research was to better understand how MAP clients paid the upfront application fee of £90, and the extent to which this was easy or hard to find.

While almost 60% paid the fee upfront (in full) by themselves, a large proportion of MAP clients needed to consider alternatives (39%). This included borrowing money from friends/family, securing a grant from a charity, or paying the fee in instalments. Some mentioned having to cut back on essentials while they saved up, or used money that was supposed to be for other household bills – it meant that some went without to pay the £90 fee.

The majority of MAP clients found it difficult to fund the upfront application fee (74%)³³, albeit some found it more difficult than others.

Firstly, £90 was felt to be a lot of money for those with problem debt and experiencing financial hardship. Most MAP clients had experienced a change in circumstances that could not have been either prevented or planned.

³³ Proportion reporting somewhat hard, hard or very hard.

A sudden change in income was the most common factor reported to explain problem debt-related issues (e.g. redundancy, giving up work due to their own or partner's ill-health, reduction in benefit payments). This, coupled with increases in cost of living, had typically left MAP clients with insufficient income. Many MAP clients had experienced difficulties making debt repayments, went without/spent less on essentials to pay debts, or borrowed more to try and make ends meet.

The application fee was explored further through the follow-up telephone interviews with MAP clients. Their feedback reflected the points outline above. Wider feedback, however, was that the £90 application fee did not put many clients off from applying for MAP. MAP bankruptcy was generally viewed as the best option, and therefore most felt that there was no option but to find the money. In the long-term it was considered worth it, and the MAP award gave clients greater peace of mind.

If the fee had been slightly higher, MAP clients typically said that it would have been more difficult to find the money – but again most felt that they would have:

- delayed their application to save up – but said that this would not have been ideal; or
- borrowed it from friends and/or family.

However, some did say that they would struggle to find or even save for a higher amount, or that they had borrowed money from friends/family in the past, and doing so again would not be a realistic option.

A further point to note is that some MAP clients were not aware that they could have paid the fee in instalments, which for some might have helped. There is a role for money advisors to make MAP clients more aware of different payment options.

Areas for Improvement

A positive finding is that when MAP clients were asked about suggested areas for improvement, much of the feedback simply reiterated the positive experience MAP clients had.

Most found the process relatively straightforward and quick.

MAP clients understood that there was a process that needed to be gone through and forms to be completed. From their perspective, it was crucial that the process was quick, streamlined and efficient. Where improvements were suggested, the following points were raised:

- there is a need for increased marketing and promotion of MAP bankruptcy to make people more aware that it is available, and so that local support can be accessed quickly. This reflects the fact that most people only hear about it once they have contacted an organisation for help;
- the amount of information provided was considered overwhelming and a lot to take in. Suggestions included a need to:
 - explore ways to break it down into bit sized chunks
 - make greater use of Plain English – simplified language, avoid jargon, avoid technical/legal terms where possible
 - explore ways to shorten the application form
 - produce information in different accessible formats – visuals, videos, easy read summary
 - ensure that clients are aware of what happens next (what is to be expected) following the MAP award, and in the period immediately after being discharged (conditions, obligations, etc)
 - make people aware of different forms of engagement available (e.g. face-to-face, online, telephone) to ensure that they access support in a way that best suits their needs
 - some clients would have liked greater contact from money advisors over the period when the MAP award was live;
- it was not always easy or quick to arrange a CAB appointment or the length of time between appointments was felt to be lengthy. Some MAP clients felt that this added to their worries and stress;
- automated email/text updates throughout the process;
- increased signposting of people into other services where appropriate e.g. counselling; and

- some clients continued to receive hostile contact from creditors during the period MAP was live. It is important to ensure that this stops quickly to reduce added stress and anxiety for MAP clients.

7.2 Issues for Consideration

The following points are outlined for further consideration by AiB.

Marketing and Promotion of MAP Bankruptcy

The existing process whereby people find about MAP bankruptcy through money advisors within a CAB, local authority or from another organisation works well. As highlighted above, over 7,500 people have been supported to date.

However, many MAP clients felt that things had reached crisis point, and that they found out about MAP bankruptcy by chance. As such it was felt there was a need for greater levels of marketing and promotion.

This is something which should be explored further by AiB (e.g. a mix of approaches, building links and connections with service providers who are likely to come into contact with the client group, case studies, etc).

Application Fee

There is a clear rationale for the upfront application fee. It makes a contribution towards to administration cost associated with processing MAP bankruptcy applications and awards. Further, the decision to apply for MAP bankruptcy should not be taken lightly, and the fee helps people consider this formal debt solution more seriously. It has appropriately been pitched lower than that which applies to Full Bankruptcy.

It is, however, important to recognise that this amount is hard for many clients to find. As such, it is important that money advisors make MAP clients more aware of different payment options (e.g. instalments, grants from charities). Although, it should be noted that there would be associated administration costs linked to payment by instalments.

The online survey primarily attracted responses from people who have been awarded MAP bankruptcy and have since come out the other side of the process.

To a certain extent this is a self-selecting group. The research has not reached people who looked into formal debt solutions, including MAP bankruptcy, but subsequently decided it was not for them.

The application fee might or might not have been a factor in their decision not to proceed. Money advisors might be able to shed further light on this issue, and it is recommended that AiB follow this up.

Improving Data

AiB capture a significant amount of useful information and data on MAP applicants at the application stage. This is an important and valuable source of intelligence, including on applicant demographics and levels/type of problem debt.

For ease of analysis, and importantly to support routine reporting, there are some improvements that could be considered. A couple of specific examples include:

- some equalities data is currently not captured (e.g. gender); and
- significant refinement of some data categories is required to ensure consistent data capture and for easier and more meaningful analysis (e.g. debt of type).

Data is only meaningful, and can be used to inform policy and practice, if it is captured in a consistent manner and is complete.

User Panel

The idea to set up a User Panel is a good one, and should be pursued further by AiB. Many of the MAP clients that we undertook follow-up research with indicated that they wanted to find out more about it, and expressed an indicative interest in being involved.

It will, however, be important to involve those service users who might not traditionally engage in such forums, as well as those who might not have responded to our online survey due to not having access to a computer and/or who lack digital skills or confidence.

Such a Panel will help ensure regular two-way dialogue between service providers (AiB) and its service users. It has a number of benefits (note there are both pros and cons), including providing early indication of emerging concerns and difficulties, sounding out new ideas or proposals, etc. While they can be resource intensive to set up, once established panels are typically an inexpensive method of gathering a high response rate than some other methods.

It will be crucial to bring clients/service users along with partners on the journey – it should not only be about asking for their views, there will be a need to “close the feedback loop” (see Public Participation Spectrum³⁴). This will involve reporting publicly on how their feedback has been used, what actions have been or will be taken by AiB.

There could also be scope to involve Panel members in activities beyond asking for their feedback on services/products. Some examples might include the following:

- an issue raised through the research was around the amount of information provided, the format, and language. User Panels are great sounding boards, and an option could be to ask the Panel to review MAP bankruptcy materials in the public domain to ensure they are accessible and user-friendly, and/or something specifically around the Common Financial Tool; and
- undertaking longitudinal research – looking at the extent to which clients who have been through the MAP bankruptcy process have managed to keep on top of their financial situation since being discharged (i.e. behaviour change).

³⁴ International Association for Public Participation, [Public Participation Spectrum](#)

Appendix A: Additional Online Survey Analysis

Table A.1: Gender

Gender	Nos	%
Female	191	63%
Male	108	36%
Prefer not to say	2	1%

N=301

Table A.2: Age Last Birthday

Age Band	Nos	%
18-24	9	3%
25-39	101	35%
40-59	146	50%
60+	36	12%

N=292

Note: Open question and then EKOS coded

A.3: Local Authority Where Live

Local Authority	Nos	%
Aberdeen City	12	4%
Aberdeenshire	12	4%
Angus	8	3%
Argyll & Bute	7	2%
City of Edinburgh	15	5%
Clackmannanshire	*	*
Dumfries & Galloway	8	3%
Dundee	*	*
East Ayrshire	*	*
East Dunbartonshire	*	*
East Lothian	8	3%
East Renfrewshire	-	-
Falkirk	8	3%
Fife	29	10%
Glasgow City	29	10%
Highland	19	6%
Inverclyde	*	*
Midlothian	*	*
Moray	17	6%
Na h-Eileanan Siar	*	*
North Ayrshire	8	3%
North Lanarkshire	19	6%
Orkney	*	*
Perth & Kinross	10	3%
Renfrewshire	7	2%
Scottish Borders	6	2%
Shetland	-	-
South Ayrshire	*	*
South Lanarkshire	16	5%
Stirling	7	2%
West Dunbartonshire	11	4%
West Lothian	15	5%

* not available due to confidentiality constraints

Table A.4: In Employment at time of Application (part-time, full-time, self-employed, etc)

	Nos	%
Yes	105	35%
No	194	65%

N=299

Table A.5: Physical or Mental Health Condition or Illness Lasting or Expected to Last 12 Months or More

	Nos	%
Yes	173	58%
No	83	28%
Prefer not to say	32	11%
Don't know	12	4%

N=300

Table A.6: Condition or illness reduces ability to carry-out day-to-day activities

	Nos	%
Yes, a lot	90	52%
Yes, a little	68	39%
Not at all	15	9%

N=173 (i.e. those who answered "yes" to question in Table A.5)

Table A.7: How the Condition or Illness Affects You

	Nos	%
Mental health	133	77%
Mobility (e.g. walking short distances or climbing stairs)	83	48%
Stamina or breathing or fatigue	61	35%
Memory	57	33%
Dexterity (e.g. lifting or carrying objects, using a keyboard)	45	26%
Learning or understanding or concentrating	45	26%
Socially or behaviourally (e.g. autism, attention deficit disorder)	22	13%
Other	22	13%
Hearing (e.g. deafness or partial hearing)	12	7%
Vision (e.g. blindness or partial sight)	11	6%
None of the above	6	3%

N=173