

## 4 Savings, managing money and debts

As shown in Sections 3.5, many households were on a low income. This section examines the level of savings and the attitude towards saving, how well they thought they were managing their money and how worried they were about getting into debt.

### 4.1 Savings

#### 4.1.1 Level of savings

More than a third of the sample (37%) had no savings at all with a further 21% having under £100 (Table 4.1, 4.2). This rose to 81% of lone parents who had no savings at all or had less than £100. Owner-occupiers were more likely to have some savings than other tenures. A total of 17% of owner-occupiers had no savings at all compared with 44% of local authority tenants. Three-quarters of workless households had no savings at all or less than £100.

**Table 4-1: Level of savings**

	Total %
No savings at all	37
Under £100	21
£101-£500	16
£501-£1000	8
£1001-£5000	5
More than £5000	5
Refused to say	6
Not sure	2
Base: complete sample	410

Note: Judging from the responses to other questions, the majority of those refusing to give the level of their savings probably had savings.

**Table 4-2: Proportion of sample with no savings**

	Base	Percentage with no savings or less £100 %
Total	(410)	58
Owner occupiers	(106)	32
Social housing	(232)	66
Privately rented	(70)	67
Under 30	(131)	64
31-44	(133)	61
45-59	(72)	53
60+	(74)	46

Lone parent	(65)	82
Couples with children	(90)	53
White	(308)	59
Black	(26)	58
Asian	(58)	49
Disabled or infirm person in household	(129)	62
Working household	(198)	41
Workless household	(212)	74

This level of savings is well below the national average. Nationally, 28% of the population have no savings at all and 21% have savings of less than £1500. However, in this study, 82% either had no savings at all or savings of below £1000 (Family Resources Survey, DWP 2001-2002).

#### 4.1.2 Where people save

Half the sample (50%; Table 4.3) had a bank or building society savings account, although more than a quarter of these accounts had little or no money in them. Owner occupiers (81%) were far more likely than those who rented their home (38%) to have a building society account. Asian respondents (67%) were more likely than White respondents to have a building society savings account. Younger respondents (37% of those aged under 30) were less likely to have a building society savings account than older respondents (58% of those aged 45-59 and 58% of those aged over 60).

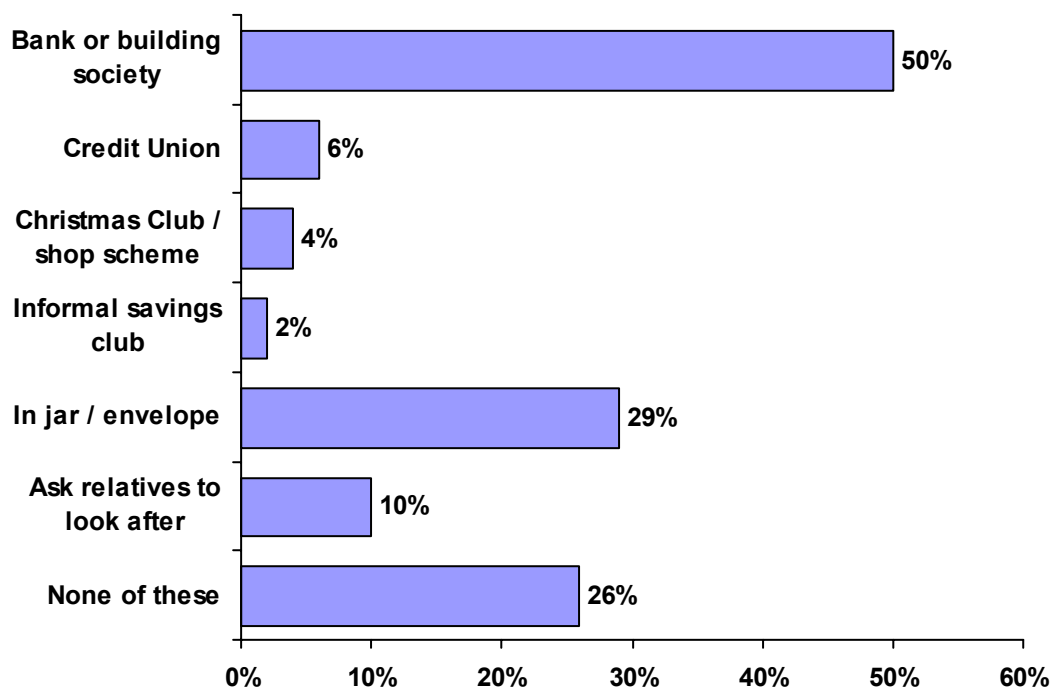
**Table 4-3: Proportion of sample with a bank or building society savings account**

	Base	Has bank or building society savings account %
Total	(410)	50
Owner occupiers	(106)	81
Social housing	(232)	38
Privately rented	(70)	40
Under 30	(131)	37
31-44	(133)	52
45-59	(72)	58
60+	(74)	58
Lone parent	(65)	38
Couples with children	(90)	49
White	(308)	47
Black	(26)	50
Asian	(58)	67
Disabled or infirm person in household	(129)	40
Working household	(198)	64
Workless household	(212)	36

A total of 6% said they used the Credit Union to save money. The use of the Credit Union is discussed in more detail in section 4.1.4.

A quarter of the sample said they put aside money in an envelope or a jar. Some of this would be saving to pay bills. Small numbers of respondents used informal methods of savings: Christmas Club or similar run by a shop (4%); informally with work colleagues, friends or the committee system (2%); asking a relative to look after money for you (10%). Young people were the most likely to ask a relative to look after money for them. A quarter of the sample use did not use any of these methods for saving.

**Figure 4-1: How respondents save money**



Base: complete sample (410)

**Table 4-4 : Savings method by tenure**

	Total %	Owner occupier %	Social Housing %	Rented private %
Bank or building society	50	81	38	40
Credit Union	6	3	8	3
Christmas Club / shop scheme	4	3	4	4
Informal savings club	2	-	2	6
In jar / envelope	29	20	30	39
Ask relatives to look after	10	5	11	13
None of these	26	11	32	29
Base: complete sample	410	106	232	70

### 4.1.3 Patterns of savings

Respondents were asked to say why they saved (Table 4.5). Overall, just over quarter the sample did not save at all but 40% said they saved to buy things they wanted or needed and 22% saved to pay bills. Overall, 19% of respondents said they saved for the future and 18% saved for emergencies. People aged 45 or over were more likely than younger people to say they saved to pay bills.

**Table 4-5: Reasons for saving by tenure**

	Total %	Owner occupier %	Social Housing %	Rented private %
Don't save	28	10	35	34
I save money to pay bills	22	25	20	26
I save money to buy things I want or need	40	42	39	36
I tend to put money away for the future	19	38	12	16
I save money for emergencies	18	29	12	21
Not sure	2	2	3	-
Base: complete sample	410	106	232	70

Respondents were then asked how often they paid money into a savings account or saved in other ways, with 41% saying they only paid money into a savings account as and when they could (Tables 4-6 and 4-7). A total of 26% said they saved regularly, at least once a month and 2% said they saved regularly but less often (Table 4-6 and 4-7). Owner-occupiers aged over 30 were the most likely to say they saved regularly.

**Table 4-6: How frequently respondents save by tenure**

	Total %	Owner occupier %	Social Housing %	Rented private %
Don't save / never	30	11	37	36
Save regularly - at least once a month	26	40	22	19
Save regularly less than once a month	2	3	2	-
I put in money as and when I can	41	46	36	46
I have paid money in but not in past 12 months	1	-	1	-
I have not added money since account was opened	1	-	1	-
Base: complete sample	410	106	232	70

**Table 4-7: How frequently respondents save by age**

	Total %	18-29 %	30-44 %	45-59 %	60+ %
Don't save / never	30	35	28	28	26
Save regularly - at least once a month	26	23	29	29	23
Save regularly less than once a month	2	2	3	-	1
I put in money as and when I can	41	38	40	40	47
I have paid money in but not in past 12 months	1	-	1	1	1
I have not added money since account was opened	1	2	-	1	-
Base: complete sample	410	131	133	72	74

#### 4.1.4 Leeds City Credit Union

As shown in section 4.1.2, 6% said they saved with a Credit Union. All these respondents were White but covered the complete age range and were from all tenures. Of the 23 respondents, 11 were from Seacroft and 5 from Richmond Hill.

##### *Awareness of the Credit Union*

A total of 30% of respondents said they had heard of Leeds City Credit Union (Table 4.8). People aged 45-59 were the most likely to have heard of it (39%) and Asian respondents the least (10%). Social housing tenants (35%) were slightly more likely to have heard of the credit union than owner occupiers (26%) or tenants in privately rented accommodation (20%). Respondents in Seacroft and Richmond Hill were the most likely to have heard of the credit union. Awareness was relatively high amongst lone parents (52%), which reflects the linkage between Sure Start in Seacroft and Leeds City Credit Union.

**Table 4-8: Awareness of Leeds City Credit Union**

	Base	Heard of Credit Union %
Total	(410)	30
Owner occupiers	(106)	26
Social housing	(232)	35
Privately rented	(70)	20
Under 30	(131)	24
31-44	(133)	32
45-59	(72)	39
60+	(74)	28
Lone parent	(65)	42
Couples with children	(90)	27
White	(308)	36
Black	(26)	23

Asian	(58)	10
Disabled or infirm person in household	(129)	30
Working household	(198)	28
Workless household	(212)	32

A total of 6% of respondents said they were members of the Credit Union, rising to 9% of those in social housing and 12% of lone parents (Table 4.9) said they were members of a credit union. Credit union members said they had found membership very helpful (77%) or quite helpful (19%). (Note that these figures are based on 26 respondents).

**Table 4-9: Membership of Leeds City Credit Union**

	Base	Membership of Credit Union %
Total	(410)	6
Owner occupiers	(106)	5
Social housing	(232)	9
Privately rented	(70)	1
Under 30	(131)	7
31-44	(133)	6
45-59	(72)	8
60+	(74)	4
Lone parent	(65)	12
Couples with children	(90)	4
White	(308)	7
Black	(26)	4
Asian	(58)	3
Disabled or infirm person in household	(129)	8
Working household	(198)	6
Workless household	(212)	7

#### **4.1.5 School Savings Club**

A total of 33% of respondents said they had children who attended school in Leeds. Of these, 15% said there was a School Savings Club at their child's school. Two in three respondents (68%) said there was not and 16% said they were not sure. A total of eight respondents said that their child or children used this Savings Club, representing one in three of those that knew there was a Savings Club at their school. Two in five respondents with a child at a school in Leeds said they would like there to be a School Savings Club at their child's school (41%). See Table 4-10.

**Table 4-10: Demand for a Savings Club at their child's school**

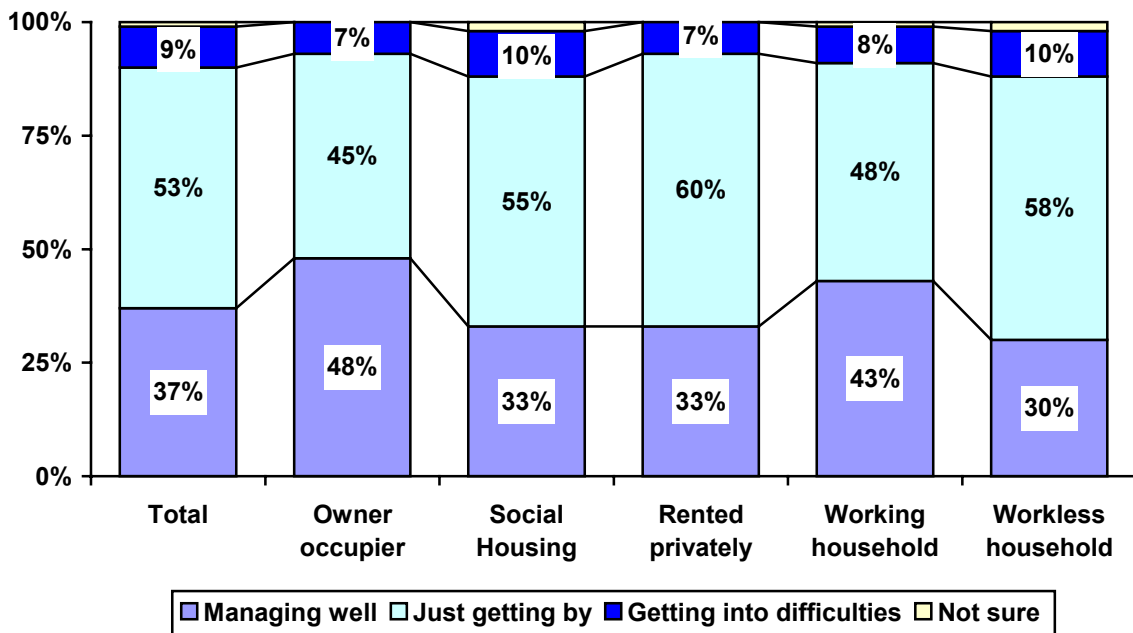
	Total
School Has Savings Club	15%
Would like there to be a Savings Club	41%
Not interested in Savings Club	21%
Not sure	22%
Base: those with children at a Leeds School	137

## 4.2 Managing their money

### 4.2.1 How well people are managing their money

The survey showed a picture of people finding it difficult to get by financially. Overall, 37% of respondents said they were managing well but 53% said they were just getting by and 9% said they were getting into difficulties (Figure 4.2). This means nearly two in three of the sample were either just getting by or getting into difficulties. Owner-occupiers and those in households where someone was in paid employment were managing better than others but only slightly (48% and 43% managing well respectively). Respondents aged over 60 were the most likely to say they were managing well (53%) although their incomes were generally very low. Lone parents more likely than average (14%) to say they were getting into difficulties. Black and Asian respondents were the least likely to say they were managing well and the most likely to say they were just getting by (69%). This may be partially because on average, Asian households were larger (average 4.0 people) than White households (2.6 people).

**Figure 4-2: At present how well do you think you are managing your money?**



**Table 4-11: How well respondents were managing their money**

	Base	Managing well	Just getting by	Getting into difficulties
Total	(410)	37	53	9
Owner occupiers	(106)	48	45	7
Social housing	(232)	33	55	10
Privately rented	( 70)	33	60	7
Under 30	(131)	35	56	8
31-44	(133)	30	57	11
45-59	( 72)	35	54	11
60+	( 74)	53	42	4
Lone parent	( 65)	31	54	14
Couples with children	( 90)	29	60	10
White	(308)	41	49	9
Black	( 26)	15	69	12
Asian	( 58)	21	69	9
Disabled or infirm person in household	(129)	33	53	13
Working household	(198)	43	48	8
Workless household	(212)	30	58	10

#### 4.2.2 Paying fuel bills

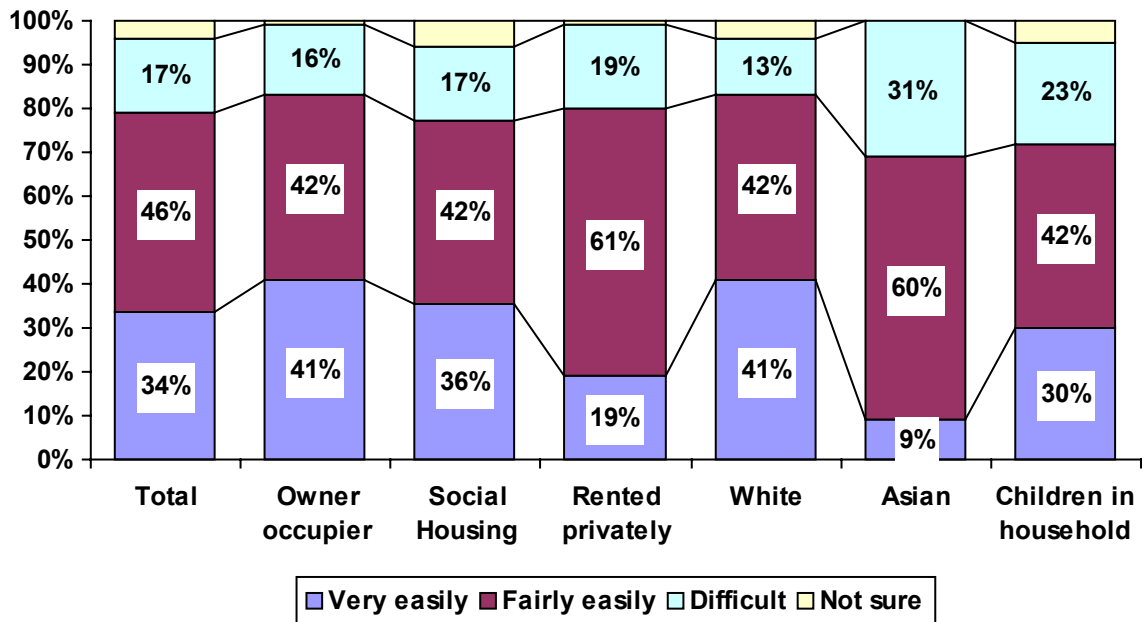
A total of 17% of respondents said they were having some difficulty with managing to pay their fuel bills (Figure 4.3, Table 4.12). Overall, 3% said they managed very easily and 46% fairly easily. A total of 16% said they had some difficulty and 1% said they found it very difficult. Lone parents, Black and Asian households and people with children were the most likely to report difficulties.

**Table 4-12: Proportion who are having difficulties paying their fuel bills**

	Base	Have some difficulty or very difficult %
Total	(410)	17
Owner occupiers	(106)	16
Social housing	(232)	17
Privately rented	( 70)	19
Under 30	(131)	20
31-44	(133)	19
45-59	( 72)	17
60+	( 74)	7
Lone parent	( 65)	23
Couples with children	( 90)	28
White	(308)	13

Black	( 26)	23
Asian	( 58)	31
Disabled or infirm person in household	(129)	18
Working household	(198)	14
Workless household	(212)	19

Figure 4-3: How well would you say you manage your fuel bills?



People who paid their fuel bills by direct debit were less likely than all others to say they were having difficulties with paying their fuel bills. However, it is likely to be ‘better off’ people who pay by this method.

When asked how they paid their fuel bills, 30% said cash and 5% by cheque. Just under one in five (18%) paid by direct debit or standing order. Respondents in households where at least one person was in paid employment (27%) and owner occupiers (31%) were far more likely than others to pay by this method.

A total of 41% paid their fuel bills by a card which they charged up and 7% used a key or token meter and 2% a coin meter. These people therefore pay their bills in cash. Overall, 48% used a pre-payment method which is more expensive, although people like this method as they cannot run up debts. Table 4 – 14 shows that those people who have the lowest incomes (with the exception of those aged over 60) tend to use the more expensive methods of paying for fuel.

**Table 4-13: How respondents pay their fuel bills**

	Total %
Card meter or card that you 'charge' up	41
Key/ token meter	7
Coin meter	2
Cash	30
Cheque	5
Direct debit	18
Other	4
Not sure	3
Base: complete sample	410

Note: sums to more than 100% as people used different methods for different bills, for example some people paid for electricity by key meter and for gas with a paypoint card.

**Table 4-14: Proportion of sample with key meter, coin meter or payment card**

	Base	Pay with card, key meter or coin meter %
Total	(410)	48
Owner occupiers	(106)	22
Social housing	(232)	63
Privately rented	( 70)	39
Under 30	(131)	48
31-44	(133)	54
45-59	( 72)	58
60+	( 74)	28
Lone parent	( 65)	71
Couples with children	( 90)	49
White	(308)	54
Black	( 26)	50
Asian	( 58)	14
Disabled or infirm person in household	(129)	55
Working household	(198)	39
Workless household	(212)	57

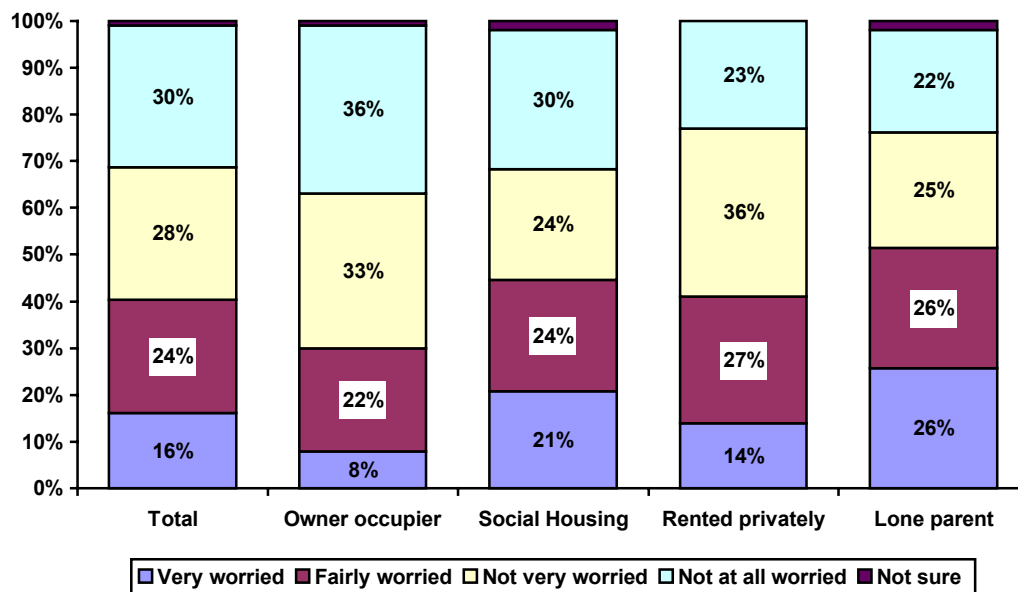
A survey conducted for Peabody Trust also found that half the tenants used relatively expensive prepaid methods for paying for their fuel, which compares with 63% of social housing tenants in this study.

### 4.2.3 Concern and experience about getting into debt

Overall, 19% of respondents were very worried and 24% fairly worried about getting into debt (Figure 4 – 4). Respondents in social housing, women, households with a sick or disabled person and lone parents were the most likely to be worried about getting into

debt (Table 4 – 15). A total of 47% of those who had no savings or less than £100 savings in were worried about getting into debt.

**Figure 4-4: At present how worried are you about getting into debt?**

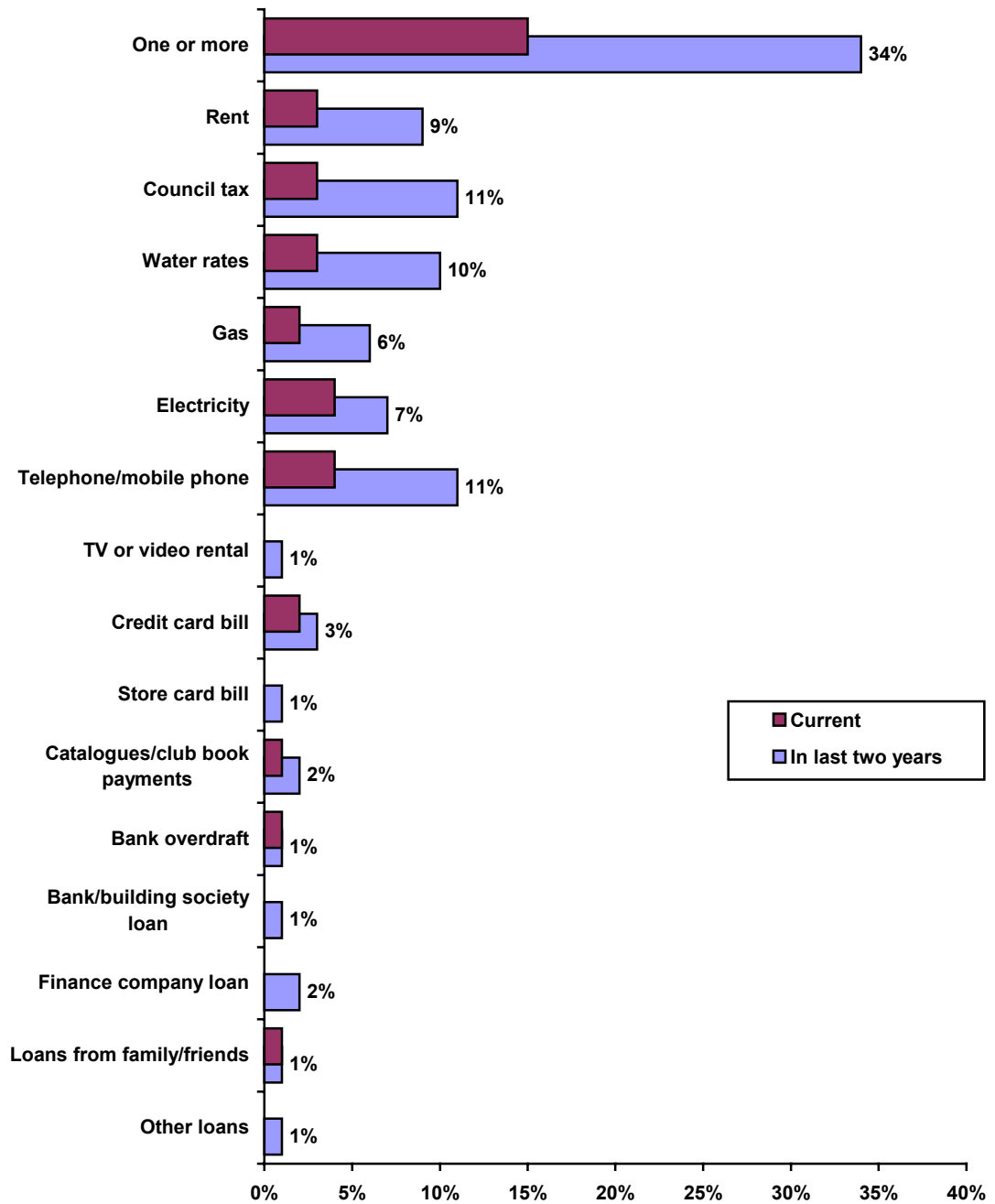


**Table 4-15: Proportion of sample worried about getting into debt**

	Base	Very or fairly worried about getting into debt %
Total	(410)	40
Owner occupiers	(106)	30
Social housing	(232)	44
Privately rented	(70)	41
Under 30	(131)	43
31-44	(133)	45
45-59	(72)	50
60+	(74)	16
Lone parent	(65)	52
Couples with children	(90)	43
White	(308)	41
Black	(26)	54
Asian	(58)	31
Disabled or infirm person in household	(129)	47
Working household	(198)	38
Workless household	(212)	42

Respondents were asked to say which, if any, bills they had fallen behind with in the past two years and then to say which, if any, were current (Table 4 – 16, Figure 4 – 5). One in three respondents (34%) had fallen behind with one or more bill in the past two years and 15% had outstanding bills at the time of the interview.

**Figure 4-5: Debts in past two years and current debts – proportion of sample having fallen behind with each kind of bill**



Base: complete sample (410)

**Table 4-16: Proportion of sample who have fallen behind with one or more payments**

	Base	Behind in past two years %	Behind now %
Total	(410)	34	15
Owner occupiers	(106)	26	10
Social housing	(232)	36	16
Privately rented	(70)	43	17
Under 30	(131)	47	19
31-44	(133)	42	21
45-59	(72)	38	10
60+	(74)	5	1
Lone parent	(65)	51	29
Couples with children	(90)	47	19
White	(308)	36	15
Black	(26)	38	19
Asian	(58)	31	10
Disabled or infirm person in household	(129)	33	16
Working household	(198)	37	15
Workless household	(212)	32	15

A total of 9% of respondents had fallen behind with their rent and 3% were behind with their rent at the time of interview. This ranged from 12% of social housing tenants to 9% of those renting from a private landlord. Two respondents said they had fallen behind with mortgage payments.

One in ten respondents (11%) had fallen behind with Council Tax rising to 15% of owner-occupiers. One in ten respondents (10%) had also fallen behind with their water rates, rising to 26% of lone parents. People on full housing benefit do not have to pay rent or Council Tax but they still have to pay water rates. Other debts are shown in Figure 4 – 5.

Few people aged over 60 (5%) had fallen behind with their bills but 41% of those aged under 60 had fallen behind in the last two years and 22% of this age group had current bills outstanding. Almost a half of households (47%) where the respondents was aged under 60 and was claiming one or more benefits had fallen behind in the past two years. Households with children under 18 (44%) were far more likely to have been in debt than those with no children 26%).

11% of respondents had fallen behind with telephone or mobile phone bills. This rose to 15% of those aged under 30 and 20% of those in privately rented accommodation.

Nationally, 6% were in arrears with one or more consumer credit payments and 9% were in arrears with one or more household bill payments (mortgage, rent, utilities etc.). In

this study the proportion with arrears with consumer credit was similar (5%) but those with arrears for household payments was higher at 12%.

All respondents who had fallen behind with one or more bills were asked why it was that they had been unable to make the payment. Respondents were shown a check list of possible reasons (Table 4 – 17). The most frequently cited reasons were that their income was insufficient to meet all their expenses and unemployment, redundancy or short time working. A total of 7% of all respondents had fallen behind with bills in the past two years for this latter reason. While one in ten of those who had fallen behind with bills said it was due to errors or delays in sorting our benefit payments.

**Table 4-17: Reasons for not being able to pay all bills**

	Total
Income is just not enough to cover my expenses	50%
Unemployment, redundancy, short time working	21%
Family break up; partner left me with debts	12%
Ill health	12%
Became pregnant, had a child	4%
Errors in Housing Benefit, Council tax	10%
Other	9%
Not sure / refused to say	6%
Base: all who have fallen behind with bills	139

Other reasons were varied and included forgetting to pay, ignoring the bill, the errors being the company’s fault, going abroad, not knowing Council Tax needed to be paid. One person said it was difficult now she was working because previously the rent had been paid and now she was finding it hard to pay. Two people commented that it was just too easy to build up big bills on their mobile phone. One respondent said that they had refused to pay their rent until repairs were carried out and another had lost their smart card for fuel.

The survey asked what effect, if any, being in debt had had on their lifestyle or family life. Almost half of those who had fallen behind with payments said it had not really affected them at all. This could have been because the debts were small, they had been repaid quickly or that the unpaid bill was due to an error on behalf of the company or the Council.

Other respondents talked of increased stress and worry or depression. Some people mentioned increased arguments within the family and falling out with friends. Responses are listed in Table 4 – 18.

**Table 4-18: Effect of debts on lifestyle or family life**

	Number giving response
None	58
None really, reschedule payments	4
Stress, worrying about the debt	23
Had to cut back spending	18
Got depression / depression made worse	9
No social life	5
We argue more	4
It is hard to cope with	3
Anger	2
Lack of support	2
Despair / devastating	2
Took a long time to pay it all back	2
Fallen out with family	1
Lost friends	1
Have to work more hours	1
Had to take out a loan	1
A shock	1
Have to rely on friends	1
Adverse affect on my credit rating	1
Cannot get another phone	1
Base: those falling behind with bill payments in last 2 yrs	1

Some of the comments made are listed below:

*“There was a family break up so there was only one wage – it was a shock to find myself in debt”*

*“There were arguments, going without things, despair.”*

*“Anger – I could get no help with the rent rebate. I was told to give up work and claim income support so the rent would be paid. I had no social life and I have had to really cut back, even cut back spending on the kids.”*

*“It has affected everything - I never have any money left to do anything.”*

*“I can't buy my daughter the things I would like to.”*

*“I feel down, get depressed.”*

*“I suffer from depression - made it worse.”*

*“It makes me feel inadequate, makes me feel worthless - because I can't cope it makes me feel useless.”*

*“I was sick at the time and my husband found it hard to cope.”*

*“I had to borrow some money to pay of the bill - it was a bad effect - very worrying”*

*“It has had quite a big effect on my life, I had no money to spend and went into a deep depression.”*

*“It was devastating, we had our gas cut off. The worst was a letter saying we were facing eviction after we filled all the forms in.”*

*“My mother died and I was left on my own to look after my sister. I had to give up my job and could not pay my overdraft. It has changed everything - I don't have any money and I just sit here trying to figure everything out. I did not even know I could get child benefit for my sister.”*

*“It is a constant worry - they can be quite nasty and they are never wrong.”*

*“It was worrying I have to support 5 children.”*

*“Sleepless nights, stress - not enough explanation (arrears were rent, Council Tax and water rates); no help to prove they were wrong. If you are working, it's hard to get help with advice - good advice.”*

*“We argue more with each other, me and my partner.”*

*“I have fallen out with friends over it.”*

*“It is a lot to pay out each week and I always worry how I am going to do it.”*

*“I've got to work more hours and cannot be at home as much with the children.”*

*“It just upsets me when they do it (Council) - when you get a bill for £400 and they want it in a week”*

*“It was a bit worrying and I had to give up smoking to pay it.”*

*“I cannot get another phone and it puts my credit rating down.”*

#### **4.2.4 Household insurance - contents**

Only just over a third of respondents (39%) said they had contents insurance. A higher proportion of owner occupiers (72%) had contents insurance but this fell to only 30% of social housing tenants and 19% of those with a private landlord (Table 4 – 19). Overall,

57% said they did not have contents insurance and 5% were not sure. These were mainly cases where the respondent was not the householder.

When asked why they did not have contents insurance most respondents said that it was too expensive (55% of those without insurance). Others said they just did not bother (19%), that they had not got round to it (10%), they did not need it (6%) or that they had nothing worth insuring (3%). Some respondents commented that their area was a 'high rated' area for insurance premiums (Table 4 – 20)

**Table 4-19:** Proportion who do *not* have contents insurance

	Base	Does <b>NOT</b> have contents insurance %
Total	(410)	57
Owner occupiers	(106)	26
Social housing	(232)	65
Privately rented	( 70)	74
Under 30	(131)	64
31-44	(133)	59
45-59	( 72)	41
60+	( 74)	46
Lone parent	( 65)	69
Couples with children	( 90)	64
White	(308)	52
Black	( 26)	77
Asian	( 58)	67
Disabled or infirm person in household	(129)	57
Working household	(198)	41
Workless household	(212)	72

**Table 4-20: Reasons for not having contents insurance**

	Total
Too expensive, can't afford it	55%
Just don't bother, no real reasons	19%
No got round to it	10%
No need for it	6%
I don't have much, nothing valuable	3%
Landlord deals with it - furnished property	2%
Leaving here soon	1%
I am in process of doing it	1%
Cannot get insurance on this estate	1%
Just moved in so no time yet	*
No insurance men coming to door now - have to have bank account	*

Would not pay a claim so fell out with them, not bothered again	*
Wanted to arrange it through rent office but had arrears	*
Do not understand the insurance forms	*
Keep forgetting to get on Council scheme	*
Partner has a criminal record	*
Base: all without household insurance	233

Relatively few of those without contents insurance said that they had tried to get insurance. No respondents said they had been refused insurance, it was just the premiums were too high so they did not take it out.

#### 4.2.5 Action to be taken in an emergency

Respondents were asked what they would do if they had an emergency and needed money in a hurry (Table 4 – 21). One in eight respondents (13%) said they did not know what they would do. As less than half the respondents had any savings, drawing on savings was not an option in an emergency for many respondents (13%).

More than half the sample (60%) said they would ask family or friends for help, with people aged under 44 being more likely than older respondents to say this. Older respondents were more likely to say they would draw on their savings.

A total of 5% of respondents said they would take out a Social Fund loan, 8% said they would take out a bank loan or overdraft, and 4% take out a loan from another source and 2% said they would sell something. Seven respondents said they would take out a credit union loan. Few respondents said they would use their credit card.

Overall, a higher proportion of Asian respondents (71%) said they would ask family or friends but this reflects the younger age profile of the Asian sample.

**Table 4-21: What respondents would do if they needed money in an emergency by age**

	Total	18-29	30-44	45-59	60+
Ask family or friends	60	78	61	47	36
Draw on savings	13	8	6	21	28
Take out a bank loan or overdraft	8	8	7	7	8
Ask for a Social Fund loan	5	5	5	11	3
Take out loan other source	4	4	6	3	3
Other	2	1	3	1	3
Take out Credit Union loan	2	1	2	3	3
Use my credit card	1	2	3	-	-
Sell something	1	-	2	3	-
Don't know	13	8	14	11	19
Base: complete sample	410	131	133	72	74

Note: some respondents gave more than one response

#### 4.2.6 Money advice

A total of 14% of respondents said they had been somewhere for financial advice in the past couple of years. People had been to a variety of places for advice (see Table 4 – 22) with 5% mentioning a bank and 3% the CAB. It is disturbing how few people sought any form of advice despite the issues highlighted above.

**Table 4-22: Where respondents had been for financial or money advice in the past couple of years**

	Total
No, nowhere	86
Bank	5
CAB	3
DSS (social)	2
Family / friends	1
Building Society	1
Other	1
Financial advisor	1
Social worker	1
Other advice centre in this area	*
Credit union	*
Don't know	*
Solicitor	*
Base: complete sample	410

**Table 4-23: Proportion of sample who have been for financial or money advice in the past couple of years**

	Base	All been for money advice %
Total	(410)	14
Owner occupiers	(106)	14
Social housing	(232)	12
Privately rented	(70)	19
Under 30	(131)	17
31-44	(133)	16
45-59	(72)	15
60+	(74)	4
Lone parent	(65)	14
Couples with children	(90)	13
White	(308)	14
Black	(26)	23
Asian	(58)	9

Disabled or infirm person in household	(129)	12
Working household	(198)	18
Workless household	(212)	10

The majority of these respondents had found the advice helpful (49% very helpful, 31% helpful). Seven respondents said the organisation was unhelpful. The reasons for finding the advice unhelpful are listed below:

- *“Did not show interest in my problems”*
- *“Just told me to see someone else (solicitor)”*
- *“Took a long time to say they could not help me”*
- *“Told me system was ‘messed up’ and I should go on benefit”*
- *“The information given was wrong - said I could not apply for course funding and I could”*
- *“The advisor was a foreigner - did not know what they were saying”*
- *“Told me to get rid of my telly and to have light and heating on for only 1 hour per day; if the advisor had been a man I would have hit him”*