Legal Services Research Centre

The Experience of Money and Debt Problems in Rural Areas

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Contents

1. Introduction

There has been relatively little work on the civil advice needs of people living in rural communities, and even less so looking specifically at those suffering problems regarding money and debt. With the current economic downturn taking a further toll on local communities, households and individuals, understanding the prevalence of these problems, how they manifest and what people do about them becomes critical to the design and implementation of effective intervention and service delivery.

The main body of research looking specifically at the distribution of legal advice services highlights a concentration of advice services in urbanised commercial centres with lesser provision in deprived residential, suburban and rural areas (Abel 1988; Foster 1973). The Exeter Access to Justice in Rural Britain Project (AJRBP), which was completed in 1988, was one of the first UK studies taking an in-depth look at advice provision in rural areas. The study found that for many people living in isolated rural communities, difficulties in accessing advice services stemmed from the ‘‘intrinsic remoteness of the countryside, which dictates that people have to expend more time, money and energy” (Blacksell et al. 1991, p. 169) than those living in more urban areas.

There have been significant changes in the scope and mechanisms of legal aid as well as in the profile of legal advice providers themselves since the AJRBP was completed. In particular Not-for-Profit agencies have been playing a more important role in the delivery of general and specialist advice in recent years and, more recently, social enterprises have broadened services into the legal advice sector. Additionally, new methods are being employed to deliver services by advice sector organisations, (for example over the telephone and via internet/e-mail), changing the manner in which individuals engage with the advice sector.

This current paper is written on the behalf of the Commission for Rural Communities (CRC) to partly address the shortfall in evidence concerning the advice needs of rural communities. Specifically the CRC was interested to gain insight in the following areas:

(1) The type of debt problems experienced in rural areas;
(2) The prevalence and response to such problems;
(3) Issues concerning access to debt advice services in rural areas; and
(4) Awareness of advice provision in rural areas.

2. Methodology

2.1 The English and Welsh Civil and Social Justice Survey

Data in the present report come from the English and Welsh Civil and Social Justice Survey (CSJS). The CSJS is a nationally representative survey of the adult population of England and Wales, providing detailed information on the nature, pattern and impact of people's experience of rights problems, and the use and success of problem resolution strategies (Pleasence 2006). For a technical report, see Hanson and Sullivan (2009).

The CSJS sample was drawn by randomly selecting residential addresses from 504 postcode sectors, spread throughout England and Wales. In total, 10,537 adult respondents (aged 18 years or older), living in 6,234 households, were interviewed face-to-face in their own homes between January 2006 and January 2009. The household response rate was 78 per cent (83 per cent where successful contact was made with an adult occupant), and the cumulative eligible adult response rate was 58 per cent. The response rate compares with other large-scale social surveys, such as the Expenditure and Food Survey (53 per cent in 2007 [Department for Environment, Food and Rural Affairs 2008]) and Family Resources Survey (60 per cent in 2006/7 [Daniel 2007]). All interviews were arranged and conducted by BMRB Social Research. The mean interview duration was 25 minutes, though interviews could be considerably longer if rights problems were identified.

All respondents were asked if they had experienced a problem, in the three years prior to the date of interview that had been 'difficult to solve' in each of eighteen distinct problem categories. For the two most recent problems identified in each category, respondents were asked (if necessary[1]) to indicate the nature of the problem and specify whether, and from where they had sought advice. The interview was carefully constructed to limit the problems reported to those to which legal principles can be applied. Problem categories are listed in Table 1, along with examples of the 106 constituent problem types and the proportion of respondents reporting having experienced one or more problems of each category.

Table 1. Percentage and number of CSJS respondents reporting one or more problems of each category, and examples of constituent problem types.

Problem Category	Example sub-category	%	N
Consumer	Faulty goods/services (e.g. building work)	12.4	1,306
Neighbours	Anti-social behaviour	8.1	851
Money/debt	Severe money difficulties, disputed bills	5.8	611
Employment	Sacking/redundancy, terms employment	4.9	520
Negligent accidents	Road accidents, workplace accidents	3.6	377
Housing (renting)	Unfit housing, lease terms, rent arrears	3.0	317
Welfare benefits	Entitlement to/quantification of benefits	3.0	312
Divorce	-	2.0	214
Discrimination	Disability discrimination, race discrimination	2.0	214
Housing (owning)	Boundaries/rights of way, mortgage arrears	1.9	198
Relationship breakdown	Residence/care of children, division of assets	1.8	191

[1] Using 'show cards' listing detailed problem descriptions.

Clinical negligence	Negligent medical or dental treatment	1.7	178
Children	School exclusion, choice of school	1.4	152
Housing (homelessness)	Experience/threat of homelessness	1.3	132
Unfair police treatment	Assault, unreasonable detention by police	0.9	93
Domestic violence	Violence against respondent/children	0.8	88
Immigration	Obtaining authority to remain in the UK	0.3	32
Mental Health	Conditions of/care after hospital discharge	0.3	29

All respondents were also asked for a range of details about themselves and the household in which they resided. These included employment status, along with changes in employment status over the survey reference period.

2.2 Broad money/debt problem definition

Broad money/debt problems considered in the current report were derived from CSJS problem subcategories. Problems of interest were defined by the Commission for Rural Communities. Respondents were considered to have a money/debt problem if they reported a problem/dispute with any of the following:

i) **Financial services** (from the 'faulty services' group of the 'consumer' problem category)
ii) **Repossession of the home** (from the 'owned housing' category)
iii) **Being several mortgage payments in arrears** (from the 'owned housing' category)
iv) **Being several rent payments in arrears** (from the 'problems to do with money group' of the 'rented housing' problem category)
v) **Money/debt**[2]
vi) **Amount of student loan or grant** (from the 'welfare benefits' category)

[2] The money/debt category in the CSJS included the following;

Difficulty obtaining money

1. Getting someone to pay money that they owe
2. Insurance companies unfairly rejecting claims
3. Incorrect information about you leading to a refusal of credit
4. Disagreement over the content of a will or the division of property after the death of a family member

Difficulty paying money

5. Unreasonable harassment from people or organisations to whom you owe(d) money
6. Severe difficulties managing to pay money you owe(d)
7. Being threatened with legal action to recover money you owe(d)
8. Having a County Court judgement against you

Poor financial advice/financial management

9. Being given incorrect information or advice that led you to buy insurance, pensions, mortgages or other financial products
10. Mismanagement of a pension fund to which you or your husband/wife/partner contributed

Other

11. Incorrect or disputed bills, excluding rent/mortgage payments
12. Incorrect or unfair tax demands, including council tax
13. Repeated incorrect charges by banks or utilities

2.3 Mapping

In order to carry out the analysis for this report, it was necessary to map the locations of CSJS survey respondents and the numerous providers that operate within the sector. Respondents' and advice providers' postcodes were assigned national grid references against the Royal Mail's Postcode address file. Postcode information collected as part of the CSJS was used to locate survey respondents.

To reflect the diversity that exists amongst advice providers, four discreet datasets were used to identify potential sources of advice. The prevailing environment for the advice sector currently, is essentially a quasi-mixed market, made up of solicitors, not-for profit advice agencies, local and national government. Data obtained from Citizens Advice was used to map the locations of 882 Citizens Advice Bureaux (CABx). Similarly, address information obtained from the Law Centres Federation enabled the mapping of 60 Law Centres[3]. Data were acquired from the Legal Services Commission (LSC) and related to solicitors' offices awarded a Community Legal Service (CLS) civil contract, enabling the organisation to provide free civil legal advice to an individual through public funding (commonly referred to as legal aid). These later data were used as a proxy measure for solicitors' offices. The CLS data contained location information about solicitors providing advice and assistance in key social welfare and civil law categories, including advice on money/debt, family and children law, discrimination, welfare benefits, and community care to name a few. It excludes law firms that only carry out criminal or commercial work, such as corporate law, tax, and conveyancing. The LSC also provided data on organisations holding a CLS Quality Mark. The Quality Mark refers to a recognised minimum standard of service quality within the advice sector. As well as LSC contracted suppliers, the data also includes information about General Help and General Help with Casework level[4]. It should be noted that the CLS Quality Mark data includes information about many Law Centres and CABx, as well as a variety of other advice sector organisations, which can range in form and function from small community or neighbourhood based initiatives, to large advice giving bodies with nationwide coverage. Together, the CLS civil contract and Quality Mark datasets provide a broad picture of organisations offering services in the legal advice sector.

2.4 Other measures of accessibility

In addition to the use of physical proximity to advice, the range of data captured by the CSJS also provides insight into respondents' ability to travel. The survey specifically probes modes of transport available to the respondent and the amount of time they expect to take using that transport method.

2.5 Definitions of rurality and isolation

2.5.1 Rural classification

We determined whether respondents lived in urban or rural settings by mapping their usual residential postcode to the Rural and Urban Area classification for Super Output

[3] Data was extracted in April 2006.
[4] Unlike CLS civil contract holders, General Help and General Help with Casework Quality Mark do not receive direct CLS funding from the LSC.

Areas 2004, developed by the Office for National Statistics (ONS), Department for Environment, Food and Rural Affairs (Defra), Communities and Local Government, National Assembly for Wales (NAW), Countryside Agency (CA).

The Rural and Urban Area classification for Super Output Areas designates a given output area into one of three named morphologies (that is to say the form or structure of the settlement). They are:

- Urban >10k (Settlements with greater than 10,000 population);
- Town and Fringe; or
- Village, Hamlet & Isolated Dwellings.

The Rural and Urban Area classification for Super Output Areas also applies a broader context to area morphologies providing a measure of sparsity. However, for the purposes of analysis presented here, Respondents located within 'Urban > 10k' are deemed to reside in urban areas. Respondents falling into any of the remaining area types are considered to live in rural areas.[5]

8347 (79.2%) of CSJS respondents lived in urban and 2191 (20.8%) in rural areas. This compared to 79.7% and 20.3% of the general population respectively from the 2001 Census.

Table 2. Number of Respondents by detailed urban rural classification.

Urban/Rural	Morphology	Context	N	%
Urban	Urban > 10K	Less sparse	8327	79.0
		Sparse	11	0.1
Rural	Town and fringe	Less sparse	1093	10.4
		Sparse	49	0.5
	Village, hamlet & isolated dwelling	Less sparse	947	9.0
		Sparse	101	1.0

As a large-scale national probability sample survey, it is difficult to study specific populations through the CSJS by virtue of their size relative to the population as a whole. By their very nature, those living in very rural and isolated settings form only a very small part of the overall population (only 1.3% of the English and Welsh population live in areas described as 'village, hamlet & isolated dwelling – sparse' (Census 2001)). Similarly, only 1.0% of all the CSJS respondents lived in the most rural areas. In order to study this group specifically would require the deliberate over sampling of very rural populations in a parallel survey.

2.5.2 Isolated from advice

Euclidean (straight line) distance between an individual and their closest advice provider were measured. For the purposes of analyses concerning problem prevalence, distance to advice (generally limited to debt advice only) was recoded into three categories: less than 2 miles, between 2 and 5 miles, and 5 miles or more. For analyses relating to problem solving strategy, distance related to the closest debt

[5] Bibby & Shepherd 2005, DEFRA 2009

or housing adviser for housing related issues (e.g. repossession/arrears) and closest debt adviser for all other broad debt problems.

While it is useful to measure isolation in this way, there are several limitations to the use of distance measures in the manner they are presented here. These limitations include:

- It ignores personal mobility and other elements of accessibility. While the CSJS allows some insight into individual mobility (use of personal transport, mobility impairing disability, etc) it does not account for the full range of individual mobility.
- Analysis relies on certain suppositions that are not necessarily true. For example, as distances were measured between a respondent's usual residential address, it is assumed that journey origins invariably begin from there. This assumption overlooks alternative spatial origins, such as place of work, children's school or main grocery shopping point, which could influence service selection and utilisation.
- Euclidian measures are not temporally restricted. Issues such as peak time-congestion and public transport pricing policies can greatly affect accessibility at different times of the day. Other temporal factors that may affect accessibility include advice service opening hours and respondents' occupational, educational, or family commitments.
- Advice services are not only limited to CABx, solicitors and Law Centres. Other well established advice services are able to assist people when confronted by a civil justice problem (organisations such as National Debtline, Shelter, Age Concern, etc.). Advice is also sought from insurance companies, local authorities, local Members of Parliament, trade unions and an array of other sources (Genn 1999; Genn and Paterson 2001; Pleasence 2006). However, solicitors, CABs and Law Centres are collectively the largest contributors to the legal information and advice sector (Pleasence 2006).

2.6 Rurality and isolation

As would be expected, there was a clear relationship between the type of area a respondent lived in and the likelihood of them being isolated from advice. This is clearly seen from Table 3 which shows that respondents living in urban areas were far more likely to have a Debt advice provider within two miles away when compared to those living in rural areas (43.1% compared to 5.5%, respectively). Conversely, only 28.8% urban respondents lived five or more miles away from a debt adviser compared to 68.1% of rural respondents.

Table 3. Proximity to Debt advice provide by Respondent urban/rural classification

Distance from advice (miles)	**Urban**		**Rural**		**All respondents**	
	N	%	N	%	N	%
0-1.99	3594	43.1	120	5.5	3714	35.2
2-4.99	2352	28.2	578	26.4	2930	27.8
5+	2401	28.8	1493	68.1	3894	37.0

2.7 Analysis

The majority of analysis presents simple descriptive statistics from CSJS data. Section 3.4 includes three statistical models of debt problem prevalence for 'all respondents', 'rural respondents' and 'isolated respondents'. They are followed by descriptive statistics to aid interpretation and Appendix A provides a note on interpreting this type of statistical output. The models fitted were multilevel binary logistic regression models, which are routinely used in LSRC analysis of CSJS data. Multilevel models were implemented using MlwiN (Rasbash, Steele, Browne & Goldstein 2008). Multilevel models (Goldstein 2003) were used in order to correctly model the hierarchical structure of the data. In the CSJS, all eligible adults within households are interviewed, resulting in survey respondents being clustered within households. In the present study, we fit data as random intercept models that allow the probability of experiencing problems to vary across households (i.e. acknowledging that a household member experiencing a problem may influence the likelihood of additional household members experiencing problems). There are a number of consequences associated with not accounting for clustering, including underestimation of standard errors associated with regression coefficients (Rasbash *et al.*, 2008). More generally, the majority of analysis in this report incorporates weights to control for non-response.

3. Results

3.1 Location of CSJS survey respondents

Figure 1 (below) shows the location of CSJS respondents interviewed between January 2006 to January 2009 mapped by their usual residential postcode and split by whether the Lower Super Output Area they resided in was classified as 'urban', 'town and fringe' or 'village/hamlet'.

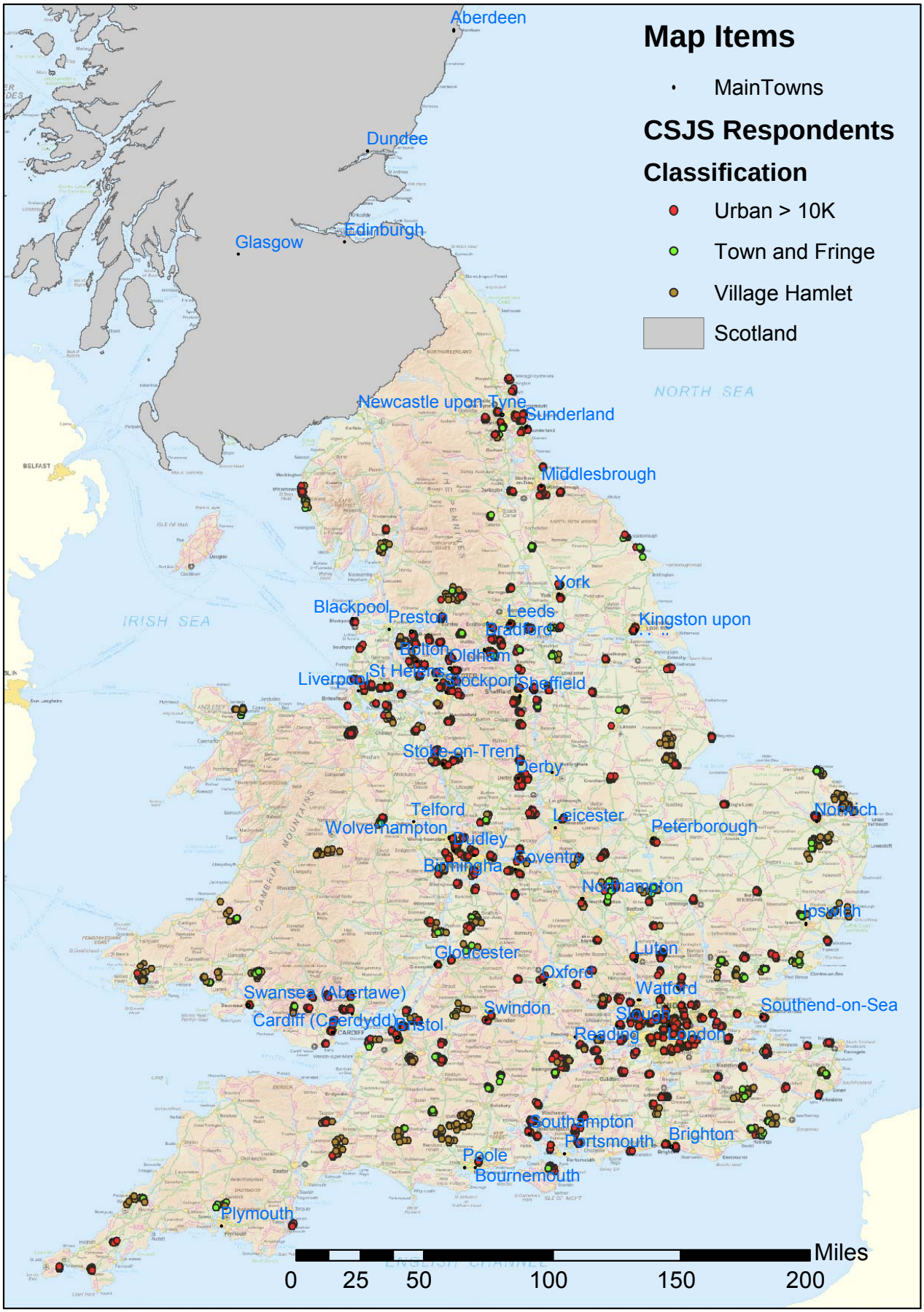

Figure 1. Map of England and Wales with locations of CSJS respondents

3.2 Demographics of rural and isolated respondents

Demographic characteristics between rural populations in the CSJS and Census population were broadly similar. With the exception of the respondents who were self employed or retired, there were only nominal differences between the CSJS rural sample and rural Census population.

Table 4. Key demographics of urban and rural CSJS respondents compared to Census Rural population

Demographic		Urban	CSJS Rural	Census Rural
Gender	Female	51.4	50.9	50.8
	Male	48.6	49.1	49.2
Ethnicity	White British	84.9	95.4	96.4
	Other	15.1	4.6	3.6
Education	No academic qualifications	26.7	25.4	27.0
	Some academic qualifications	73.3	74.6	73.0
Employment status	FTE	42.0	38.6	38.3
	PTE	11.2	11.8	12.4
	Self-employed	5.4	7.4	12.5
	Unemployed	2.8	1.5	2.3
	In education	4.8	2.5	2.0
	Sick	4.6	4.3	4.5
	Home/care	8.4	7.7	6.4
	Retired	20.6	26.0	15.9
	Other	0.4	0.2	2.5
Private transport	No transport	24.3	11.3	14.6
	Transport	75.7	88.7	85.4
Tenure	Own	27.2	36.2	37.5
	Mortgage	38.4	35.7	38.9
	Public sector rent	15.5	11.0	11.9
	Private sector rent	13.2	9.6	7.4
	Rent free	5.7	7.5	4.3
Housing type	Detached	21.3	44.8	44.4
	Semi	35.8	32.8	31.2
	Terrace	29.2	18.5	17.8
	Flat	13.7	3.9	6.7

As can be seen from figure 2, the age distribution of rural CSJS respondents also broadly followed that of the rural Census population.

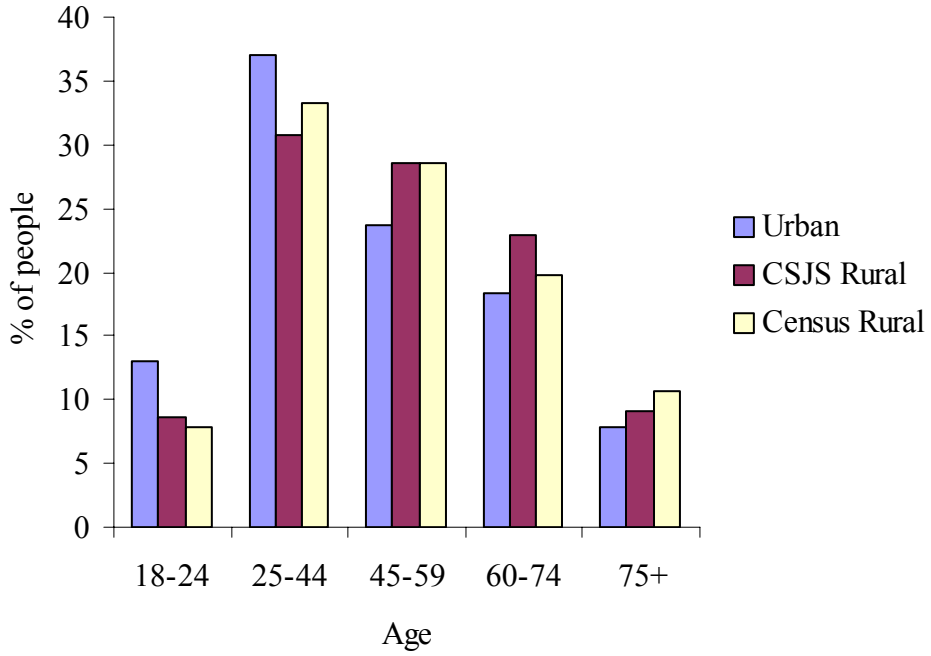

Figure 2. Age distribution of urban and rural CSJS respondents compared to Census Rural population

There were noticeable differences between urban and rural CSJS respondents. When compared, rural respondents were less likely to be from a black or minority ethnic group, were more likely to be retired, and were more likely to have access to private transport; they also had an older age profile than urban respondents. Differences in housing tenure were also apparent with rural respondents more likely to own their house outright, and less likely to be either publicly or privately renting. As would be expected, rural respondents were more likely to live in detached houses, and less so in terraced housing or flats.

3.3 Problem prevalence

In all, 685 of 10,537 (6.5%) CSJS survey respondents reported one or more broad money/debt problem. Table 5 gives a breakdown of the frequency of each of the problem subcategories included in the broad money/debt definition among 10,537 CSJS respondents. The most common problem subcategories included 'incorrect or disputed bills' (1.0% of respondents), 'being threatened with legal action to recover money owed' (1.0% of respondents) and getting someone to pay money that they owe (1.0% of respondents).

Table 5. Frequency of problem subcategories within the broad money/debt definition.

			All	Rural
Problem category	Group	Subcategory	10537	2191
Consumer	Faulty services	Financial services	65	15
Owned housing		Repossession of the home	4	1
		Having several mortgage payments in arrears	6	1
Rented housing	Problems to	Being several rent payments in arrears	16	2

	do with money			
Money/debt	Difficulty obtaining money	Getting someone to pay money that they owe	95	21
		Insurance companies unfairly rejecting claims	48	11
		Incorrect information about you leading to a refusal of credit	18	4
		Disagreement over the content of a will or the division of property after the death of a family member	15	3
	Difficulty paying money	Unreasonable harassment from people or organisations to whom you owe(d) money	62	16
		Severe difficulties managing to pay money you owe(d)	76	18
		Being threatened with legal action to recover money you owe(d)	100	22
		Having a County Court judgement against you	36	8
	Poor financial advice/ financial management	Being given incorrect information or advice that led you to buy insurance, pensions, mortgages or other financial products	60	10
		Mismanagement of a pension fund to which you or your husband/wife/partner contributed	8	2
	Other	Incorrect or disputed bills, excluding rent/mortgage payments	103	19
		Incorrect or unfair tax demands, including council tax	58	10
		Repeated incorrect charges by banks or utilities	78	13
Welfare benefits		Amount of student loans or grants	9	1

3.3.1 Urban/rural

Broad money/debt problem prevalence was almost identical between urban and rural areas. 545 of 8,347 (6.5%) of respondents in urban areas reported a money/debt problem, compared to 141 of 2,191 (6.4%) in rural areas. Distribution of problem subcategories (shown in Table 5 above) was also very similar for urban and rural areas.

3.3.2 Distance to advisers

As with urban and rural areas, there was little difference in the prevalence of money/debt problems when looking at relative isolation from advice. Of the 3,713 respondents living less than two miles from advice 238 (6.4%) reported having a money/debt problem; likewise 179 (6.1%) of 2,929 respondents living between 2 and 5 miles from advice and 268 (6.9%) of 3,894 living 5 or miles away from an adviser, reported having a money debt problem.

3.4 Who has problems?

3.4.1 Demographics and any urban/rural differences

Table 6 shows multilevel logistic regression output modelling likelihood of experiencing broad money/debt problems on the basis of a range of social and demographic predictors (for model interpretation see Appendix A). Three models were fitted; the first uses all CSJS survey respondents, the second uses only rural respondents and the third only 'isolated' respondents (in this case, more than five miles from debt advice). Table 7 shows raw number and percentage reporting a money/debt problem for each social and demographic predictor for 'all data', rural areas only and isolated areas only.

Table 6. Multilevel binary logistic regression models examining social and demographic predictors of broad money/debt problems for 'all respondents', 'rural respondents' and 'isolated respondents'. ***Statistically significant terms are in bold.***

		All data		Rural		Isolated[6]	
Parameter	Level	Est.	SE	Est.	SE	Est.	SE
Constant		**-3.95**	**0.29**	**-5.53**	**0.81**	**-3.92**	**0.43**
Gender	Female	0.00	-	0.00	-	0.00	-
	Male	0.06	0.09	0.28	0.19	0.25	0.14
Ethnicity	White British	0.00	-	0.00	-	0.00	-
	BME	-0.25	0.14	0.29	0.41	0.33	0.25
Housing	Detached	0.00	-	0.00	-	0.00	-
	Semi	-0.15	0.11	0.04	0.23	-0.18	0.18
	Terrace	-0.18	0.13	0.30	0.26	0.11	0.19
	Flat	-0.27	0.17	-1.83	1.06	-0.17	0.30
Use of transport	No	0.00	-	0.00	-	0.00	-
	Yes	0.25	0.13	**1.26**	**0.50**	**0.51**	**0.24**
Family type	Married couple, chil.	0.00	-	0.00	-	0.00	-
	Married couple no chil.	-0.18	0.14	0.48	0.31	-0.03	0.22
	Lone parent	**0.65**	**0.19**	0.74	0.49	0.45	0.33
	Single, no chil.	0.23	0.14	0.30	0.35	0.18	0.23
	Cohabiting, chil.	**0.51**	**0.21**	0.67	0.44	0.33	0.34
	Cohabiting no chil.	0.17	0.18	0.47	0.40	0.11	0.30
Tenure	Own	0.00	-	0.00	-	0.00	-
	Mortgage	**0.28**	**0.13**	0.23	0.27	0.23	0.21
	Public rent	**0.44**	**0.17**	-0.47	0.43	0.35	0.27
	Private rent	**0.78**	**0.17**	**1.00**	**0.32**	**0.58**	**0.26**
	Rent free	0.06	0.25	0.58	0.44	-0.06	0.40
Long-term ill/disabled	No	0.00	-	0.00	-	0.00	-
	Yes	**0.52**	**0.10**	**0.69**	**0.22**	**0.61**	0.16
Academic quals.	None	0.00	-	0.00	-	0.00	-
	Some	**0.57**	**0.12**	0.34	0.25	0.35	0.19
Means tested benefits	No	0.00	-	0.00	-	0.00	-
	Yes	**0.26**	**0.11**	**0.73**	**0.24**	**0.46**	**0.17**

[6]Five miles or more from debt advice.

Age	18-24	0.00	-	0.00	-	0.00	-
	25-34	0.29	0.18	0.26	0.49	0.01	0.31
	35-44	0.22	0.19	0.38	0.48	-0.03	0.31
	45-59	0.23	0.19	0.28	0.48	0.04	0.30
	60-74	0.09	0.21	0.10	0.52	-0.33	0.34
	75+	**-0.65**	**0.29**	-0.77	0.71	**-0.90**	**0.45**
Income	<10k	-0.11	0.11	0.00	0.23	-0.15	0.18
	Other	0.00	-	0.00	-	0.00	-
	>50k	0.13	0.13	0.04	0.30	0.17	0.21
Household		**0.74**	**0.18**	0.60	0.35	**0.98**	**0.28**

Gender had little impact on problem prevalence for the CSJS data as a whole, and though prevalence increased for male respondents in rural and isolated areas, neither reached statistical significance. Similarly, the impact of ethnicity was not significant in each of the three models, as was housing type. Use of motorised transport was related to an increase in problem prevalence in each of the three models, though it led to particularly large increases in rural and isolated areas. For 'all data', the increase fell marginally short of significance, though it reached significance for the isolated and in particular for the rural model. Raw percentage difference can be seen in Table 7 below.

For the 'all respondents' model, family type had a significant impact, with cohabiting respondents with children and lone parents in particular reporting problems more often. Similar patterns were observed for rural and isolated respondents, though differences fell short of significance (predominantly due to smaller numbers resulting in larger standard errors. The raw percentages in Table 7 show particularly high percentages for both family types (e.g. 10-13% for lone parents, 11-12% for cohabitants with children depending on model/group). Similarly, tenure had a significant impact, with private renting resulting in a significant increase in prevalence for all three models. Percentage was highest in rural areas, where almost 14 percent of private renting respondents reported a problem. Interestingly, 'public renting' resulted in a non-significant reduction in prevalence in rural areas, compared to a significant increase when looking at the dataset as a whole (4% with a problem in rural areas compared to 7% for 'all respondents').

As observed consistently in research using the CSJS, long-term illness or disability resulted in a significant increase in problem prevalence. In percentage terms (Table 7) the difference does not seem particularly large, though it increases considerably if age is taken into account (long-term ill or disabled respondents are typically). Similarly, receipt of means tested benefits resulted in significant increases in prevalence for all three models and particularly in rural areas (10 percent reporting a problem). For age, as with the majority of problem types, money/debt was least common for older respondents. Finally, income (in three simple groups) had relatively little impact on problem prevalence.

The final row in Table 6 shows the household random effect. The significant effect in two of the models (and close to significant effect in the other) indicated that there was significant evidence of clustering in problem prevalence by household. There was significant evidence that one household member reporting a problem impacted upon other household members.

Table 7. Number and percentage of each demographic reporting a broad money/debt problem for 'all respondents', 'rural respondents' and 'isolated respondents' (e.g. for 'rural respondents' 77 (7.2%) of male respondents had a problem). There were 2,191 rural respondents as a whole).

		All data 10,537		Rural 2,191		Isolated[7] 3,894	
Parameter	Level	N	%	N	%	N	%
Gender	Female	346	6.4%	64	5.7%	124	6.2%
	Male	340	6.6%	77	7.2%	144	7.6%
Ethnicity	White British	613	6.7%	133	6.4%	245	6.8%
	BME	72	5.3%	8	8.2%	23	8.5%
Housing	Detached	175	6.3%	57	5.8%	87	6.3%
	Semi	238	6.4%	48	6.7%	84	6.4%
	Terrace	189	6.7%	34	8.5%	76	8.4%
	Flat	83	6.7%	1	1.2%	21	7.1%
Use of transport	No	129	5.7%	6	2.3%	33	5.5%
	Yes	556	6.7%	135	7.0%	235	7.1%
Family type	Married couple, chil.	149	7.1%	25	5.9%	60	7.9%
	Married couple no chil.	171	4.6%	55	6.1%	80	5.4%
	Lone parent	63	12.9%	8	10.3%	17	12.0%
	Single, no chil.	201	6.5%	29	5.2%	72	6.7%
	Cohabiting, chil.	43	11.1%	11	12.0%	17	11.6%
	Cohabiting no chil.	59	7.7%	13	8.5%	22	7.7%
Tenure	Own	124	4.1%	38	4.8%	54	4.5%
	Mortgage	279	7.0%	52	6.7%	114	7.5%
	Public rent	114	7.4%	10	4.2%	41	8.2%
	Private rent	135	10.4%	29	13.8%	49	10.5%
	Rent free	32	5.0%	12	7.2%	11	4.9%
Long-term ill/disabled	No	480	6.1%	89	5.5%	184	6.3%
	Yes	205	7.8%	52	9.1%	84	8.7%
Academic quals.	None	108	3.9%	26	4.6%	47	4.8%
	Some	578	7.5%	115	7.0%	221	7.6%
Means tested benefits	No	459	5.8%	92	5.4%	182	6.1%
	Yes	226	8.4%	49	10.1%	86	9.6%
Age	18-24	81	6.4%	11	6.0%	30	7.4%
	25-34	153	8.7%	23	8.0%	51	9.0%
	35-44	161	8.0%	32	8.3%	64	8.3%
	45-59	175	6.7%	41	6.6%	73	7.6%
	60-74	95	4.7%	30	6.0%	41	4.9%
	75+	20	2.3%	3	1.7%	9	2.5%
Income	<10k	170	5.9%	35	6.1%	58	5.7%
	Other	427	6.6%	89	6.6%	172	7.2%
	>50k	89	7.6%	17	6.2%	38	7.8%

[7]Five miles or more from debt advice.

3.4.2 Number of problems and other problem types

Consistent with CSJS findings published elsewhere (Pleasence 2006, Pleasence et al 2008), respondents who had experienced a money/debt problem also reported experience of other, additional rights based problems. Figure 3 (below), shows that 459 (66.0%) of 685 respondents who had reported experiencing a money/debt problem had also reported experiencing additional problems during the reference period

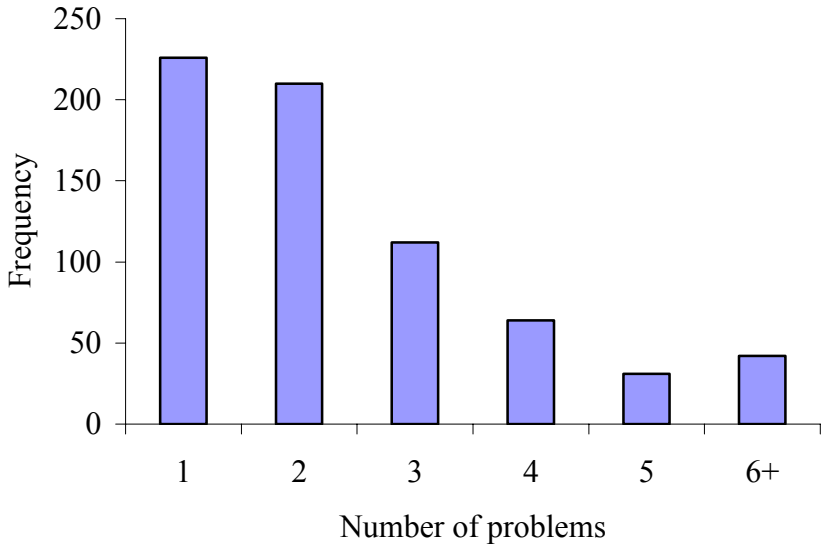

Figure 3. Frequency of number of problems reported by respondents

There was a mean of 2.5 (and median of 2.0) problems reported by CSJS respondents who had experienced a money/debt problem. More than a third of respondents reported experiencing 3 problems or more.

A clear difference was observed when comparing the number of problems faced by respondents who had experienced non-money/debt related problems, and those with money/debt problems. Figure 4 clearly shows the increased likelihood of people with money debt problems experiencing a higher number of problems. The mean number of problems faced by respondents experiencing 'Other civil problems' was 1.6, and a median value of 1, compared to the mean of 2.5 and median of 2 for those who had experienced a money/debt problem.

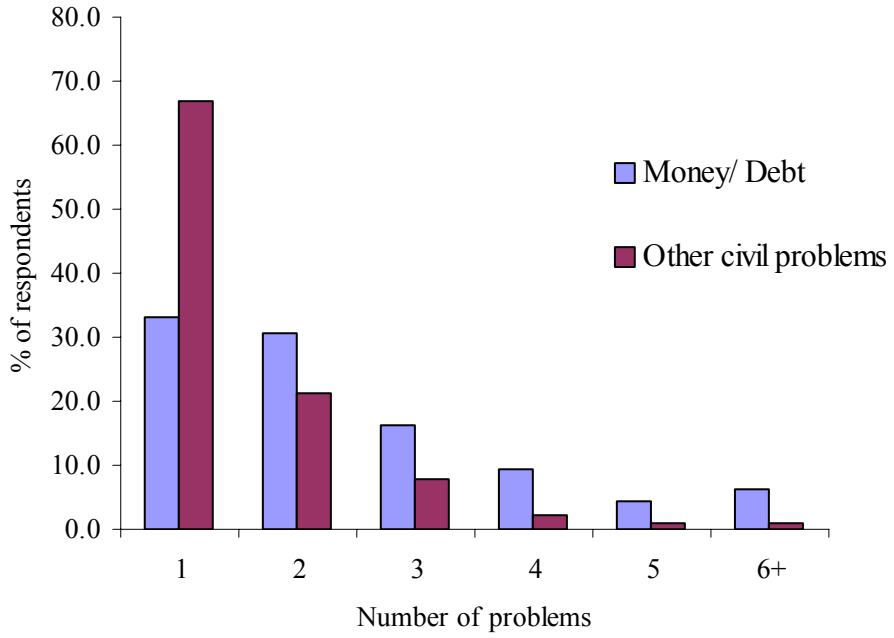

Figure 4. Number of problems by experience of money/debt or other civil problems

Table 8 (below) compares the number of problems experienced by urban and rural respondents reporting a money/debt problem, as well as by relative isolation from advice. There was little difference in the numbers of problems comparing urban respondents. Both urban and rural areas shared a mean of 2.5 problems reported.

The mean number of problems reported by respondents living less than 2 miles from advice was 2.3, compared to 2.6 for those between 2 and 5 miles from a money/debt advice source and 2.5 for those 5 miles or more from advice.

Table 8. Number of problems by urban/rural classification and relative isolation of respondents reporting money/debt problems

Number of Problems	All (n = 685) %	Urban (n=545) %	Rural (n=141) %	0-1.99 miles (n=238) %	2-4.99 miles (n=179) %	5+ miles (n=268) %
1	33.0	33.1	32.4	35.3	26.3	35.1
2	30.7	31.1	29.6	32.4	32.4	28.0
3	16.4	15.6	19.0	14.3	20.7	15.7
4	9.3	9.4	9.2	10.5	10.1	7.5
5	4.5	4.6	4.2	2.9	5.6	5.6
6+	6.1	6.3	5.6	4.6	5.0	8.2

The range of problems experienced by respondents in addition to their money/debt problems can be seen in table 9, below. Noticeably, respondents reported experiencing consumer, employment, neighbour and personal injury problems most commonly. Experience of additional problem types was broadly the same when looking at urban and rural respondents and between distance from advice.

Table 9. Other problem type experience by urban/rural classification and relative isolation of respondents reporting money/debt problems

Problem type	All (n = 685) %	Urban (n=545) %	Rural (n=141) %	0-1.99 miles (n=238) %	2-4.99 miles (n=179) %	5+ miles (n=268) %
Discrimination	4.1	3.4	6.8	3.9	4.2	4.2
Consumer	30.6	31.0	28.9	27.5	36.4	29.6
Employment	14.0	14.4	12.6	12.5	12.1	16.7
Neighbours	15.5	15.9	14.1	13.2	15.8	17.4
Divorce	4.9	4.9	5.1	3.4	5.7	5.8
Relationship Breakdown	6.3	6.7	5.0	6.6	7.4	5.4
Domestic Violence	2.5	2.1	4.0	2.5	2.4	2.6
Children	4.0	4.1	3.6	2.5	3.5	5.7
Personal injury	8.5	8.1	10.2	7.7	9.5	8.6
Clinical Negligence	3.8	3.9	3.4	4.0	2.4	4.6
Mental Health	1.1	1.3	0.6	1.3	1.0	1.1
Immigration	0.8	1.0	0.0	1.4	0.6	0.4
Police	2.3	2.2	2.5	3.2	2.5	1.2
Homelessness	4.7	4.6	5.2	4.9	4.4	4.7

3.5 Advice seeking strategy and advisers used

3.5.1 Broad strategy

There were 751 broad money/debt problems in the CSJS problem level dataset. Of these 349 (46.5%) respondents went on to obtain advice to resolve their problem, and a further 329 (43.8%) respondents handled the problems alone. 41 (5.5%) of respondents tried to obtain advice, but failed to do so and handled alone. 3 (0.4%) respondents did nothing after failing to obtain and 29 (3.9%) did nothing to resolve their problem from the outset. As can be seen from Figure 5 which compares the advice seeking strategy of those with money debt problems with all other civil justice problems, respondents with a money or debt problem were less likely to 'do nothing' but more likely to handle their problem alone. They were also slightly less likely to obtain advice.

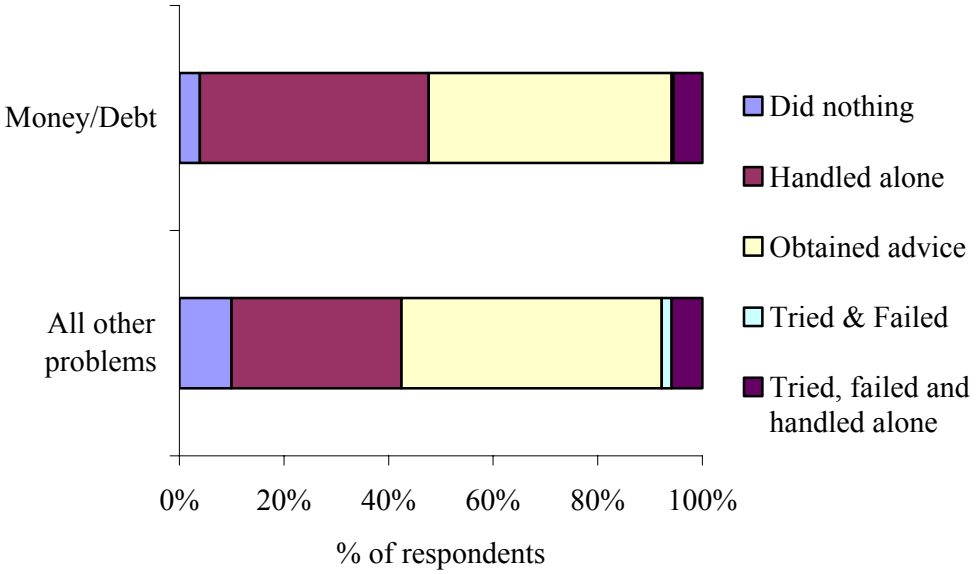

Figure 5. Advice seeking strategy by broad problem type

3.5.1.1 Urban/rural

Tables 10 and 11 show the broad problem solving strategy of respondents by the type of area in which they live. There is little difference in the advice seeking strategy employed by people living in either a rural or urban setting when faced with non-money or debt civil justice problems as can be seen in table 10. In contrast, it can be seen from Table 11 that respondents living in rural areas were less likely to handle a money or debt problem alone (35.1% compared to 46.1% of respondents from urban areas) and slightly more likely to obtain advice (52.6% of rural respondents compared to 44.9% of urban respondents).

Table 10. Broad problem solving strategy by respondent residence setting

	Broad problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried & Failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
Urban	428	9.8	1393	32.0	2188	50.3	89	2.0	252	5.8
Rural	106	10.8	336	34.3	461	47.0	14	1.4	63	6.4
Total	534	10.0	1729	32.4	2649	49.7	103	1.9	315	5.9

Table 11. Money/debt problem solving strategy by respondent residence setting

	Money/Debt problem solving strategy									
	Did nothing		Handled alone		Obtained advice		Tried & Failed		Tried, failed and handled alone	
	N	%	N	%	N	%	N	%	N	%
Urban	22	3.7	275	46.1	268	44.9	0	0.0	32	5.4
Rural	7	4.5	54	35.1	81	52.6	3	1.9	9	5.8
Total	29	3.9	329	43.8	349	46.5	3	0.4	41	5.5

Breaking the broader 'rural' classification down into its two more specific LSOA morphologies showed little difference in the problem solving strategy by respondents when compared against each other. Both showed lower rates of handling alone and similarly higher rates of obtaining advice when compared to urban areas. As can be seen from Figure 6, there appeared to be little difference across, urban, town & fringe and village, hamlets etc, when looking across all other problem types (excluding money and debt).

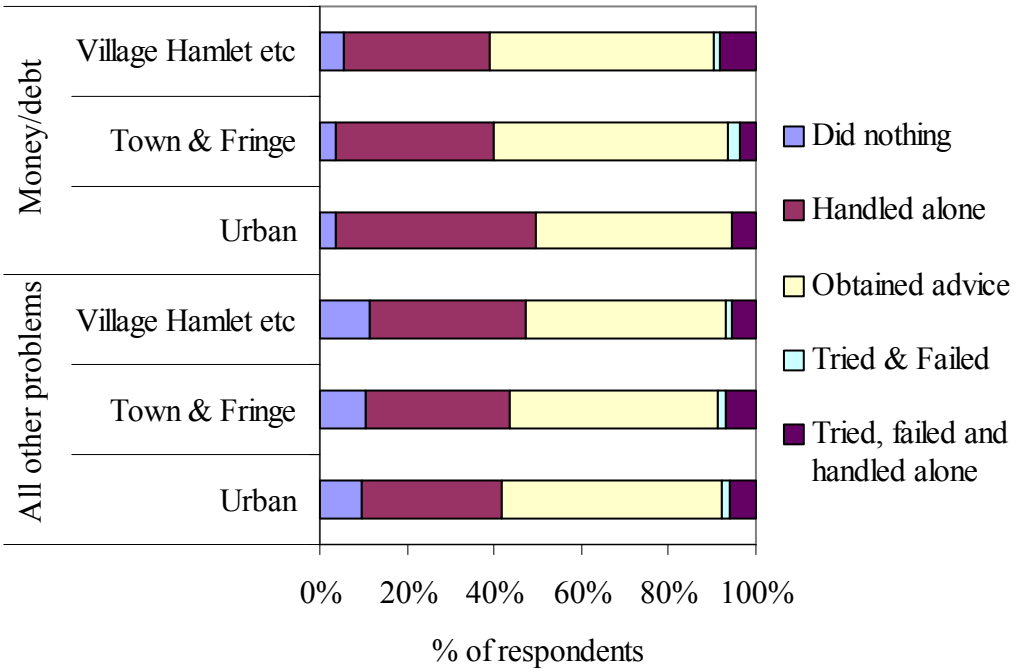

Figure 6. Advice seeking strategy by type of settlement

3.5.1.2 Distance to advisers

Despite being the closest to a money/debt advice provider, respondents living less than 2 miles from an advice source were more likely to handle a money/debt problem alone. Of the 263 respondents residing less than 2 miles from an advice source who had experienced a money/debt problem, 126 (47.9%) handled their problem alone. In contrast 87 (42.4%) of 205 respondents living between 2 and 5 miles and 115 (40.6%) of the 283 respondents living more than 5 miles from an advice source did likewise. Survey findings, presented in figure 7 below, also found lower rates of advice take up amongst those living the closest to advice and who had experienced a money/debt problem within the reference period. 43.0% of respondents living within 2 miles of an adviser, compared to 49.1% living five or more miles away, successfully obtained advice.

There were slight differences in the rates at which people tried and failed to obtain advice (and then either did nothing to resolve their problem, or handled their problem alone) as relative isolation from advice increased. Respondents who lived five or more miles away were slightly more likely to fail to get advice compared to those

living between 2 and 5 miles and less than two miles from an advice source (rates of trying and failing to obtain advice were 7.1%, 5.9% and 4.6% respectively).

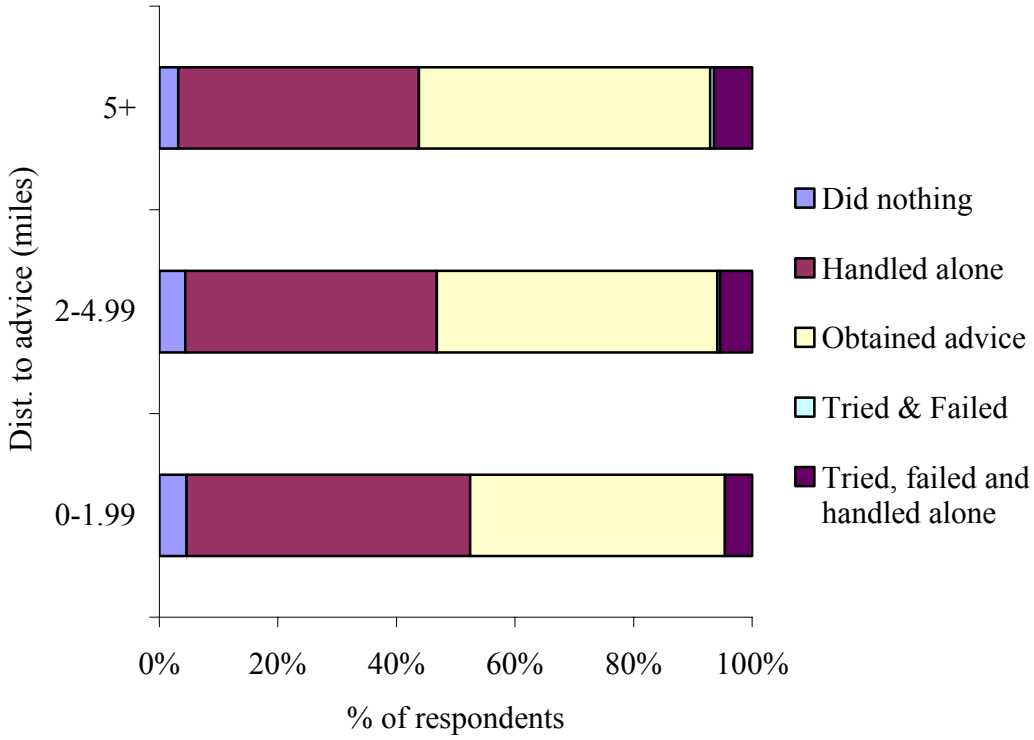

Figure 7. Advice seeking strategy by distance to advice

3.5.1.3 Ability to travel

Tables 12 and 13, below, show the advice seeking strategy of respondents who had experienced a money/debt problem within the reference period by the availability of personal transport, and by both the type of area in which the respondent lives, and the relative isolation from advice.

Only 6 (3.9%) of the 154 money/debt problems were reported by rural respondents who did not have access to any personal motorised transport. Given these very small numbers, it is difficult to draw any conclusions regarding rural respondents without use of transport. Comparing the advice seeking strategy of urban and rural respondents with transport showed that rural respondents were less likely to handle problems alone (34.5% compared to 45.1% for urban respondents) and more likely to obtain advice (53.4% of rural respondents obtained advice compared to 45.4% living in urban areas). Observed differences should also be treated with some caution given that analysis was restricted to a subset of CSJS problem (reducing numbers). Looking at problems as a whole, percentage 'obtaining advice' was almost identical for all urban respondents, and rural respondents with transport (49-50%). 41% obtained advice for 105 problems (of any type) reported by rural respondents without transport.

Table 12. Money/Debt advice seeking strategy by rural/urban classification and use of personal transport

Urban/Rural	Use of private transport	Did nothing	Handled alone	Obtained advice	Tried & Failed	Tried, failed and handled alone
Urban	No transport	1 (0.8%)	66 (49.6%)	58 (43.6%)	0 (.0%)	8 (6.0%)
	Transport	20 (4.3%)	209 (45.1%)	210 (45.4%)	0 (.0%)	24 (5.2%)
Rural	No transport	0 (.0%)	3 (50.0%)	2 (33.3%)	0 (.0%)	1 (16.7%)
	Transport	7 (4.7%)	51 (34.5%)	79 (53.4%)	3 (2.0)%	8 (5.4%)
Total	No transport	1 (0.7%)	69 (49.6%)	60 (43.2%)	0 (.0%)	9 (6.5%)
	Transport	27 (4.4%)	260 (42.6%)	289 (47.3%)	3 (0.5%)	32 (5.2%)

Like rural respondents, respondents living 5 or mile away from advice were also more likely to have access to personal transport. Only 32 (11.3%) of 284 respondents living 5 or more miles from advice did not have such access. Table 13 suggests that there was little evidence of noticeable difference in the rates at which respondents handled a problem alone or obtained advice between those with and without access to personal transport, living 5 or more miles from advice. Of course, these findings should be interpreted with caution, given the small number of observations involved in the 'no transport' group in particular.

Table 13. Money/Debt advice seeking strategy by distance from advice and use of personal transport

Distance to advice (miles)	Use of private transport	Did nothing	Handled alone	Obtained advice	Tried & Failed	Tried, failed and handled alone
0-1.99	No transport	1 (1.2%)	43 (52.4%)	35 (42.7%)	0 (.0%)	3 (3.7%)
	Transport	10 (5.5%)	84 (46.4%)	78 (43.1%)	0 (.0%)	9 (5.0%)
2-4.99	No transport	0 (.0%)	14 (53.8%)	10 (38.5%)	0 (.0%)	2 (7.7%)
	Transport	9 (5.0%)	73 (40.8%)	87 (48.6%)	1 (.6%)	9 (5.0%)
5+	No transport	0 (.0%)	12 (37.5%)	16 (50.0%)	0 (.0%)	4 (12.5%)
	Transport	9 (3.6%)	103 (40.9%)	124 (49.2%)	0 (.0%)	14 (5.6%)
Total	No transport	1 (.7%)	69 (49.3%)	61 (43.6%)	0 (.0%)	9 (6.4%)
	Transport	28 (4.6%)	260 (42.5%)	289(47.2%)	0 (.0%)	32 (5.2%)

3.5.2 Advisers used

Respondents that successfully obtained advice for their problem did so from a variety of different adviser types. A list of the types of adviser used is provided in table 14. The table also compares the rates at which each type of adviser was used by the type of problem respondents had experienced (money/debt problems compared to all other problem types). While the use of solicitors and Local Councils was relatively high amongst those who experienced other problems and had sought advice (13.8% and 15.9% respectively) they were used less to deal with broad money/debt problem (10.7% used a solicitor and 9.8% a Local Council). In contrast, respondents were noticeably more likely refer money/debt problems to a CAB (CABx were used in 17.1% of money/debt problems compared to 7.6% for other problems).

Table 14. Type of adviser used by broad problem type

Adviser tried	Other problem		Broad money/debt	
	N	%	N	%
Solicitor	742	13.8	81	10.7
CAB	407	7.6	129	17.1
Other advice agency	135	2.5	35	4.7
Local Council	851	15.9	74	9.8
Trade Union/Prof. body	214	4.0	6	0.8
Employer	235	4.4	12	1.6
Police	495	9.2	10	1.4
Insurance	155	2.9	38	5.0
Health professional	334	6.2	4	0.5
Other	747	13.9	125	16.7

3.5.2.1 Urban/rural

Table 15 compares the advisers used by urban and rural respondents. Rural respondents tended to use both solicitors and, in particular, CABx at noticeably higher rates than urban respondents (9.8% and 15.4% of urban respondents used a solicitor or a CAB respectively, compared to 14.4% and 23.6% of rural respondents.

Table 15. Type of adviser used by urban and rural respondents for money/debt problems

Adviser tried	Urban		Rural	
	N	%	N	%
Solicitor	58	9.8	22	14.4
CAB	92	15.4	37	23.6
Other advice agency	26	4.4	9	5.6
Local Council	64	10.7	10	6.7
Trade Union/Prof. body	5	0.9	1	0.5
Employer	11	1.8	1	0.7
Police	9	1.4	2	1.1
Insurance	27	4.5	11	7.1
Health professional	4	0.6	0	0.0
Other	92	15.5	33	21.2

3.5.2.2 Distance to advisers

It is evident from Table 16 that the type of adviser used was broadly similar as distance between respondents and advisers increased. There was a slight reduction in those living closest to a money/debt advice provider using a CAB (15.0% of those living within 2 miles of an adviser used a CAB compared to 19.1% and 17.7% of respondents living between 2 and mile from advice and more than five miles away, respectively).

Table 16. Type of adviser used by relative isolation from advice for money/debt problems

Adviser tried	0-1.99		2-4.99		5+	
	N	%	N	%	N	%
Solicitor	32	12.0	20	9.8	29	10.2
CAB	39	15.0	39	19.1	50	17.7
Other advice agency	10	3.9	8	3.7	17	6.2
Local council	30	11.2	19	9.3	25	8.9
Trade Union/Prof. Body	1	0.3	2	0.9	4	1.3
Employer	3	1.3	2	1.1	6	2.2
Police	6	2.2	1	0.5	3	1.2
Insurance	11	4.3	8	4.0	18	6.5
Health professional	0	0.0	1	0.4	3	0.9
Other	35	13.1	41	19.8	50	17.6

3.5.2.3 Ability to travel/ease of travel

While it would appear from Table 17 that there was little difference in the types of advisers used with availability of private transport generally, differences in advice seeking behaviour did alter when availability of personal transport is viewed in the context of isolation from advice (though it should be noted that the number of respondents without access to private transport was relatively small amongst the most isolated groups).

Table 17. Type of adviser used by access to personal transport for money/debt problems

Adviser tried	No transport		Transport	
	Count	%	Count	%
Solicitor	16	11.7	64	10.5
CAB	22	15.5	107	17.5
Other advice agency	3	1.9	32	5.3
Local Council	17	12.3	57	9.3
Trade Union/Prof. Body	0	0.0	6	1.0
Employer	4	2.7	8	1.3
Police	5	3.6	5	0.9
Insurance	1	0.7	37	6.0
Health professional	0	0.0	4	0.6
Other	18	12.8	107	17.5

Looking at Table 18 it would appear that having access to private transport makes little difference in the type of adviser used for respondents who live within 2 miles from an advice provider. However, clients living between 2 and 5 and 5 or more miles from an advice source who had access to private transport, tended to obtain advice from a solicitor or other advice agency more so than those without access to such transport. Respondents living between 2 and 5 miles from advice with private transport were also more likely to use a CAB than those without (though this finding was not apparent in respondents who lived 5 or miles from advice). Conversely,

respondents living between 2 and 5 miles and more than 5 miles from advice without access to public transport were more likely to refer to their Local Council and their employer than those with transport. Such behaviour was not evident amongst those living within two miles of advice. While the underlying cause of this is not known, it could be speculated that the use of employers and Local Councils is an issue of convenience.

Table 18. Type of adviser used urban and rural respondents by access to personal transport for money/debt problems

Adviser type	0-1.99		2-4.99		5+	
	No transport (n=82)	Transport (n=182)	No Transport (n=26)	Transport (n=180)	No Transport (n=31)	Transport (n=251)
Solicitor	17.3	9.6	3.5	10.7	4.0	11
CAB	14.7	15.1	15.6	19.6	17.3	17.8
Other advice agency	2.2	4.6	0.0	4.2	3.0	6.5
Local Council	12.7	10.6	11.3	9.0	11.9	8.5
Trade Union/Prof. body	0.0	0.4	0.0	1.0	0.0	1.5
Employer	0.0	1.9	4.7	0.5	8.3	1.5
Police	6.2	0.5	0	0.5	0.0	1.4
Insurance	0.0	6.2	3.5	4.0	0.0	7.3
Health professional	0.0	0.0	0.0	0.5	0.0	1.1
Other	10.4	14.4	20.8	19.6	12.4	18.3

While similar analysis was carried out between urban and rural respondents no finding could be drawn due to the very small number of rural respondents who did not have access to private transport (see Table 19).

Table 19. Type of adviser used urban and rural respondents by access to personal transport for money/debt problems

Adviser type	Urban		Rural	
	No transport (n=133)	Transport (n=464)	No transport (n=6)	Transport (n=150)
Solicitor	12.2	9.1	0.0	15.0
CAB	15.3	15.5	18.3	23.8
Other advice agency	2.0	5.1	0.0	5.9
Local Council	12.8	10.0	0.0	6.9
Trade Union/Prof. Body	0.0	1.2	0.0	0.6
Employer	2.9	1.5	0.0	0.7
Police	3.8	0.8	0.0	1.2
Insurance	0.7	5.6	0.0	7.4
Health professional	0.0	0.8	0.0	0.0
Other	11.8	16.5	37.1	20.6

3.6 Perceptions of advice

3.6.1 Travel to advisers

Questions were added to the main CSJS survey in the surveys final year asking respondents whether they felt that the local council, Citizens Advice Bureau, Law Centre and Solicitors were within 'easy travelling distance' of respondents' homes. While having a year of main survey data prevents these questions being used in a detailed analysis of strategy and advice seeking for money/debt problems, geographic differences in response can be compared. Follow-up questions asked how long journeys to advisers would take (for those identifying advisers within easy reach) and what mode of transport would be used

3.6.1.1 Urban/rural

Table 20 shows respondents perceptions of whether advisers were within easy travelling distance, split into urban and rural. As can be seen there was very little difference in ease of travel to advisers between urban and rural respondents.

Table 20. Whether advisers were within easy travelling distance for urban and rural respondents

Adviser type	Urban				Rural			
	No		Yes		No		Yes	
	N	%	N	%	N	%	N	%
Local council	217	30.8%	486	69.2%	38	28.3%	97	71.7%
CAB	227	32.3%	476	67.7%	49	36.4%	86	63.6%
Law Centre	586	83.4%	117	16.6%	110	81.5%	25	18.5%
Solicitor	245	34.8%	458	65.2%	47	34.5%	89	65.5%

Those who suggested that advisers were within easy travelling distance were also asked how long it would take to travel to each of the advisers (Table 21). There was some evidence of slightly longer travel times for rural respondents, particularly in the case of CABx and solicitors[8].

Table 21. Estimated travel time to with advisers within easy reach for respondents in urban and rural areas.

	Urban			Rural		
Adviser type	Valid N	Mean	Median	Valid N	Mean	Median
Local council	N=482	12.63	10.00	N=97	13.68	15.00
CAB	N=471	13.59	10.00	N=84	15.50	15.00
Law Centre	N=106	15.18	15.00	N=24	16.50	15.00
Solicitor	N=453	12.77	10.00	N=87	15.50	15.00

A further follow-up question asked what mode of transport would typically be used for the journeys to advisers. Not surprisingly, rural respondents were more likely than urban respondents to specify 'own car/van/motorcycle' for all advisers (Local

[8] If you test the differences between urban and rural individually using simple non-parametric Mann-Whitney tests, both reach statistical significance; Z = -2.96, p = 0.003 (CABs), Z = -2.99, p = 0.003 (solicitor).

Council, 72.4% vs. 55.2%; CAB, 72.1% vs. 54.4%; Law Centre, 69.2% vs. 52.6%, Solicitor, 73.9% vs. 54.9%).

3.6.1.2 Distance to advisers

As with the urban vs. rural analysis above, there was relatively little difference in ease of travel to advisers by proximity to debt advice (Table 22), though if anything the respondents furthest from debt advice were more likely to say advice (Local Council, CAB and solicitors) were in easy reach. As with urban/rural findings above, travel times were fairly consistent, with means between 13 to 17 minutes.

Table 22. Whether advisers were within easy travelling distance by distance of respondents to debt advice

Adviser type	0-1.99				2-4.99				5+			
	No		Yes		No		Yes		No		Yes	
	N	%	N	%	N	%	N	%	N	%	N	%
Local council	112	34.6	212	65.4	70	31.2	155	68.8	73	25.2	216	74.8
CAB	106	32.7	218	67.3	92	40.7	134	59.3	78	27.2	210	72.8
Law Centre	272	83.7	53	16.3	178	79.3	47	20.7	246	85.4	42	14.6
Solicitor	129	39.7	196	60.3	83	36.9	142	63.1	79	27.5	209	72.5

As with rural respondents, motorised transport generally accounted for a greater proportion of the typical mode of transport to advisers for isolated respondents (see Table 23).

Table 23. Percentage who would use motorised transport to journey to each adviser type by distance of respondents to debt advice

	Distance to debt advice		
Adviser type	0-1.99	2-4.99	5+
Local Council	47.6	65.2	63.9
Citizens Advice Bureau	50.9	58.6	62.9
Law Centre	43.4	71.7	53.5
Solicitor	47.2	66.9	62.7

3.6.2 Awareness of advice

For the first two years of the CSJS, main survey questions were included on whether or not respondents thought they had a range of advice services within two miles of their home. The following section examines whether or not respondents thought they had a CAB, Law Centre and solicitor within two miles of there home and by mapping supply, whether or not they were correct. In the case of solicitors, only those with CLS civil contract could be mapped (as in Patel, Balmer & Pleasence, 2008).

Table 24 shows CSJS respondents' perceptions of nearby advice provision (rows - in this case whether a CAB is within two miles of their home) by actual mapped advice provision (columns). Table cells highlighted in yellow show number and column percentage failing to identify a nearby CAB when mapping showed that they had one within two miles. Of 1,036 respondents with a CAB within two miles, 43 percent were unaware of it and 53 percent able to correctly identify it. Conversely, of 690

without a CAB within two miles, 26 percent incorrectly thought there was (highlighted in grey). As suggested by Patel et al., (2008), this "inaccurate belief amongst respondents suggesting a CAB is present may indicate a degree of brand recognition leading to an assumption such a service exists". In all, 1,105 of 1,726 (64 percent) of respondents' perceptions of CAB provision matched mapped provision.

Table 24. Whether respondents thought they had a CAB within two miles (rows) compared to mapped provision (columns)

Do you have a CAB within two miles?	Actual distance to CAB	
	Up to 2	Over 2
No	445	514
	43.0%	74.5%
Yes	591	176
	57.0%	25.5%

Table 25 presents similar output for Law Centres. Of those with a Law Centre within two miles, 80 percent were unaware of it. Importantly though, in contrast with CABx, which are common and have existed for almost 70 years, Law Centres were only set up in the 1970s and have a relatively small number of locations (around 60). This in tandem with a disadvantaged client base may explain high levels lacking awareness of Law Centres.

Table 25. Whether respondents thought they had a Law Centre within two miles (rows) compared to mapped provision (columns)

Do you have a Law Centre within two miles?	Actual distance to Law Centre	
	Up to 2	Over 2
No	111	1475
	79.9%	93.0%
Yes	28	111
	20.1%	7.0%

Table 26 shows output for solicitors. As can be seen, 47 percent with a solicitor within two miles were unaware of it. It should be noted that only CLS civil contract holding solicitors were mapped. This will result in the 47 percent being an underestimate and the 31 percent false positives being an overestimate. Nonetheless, *at least* 47 percent were unaware of the CLS civil contract holding solicitor within two miles.

Table 26. Whether respondents thought they had a Solicitor within two miles (rows) compared to mapped provision (columns – CLS civil contract holders only)

Do you have a Solicitor within two miles?	Actual distance to solicitor	
	Up to 2	Over 2
No	566	363
	47.1%	69.3%
Yes	635	161
	52.9%	30.7%

3.6.2.1 Urban/Rural Splits

Table 27 presents similar information to Table 24, split into urban and rural. CABx within two miles of respondents in rural areas were rare (52 of 342), though as can be seen, rural respondents had a higher percentage failing to identify a CAB within two miles when one was present (56% compared to 43%) and a lower percentage of false positives (16% vs. 32%). Discarding those without a CAB within two miles and comparing awareness in urban and rural using a simple chi-squared test, showed differences fell marginally short of statistical significance[9].

In all, despite the 56 percent in rural areas unaware of a CAB nearby, a higher percentage were correct overall (266 of 342, 78% in rural areas vs. 839 of 1384, 61% in urban areas). Of course, this success will be predominantly due to correct negatives, which are likely to be increasingly obvious in increasingly rural areas.

Table 27. Whether respondents thought they had a CAB within two miles (rows) compared to mapped provision (columns), split into urban and rural

		Actual distance to CAB	
Urban/Rural	Do you have a CAB within two miles?	Up to 2	Over 2
Urban	No	416	271
		42.3%	67.8%
	Yes	568	129
		57.7%	32.3%
Rural	No	29	243
		55.8%	83.8%
	Yes	23	47
		44.2%	16.2%

Table 28 presents similar information to Table 25, split into urban and rural. As can be seen, there were no rural respondents in the CSJS with a Law Centre within two miles. Five of 337 rural respondents thought incorrectly that there was a Law Centre within two miles. It may be that these respondents were simply identifying another type of provider (e.g. a solicitor or CAB) as a Law Centre (2 of the 5 had a CAB and 3 had a solicitor within two miles).

Table 28. Whether respondents thought they had a Law Centre within two miles (rows) compared to mapped provision (columns), split into urban and rural

		Actual distance to Law Centre	
Urban/Rural	Do you have a Law Centre within two miles?	Up to 2	Over 2
Urban	No	111	1138
		79.9%	91.5%
	Yes	28	106
		20.1%	8.5%
Rural	No	0	337
			98.5%

[9] $\chi^2_1 = 3.67$, $p = 0.055$.

		0	5
	Yes		1.5%

Table 29 presents similar information to Table 26, split into urban and rural. As was suggested earlier, percentage failing to identify a solicitor within two miles is likely to be underestimated as only CLS contracted supply was mapped. Nonetheless, urban and rural respondents had very similar percentages unaware of solicitors within two miles (47% urban vs. 48% rural). Interestingly, however, false positives (which will be overestimated to some extent, again due to only CLS contracted supply being mapped) were far more common in urban areas.

Table 29. Whether respondents thought they had a Solicitor within two miles (rows) compared to mapped provision (columns – CLS civil contract holders only), split into urban and rural

Urban/Rural	Do you have a Solicitor within two miles?	Actual distance to solicitor	
		Up to 2	Over 2
		537	141
	No	47.1%	57.8%
		603	103
Urban	Yes	52.9%	42.2%
		29	222
	No	47.5%	79.3%
		32	58
Rural	Yes	52.5%	20.7%

3.7 Mode of advice seeking

387 broad money/debt problems progressed to the main survey. Note that numbers become small once problems are restricted to specific categories, main survey questions are used, and only respondents seeking advice considered.

3.7.1 Urban/rural

For urban respondents, 304 problems resulted in 170 initial contacts with advisers, combining responses for up to four main survey advisers. For rural respondents, 83 problems resulted in 45 initial contacts with advisers. As can be seen from these figures, rate of contact was almost identical for urban and rural respondents. Mode of initial contact for main survey advisers is shown in Table 30, split into urban and rural[10].

Table 30. Mode of initial contact with (up to four) advisers, split by whether respondents lived in urban or rural areas.

	In person		Telephone		Post		Email/ Internet		Through someone else	
	N	%	N	%	N	%	N	%	N	%
Urban	55	32.5	91	53.8	11	6.5	9	5.3	3	1.8

[10]A small number of 'don't know', 'other' and 'refusal' responses were removed.

Rural	17	37.8	21	46.7	3	6.7	2	4.4	2	4.4

Somewhat surprisingly, respondents in rural areas did not show an increase over urban respondents in the use of the telephone to make initial contact with advisers. In fact, urban respondents appeared to use the telephone for first contact slightly more than rural respondents and make 'in person' contact slightly less often (though these differences were relatively small).

Numbers were too small to viably split output down by whether or not respondents had use of motorised transport. For rural respondents, there were only 3 initial contacts for those without transport (interestingly all by telephone).

In addition to questions on initial contact, main survey respondents were also asked how they obtained advice. While differences were non-significant, as can be seen in Table 31 (which looks at all main survey instances of obtaining advice face-to-face or over the telephone for broad money/debt problems), rural respondents had a slightly higher percentage of advice seeking over the telephone than urban respondents (55% vs. 46%).

Table 31. Percentage of instances of obtaining advice for money/debt problems in person and over the telephone, split into urban and rural

	In person		By telephone	
	N	%	N	%
Urban	88	54.3	74	45.7
Rural	19	45.2	23	54.8

3.7.2 Distance to advisers

Table 32 shows mode of initial contact by distance to debt advice. Differences were relatively small, though those who were furthest from debt advice did marginally have the lowest percentage of in person first contact. Somewhat counter intuitively, they also had marginally the lowest percentage of telephone first contact.

Table 32. Mode of initial contact by distance to debt advice

Distance to debt advice	In person		Telephone		Post		Email/ Internet		Through someone else	
	N	%	N	%	N	%	N	%	N	%
0-1.99	24	35.3	36	52.9	4	5.9	2	2.9	2	2.9
2-4.99	19	35.2	31	57.4	3	5.6	1	1.9	0	0.0
5+	29	31.9	45	49.5	6	6.6	8	8.8	3	3.3

As with the urban/rural split above, numbers became very small when attempting to factor in use of motorised transport. For reference, those who were 2 miles or more from an adviser and did not have use of transport, made initial contact by telephone for 11 of 19 advisers (57.9%).

Table 33 shows instances of obtaining advice in person and by telephone, split by distance to debt advice. While overall differences were fairly modest, the percentage obtaining advice by telephone can be seen to increase as distance to debt advice increases.

Table 33. Percentage of instances of obtaining advice for money/debt problems in person and over the telephone, split by distance to debt advice

	In person		By telephone	
Distance to debt advice	N	%	N	%
0-1.99	38	57.6	28	42.4
2-4.99	27	52.9	24	47.1
5+	42	48.3	45	51.7

4. Discussion

Rural CSJS respondents were demographically similar to the broader rural population of England and Wales. Just over a fifth of the survey population was identified as living within a rural area. However, as stated earlier, rural/isolated respondents (village, hamlet and isolated dwelling – sparse) only account for one percent of the survey sample, and of those particularly few had experienced a money/debt problem within the defined period. It may be that over sampling this group in a parallel survey would be required to see differences in ease of access to face-to-face advice.

Overall there appeared to be little difference in the money/debt problem prevalence between urban and rural respondents or by relative isolation from advice. Breaking down money/debt problems into the more detailed types of problems faced by respondents similarly showed little variation between the different groups.

Three statistical models were fitted to predict prevalence of money/debt problems for 'all respondents', 'rural respondents' and 'isolated respondents' on the basis of a range of social and demographic predictors. A number of factors led to a significant increase in money/debt problems, these included use of motorised transport, family type (in particular cohabiting with children or lone parenthood), tenure (particularly private renting), long term illness and disability, and being in receipt of means tested benefits. There was also evidence of problem clustering by household i.e. one household reporting a problem impacted significantly on other household members.

Money and debt problems, were considerably more unlikely to be experienced in isolation from other types of problems. About two thirds of respondents who reported a money/debt problem also reported experiencing at least one other problem within the reference period. The ability of advice services, to identify associated problems and either help to resolve them, or refer individuals to alternate sources of assistance is paramount, particularly in regards to services providing help on money and debt. The clustering of problems is well documented (Pleasence 2006, Moorhead *et al* 2006), and on initial analysis, it appears that for many, the occurrence of a money/debt problem is also associated with experiencing other problems. Services delivering money and debt advice may be very well placed to diagnose other problems their clients may face, and provide some level of advice or, failing that, referral to alternative locally available advice.

There was little evidence of rural respondents or those who are isolated from advice behaving differently than others in their broad advice seeking strategy. Indeed, evidence suggested that urban respondents and those less isolated from advice were

less likely to obtain advice when compared to rural or more isolated respondents. Unfortunately, due to the small number of respondents living in rural areas or isolated from advice without access to private motorised transport, it was not possible to see what effect transport had on broad advice seeking behaviour.

The type of area in which a respondent lived did alter more specific advice seeking behaviours, for example when looking at the type of adviser used, respondents in rural areas were more likely to use CABx and solicitors at higher rates than urban respondents. Differences became more pronounced when looking at the availability of private motorised transport. There was some indication that isolated respondents without access to private transport were more likely to obtain advice from an Employer or Local Council. Though the cause of this can only be speculated at, one possible reason could be that Employers and Local Councils offer a convenient source of advice for those who face barriers brought about by lack of transportation.

There was little difference in respondents' perceived ease of access to advice by either respondents' urban/rural classification or by relative isolation (indeed, there was some evidence that those who were more isolated from advice found it easier to get to various advise sources, though differences were small). Expected travel times were similar too, though there was some indication of travel times being longer for rural respondents in the case of CABx and solicitors. Of course, this should be seen in the context of a higher percentage of use of own motorised transport to travel to adviser in rural areas.

A significant proportion of respondents with a CAB within two miles of their home were unaware of it. This percentage was particularly high for rural respondents (56% versus 42% in urban areas). Conversely, rural respondents had half as many false positives (i.e. believing a CAB was within two miles when there was not one present) when compared to urban respondents (16% versus 32%). Lack of awareness of solicitors' offices was similar for urban and rural respondents, around 47%[11]. Again, false positives were twice as common in urban areas.

Respondents in rural areas were similar to those in urban areas in the use of the telephone to make initial contact with advisers (47% and 54% respectively). In terms of obtaining advice, rural respondents were slightly more likely to do so by telephone (55% versus 46%) though differences were clearly non significant. Similarly, when looking at distance to debt advice, use of the telephone to obtain advice increased as distance to debt advice increased, though again this was non significant.

[11] Note that only CLS civil contract holding solicitors were mapped potentially leading to an underestimate of this figure and overestimates of false positives.

Appendix A. Interpretation of statistical output in section 3.4

Multilevel binary logistic regression was used to model binary outcomes (e.g. whether or not respondents experience a money or debt problem) and how the likelihood of one outcome as opposed to the other might vary for certain explanatory variables. For example, in Table 6, we model whether or not respondents had a broad money/debt problem (the binary outcome), examining how the likelihood of a problem varied for different social and demographic groups (the explanatory variables). Three models were fitted; using 'all respondents', 'rural respondents' only and 'isolated respondents' only. Each explanatory variable also has a reference category, to which other categories are compared. For example, in the case of tenure, 'mortgage', 'public renting', 'private renting' and 'rent-free' are each compared to 'owning' (the reference category). Reference categories can be identified by the fact that they have no estimate (B) or standard error (S.E.) in the output tables. For example, in the model for 'all respondents' in Table R, a positive 'B' value for ill or disabled respondents indicate that they are more likely to report a money/debt problem, with the fact that the estimate (and standard error) are in bold showing that the difference is statistically significant[12]. If e^B is calculated, it gives the odds-ratio. For the ill-disabled estimate of 0.52 this gives 1.68, which suggests that ill or disabled respondents were 68 percent more likely than other respondents to report a money/debt problem rather than have no problems. In contrast, an odds-ratio of less than 1 would indicate that the group was less likely to report a problem.

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[12] A statistically significant result indicates a difference that is unlikely to have occurred by chance.

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