

# MONEY ADVICE TRUST

BUSINESS  
DEBTLINE

NATIONAL  
DEBTLINE

WISER  
ADVISER

## Our outcomes in 2019

### Helping people to tackle their debts



**199,580**  
people helped in 2019



**138,680**  
by phone



**60,900**  
by webchat



**1.98m visits**  
to our advice websites



**9 in 10**  
clients' debts reduce or stabilise



**8 in 10**  
are more confident managing  
their money



**3 in 4**  
report a positive impact on  
emotional or mental health

### Training the free money advice sector



**14,660**  
training places provided to debt  
advisers in 980 organisations



**85%**  
of free money advice agencies  
in the UK access Wiseradviser  
training

### Training for creditors on vulnerability



**3,240**  
staff trained, in 76 creditor  
organisations

### Influencing policy and practice



**29**  
consultation and policy  
responses



**5**  
priorities progressed through our  
influencing strategy



**987**  
items of media coverage

# Helping people to tackle their debts

NATIONAL  
DEBTLINE

In 2019, National Debtline helped 103,420 people on the phone. We helped a further 43,750 people through our webchat service. In addition there were 1.5 million visits to the National Debtline website.

## 1. We help people find their next steps

Our advisers help people with a range of different problems by taking them through the options available based on their circumstances. A typical caller will have between one and five debts.



94%

of callers are clear on their next steps after our advice



98%

of webchat users are clear on their next steps

## 2. People are empowered to take action



92%

of callers followed all or some of the advice we gave



83%

of callers are more likely to open all or some of their post

## 3. Debts reduce and wellbeing improves



9 in 10

callers say their debts reduced or stabilised



3 in 4

callers saw a positive impact on their emotional and mental wellbeing

**“I don’t know what would have happened to me without National Debtline.** The debt was unmanageable and had come out of the blue. You gave me wonderful advice and set me on the right track.”  
National Debtline caller

**“National Debtline helped me become more aware of managing my money.** You were very supportive and listened to me. It has made a massive difference in my life making me feel back in control of my finances.”  
National Debtline caller

# Supporting small business owners

**BUSINESS  
DEBTLINE**

Business Debtline helped 35,260 small business owners and self-employed people over the phone and 17,150 via webchat. In addition there were 471,220 visits to the Business Debtline website.

## 1. We help small business owners find their next steps

Business Debtline is the UK's only dedicated free debt advice service for people who are self-employed and other small business owners. Our advisers help small business owners with a range of problems relating to their business and personal finances, which are often intertwined.



**95%**

of callers are clear on their next steps after our advice



**98%**

of webchat users are clear on their next steps

## 2. People are empowered to take action



**94%**

of callers followed all or some of our advice



**86%**

of callers made contact with their creditors after our advice

## 3. Debts reduce and wellbeing improves



**9 in 10**

callers saw their business debts reduce or stabilise



**3 in 4**

callers said they are continuing to trade as a result of our advice

**“Business Debtline have been amazing.** You have always been level with the extent of my problems but have then followed up with a solution rather than just leaving me feeling helpless.”  
Business Debtline caller

**“The empathy shown to my situation from first contact has been life changing.** I have been able to lower my outgoings to an affordable level. I can now concentrate on making an impact for my customers.”  
Business Debtline caller

# Training the money advice sector

WISER  
ADVISER

In 2019, Wiseradviser provided 14,660 training places to 3,080 advisers in 980 free-to-client agencies across the UK.

In addition to our delivery of Wiseradviser in England and Wales, we continue to work in partnership with Money Advice Scotland, Citizens Advice Scotland and Advice NI to ensure Wiseradviser training is available to advisers right across the UK.

## 1. We train advisers to improve their knowledge

We provide free face-to-face and online training on the most important subjects for debt advisers. Courses and content are developed by our team of learning and subject matter experts using insight from advisers registered with Wiseradviser.



**98%**

of advisers said our training improved their knowledge



**91%**

of advisers were enabled to share knowledge with colleagues

## 2. Advisers apply their learning



**97%**

of advisers say our training helped them to do their job



**95%**

felt better at helping people deal with their debt problems

## 3. Outcomes for people in debt improve



**9 in 10**

advisers were helped to improve outcomes for their clients



**9 in 10**

were helped to meet or exceed clients' expectations

**“I really appreciated the face-to-face training.** It progressed my knowledge greatly on the subject and I am now able to apply this to the advice work that I do.”  
Wiseradviser user

**“Excellent training topics,** very organised in communication, brilliant webinars and good facilities for the face-to-face training.”  
Wiseradviser user

# Improving support for vulnerable customers

Our team of vulnerability experts work across a range of sectors including financial services, water, energy and retail. In 2019, we delivered training to 3,240 staff in 76 creditor organisations to help them improve how they work with people in vulnerable circumstances.

We have now trained more than 22,260 staff in 269 creditor organisations.

The income generated from our training and consultancy work is re-invested into our frontline advice services and helps us to continue to deliver free, independent debt advice.

## 1. We draw on the best expertise and sector knowledge

Our training and consultancy draws on the expertise of our Vulnerability Lead Consultant Chris Fitch and our wider team of experts with experience across a range of creditor sectors.

Based at the University of Bristol's Personal Finance Research Centre, Chris is the UK's leading authority on customer vulnerability and has co-authored several key publications including 'Vulnerability: a guide for debt collection' and 'Vulnerability: a guide for lending'.

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## 2. We improve creditor policies and staff understanding



**95%**  
of face-to-face learners rated their tutor as good or excellent



**95%**  
of users rated their knowledge as very good or excellent after our e-learning

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## 3. Support for customers in vulnerable circumstances improves

**“The course was very interesting and we had a great trainer who was challenging of everyone.** I really enjoyed watching the videos and found it especially helpful when we discussed how we can incorporate the learning into our day-to-day job.”

“The trainer was extremely knowledgeable and engaging. The course was hugely impacting and definitely made me have a shift in mind set which I will take with me throughout my different roles.”

[Vulnerability training attendee](#)

# Influencing policy and practice

**We use what we learn from our debt advice services to bring about changes to policy and practice for the benefit of people in financial difficulty.**

In 2019 we continued to make progress on our key influencing priorities.

## **Improvements to Breathing Space**



We made a successful case, with other debt advice sector partners, for public sector creditors to be included in the government's new Breathing Space scheme for people in debt, and secured several other key improvements.

## **Progress on government debt collection**



We published our latest Stop The Knock research into bailiff use by local authorities in England and Wales, leading to further councils reducing bailiff use and adopt best practice. Our work on the cross-government Fairness Group continued, with the government making a public commitment to improve fairness in debt management.

## **Building more support for bailiff reform**



Along with our 'Taking Control' campaign partners we secured endorsement from the Justice Select Committee for our calls for independent bailiff regulation. Our work has led to growing parliamentary support for bailiff reform.

## **A continued focus on vulnerability**



We helped bring an end to GP charges for completing the Debt and Mental Health Evidence Form in England, working with the Money & Mental Health Policy Institute. With Fair By Design, we launched a new programme of research on inclusive design in essential services.

## **Shaping understanding of problem debt**



During the year we responded to 29 policy consultations from the FCA, other regulators and government departments to advocate for the interests of people in debt, sharing our evidence and insight with policy and decision makers.

## **Promoting the Trust and its services**



We raised public awareness of free debt advice and problems affecting the people we help by securing 987 items of media coverage in outlets with an average monthly reach of 13.5 million people.