

Need For Debt Advice

Explanation of the measure developed by MaPS

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Why we measure the need for debt advice

It's one of the measures of progress against a national goal of our UK strategy for Financial Wellbeing

It's also used to allocate funding for debt advice at a national level

Following an external literature review, MaPS' statisticians created a graduated measure based on arrears, negative impacts, creditor action and use of high-cost credit. The measure has been independently peer reviewed by academics with relevant expertise

**Better
Debt Advice**

**People
who need debt advice**

National Goal

2m more

people accessing debt advice.

People will access and receive high quality debt advice when they need it, because of stronger and earlier engagement, and because funding, supply and services more closely match need.

How we measure need for debt advice

MoneyView

A large survey which MaPS conducts every year. It includes content from the legacy Debt Need and Adult Financial Wellbeing Surveys. **It is representative of the UK adult population**

Who do we interview and how?

Over 12,000 people are interviewed in August and September for ~30 mins. We use a “blend” of online research panels and targeted face to face interviewing. This approach allows us to access a **broad cross section of the population including socially deprived communities.**

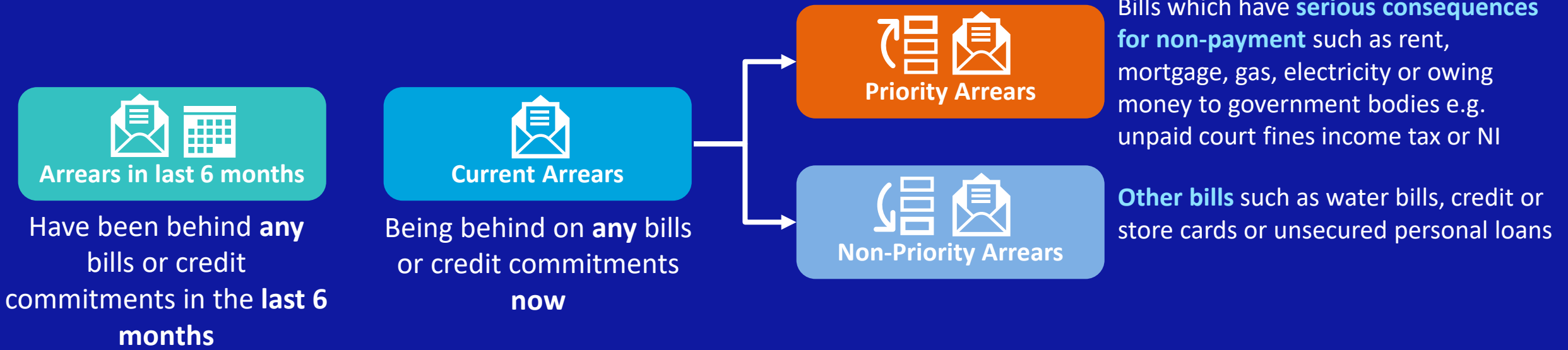
The interview is a self-completion exercise, making it **easier to answer about sensitive topics**

What does the interview cover?

There are question modules in the MoneyView survey that change each year. But there are core questions that remain the same

- Attitudes towards **debt advice** and interactions with providers
- How people feel about their **household finances** and money management in general
- **Arrears** on credit commitments and bills
- **Use of High-Cost Credit**
- **Adverse events/impacts** (financial and personal)

The Component Parts of the Measure



In the last 6 months ...

Negative Impacts
Disconnection or prepayment tariff imposed by utility company or not being able to pay for food or essentials

Major Events
Court summons, bailiff contact, eviction or repossession

High-Cost Credit
Using payday lending, logbook loan or an unauthorised overdraft

What are the categories within the measure?

Using these components, we have created six groups of people. They can be summarised as follows

Group	Key Characteristics	Need For Debt Advice
1	People with minimal financial difficulties. They either have no credit or are finding it perfectly manageable to pay bills and meet credit commitments	No signs of needing advice or guidance

Guidance

2	People who are mostly managing to service their credit and pay bills but some signs of concern such as finding it difficult to keep up or the occasional missed payment	Would benefit from money guidance via the MoneyHelper website or other sources
3	This group have early indicators of problem debt – starting to build up arrears including a few with priority debts	At a tipping point and need to seek guidance before their situation worsens

These two groups combined represent people at risk, a cohort we need to support so their situation does not worsen

Advice

4-6	Strong indications of needing debt advice. Currently behind on at least one priority bill, facing early or late-stage creditor action and using credit to pay for essentials	Definitely need regulated debt advice
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This group need full debt advice from a regulated provider

Group 1

Key Characteristics	Need For Debt Advice
<p>People with minimal financial difficulties. They either have no credit or are finding it perfectly manageable to pay bills and meet credit commitments</p>	<p>No signs of needing advice or guidance</p>

No Arrears in Last 6 months



No Current Arrears



No Negative Impacts



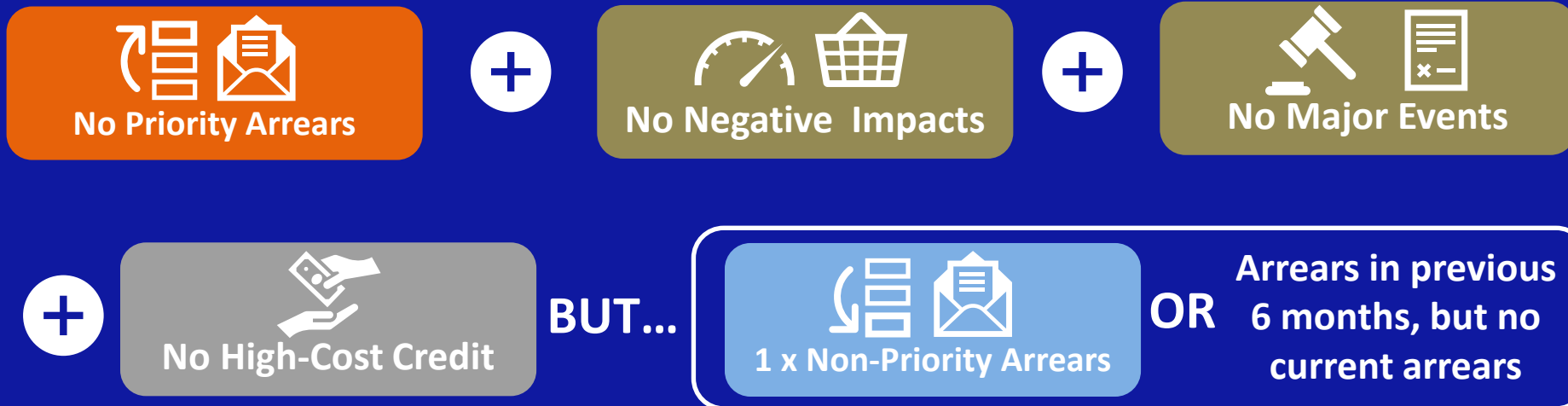
No Major Events



No High-Cost Credit

Group 2

Key Characteristics	Need For Debt Advice
<p>People who are mostly managing to service their credit and pay bills but some signs of concern such as finding it difficult to keep up or the occasional missed payment</p>	<p>Would benefit from money guidance via the MoneyHelper website or other sources</p>



Group 3

Key Characteristics	Need For Debt Advice
This group have early indicators of problem debt– starting to build up arrears including a few with priority debts	At a tipping point and need to seek guidance before their situation worsens



1 or more x Non-Priority Arrears

OR



1 x Priority Arrears

OR



1 or more x Negative Impacts

OR



1 x High-Cost Credit

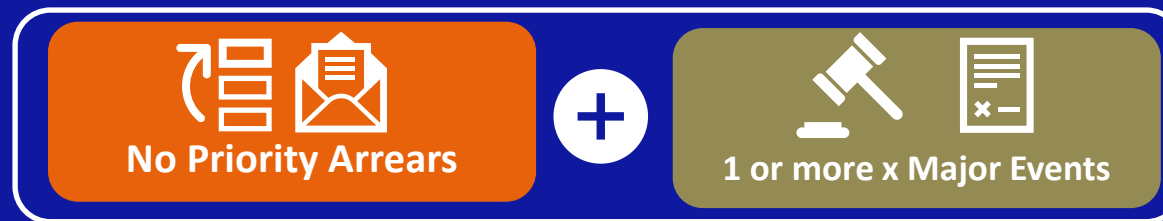
BUT...



No Major Events

Group 4-6

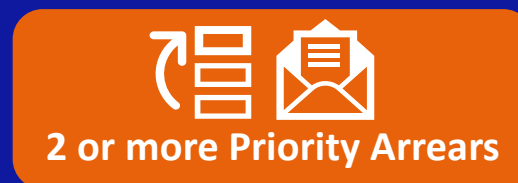
Key Characteristics	Need For Debt Advice
Strong indications of needing debt advice. Currently behind on at least one priority bill, facing early or late-stage creditor action and using credit to pay for essentials	Definitely need regulated debt advice



OR



OR



Thank you

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