Seeking direction: men, money advice and the road to financial health

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Seeking direction: Men, money advice and the road to financial health

Dr Jackie Goode and Dr Amanda Waring

February 2011
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**Foreword**

This research was commissioned to help further our understanding of the complex relationship between men and debt. There is a good deal of research already published on women and debt, and we wanted to ascertain any common tendencies in the reactions of men to a debt problem, most notably in the ways they seek and respond to advice. Anecdotal evidence was that men may be less likely to seek advice early when faced with a debt problem, and we wanted to understand whether this was true and if so what reasons may lie behind this. We now know that men who were unable to access advice when they tried were less likely to do so again, though positive experiences reinforced advice-seeking behaviour. Barriers faced by men included confusion between government or charitable debt advice services and commercial debt consolidation services, with a preference for the former and feelings of distrust for the latter. An interesting outcome is that men prefer empowering approaches that enable them to have a ‘do it yourself approach’ when dealing with their debts.

We know from evidence from various sources including most recently Shelter’s research into experiences of clients who used their dedicated homeowner helpline that people who seek advice early have a better outcome. It is vital that people seek advice early when struggling with debt, so as to maximise the range of options available to them and prevent unnecessary enforcement action which can often be costly to the consumer – and it is important for the advice sector to understand what reasons might prevent men from seeking early advice, and explore how this situation can be remedied.

This research will be used to make money advice more accessible to men. We can also use the findings to hone our knowledge of how best to advise men with debt problems. By understanding the different ways in which men manage their finances, we can improve the advice we offer to ensure it is more effective for any individual that seeks money advice. Finally, and most importantly, this study will help us refine the way in which we look to guide men out of debt and back into financial health.

Joanna Elson OBE CDIR,
Chief Executive, Money Advice Trust
Acknowledgments

We would like to acknowledge the support of the Money Advice Trust in funding this research. In particular we would like to thank Refat Naz Dhar and Louisa Parker for their support throughout. We are also grateful to the men we interviewed, who overcame their inhibitions sufficiently to talk to us about their views on and experiences of problematic personal debt and debt advice services.

Jackie Goode and Amanda Waring
Centre for Research in Social Policy (CRSP), Loughborough University
Executive summary

In a context of growing levels of problematic personal debt and men’s apparent reluctance to seek debt advice, this study, using in-depth interviews with twenty men, investigated ‘triggers’ into problematic debt for men; men’s contributions to the management of household finances; how men see their own debt advice needs, and men’s experiences and expectations of debt advice services.

Causes of problematic personal debt

- A lack of sustained employment providing an adequate and stable income was the most important trigger into problematic debt. This applied to men who: had been reliant on benefits for substantial periods of time; had a pattern of ‘churning’ in and out of work; had lost vital overtime; had experienced business failure; or had been made redundant.

- In contrast to female patterns of problematic debt found in earlier research, the problematic debts of a small number of men were associated with addictions.

Managing problematic personal debt

- Patterns of control and management of household income and expenditure, including getting into and managing debt, were embedded in the nature and dynamics of couple relationships. Different outcomes of such dynamics included one partner becoming responsible for debts incurred by the other; women being left with little access to money and carrying an unequal burden of the ‘worry’ associated with debts; and men controlling and managing household finances via internet and telephone banking.

- Although research has shown that even modest savings act as a buffer to withstand ‘adverse shocks’ in households managing problematic debt, most men in this study had either exhausted their savings in servicing debts or constantly needed to raid short-term savings in order to make repayments.
Experiences of debt advice

- Just over half of interviewees had sought debt advice, although not all had managed to access it.

- Those who had tried to get advice and been unable to do so felt disinclined to do so again (perhaps due to the barriers some men had to overcome in order to make an initial approach). Positive experiences of receiving advice, on the other hand, reinforced the likelihood of seeking advice again, should the need arise in the future.

- Those who had received debt advice spoke positively of its benefits. These were both practical and emotional. Practical help included crucial information about where they stood legally, advice on strategies for dealing with creditors, and pro forma letters; emotional benefits included relief of stress and worry and achieving peace of mind.

Barriers to advice seeking by men

- Gendered divisions of ‘financial labour’ within the family in which this was seen as part of the woman’s role.

- A range of emotional responses to problematic debt from men that precluded them from addressing the issue.

- Over-optimistic assessments of prospects for improving the situation.

- Lack of awareness, understanding and inaccurate perceptions of what advice services offer.

- Confusion about not-for-profit debt advice organisations and commercial debt consolidation services, combined with a marked preference for the former and a marked distrust of the latter.

- Lack of self-confidence and the social skills perceived to be necessary to access services.

- A powerful need to see themselves as in control of their finances and able to ‘do it themselves’ in relation to managing problematic debt.
Seeking direction: men, money advice and the road to financial health

Delivering debt advice

- Those who had actually received advice over the telephone had found this helpful, even when they felt their circumstances to be relatively complicated.

- Face-to-face encounters were seen as enabling men to: create the kind of rapport necessary for talking openly; communicate the whole picture to the advisor; take the time needed to understand the advice being given; and take notes for future reference.

- Although none had had experience of online toolkits, these are compatible with men’s expressed needs to be offered the means to ‘help themselves’ and to re-gain a measure of control of personal/family finances.

Recommendations

- Policy aimed at securing sustainable jobs that provide a minimum income standard is likely to have a major impact on reducing problematic personal debt, as are policies that support the ability of low-income families to save.

- The part played by addictions in men’s problematic debt reveals a need to support the provision of treatment and prevention services for those with or at risk of addictions, particularly in relation to problem gambling.

- The likely increase in demand for debt advice as a result of the recession means that services need to make advice more accessible to men, for example, by: targeting services/money advice promotion at places where men are likely to be, such as football clubs; making user-friendly ‘money packs’ available to couples setting up home together; emphasising services’ independent not-for-profit status in order to build trust; and framing advice-giving in terms of enhancing men’s ability to ‘do it themselves’.
1 Introduction

This research was conducted between April and July 2010 with men in low income to average income households who defined themselves as having problematic personal debt. The study aimed to explore ‘triggers’ into problematic debt; men’s patterns of household money management; their definitions of problematic debt; the strategies used in dealing with it; and their attitudes towards and experience of debt advice services. The findings are set in the context of what was learnt about experiences of credit and debt in low income families from recent research conducted by the Centre for Research in Social Policy (CRSP) and funded by the Joseph Rowntree Foundation (JRF).

1.1 Within-household inequalities

Household income, the sources it comes from, how it is distributed between family members and who benefits is a constantly shifting target for research, policy and practice. This is increasingly the case as families themselves change and as the need to reduce child poverty remains urgent. There has been a huge increase in the numbers of men and women living together and children born outside of formal marriage. There have been high rates of divorce and remarriage. There has been increasing recognition and regulation of same-sex relationships. In light of these changes, there has also been less emphasis in recent household finances research on marriage, and the beginnings of more work comparing different kinds of households (see Special Issue Journal of Socio-economics, Vol. 37, 2008), including how these are associated with different patterns of household money management and allocation. In addition, there have been attempts to understand the subtle processes of negotiation and identity construction that allow financial inequalities to co-exist with a rhetoric of equality within partner relationships (Sonnenberg, 2008; Goode, 2009).

For very good reasons to do with the welfare of children, the emphasis on gendered financial arrangements and outcomes within the household has translated, in practice, to a focus on women’s roles and impacts on women. There is a strong body of research, for example, that
demonstrates that while men are more likely to exert control over how income is actually allocated in families, women are more likely to manage finances single-handedly in low-income households, where financial management tends to be a burden rather than a source of power; and that women privilege children’s needs in the way they manage low household incomes. Within families in receipt of benefits in particular, the source and recipient of income are also highly significant for its allocation, so that methods of benefit payment that assume the dependence of one partner, typically the woman, on the other can reinforce gendered inequalities (Goode et al., 1998). It is also the case that women are more likely than men to use professional advice services, (for example, in relation to health needs). A ‘side-effect’ of the focus in research on household finances on women’s roles and the unequal burden they can carry is that men have rarely been the focus of inquiry in their own right.

Debt and couple relationships

Two recent publications on couples’ financial decision-making (Goode, 2009; Rowlingson and Joseph, 2010) give some insight into men’s views, perceptions and behaviours. Interactions between partners where they were interviewed together, for example revealed the ways in which decisions in relation to debt are deeply embedded in the nature of the couple relationship, and that men’s identities as ‘breadwinners’ and as ‘partners’ continue to have salience, whether they are in or out of employment. Where partners were interviewed individually, differences in views, attitudes and perceptions between men and women about how finances are and should be managed were revealed in the discrepancies that appeared in their separate accounts. If men’s practices in this area are different to women’s and if they exert such influence over decision-making in family finances both within and beyond partner relationships, and yet traditionally have not sought advice in a timely way when problematic debts arise, we need to understand more about their own attitudes and practices in relation to domestic money management; the circumstances in which they incur problematic debts; and the strategies they use once this has happened.

Men and debt advice

There are some signs that the effects of the recession may be leading men to seek debt advice more than has traditionally been the case. The number of men contacting the Consumer Credit Counselling Service (CCCS) for debt advice, for example, has increased by 51% since 2007, while
the number of women increased only half this much. Since the charity began in 1993, a greater proportion of women have always approached CCCS for help but now the numbers from each gender are almost level. The service attributes this to the recession, suggesting that men have suffered its effects more than women because of a combination of rising unemployment, a slower rate of salary increases and rising household expenditure, particularly in relation to the cost of gas and electricity. Almost half of those approaching the charity attributed the cause of their debt to reduced income, including redundancy or unemployment, whereas fewer than 16% of women gave unemployment as the primary reason for their debt problems. In the light of this, it would be beneficial to understand more about how men are managing their domestic finances in this economic environment and how they see their own debt advice needs.

1.2 Aims of the study

The aims of the study were:

- to provide contextual information, from a recent study of credit and debt in low-income families’ (Dearden et al., 2010), on men’s and women’s orientations towards and experiences of money management and debt-advice;

- to explore ‘triggers’ into debt for men on low incomes;

- to explore male patterns of domestic money management;

- to explore the strategies men use in dealing with problematic debt;

- to explore men’s attitudes towards (and where possible, experience of) debt advice services; and

- to understand any barriers to men accessing and utilising advice and how advice agencies might take these into account in their service delivery.
1.3 Methods

The Centre for Research in Social Policy (CRSP) recently conducted a study of experiences of credit and debt (CAD), funded by the Joseph Rowntree Foundation (JRF). That study used in-depth interviews with men and women in low-income families over a period of a year. As a preliminary to this study, we conducted secondary analysis of the CAD data, focusing on debt advice, before recruiting and undertaking in-depth interviews exclusively with men for this study.

1.3.1 Women, men and debt-advice in the CAD study

Very few men we spoke to had sought advice about their debts whereas a number of women had. For some women this had been on an informal basis with friends:

‘I do talk to people about it … like with my friends, you know. Everybody knows that I’ve had debts and I’ve been a bit stuck at times. I’ve always been quite open with people anyway and asked people for advice.’

(CAD22)

Other women who had used a debt advice service spoke positively of the benefits:

‘Years and years ago [I had] money advice … She was brilliant, lovely woman … We went on a successful appeal together ….’

(CAD9)

‘I did (seek advice) a few years ago with Sure Start, because they used to help you with things like that … they had a person who helps you manage money and that … if it weren’t for them I’d have just left it and left it and I’d have lost my house.’

(CAD14)

‘At one point we consulted Money Advice because of the council … I gave money to my ex and he was supposed to be paying my TV licence and my rent and money miraculously disappeared and I didn’t find out about it until the council said “We’re taking you to court because you owe this, this, this and this”. Needless to say I’m not with him anymore.’

(CAD17)

‘Yes … [for] arrears … They gave me quite a lot of help. When it went to court they told me to tell them that I could only afford £3 a week, so that’s what I should pay, and they agreed.’

(CAD52)

A few women talked about the difficulties of accessing services, although it should be noted that
this was primarily in relation to Citizens Advice Bureau (CAB):

‘I was on the phone one day for over two hours. I kept ringing but it was constantly engaged ... I know a few people who have tried to get through to the Citizens Advice Bureau and you can never get through. The lines are always busy.’

(CAD3)

‘I know people who have who’ve said it was tough to get an appointment. Maybe just having a bit more availability for people to be able to help out and make it a bit easier. ... I think specifically in the current climate advertising the Citizens Advice Bureau would help.’

(CAD22)

‘I found the Citizens Advice to be very, very useful but ... although there’s lots of information about Citizens Advice it’s not as visible as it could be ... because it’s voluntary so they’re always understaffed ... So as useful as it is, it’s low visibility relatively. And it’s constantly under stress ... It’s just not publicised as much as it needs to be, especially at the moment.’

(CAD34)

Only two women referred to barriers to using a debt advice service, in the first case because she felt it would damage her chances of getting her children back to live with her; and in the second case, due to a youthful desire to spend money without thinking about the consequences:

‘I couldn’t trust anyone .... because when I had my kids, I used to get this Sure Start woman ... and every time I used to say something to her she used to blab it to my social worker ... it got said in court .... It was against me getting the kids back.’

(CAD12)

‘I felt like I was being told off because people were trying to give me advice and saying “Well, you need to be careful, you need to do this, you need to do that” and I was like “Well I don’t want to, I want to be 21 and I want to go out and I don’t want to have to think about money”. But I should have done really, and then I wouldn’t have got in the trouble that I’m in .... [I] left it too long because I didn’t like having to write the letters ... If people can find the help, definitely take it, there’s no shame in admitting that you’re in debt or whatever because I think 80% of the population are now.’

(CAD50)

In contrast, it was unusual for men to report talking about their debts, even informally to friends. For one man, it was not something that should be discussed outside the family:
‘How I look at it is, it’s in the family so you keep it in the family. You do not discuss it outside
the family.’

(CAD40)

When another did talk to someone else, it was to seek information about the law:

‘It was when I was first made redundant … I was sitting on my backside feeling sorry for
myself, I was pretty much in debt and in a bit of a mess … I actually went to my dad’s
accountant and sort of said, “You understand a lot more of the laws, what can I do?”’

(CAD54)

One of the few who had used a debt advice service had been prompted to do so by an advertising
campaign and he now felt they should continue to be resourced, especially in the current
economic climate:

‘I have spoken to National Debtline and Citizens Advice … in relation to my credit card that I
defaulted on … there has been a few campaigns I think for the National Debtline and that is
what prompted me … I sought them out in the Yellow Pages or on the internet ... [what the
government can do to support people who are in debt is] greater regulation of the credit
system and possibly more help or money for people like the Citizens Advice and more
money for things like the National Debtline .... put more money into that, at least at the
moment.’

(CAD53)

And another had sought help from CAB in severe crisis and when referred to them by health
professionals:

‘The only people that has helped me manage my debts has been the Citizens Advice
Bureau … they have wrote to all the debtors telling them the situation and that is why I have
got probably about an extra £20 in my pocket a week now ... It was actually when I took
that overdose and the psychiatric team were coming to see me, it was them who got me in
touch with the Citizens Advice …’

(CAD23)
Most men we talked to had not sought advice, however, and the reasons they gave contrasted markedly with women’s overall willingness to seek help. The most common reason reported by men for their reluctance was that they could (and should) ‘do it themselves’:

“When I got my job they asked if I wanted to see [someone for debt advice], but I just cleared up my debt anyway with [the job] ….”

(CAD15)

“My point is, why can’t you do it yourself? …. I have got on to my creditors, but they don’t stop the putting on extra money. How come these other people can do it, get it stopped and we can’t? You know, people trying to do it themselves. Why have they got more clout than what we have?’

(CAD30)

‘I haven’t [sought debt advice] because like I say I always try to get myself out of debt. This is what I’m saying, I don’t like people knowing what I’m thinking … to me if I’ve got a problem, I like to keep it inside me. Do you understand?’

(CAD35)

‘… at one point I probably did think about going to [CAB], but again I never really got around to it …. I didn’t really feel I needed it at the time and I didn’t really want to go through all my finances and be made to feel that I wasn’t in control.’

(CAD36)

These indications of men’s attitudes from the CAD study alerted us, then, to the kinds of issues to explore further in this study, with its exclusive focus on men.

### 1.3.2 Recruitment

This study used individual in-depth interviews with 20 men from the East Midlands (Nottingham, Derby and Leicester), in low to average-income households. Just over half were living in households with annual incomes of less than £15,000 and a quarter with incomes of less than £25,000. On the hypothesis that earlier levels of borrowing combined with the recession may have impacted on men whose income levels had not previously rendered them vulnerable to unmanageable debts, we included some ‘higher’ incomes: two had household incomes between £30,000 and £40,000, and one had a household income of £42,000 (see Section 1.3.3). All
defined themselves as having problematic levels of debt. We recruited men who had and men who had not sought debt advice. Interviews took place in the home. They lasted between an hour and an hour-and-a-half and were tape-recorded and fully transcribed.

Just over half our participants (11) were recruited from men in the CAD study households who had not actively participated in that study or had done so only marginally; another one was recruited through one of these participants; the rest were recruited on the doorstep by professional recruiters. The recruitment process was in itself revealing of men’s attitudes and feelings about problematic debt. The CAD study had used a longitudinal approach, re-interviewing participants every two months over a period of a year and a good research relationship built up with many families during that time. Consequently, although we had not interviewed the men we recruited from these households in depth (or at all) before, we benefited from the trust that had been established. Even so, having consented, some began the interview by stating that they would not normally talk to anyone on this subject, or avowing that we would probably only get one word answers from them. (This was not the case in practice; in fact some men commented at the end of the interview on how good it had been to ‘talk’).

Doorstep recruitment proved much more difficult. Women who fitted the criteria and were willing for their partners to participate were either unable to persuade them to come to the door, or the men who did so then refused outright or refused when subsequently contacted.

‘Snowballing’ proved equally difficult. A few men volunteered the information that they had friends who were in similar or worse debt than they, but they felt unable to approach them on our behalf, were convinced that such an approach would meet with a refusal, or in one case, found this indeed to be the case. The reasons behind this general reluctance were explored in the interviews we did conduct, and form part of the findings, but there was reference by potential participants throughout the recruitment process of the threat to men’s pride that participation would constitute. This is a familiar discourse and it may be that it operates as a ‘resource’ for men to call upon to justify not engaging with this difficult subject. We also explored this further with our participants – who had after all managed to talk at some length to us.
1.3.3 The sample

Age

Participants ranged in age from 25 to 63, with most being in their 30s and 40s.

Household composition

Over half lived with a partner/wife and children; three were in couple households without children; four lived in single households (one with his son; one sharing care of his son); and one lived in a shared house.

Housing status

Most (13) were in rented accommodation; of these, seven were council tenants, four were privately renting and two were housing association tenants. There were seven owner-occupiers.

Employment status

Nine were employed full time at the time of interview (including one on a temporary contract of three weeks with an agency); three were employed part time; one was self-employed; and seven were in receipt of benefits.

Ethnicity/nationality

Two men described themselves as Caribbean British, one as British Pakistani and the rest as White British.

Household income

Table 1 Annual Household Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>£30,000-£40,000</td>
<td>3</td>
</tr>
<tr>
<td>£25,000-£30,000</td>
<td>3</td>
</tr>
<tr>
<td>£20,000-£25,000</td>
<td>2</td>
</tr>
<tr>
<td>£15,000-£20,000</td>
<td>3</td>
</tr>
<tr>
<td>£10,000-£15,000</td>
<td>6</td>
</tr>
<tr>
<td>&lt; £10,000</td>
<td>3</td>
</tr>
</tbody>
</table>
**Types of debt**

Our interviewees told us about fourteen different types of debts. All but one had multiple forms of debt. They are shown, in the order of most frequently occurring debts, in Table 2. The numbers in brackets correspond to the interviewees listed in Annex A.

<table>
<thead>
<tr>
<th>Type</th>
<th>No of People</th>
<th>Interviewees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Credit card</td>
<td>12</td>
<td>(2,4,5,6,9,12,13,15,16,18,19,20)</td>
</tr>
<tr>
<td>2 Arrears on bills</td>
<td>9</td>
<td>(2,3,4,5,8,9,10,13,15)</td>
</tr>
<tr>
<td>2 Instalment purchases</td>
<td>9</td>
<td>(6,7,8,11,12,14,16,17,18)</td>
</tr>
<tr>
<td>2 Bank/building society loan</td>
<td>9</td>
<td>(1,4,5,8,11,12,16,18,19)</td>
</tr>
<tr>
<td>5 Overdraft</td>
<td>8</td>
<td>(6,9,12,13,14,15,16,18)</td>
</tr>
<tr>
<td>6 Mortgage</td>
<td>7</td>
<td>(12,14,15,16,18,19,20)</td>
</tr>
<tr>
<td>6 Catalogue</td>
<td>7</td>
<td>(3,5,6,7,8,10,12)</td>
</tr>
<tr>
<td>8 Loan from family/friends</td>
<td>6</td>
<td>(9,10,11,13,15,20)</td>
</tr>
<tr>
<td>9 Doorstep loan</td>
<td>3</td>
<td>(7,8,11)</td>
</tr>
<tr>
<td>9 Student loan</td>
<td>3</td>
<td>(5,13,20)</td>
</tr>
<tr>
<td>11 Store card</td>
<td>2</td>
<td>(6,20)</td>
</tr>
<tr>
<td>12 Credit union loan</td>
<td>1</td>
<td>(10)</td>
</tr>
<tr>
<td>13 Child support arrears</td>
<td>1</td>
<td>(8)</td>
</tr>
<tr>
<td>14 Unpaid tax bill</td>
<td>1</td>
<td>(6)</td>
</tr>
</tbody>
</table>
Those with one or more household member in employment had higher debts and more types of debt than those households reliant on benefits. Credit card debts were the most frequent, followed by arrears on bills, hire purchase commitments, bank or building society loans and overdrafts. Those reliant on benefit income were more vulnerable to priority debts such as utilities, while those with a regular wage-derived income had greater access to and propensity to debt from consumer credit commitments.

1.3.4 The interviews

As a preliminary to exploring the acquisition of problematic debt, we wanted to form a picture of how couples managed their income and expenditure and their household financial decision-making practices. In order to do this, we asked about banking arrangements; responsibility for day-to-day management of bill-paying and accounting; access to one’s ‘own’ money; the need to get permission from or to ‘justify’ expenditure to one’s partner; and who had the ‘final say’ over larger items of expenditure. These are ‘tried and tested’ approaches to exploring the intra-household management and distribution of income, drawing out a crucial difference between management and control of income:

‘There is an important distinction between money management (which may give the household manager circumscribed power over finances) and overall (executive) control (Pahl, 1989). For example, it is possible for an ostensibly joint management system to be operated either as a whole wage or housekeeping allowance system if the main earner retains a high level of control of the ‘pooled’ money, thus obliging the other partner to seek permission before making any non-routine expenditure. The right to control one’s earnings can therefore militate against equal sharing, even when partners are aiming for equality … the use of a joint bank account – and the inferred intention of equal sharing underlying its use – does not always in practice translate into equal access to and control over the households’ financial resources. There are many other factors that potentially undermine equal access to common resources – including those of a psychological nature…’

(Burgoyne and Sonnenberg, 2009: 91)

We explored these issues before asking interviewees to choose from the typology of household allocation systems referred to above (see Annex B) as a basis for further discussion. With changing patterns of family formation, and the appearance of different kinds of households, as well
as new forms of ‘invisible’ money and electronic banking, people’s domestic financial arrangements may not fit as neatly into discrete categories as a typology suggests. Nevertheless, asking interviewees to say which of a selection of ‘systems’ came closest to their arrangements provided a useful tool to enable them to represent their arrangements as they saw them, and offered a stimulus for them to elaborate on the picture they had already painted – as they sought to clarify, for example, on where they fitted and how they diverged from the different options.

Those men who lived alone had all previously been in co-habiting relationships, and with them we explored any changes that had taken place in how they manage their household finances and debts now. We were interested, in whether having responsibility for day-to-day management, perhaps for the first time, might be associated with seeking debt advice, and if not, why not.

We then explored how they had acquired problematic debts; experiences of debt advice for those who had accessed it; barriers to seeking debt advice for those who had not sought it; and views on how debt advice services might encourage men to access their services in a timely way.
2 Domestic money management

Key points

- Couple’s banking arrangements ranged from the straightforward to the highly complex. A single current account was associated with the need to have one person, usually the woman, managing a limited income.

- Separate accounts were associated with separate spheres of responsibility, in some cases reflecting the man’s assessment of the status of the relationship, and in others a desire to preserve personal responsibility for debts incurred outside of the relationship.

- In some higher income households, men took responsibility for managing a number of different accounts online/via mobile phone on a day-to-day basis, constituting an ‘electronic’ form of the familiar pattern of ‘juggling’ income and expenditure in order to manage debts; where this occurred, men tended to characterise it as enabling them to be ‘smart’ money managers.

- The use of numerous accounts appeared in its most extreme form for the interviewee with high levels of problematic debt, who identified himself as addicted to gambling.

- Earlier research by CRSP showed that even modest savings acted as a buffer to withstand ‘adverse shocks’ in households with problematic debt. Most men in this study aspired to having an active savings account; some had dormant accounts where savings had been exhausted by servicing debts while others constantly raided short-term savings to meet regular commitments, including debt repayments.

- The dynamics of couple relationships were highly significant in how problematic debt was both acquired and managed. An important distinction in how money gets allocated within the household is between the overall control of income and its day-to-day management. In couple households in this study, detailed descriptions of couples’ practices suggested that a ‘whole wage’ system (in which one person exercises control and day-to-day management) was the most common, followed by more shared arrangements (‘pooling’). As in earlier research, male whole-wage systems gave women very little access to household income, and female-managed pools were associated with an unequal share of the burden of managing debts.
2.1 Banking arrangements

Earlier research has shown that couples’ banking arrangements often symbolise the nature of the couple relationship, with a joint account, for example, being characteristic of married couples. This was the case for Mr Pearson and his wife. Just using one account reflected their choice to adopt a system in which Mrs Pearson took overall responsibility for managing the household finances from a single ‘pot’. They decided when they married that it was unnecessary for Mr Pearson to maintain his own bank account given that his wife was the main breadwinner. Use of one account to enable the woman to manage everything was also the case in Mr Butcher’s and Mr Telford’s households. Both of these men preferred to leave financial responsibility to their partners. Although most of our couple households used joint accounts, in fact, this choice did not necessarily reflect the nature of the couple relationship in a straightforward way. The demands of managing a limited budget effectively also influenced use of the ‘traditional’ arrangement of a single joint account to which both have access and which is used for all income and expenditure.

Other arrangements were much more complicated, featuring within-household combinations of: joint current and savings accounts; separate accounts; joint and separate accounts; and multiple joint current accounts. The presence of several accounts sometimes arose from a need to juggle money around to pay certain bills, or to have one protected ‘pot’ of money not subject to direct debits and the risk of incurring bank charges. For Mr Repton, for example, fairly complex banking arrangements enabled him to manage the family finances in a very active and sophisticated way (see Section 2.2). He did this primarily from a joint account but also maintained his own separate account. The separate account was not about maintaining a degree of financial independence from his wife, however, but was rather a consequence of an outstanding overdraft on his personal account, which he did not wish to bring into the joint financial arrangements he and his partner had set up on entering into married life.

In other cases, maintaining separate accounts was associated with separate spheres of responsibility and seen as enabling a greater degree of control over one’s own sphere. Mr Flintham explained that keeping the separate accounts he and his wife had had before they married, enabled each of them to ‘keep tabs on’ their own personal expenditure. He could be confident about there being sufficient funds available to him for the essential expenditure for which
he was responsible if he did not also have to take into account any personal expenditure of his wife’s.

The highest number of accounts (nine) was held by Mr Nelson, who identified himself as addicted to gambling. Multiple accounts had initially been a feature of his efforts to make money through savings and investments, using free overdraft facilities, for example, and investing student loans. After losing thousands of pounds through gambling, however, having so many accounts meant that he was now spending an inordinate amount of time managing his debts in order to avoid penalty charges.

The five single men were all ‘banked’. For Mr Hakim, Mr Winters, Mr Nelson and Mr Bolton, their banking arrangements had remained unchanged since living with a partner, as each had had an independent bank account then. Mr Compton’s sole bank account had made his arrangements simpler, as he and his ex-wife had had a number of joint bank accounts and a savings account for each of their three children.

In contrast to the CAD study, and again reflecting somewhat higher incomes within this sample, a number of our interviewees had active, if modest, savings accounts at the time of the interview; some who had had savings in the past had exhausted them or were failing to accrue savings by constantly having to ‘dip into’ the account to meet their regular commitments; others aspired to being able to ‘re-activate’ savings accounts that were in fact dormant. Mr Norton was the sole exception to this. He had been able to build up savings in his online savings account, which he saw as a safeguard against the threat of future redundancy.

Other men who used internet banking also referred to ‘savings’ accounts but their descriptions of these showed that, in practice, they were used as designated ‘pots’ of money to pay household bills, rather than as a way of building up funds for the future. Online banking was significant in this study in that it was characterised, by those men who used it, as enabling them to be ‘smart’ managers of household finances (see Section 2.2).
2.2 Patterns of money management

Unlike earlier research, which found an association between low-income households and female management, in our (15) couple households, there was some variety (see Table 3 below). This may reflect the mixture of married and co-habiting couples in the sample; and the variety of single and dual-earner couples and households reliant on benefits in the sample.

Table 3 Money management

<table>
<thead>
<tr>
<th></th>
<th>Whole wage</th>
<th>Pooling</th>
<th>Independent management</th>
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</thead>
<tbody>
<tr>
<td>With children</td>
<td></td>
<td></td>
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<tr>
<td>Married</td>
<td>1</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Co-habiting</td>
<td>3</td>
<td>1</td>
<td></td>
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<tr>
<td>Separated/divorced</td>
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<td></td>
<td>2</td>
</tr>
<tr>
<td>Without children</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>1</td>
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<td>1</td>
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<tr>
<td>Co-habiting</td>
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<tr>
<td>Separated/divorced</td>
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<td></td>
<td>3</td>
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<tr>
<td>TOTAL</td>
<td>5</td>
<td>7</td>
<td>8</td>
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</tbody>
</table>

Research has shown an association between marriage (as opposed to co-habitation) and pooling arrangements and that was borne out here. It was the most common choice among couple households, (although, importantly, in two of these, examples of actual practices clearly indicated a male whole wage system in operation, with less equal access to money, in practice, than a pooling system suggests).
Those who unequivocally chose pooling, and whose illustrations and examples bore this out, were married and all except one couple had children. This dual-earner couple without children used a male-managed pool in which household finances were managed online/electronically. They had begun their married life with a partial pooling system but had found the autonomous spending this allowed each of them did not facilitate the level of control over their finances that their commitments – including debts that his wife had accrued – required. He had therefore set up a number of ‘online savers’ – effectively ‘pots’ of money for different purposes, which he actively manages. This online day-to-day management allows greater flexibility than direct debits and facilitates saving for annual expenditures like car insurance, in order to escape charges for spreading the cost over a year. He had also set up text alerts, to notify him in advance if he was in danger of going beyond his overdraft limit and incurring charges.

Married couples with children used a female-managed pool; that is, the wife managed the finances on a day-to-day basis. Various explanations were given for why the woman had this responsibility in these couples, the gist of which was that they were better at it, more ‘with it’, less likely to spend on ‘silly things’. This being the case, how do men access personal spending money under these arrangements, in families where there is little or no disposable income? It may arise out of negotiation, it may be accessed covertly, but quite commonly it was a tacit arrangement embedded within the dynamic of the relationship, in which the man did not need explicitly to assert his authority, as his wife deferred to him when there was disagreement. This in turn arose out of a need to preserve his identity as the ‘head of the household’ or breadwinner, even when he was out of work.

Of the five who chose a Whole Wage system, four chose a female whole wage system (where all the income is managed by the woman, but the man may access some personal spending money), with illustrations that bore this out. The fifth described a male whole wage system. Although they had joint current and savings accounts, there was an additional account (used solely by him as a repository for funds to cover car and pet insurance). He had ‘taken over’ both control and day-to-day management of their finances after debts that his wife had accrued when they first got together were put in the hands of a debt-recovery agency. As she intermittently suffered from depression and was happy for him to ‘take charge’ of their finances to allow her to concentrate on looking after the children, he actively managed accounts online, moving money around to cover
direct debits, choosing a standing order for debt repayments to allow him some control over
increases proposed by creditors, and using a ‘Google docs’ online spreadsheet which he
accessed via his mobile phone, in order to monitor and manage income and outgoings on a daily
basis.

This distribution of financial allocation systems meant that women had primary responsibility for
managing finances on a day-to-day basis in seven of the couples – four through a Female Whole
Wage system and three through a Female-managed Pool; men had primary responsibility for
managing finances on a day-to-day basis in five cases – three through a Male Whole Wage
system and two through a Male-managed Pool; the remaining three couple households operated
an Independent Management system.

There was some association between male control of household income/expenditure and the
acquisition of debt or an inability to reduce problematic debt, and of women being disadvantaged
by this. There was also some indication of male control arising out of the female partner’s earlier
acquisition of debt. Such examples of what has been referred to as ‘sexually transmitted debt’, in
which one partner effectively becomes liable for, or bears the impact of, debts which the other
brings into the relationship suggest that each may benefit from advice tailored to their needs: the
partner who incurred the debts may benefit from ‘conventional’ debt advice, while the partner who
becomes liable for these debts may well benefit from financial guidance aimed at avoiding the
situation becoming worse.

All of the men living in lone male households, (now inevitably using Independent management),
had been in co-habiting partnerships in the past; in each case, unmanageable debts had formed
part of the couple’s relationship, but in different ways. In Mr Nelson’s case, he already had high
levels of problematic debt when he moved in with his girlfriend and therefore made no financial
contribution to household expenses. His inability to get his life ‘in order’ then contributed to the
break-up of the relationship. In Mr Bolton’s case, his girlfriend had debts of her own when she
moved in with him. He was in a well-paid job as an accountant and could meet all his borrowing
commitments at that time, whereas she was in receipt of benefits. He took responsibility for all
household expenses and also supplemented her benefit income when needed, which eventually
had an impact on his own acquisition of problematic debt when the relationship broke up. Where a break-up of a partnership had been preceded by an extended period of relationship instability, systems of household financial management and allocation used during this period acted as a ‘tracer’ of the couple relationship; that is, they too became unstable.

Although the number of ‘single’ men with problematic debt in our sample was small, the fact that they now had sole responsibility for the management of their household finances, in some cases for the first time, might suggest that they would be likely to seek debt advice. In fact, three of the five had done so. We will explore their experiences of this and the reasons the others gave for not having done so, in Section 4.

Examining couples’ ‘allocations systems’ and exploring where their practices fitted or diverged from such categorisations began to open up the ways in which the use of credit and the acquisition of unmanageable debt, like other expenditure-related ‘decisions’ are embedded in the dynamics of control and management of household income and expenditure. This is explored further in Section 3.3.
3 The causes of problematic debt

Key points

- Insecure and long-term low income (as opposed to consumer spending to finance high material standards of living) acted as a primary trigger into problematic debt.

- The impact of the recession on loss of income, leading to problematic debt, was evident.

- Certain male behaviours that were referred to in women’s accounts in the CAD study were recounted in much more detail here – such as male-initiated ‘autonomous’ spending that rendered attempts to budget carefully much more difficult.

- In some instances, problematic debt was a significant feature of family breakdown while in others problematic debt followed family breakdown.

- Accounts of drug and gambling addictions, although small in number, had led to severe problematic debt and partnership breakdowns.

3.1 Persistent low income

Although as we saw, Mr Compton did his best to manage his finances, he had struggled with debts as a result of being reliant long-term on invalidity benefit due to debilitating depression. He felt particularly overwhelmed at the point his youngest son left home to go and live with his mother, resulting in Mr Compton no longer receiving child benefit.

Similarly, for others of our interviewees with children, being in long-term receipt of benefits or ‘churning’ in and out of work over a period of some years had led to problematic debt, which they saw little chance of rectifying in the near future.

Mr Graham and his wife lived in privately-rented accommodation with their pre-school age son. Mrs Graham had a son from a previous relationship who stayed with them at weekends and during
school holidays and Mr Graham had a child from a former relationship for whom he paid child maintenance. Their debts included bank loans, mounting bank charges on an old account of Mr Graham’s, door-step loans, catalogue debts and numerous arrears. Mr Graham had just started a new job involving shift-work after being unemployed for around nine months. He had experienced a long-term pattern of being in and out of work. He and his partner had used an online calculator to work out how much he needed to earn to be better off than when they were receiving benefits. Even with working tax credit, he was not much better off in his latest job, and the complexities of and delays in processing his entitlements throughout periods of ‘churning’, together with different amounts of income coming in at different times from different sources, exacerbated the challenges of avoiding problematic debt when on long-term low income:

“We should have had an extra four weeks [housing benefit] because I was unemployed for over six months … but … they stopped it instantly and said “Now you’ve got to apply for it again” … it takes them about four months on average normally .. to get four weeks’ rent … and then another time I broke my hand when I was signing on … so they said “You’ve got to claim incapacity benefit”. I said “Well, it’s coming off in a week, what’s the point?” … still had to do it. Then the council said “Hang on, we’re stopping paying because you’ve changed benefit”. And then I had to change benefit again because my cast was off … four month’s (delay) each time … and then they only paid two months. So we end up in massive arrears again.’

As we saw, Mr Winters was now an unemployed lone parent with a ten-year-old son, who had lived with him for the last seven years. His total income was £120 a week and he had council tax and water rates arrears, catalogue debts, loans from a doorstep lender and a credit union and also borrowed occasionally from his mother. He was not sure whether debts accrued from a council house tenancy immediately after his relationship broke up were also still outstanding or whether enough time had passed for them to have been ‘wiped’ but he knew that there was no possibility of accruing further debts via the use of credit. Low income families regularly rely on credit to ‘smooth’ income and ‘make ends meet’, but problematic debt often leads to financial exclusion from all but the most expensive forms of credit and this was the case for Mr Winters:

‘I can’t get owt on credit, or get like HP, or go down and ‘get-something-pay-next-year’. I can’t have none of that.’
At the same time, he saw little prospect of work to improve his situation.

3.2 Loss of income: unemployment, loss of overtime, business failure

For seven of our interviewees, the ‘adverse shock’ of being made redundant, losing overtime or going out of business had been the significant trigger into unmanageable debt. Cancellations of overseas contracts, a ‘last-in-first-out’ policy, the crisis in the construction industry and the drying up of work in machine-maintenance after an initial good start in a newly-launched business had left these men with unmanageable debts. An eighth interviewee who was self-employed was also concerned about his level of indebtedness because he was actually getting very little work.

Mr Storer and his family lost their house when he went out of business overnight following the cancellation of a large contract. He became depressed and unable to work for an extended period, during which his wife took on several part-time jobs. The family were under great strain at this time. Some years on, at the time of the interview, they were council tenants, he and his wife were in full-time employment and the few debts they had were manageable. Although they continued to use a doorstep lender at Christmas and holiday times, he described them now as debt-averse.

After his fledgling business failed Mr Barton, who lived with his partner but had no children, was fortunate enough to keep his house thanks to a sympathetic mortgage company, and he had also since found full-time work. But he had been left with huge debts and would not want anyone to go through the sleepless nights he had experienced as a result of acrimonious and not always successful negotiations with aggressive creditors. He anticipated many years of paying off the £15,000 business loan he had taken out, as well as arrears he had accrued while unemployed.

Mr McPherson also worked in construction and had intermittent work erecting marquees, but since his partner was made redundant at the same time as him and subsequently went back to college, they were struggling to provide for their son and service the debts they had acquired as a result of their redundancies/unemployment.
Mr Houseman had always earned ‘good money’, first as a plasterer and later as a site manager in the construction industry, initially abroad and recently in the UK. When work ‘dried up’ at the start of the latest recession, he was left with a £7,000 tax bill, an overdraft and credit card debts. He was in receipt of pension credits, had little hope of clearing his debts and was told after a court hearing that he may face bankruptcy.

Mr Bolton, a separated man who shared the care of his school-aged son, had been earning a sufficient salary as an accountant to meet all his borrowing commitments when he was made redundant. When his partner and her daughter first moved in, he took responsibility for paying all the household bills as she was unemployed and in debt. Later, he re-mortgaged his house to build an extension. The relationship broke up soon afterwards, and in December 2009 he was made redundant for a second time. As a result, he owed around £10,000 in mortgage arrears, credit card debts and hire purchase (HP) commitments. At the time of the interview, he had got three weeks’ work from an agency and was still negotiating his way through the benefits system.

Mr Flintham, a married man with two school-aged children, worked full time as a cooper and his partner worked part time as an administrator. Their joint income was sufficient to regularly meet their commitments on mortgage payments (£400 a month); bank loan (£15,000 for home improvements); overdraft (£1,000, acquired due to six weeks off work sick); credit card (£7,000 for household goods, car maintenance/fuel and family outings); HP (£80 a month); and catalogue, until orders stopped coming in from breweries and he lost his regular overtime. His wife had been able to increase her hours, bringing their combined income to £400 a week, and he thought they could ‘ride it out’ by making minimum repayments until the World Cup and the Olympics hopefully led to improved orders at the factory.

Mr Donaldson and his family came to England when government changes in land use affected his garage business in the small island of St Martin’s. He hoped to save enough to return home and buy more land, and got work immediately, but was made redundant at the start of the recession. He still hoped to return when his older daughter had completed her higher education.
Mr Hepworth, a self-employed painter and decorator, had ‘three or four weeks’ work at the time of the interview. He had been constantly worried about getting work for the last year, and feared that the working families tax credit he had relied on in the past was about to be cut, which would leave them ‘in a mess’ and make their debts unmanageable.

3.3 Couples’ ‘decision making’ around expenditure

In line with the research showing that in low-income families especially, one person, typically the woman, has the main responsibility for managing household finances as a way of budgeting more effectively, this was predominantly the case in couple households with children. However, our interviews also revealed the ways in which the dynamics of partners’ financial decision-making can lead to additional ‘unplanned’ expenditure (thereby either incurring debt or making it more difficult to reduce problematic debt), despite the best efforts of the person with ‘assigned’ responsibility.

We saw that in Mr Donaldson’s family, for example, his wife had overall responsibility for managing their finances due to being more ‘skilled’ in accounting than him. He also described how she allowed him to have the ‘final say’ where there was disagreement. Later he described making autonomous purchases without prior consultation in a way that risked going overdrawn:

‘I just went in and just purchased a cutter to cut the grass. Now before I bought that I make sure … I checked to get the best for the money. But it is not something which I knew would have come up this month, and I also thought of, how can I buy it without jeopardising our other monthly expenditure? I waited for the right time. She has a very tight margin. Now I bought that – [with] the tight margin – if something goes wrong that we need, then you have to sacrifice somehow to buy that. And there is where the extra load goes on the bank, and then you might go in to overdraft.’

(Mr Donaldson)

Mr Donaldson also took out a bank loan. As part of his church work, he wanted to go on a trip to Africa. He also saw a loan as opening the door to further credit in the future should they need it:
‘What were the loans for? Oh OK, yes, yes, yes, that loan, I was going on a volunteer charity trip in Africa. So it helped to cover expenses and what not, and I also assisted some needs. But that money, I also got contribution from back home to help too. Yes, yes, it is not much really we pay. We don’t pay much for that. I just did it because, you know, they say it is good to always have a relationship with the bank. In the future, you need a loan, it will be easy to have that established relationship with them, you know?’

It was not clear, however, how much prior consultation with his wife there had been about this.

Mr Graham similarly made autonomous purchases, which he saw as modest enough not to matter, although in a context of problematic debt, even small, unplanned purchases can have an impact:

‘She does more of the working out and keeping track of things. I don’t think about it, to be perfectly honest … “Have you paid this have you paid that, blah, blah, blah”, you know, just keeping track. [Might you forget?] I might just not remember to pay something, yes … [What about your DVD (that had previously been mentioned) then, would you feel that you could just go and make that purchase without consultation or discussion, so to speak?] Yes probably, depends on how much it is really. If it is a cheap one then yes, a few quid is not really going to matter … I have to try and stop myself to do anything really, because I just go and do something …. Go off and do it and then come back: “oops!”’

(Mr Graham)

In Mr Butcher’s case, it appeared from his account that neither partner was exerting overall control. He lived with his partner Angie and their two children. They were both in receipt of benefits, paid into their only bank account, which was in Angie’s name. Before he moved in with Angie, he described his lifestyle as “just having parties, getting up, going out, forgetting about it, coming back, having parties – just a single life, but just not paying any bills … just spending my money on junk.” This had led to substantial arrears on water rates, council tax, TV licence and rent – debts that he brought with him into the partnership. Further arrears had mounted up in the five years they had been together. He did not access his partner’s account because “I know I just end up going out and spending it on rubbish and putting the kids and Angie in shit”. She was responsible for the day-to-day management of their finances, but gave him money when he asked for it:
‘[So when you said before you’ll just ask Angie for the odd tenner or whatever ... how often, is it kind of like regular ...?] It’s like every three days really ... I’ve not been asking for as much money lately for my weed.’

However, he felt she was no better at money management than he was, and cited a list of what he felt were completely unnecessary purchases:

‘I’ll show you ... she spent £20 on that spongy thing that you use for your window screen ... she got two fake chamois that ain’t even real leather, this cream you can use to polish up chrome and stuff like that ... That’s what I mean, I think she’s just as bad as me when it comes to spending. We’re both as bad as each other.’

Nevertheless, the fact that she was nominally ‘in charge’ of their finances enabled him to feel more ‘secure’ and to avoid worry:

‘It’s down to her, she knows what’s in the bank, she’ll know how much to spend ... if I had a hundred quid in my pocket today, I’d just float around and spend it and have nothing and wonder where it’s all gone kind of thing ... [it’s interesting that you say that you think she’s as bad as you and yet between you, you chose that Angie would look after the money ...] I know that I’ve got that little bit more secureness over the money ... The advantage is I don’t have to worry about having to pay the bills.’

In Mr Smiley’s case, an ideology of ‘fairness’ was cited in relation to engaging in personal expenditure. As we saw, he described their arrangements as a male-managed pooling system, in which he had overall control. But as he explained here, whenever he spent on himself, he would give his partner an equivalent amount to spend on herself:

‘If I am spending money on myself, I don’t see why she shouldn’t be able to spend money on herself. We are an equal partnership in everything we do. We are both poor and we would both like to spend money on ourselves. So if I am spending money on myself, she has got all the right in the world to say. So before she does it: give it to her.’
His financial control was therefore exercised through a combination of taking ‘executive’ decisions (“If I am spending money on myself …”) and an expectation that his partner would regulate her own demands according to what he told her about how much disposable income was available. This enabled him to ensure bills were paid and maintain a ‘fair’ allocation of resources. But it also meant doubling individual expenditure from a very limited income. The dynamics in play in Mr Smiley’s relationship also meant that he could influence decisions about using credit for individual expenditure. For example, they took out credit to buy his birthday present:

“I got a donation off my mum of £50 for my birthday and it was £150 for the Xbox. Tara knew I really wanted one and we couldn’t afford one outright. Because my mum had got the deposit, I could afford it at Brighthouse. So it was her [partner’s] idea. So, part of my birthday present, she will pay the £10 a fortnight to get it paid off.”

He also made the decision to use doorstep lenders for setting up home expenses:

“I had used Provident in the past. They are a rip off but I can’t get credit … I know the rate of interest is ludicrous and I feel awful wasting so much money on the interest, but it is the only option I was left with. I didn’t have another option.”

And because he could not get mainstream credit due to an outstanding loan from an earlier period in his life, he had suggested that his partner use her ability to set up direct debits to buy new furniture on credit:

“You see adverts for SCS sofas, £10 a month for a £500 sofa – “that looks nice doesn’t it Tara, why don’t you get it?”

Mr Chivers recounted a similar story when describing his own and his wife’s use of credit cards when they first got them:

“I looked at it and thought “Shouldn’t do anything silly with this”. Managed for about two weeks and then walked into a record shop.”
When his wife then got her credit card, and they went to buy a PlayStation, he did ask her ‘Are you sure you want to do that?’ – but described this as ‘putting up a very weak defence’.

This kind of ‘influencing’ of one’s partner in relation to expenditure is not uncommon, and not unique to couples with problematic debts. In low-income households, however, where there is little or no truly disposable income, and where it is usual for one person to have overall responsibility for budgeting, relationship dynamics that act effectively to ‘sabotage’ attempts to minimise all but essential expenditure can contribute to or exacerbate problematic debt.

Dynamics can change however. Further down the line, with two school-aged children, a baby on the way, and reliant solely on his earnings, Mr Chivers felt that he and his wife were both much more responsible and organised financially. They still had debts they felt were problematic, but they were also much more conscious of not leading each other into further debt:

‘… it’s not wanting to go back (to former high levels of problematic debt). It’s also mutual respect. We don’t want to get each other or the children into the situation where we can’t get something essential because we have spent it on something frivolous.’

Mr and Mrs Norton’s problematic debt also arose from decisions that were located in emotional aspects of their relationship. But in this case, they were joint decisions taken by a couple intent on starting a family. Mr Norton now lived with his wife, three year old twins and a younger daughter. The twins had been conceived as a result of expensive IVF treatment. As Mr Norton explained, this had been a very stressful period for them, during which they first of all ‘compensated’ for failures to conceive by buying a bigger house, and then took out another loan to ‘have one more go’ at IVF:

‘… we had two goes which cost £10,000 … I know it’s probably off the subject a bit but it’s financially draining and it’s emotionally draining as well you see. And we moved house and treated ourselves to a bigger house and everything, and we decided to have one more last go. So I borrowed the money and that’s where the loans come from …’
3.4 Family breakdown

Family breakdown figured as significant features of problematic debt for Mr Compton, Mr Winters, Mr Graham and Mr Bolton – in combination with loss of income due to long-term unemployment, loss of hours and ‘churning’ in and out of work.

Mr Compton spent some time trying to care for the children while in full-time work after his wife left ten years ago:

‘I had the kids for the first few years, and then when she got another property, that is when she applied for the kids again … and then the children wanted to go back to their mum like, because I was rushing them to the childminders in the morning so I could work. And then come back home, get all the breakfasts ready for the next morning, put it on a tray like, cover it over, get the dinners ready soon as I got back, got them back home, then helping them with their school work and things like that at night.’

However, he suffered a breakdown from the pressures of trying to work and care for the children and had not worked since. He used a credit card to ‘smooth’ his income, but these debts plus arrears gradually mounted and he had been unable to pay them from his Incapacity Benefit. As referred to earlier, his ability to service his debts and manage on his income was further exacerbated by the loss of Child Benefit when his youngest child left school and went to live with his mother:

‘... you haven’t got enough money to live on … I never had no debts as such, you know when I had the kids with me … because obviously their money was coming in so you could pay the bills … I used to get the family allowance monthly instead of weekly, so you worked on that basis of how much you had got coming in that month.’

Also referred to earlier, Mr Winters acquired substantial arrears after he separated from his partner and moved into a council house. He was employed for a short period of time when his son was younger but found it too difficult to keep work hours and care for his son. As for many lone mothers, and in contrast to men who are in partnerships where the woman bears the responsibility
for servicing debts, he found being responsible for his son, while struggling with debts, a source of enormous worry:

“It’s got better since I’ve had him because I don’t really want people knocking at the door. As it stands at the minute I ain’t had no letters about no arrears for ages because the TV is sorted, the water rates is sorted, I get my gas and electric on a key meter. Housing benefit is covered and whatnot so really in that way it’s a lot better than it used to be. I used to get really worried and stressed out, sleepless nights and that, thinking the bailiffs were coming.’

(Mr Winters)

And again in common with many lone mothers, being unable to provide as well as he’d like to for his son was a source of depression:

‘I want a good life and I want nice things and I want to go on holidays … but it just ain’t going to happen with the situation at the minute. So as it stands, that’s only a dream … There’s no prosperity about at all is there, not for anyone. I’m dreading when my kid leaves school really to be honest … I must have applied for a hundred jobs in the last two months … I wake up in the morning with good intentions like looking for work and then by the time I get back it’s just depression really. When I was a kid my mum and dad paid for me to go and watch Leicester, go on these trips, and all this and that. I can’t do none of that for my boy. So it is bad depression really.’

Although Mr Graham’s debts could be attributed to some extent to a pattern of churning in and out of low-paid jobs, the breakdown of a former partnership and the commitments he had to the child of that partnership meant that he not only came into his marriage with problematic debt, but that he was now trying to support two families from an income not adequate to the task. This had led to a history of repeated borrowing to pay off debts and contain mounting arrears. Although the Child Support Agency suspended payments from his benefit income when he was out of work, the working tax credit he received when he was in work was deducted to go towards these payments, leaving him unable to improve the extent of his problematic debt.

Mr Bolton owned the house that his partner and her daughter moved in to share with him, and they extended it when they had a son of their own. When their partnership broke up, she wanted him to
borrow from his parents or re-mortgage the house to enable her to set up house separately. He was unwilling to do the former and unable to do the latter because he had already done so to build the extension. He therefore exhausted his savings, used his credit cards and went overdrawn to fund the financial settlement. This left him in an even more vulnerable position when he was made redundant for a second time. As he himself explained when asked how he would account for his problematic debts, the factors we are identifying here as ‘triggers’ into problematic debt do not act in isolation but interact and become part of a cumulative process:

‘… partially the break-up of the relationship … Getting into the relationship. Getting out of the relationship! … Being out of work … the first two times being made redundant … basically, it’s a knock-on effect, isn’t it?’

3.5 Addictions

There were three examples of men for whom addictions had led to severe problematic debt; one was still regularly smoking ‘weed’, one was an ex-heroin and crack cocaine addict and one was still struggling with a gambling addiction.

Mr Butcher was very open about regularly smoking ‘weed’ which he regarded as a factor in his sustained problematic debt. He had substantial rent arrears and was troubled by the fact that he was not entering into a process of negotiation with the council over the repayment of this debt.

‘The weed, that’s what helps me – but it don’t – it makes me worse, the weed. It makes me forget that in the long run it makes you more paranoid and think more about the situation. So I don’t really win one way or another. But I feel that’s the way that helps me – but it don’t.’

Mr Butcher saw his marijuana habit as both contributing to his problematic debt and as inhibiting his ability to address it effectively. On the one hand, smoking helped him ‘forget’ his problems; on the other, it made him paranoid and thereby unable to confront his financial problems. Either way, his addiction was a significant feature of his current circumstances.
Mr Smiley who was 31 had been a heroin and crack cocaine user between the ages of 23 and 29. He lost his job as a fork-lift driver when his employer found out and then did eight months in a rehabilitation unit. He had been clean of drugs for two years at the time of interview but was still deemed unsuitable for work and was in receipt of Incapacity Benefit. He and his new partner, aged 18, received income support and child tax credit for their three-month-old son, bringing their total income to £430 a fortnight. He felt this enabled them to pay their current bills, eat well enough and care for their baby, but not to equip their home, pay off debts or have any social life. Having become rehabilitated, he was very frustrated that he could not now find a job:

'It can be painful to feel that feeling inside – utter – what’s the word – totally lost. And I don’t know what to do in order to improve my situation. Dejected, that’s the word. Utterly dejected because there just isn’t the work available to me in this area. I’m a reliable person. Even as a drug addict, I managed to turn up to work every single day without fail for four and a half years and fulfil my duties as an employee. And I know for sure if I could do it as a drug addict, I’m damn sure I’ll do it now.’

For the last two years the bank had been chasing him for an unpaid loan of £1,000 spent mainly on drugs. He had far more debts arising from his drug addiction than this, but his former partner had cleared his as well as her own debts with compensation she received from a car accident. The fact that he and his current partner were reliant on benefits, however, meant that some purchases had once more been made on credit – from ‘Brighthouse’ and from a doorstep lender.

Mr Nelson’s debts were also a result of an addiction – in his case, to gambling. Mr Nelson was 30. He had dropped out of the first university he attended, and worked for a while before going travelling abroad for some months. He had started afresh at another university on his return but did not complete his degree there. He worked again for while as a salesman and was then mobilised in 2007 by the Territorial Army (TA) to serve in Afghanistan for six months. His relationship with his girlfriend finished when he was out there, and he moved in with a new girlfriend’s family on his return, getting work once more as a salesman. At this time, he began to gamble quite heavily.

He had invested his wages from his time in Afghanistan, as well as his student loans, in stocks
and shares and ISAs, and this had enabled him to accrue between £30,000 and £40,000 in ‘savings’. However, he lost all but £3,000-4,000 of this through gambling, plus additional amounts by accessing cash on credit cards. Having had problems at work he left his sales job and was in dispute with his employer over unpaid wages. He moved into the shared house he was living in when his new relationship broke up, and despite having attended Gamblers Anonymous for a while, he was still struggling to abstain completely. He was in receipt of Job Seekers Allowance of £54 a week but still received wages intermittently from his Territorial Army activities. He used credit cards, including a new one he had just acquired with a £4,000 credit limit, for food and petrol.

Mr Nelson had a total of nine bank accounts, with overdrafts of between £200 and £2,000 on eight of these, amounting to £8,000 in total. He paid interest on all of them, from £3 or £4 to £20 a month, sometimes borrowing from his family when he could not cover the charges from his benefit or TA income. He also had £20,000 outstanding in student loans.
4 Debt advice

Key points

- Just over half of interviewees had sought debt advice, although not all had managed to access it.

- Those who had tried to get advice and been unable to do so felt disinclined to do so again (perhaps due to the barriers some men have to overcome in order to make an initial approach); positive experiences of receiving advice, on the other hand, reinforced the likelihood of seeking advice again should the need arise in the future.

- Barriers to advice seeking included:
  - gendered divisions of labour in which a man’s partner ‘does his worrying for him’ thereby protecting him from the full impact of their problematic debt;
  - a range of emotional responses that preclude addressing debts, such as anger and denial;
  - over-optimistic assessments of prospects for improving the situation;
  - lack of awareness, understanding and inaccurate perceptions of what advice services offer;
  - confusion between charitable debt advice organisations and commercial debt consolidation services, combined with a marked preference for the former and a marked distrust of the latter;
  - lack of self-confidence and the social skills perceived to be necessary to access services; and
  - male ‘pride’ (which is in fact a ‘short-hand’ term for a complex set of issues around male identity and the relationship between money and masculinity), which functions as a ‘resource’ that men draw on to justify sorting things out for themselves – a form of financial as opposed to household ‘DIY’.

- Mixed opinions about modes of debt advice service delivery:
  - an expressed preference for face-to-face delivery of advice services for complex
problems but satisfaction from those who had actually accessed telephone advice, including in relation to complex issues;

- a degree of discomfort for some with using the telephone;

- an element of lacking in confidence in face-to-face encounters in which complex situations had to be articulated and explained, unless well-prepared in advance by knowing what to expect; and

- little knowledge or experience of internet-based services.

- Approaches that empower men by helping them to feel in charge once more and that are compatible with a need to ‘do it themselves’ are likely to be effective, especially if this is framed in terms of their role of providing a better future for themselves and their families.

4.1 Men’s experiences of debt advice

Just over half of our interviewees (11) had sought debt advice, although not all of them had actually accessed it (see Table 4 below).

Some had been referred from their first point of contact to more specialist help, Mr Butcher, for example, had initially been taken by his partner to Sure Start, but then did not attend the appointment they were given. Mr Hakim had appeared in court over rent arrears and was advised on that occasion by a duty solicitor. He contacted her again when there was a two-month delay in the processing of his application to renew a discretionary allowance towards his Housing Benefit:

“She says, “Oh I closed your file until the next year so you had better go to the Law Centre”. But that Law Centre, I know what they are going to do, they are going to tell me the same thing: “You applied for it, so you are waiting”. I already know that.”
Table 4  Accessing debt advice

<table>
<thead>
<tr>
<th>Source of advice (including initial ‘referral’ to specialist debt advice service)</th>
<th>Men who had sought debt advice</th>
<th>Men who had received debt advice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Face-to-face</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>By telephone</td>
<td>5</td>
<td>2</td>
</tr>
</tbody>
</table>

On a subsequent occasion, he was advised to contact the Citizens Advice Bureau, but did not do so because he had no confidence that they would be able to help either. Unfortunately, it appears that an experience of an unhelpful response from one source can have a ‘knock-on’ effect in terms of one’s perceptions of other services. This was also the case for Mr Houseman. After being made redundant, a delay in receiving pension credit left him with no income. The Job Centre advised him to go to Citizens Advice but he could not get an appointment:

‘I rang the bell, nobody answered, rang the bell [again], somebody answered: “You can’t come in”. I said, “Well I haven’t got a phone number for you”. So she let me in, gave me a phone number. She said, “But you probably won’t get through because we don’t very often answer the phone”. So I tried about four times, nobody answered .... wouldn’t give me an appointment there and then for any time: “No, you have got to phone up and make an appointment.”’

(Mr Houseman)

Following this, he asked his landlord to write him a letter threatening eviction – on the basis of which he got a more favourable response to the person he spoke to from the Pensions Service. He also sought advice when he received a letter from the Inland Revenue regarding money he owed them – this time from a local money advice service but they told him that they were unable to deal with anything to do with the Inland Revenue, and did not give him any information about how or where he might get help. He was then at a loss to know where to go for help and reverted to his ‘default’ position of not talking to anyone about his troubles:
‘Well who do you talk to, you know? I don’t want to keep telling [partner] “Oh we are in this debt”. Then she will start worrying about it. I am a bottler, I bottle things up … very private, very quiet person … Eventually I tried to sort it out, I am not somebody who goes blabbing to everyone “I am in terrible trouble.”’

He went on to reiterate how hard it is for him to ‘open up’:

‘I’m a very private person. Talking to you is a bit of a miracle for me, I don’t normally. I don’t open up to anybody. [What would it mean for you to do that? To go to-, I mean you did, you did go …] I did go yes, in desperation, when I first got this tax bill. [Was it hard for you?] Yes it was very hard, yes, to try and tell some person I didn’t know.’

At his court appearance in relation to money owed to the Inland Revenue, the person handling his case apparently reassured him that they ‘couldn’t get blood out of a stone’. He was still not sure whether he was facing bankruptcy, however, and the whole experience had left him reluctant ever to seek debt advice again:

‘I would have opened up at the time. But now I wouldn’t even bother … I manage [the rest of my debts]. Slowly but surely … [Are there any things that, if you were in that situation again, where you were worried about a debt … that would make it easier for you to get useful advice?] No I don’t think so. I think I can sort it all out myself now.’

Mr Graham had also tried to get an appointment with the Citizens Advice Bureau, but had been unsuccessful:

‘We tried once … went to the Citizens Advice, but the queue was just ridiculously long and then they told us, up to a certain point of people, that is enough … you will have to come back tomorrow … you have to get there 7.30 a.m. and it was middle of winter, with [son, who was] only a few month old.’

Like many others, he and his wife had not sought advice until threatened with eviction. They had not gone sooner because the rent arrears were due to a four-month delay in receiving housing
benefit, which they kept hoping would be paid. As with Mr Houseman, his experience of an unsuccessful attempt to access an advice service left him disinclined to do so in the future. But there were a number of other reasons, too, in his explanation:

‘I haven’t really got time to go and wander in to town or go see somebody, if they aren’t actually going to let me in the door, due to the amount of queues they have got. And can I really be bothered to stand there for hours waiting to see somebody who might not be able to do ’owt anyway …? So I wouldn’t even bother with … Citizens Advice … [Are you aware of any others?] No not really. I don’t know whether there is. I think there probably is. I think [wife’s] mother went to one of those “put all your debts in one place” type of thing, you know the people that phone up … get some of them squashed … I can’t remember what they are called now … But I am not really bothered about that. I don’t feel we have got enough major high debt to bother … We have got a bit … we have a bit if you totted it all up, but not like – see, when they are advertising, it’s like credit cards and loans and stuff like that. We haven’t really got them. Ours have been manly utility bills and stuff, our debts.’

If we unpack this, it is not only the time and effort needed to access a service, but a lack of confidence that they would be able to do anything to help. Further, like a number of others we spoke to, Mr Graham confused not-for-profit advice services, with profit-making debt-consolidation services that advertise and promote themselves on TV and online. He was not explicit here about not trusting the latter, but others were. Finally, the promotion these firms undertake gives the impression that using advice services is only appropriate in relation to high levels of certain types of debts, reinforcing the inclination people already have to assess their own position as ‘not serious enough’ to warrant help. There was also a lack of awareness that commercial debt management companies (although not debt consolidation companies), can only deal with certain types of debt, namely consumer credit/non-priority debts.

Most of those who had received debt advice reported just how helpful it had been. There were a couple of exceptions. Mr Repton had sought advice on behalf of his wife. He did not follow the advice he was given in respect of bankruptcy because of the impact this would have had on their ability to get a mortgage. In the end, his parents helped them and he thought that if he ever needed advice again it would be to them he would turn first.

Mr Bolton, who had been made redundant twice from his job as an accountant was a confident
and articulate man well able to negotiate with his creditors on his own behalf once he knew where he stood legally. He was directed to a debt advice service by the Citizens Advice Bureau, whom he had consulted about mortgage and fuel arrears. However, he was given only what he felt constituted ‘common sense’ advice about the need to write to his lenders, tell them of his situation and ‘hope you will be able to come to some sort of agreement’. He thought that, since that time, ample information had become available on the internet about borrowers’ rights and what one’s legal position is in relation to various credit commitments and debts.

Others were very positive about having benefited from advice given. Mr Storer was directed towards advice at a court appearance, at the time his business failed and they had accrued numerous debts:

‘There was one particular debt, I can’t remember what it was, but I went to, is it CCC or something like that …? They sorted out one particular thing for me, I can’t remember what it was. They were taking me to court for it …. So I saw Credit Council. They handled it. They rang them up and spoke to them on my behalf and sorted it out … [How did you know about them?] The people who were threatening to take me to court, told me to ring them. So I did and it was sorted out … It was great, it stopped it completely …. The company rang me back and said “We’ve heard from the Consumer Credit Council, they’ve made a suggestion of £10 a week or a month are you agreeable to it?” … I made arrangements for direct debit and it was sorted.’

In contrast to Mr Hakim, having used this service once and found it very useful, Mr Storer said he would do so again should the need arise. Asked why he had not sought advice until appearing in court, he explained that he had not known then that such a service existed. Even if someone had told him earlier, however, he felt he would not have acted on it because:

‘… at my worst I wasn’t really thinking about anything … [wife] was doing all the work. I was sitting in front of the telly and that was mostly all I did.’

Just as a negative experience can jeopardise the likelihood of someone seeking advice in the future, a positive one reinforces the likelihood of repetition should the need arise:
Mr Smiley had received debt counselling as part of a drug rehabilitation package. He was assigned a counsellor whom he could consult about debts, housing, employment and so on and it was in the context of this relationship that he received debt advice. Because they built up a relationship of trust, he had no qualms about asking for advice, although probably would not have done so outside of this relationship:

‘I didn’t have a problem with asking. It wasn’t like I made an appointment to go specifically for advice. It was more, you know, I had made a friend of her, and I knew she would be a good person to speak to about the situation I was in.. probably if I didn’t have that relationship, I would probably not have phoned a debt advice place … as soon as I got the letter and they says they weren’t accepting [my offer] I knew who to talk to straightaway … if I didn’t know who to talk to … my attitude would have been ‘Sod them then, they’re not getting a penny. I would have ignored them and I would have thought to myself “Fine, they can take me to court.”’

Mr Compton and Mr Barton had suffered disabling anxiety and sleepless nights after battling over an extended period with unsympathetic and sometimes aggressive creditors. Both finally got advice that helped them tackle creditors and relieved their anxieties to some extent. Mr Compton, for example, was directed towards Sure Start by friends who had children. Sure Start then directed him towards the ‘Leicester Money Advice’ service. They gave him advice on changing his bank account, how to prioritise his bills and how to negotiate with his creditors. This not only gave him information that he has continued to utilise, but also much-needed peace of mind:

‘It was peace of mind plus practical knowing. Sort of takes the worry off your mind so much … because you know they can’t do anything. Because you gain legal advice as well, and what to do if they do take you to court … it takes that much pressure of your shoulders, you know, thinking about it all the time, and saying “Now I know that I am safe. I’m not going to get the house took off me.”’

Mr Chivers went to CAB at the point when the number and frequency of letters from creditors started to cause him stress, and was very appreciative of the advice he was given over a series of
meetings with them, which enabled him to put in place a ‘framework around which to start repaying things’. Although he had volunteered the comment that ‘Men tend to be proud and not particularly attuned to asking for advice, or at least not from people outside their own circle’, he had seen his own advice-seeking as a positive step:

‘I wasn’t embarrassed about it, I was actually doing something productive about the situation we had got ourselves into. I think if I had felt any embarrassment about doing that, that would have taken it away – the fact that the only place to go from where we were was forward. You know, I didn’t feel embarrassed about talking about what we owed, what we wanted, where we had got ourselves and I totally wanted to get out of it. I knew the organisation exists to help, so there is no point in going in telling half truths, hiding things and hoping they won’t find out, because they can’t help you if you do that … once you are in the system with CAB you can make appointments and turn up just before your appointments so you don’t have to hang around. And they know what they are talking about, they know what they are doing.’

### 4.2 Barriers to advice-seeking for men

A complex mixture of responses to problematic debt and the likelihood or otherwise of seeking timely advice arose from our interviews, including factors to do with divisions of household labour, cost, emotional responses, and issues of identity.

#### 4.2.1 Gendered divisions of labour

For those men in families with ‘female-managed’ systems, seeking debt advice may be seen as part of the same division of labour – and therefore as part of ‘the woman’s job’ – while the man’s job is to put his efforts into getting work. Mr McPherson articulated this:

‘Anna has (sought advice). I haven’t. … I think I need to, but the thing about it is, you’ve got to get all your bills on the table. You have to know what all your financial debts and stuff … Anna, she knows what debts we’ve got in the house. To an extent, she’s working on them, and I know for a fact, I’m not saying I’m expecting her to pay the bills or whatever, but I know for a fact she’s going to, no matter what. She’s going to put food in the cupboards … Because my main thing is, if I do get work, I’ll just concentrate on the gas, electric and
putting food in the cupboards, and then she will most probably take care of other things.’

Even if this division of labour is not made explicit, the fact that a man’s partner ‘does his worrying for him’ protects him from the full impact of problematic debt and this in itself may act as a barrier to his seeking debt advice himself. Mr Graham reported that he did not talk to his partner about their debts, and he did not worry about them either:

‘Pam gets more annoyed than I do, see, so I don’t have to get annoyed because she gets really annoyed … [in previous partnership] no one got annoyed, so I did …. I got fed up. But here, Pam gets more fed up than I do. [Right - it is kind of her job to do the worrying then?] Yes, that is right - and she can moan at me about it.’

4.2.2 Denial

Although a well-documented phenomenon not peculiar to men, there was evidence among our interviewees of ‘putting one’s head in the sand’ over bills as a way of not facing up to the situation. Such a response is not likely to lead to seeking timely advice with the debts that consequently mount:

‘Every few months I’d get like letters off Severn Trent (water rates), thinking “Oh, I need to sort it”. Just end up putting it in the drawer and forgetting about it until the next one come. Same again – forget about it …’

(Mr Winters)

Although there was evidence from the CAD study of women not wishing to face the full extent of their debts and therefore ‘doing nothing’, this response appeared to be qualitatively different for men and women, with women’s strategy of ‘putting it in the drawer’ arising out of a sense of feeling overwhelmed, and men either getting angry, or their denial taking the form of being unable to even admit that there is a problem. These responses are addressed in more detail in Sections 4.2.6 and 4.2.9.
4.2.3 Belief that nothing can be done

Mr Hakim, Mr Winters and Mr Graham all felt it would be pointless seeking debt advice when there was no way of accessing additional income to pay debts and arrears:

‘I don’t know really if I would seek advice, because I don’t know what advice they can actually give me, other than, pay. And I am not going to pay.’

(Mr Graham)

In addition, Mr Winters talked of always prioritising his son’s needs over his debts. This belief that, with an inadequate income, services cannot do anything to help you anyway made seeking advice appear pointless:

‘The thing is with the debts, you’ve got to have the money to pay them don’t you like? So no, I didn’t really (seek advice) because I’m thinking my circumstances ain’t changed, I’m always going to be in the same boat. No matter who they send me to see, I’m still going to have the same money …. either way it’s going to boil down to the point where I need shopping for my house and I ain’t bothered who I owe, even if it was like some loan shark or something, if my kid needs feeding, it’s as simple as that. He comes first.’

(Mr Winters)

4.2.4 Cost

In common with some others, Mr Winters also mentioned the cost of phone calls as a factor potentially inhibiting seeking advice:

‘Half the battle is, I ain’t even on the landline at home. It’s always me going to a phone box paying extortionate rates and … I can’t do it. I can’t afford half the time to put money on my (mobile) phone … it should be free phone numbers for people on Income Support.’

Further discussion revealed that this was not the greatest barrier, however:
‘I don’t know it [a free phone number] might [make it easier] if I was struggling on my bills. But I can’t say, I can’t really see myself doing it. I just want to get a job, fend for myself, then let the letters start coming.’

The idea of ‘fending for oneself’ is dealt with further in Section 4.2.9.

4.2.5 Over-optimistic assessments

A barrier to seeking advice in a timely way was an over-optimistic assessment of how manageable one’s debts were and how capable one might be of dealing with them unaided, by returning to work:

‘[People delay] because they think it’s not too bad, init? It’s controllable. Because the thing was, when I got my debts, I’m thinking “Oh yes … I know I can work, and I know how much money I’m going to get”. So say my debt was £1,000, I thought to myself “I’ll pay £500 off”. I thought to myself “That’s it finished”. But as it’s gone on, it’s gone on and on and on. It’s ended up being more money … I didn’t never think I would be out of work this long.’

(Mr McPherson)

4.2.6 Anger

We saw that had Mr Smiley not had his rehabilitation counsellor to call upon, his reaction to unsympathetic creditors would have been ‘sod them’. A number of other interviewees also displayed this response. To some extent there was an expectation that creditors would be realistic about what people on low incomes could afford to pay, and also a desire to be treated in a civilized manner. When this was not the case, getting angry and deciding to do nothing at all was an act of defiance from some men:

‘It’s just when the bill’s too daunting. What really bugs me is when they’re like -, surely they know what situation I’m in – Income Support – and they send you letters: “We want our money now!” I don’t like that attitude. They could send a letter: “Mr Winters, I know you’re in serious financial difficulty; anything you pay would be a big help.” Not like “We want it in full now!” – that’s just like – sling it in the bin – I don’t like that.’

4.2.7 Lack of confidence, social skills and fear of the unknown

Seeking debt advice was also seen to involve being organised enough have a clear picture of
Seeking direction: men, money advice and the road to financial health

one’s overall financial situation, articulate enough to present a clear account, and confident enough to go into an unfamiliar situation without knowing what to expect or what was going to be expected from you. This was the case for Mr McPherson, who did not feel skilled or confident enough in social interactions of this kind to get the required result:

‘It’s not easy [to go for advice] but when you think about it, it’s not difficult, do you know what I mean? Because at the end of the day, all I have to do is make an appointment to go down. The only problem is, I’m just blindfolded. I don’t know what I’m going to. I know that I’ve got to take my debts and stuff, but I don’t actually know what I’m going into, I don’t know what to ask them, I just don’t know which way to go. It’s easy to stay here. I come out thinking “What the hell did I go there for? Did it really cover what I really wanted?” Do you know what I mean?’

The fear of failure was also based on previous experience of being unequal to such tasks:

‘There’s a lot of times I’ll go to something, and I come back, and Anna will say to me “What did they say?” I’m like “Ummm ...” She told me to take her car into the garage. She goes “Did you tell him this? Did you tell him that?” … She went and picked up the car … and the guy told her what the problem is and what he’s done. Because I knew she would have wanted me to explain every single thing, word for word, and I would have got it wrong.’

4.2.8 Being ‘smart’ with money

For women in low-income families, there is evidence to show that clever budgeting in order to feed the family and prioritise children’s needs may be experienced as a burden but can also be a source of pride. There were suggestions from this study that being ‘smart’ with money can be a source of pride for men, constituting part of one’s identity as a ‘clever financial consumer’. For example, Mr Repton was very keen to demonstrate how he managed all their finances online, through a ‘multiple online savers’ system and regular text alerts from the bank which detail his outgoings; he also used his Asda credit card for all expenditure during the month, for example on petrol, food and socialising, in order to build up points which could then be spent at Christmas, always clearing the balance when he got paid; in addition, they took a new credit card in order to access a discount offer when they purchased their engagement rings, and did not use the card subsequently; and he consulted the online ‘moneysupermarket’ site to inform his decision to purchase loan repayment and redundancy protection policies. Having taken a loan from his
parents to deal with his wife’s debts when they first got together, and another loan to pay for their wedding, his active management of their finances formed part of a broader approach to life in which he ‘likes to progress and doesn’t want to sit still’. They did have an overdraft from time to time and he did feel that their debts were problematic. However, he had plans to seek financial advice (as opposed to debt advice) in relation to ‘moving forward’: he will further look into advantageous ways of managing money in order to enable them to start a family in the next few years.

Mr Chivers also wanted to be ‘smarter’ in the way he managed their finances, like a colleague of his:

‘A guy at work has got a smart idea about credit cards. He lives the month off his credit card, and then before his wages go in he pays the credit card. So he is earning interest on his wages for a month, and he pays off the credit card and doesn’t pay the interest on them. I would like to get myself in that situation.’

Mr Nelson was also keen to demonstrate how clever he had been with money, investing two student loans and earnings from a spell of service in Afghanistan in stocks and shares; opening multiple bank accounts with no-cost overdrafts and taking out numerous credit cards to enable him to transfer balances. Although his addiction to gambling led him to lose between £30,000 and £40,000 accumulated in this way, and although his main source of income now was from benefits, he still felt he had been clever:

‘It was a decent wage (in Afghanistan) … had saved a good £15,000 just by being at university and monies from student loans … so I managed to build up quite a sizeable savings that, I could say £30,000 to £40,000, something like that … and investing very cleverly at the right times … every day I began to build up a way of me analysing the investments that I had, and the ones that were worth looking at …’

There was an element in the way some of our interviewees talked about being ‘smart’ or ‘clever’ with money that went beyond effective budgeting, making it a phenomenon that had not featured in the CAD study. It may be that it is more typical of men and the way they wish to see
Seeking direction: men, money advice and the road to financial health

themselves, or it may be a feature of being sufficiently ‘financially included’ to operate like this. The flipside of being ‘smart’ in this way, however, is that should problematic debt arise for someone for whom such skills contribute to a sense of pride, it represents a source of ‘wounded’ pride, and by implication, a blow to one’s (masculine) identity.

Traditionally when research on this subject has referred to men’s ‘identity’, it has been in relation to a man’s ‘breadwinner’ status. As we have seen, there is evidence in this study too of the significance of a man’s ‘breadwinner identity’ (for example, Mr Donaldson’s reference to his wife’s ‘stepping back’ and allowing him the final say over expenditure especially now that he is out of work; and to his retaining some authority as ‘the most he can give’ while he is out of work). In a new ‘financialised’ environment, however, ‘being smart with money’, in this sense of actually making money – as opposed to women’s saving the family some money by skilful budgeting – seems to be a new source of (potentially) positive masculine identity. In part it is about being ‘productive’, in part it is about ‘playing the system’. At the same time, it brings with it the risks that failure to make money from such ‘clever’ strategies – or worse still losing money – makes it even harder for men to seek advice should they acquire problematic debts.

4.2.9 ‘Pride’

Male pride is often the first thing to be cited when exploring why men do not seek debt advice and to some extent it appears to function as a ‘resource’ that men can draw upon as a kind of ‘shorthand’ for a number of complex attitudes and emotions.

Mr Winters was very conscious of having been irresponsible in his youth, when he lived on and off with his girlfriend and spent money on heavy drinking. Older now and a lone parent with responsibilities, he felt that he ought also to be financially independent. Asking for help, whether that is borrowing from his own parents, or seeking debt advice, compromised this:

‘Half it’s embarrassment. When you get old you want to fend for yourself and it’s about pride and dignity and whatnot.’

Mr Repton, who had consulted a debt advice service on his wife’s behalf, but who would call on
his parents for help with debts should the need arise again, also referred to the shame of seeking advice, and the pride that would inhibit doing so:

‘I suppose you feel ashamed more than anything else … you don’t feel proud of yourself being in debt, you feel more ashamed … you are kind of admitting there is something wrong.’

‘Stubbornness’ was sometimes referred to, for example by Mr Flintham:

‘… you can understand why people get in a big mess … they probably think, ‘No I will sort it. And they won’t go out there and seek help. They are probably too proud to do it … or too stubborn or stupid or whatever it is, I don’t know, but yes, you can understand why people get in a mess … because they have let it get worse and worse and worse, and then it might be too late then.’

Mr Nelson referred to it too. He now spent most of his time actively managing his debts rather than his investments, with daily visits to all the banks he uses and daily checks on his remaining stocks and shares ISA on the library computer. He recently enquired about an online loan “just to cover some of the (bank) charges”, but cited his own stubbornness in accounting for why he felt that debt advice services would have nothing to offer him:

‘Because I am educated and not ignorant, I don’t think they would be telling me anything I didn’t know … and it is that stubbornness. People call me arrogant. I don’t think I am arrogant. I am quite self-confident about what I know and what I am capable of.’

As his very long interview progressed however, he did intermittently overcome his ‘arrogance’ sufficiently to recognise his predicament:

‘For a while I was able to manipulate the system to my advantage. Now, it has not got on top of me, but now it is, it is kind of, it is a chunk of my life that goes towards looking at finances and dealing with them I guess.’
But seeking debt advice would mean admitting that he cannot manage the situation himself and he was unable to do that more than momentarily, as when he posed a question to himself:

‘Do I have a problem? I wouldn’t like to admit it to myself let alone anyone else … it is almost opening up your entire financial situation to someone else, to then help you manage it because you are not capable of managing it yourself … I have got myself into this situation through no fault of anyone else’s but my own, and until I am willing to admit that I am not capable of managing it by myself, is there any need for me to get help and advice on it? … Admitting is the problem … I can always cover the costs that I have got for the debt problems I have created for myself.’

While a gambling addiction may not be a ‘typical’ trigger into problematic debt, a discourse of solving problems for oneself appeared quite frequently in our interviews in relation to not accessing debt advice services, forming a powerful constituent of what is commonly referred to more briefly as male ‘pride’. We saw it, for example, when Mr Houseman referred to being a ‘big boy now’, the implication of which was that you should ‘sort your own problems’; and when Mr Smiley thought about seeking advice beyond the drug-counselling context in which he had received debt advice:

‘… you feel, “Why should somebody help me … when I have got myself in to financial difficulty?” You are there, you have done it, get yourself out of it. [Even though (advice services) wouldn’t take that attitude towards you?] No they wouldn’t obviously. It’s my attitude. Again, I suppose, it’s being a private person. It’s my attitude. I got myself in to it.’

(Mr Houseman)

‘I think debt advice agencies are good things for people who need them, but you know, I can’t explain, my attitude was and probably still is, “I can handle it on my own.”’

(Mr Smiley)

Men have traditionally been associated with household ‘DIY’; doing it yourself in relation to managing problematic debt seems to be a form of ‘financial DIY’ which inhibits accessing timely advice when it could help.
4.3 Delivering advice services to men

Promoting debt advice services

Asked about what debt advice services might do to make themselves more appealing to men at an early stage, there was some discussion of marketing and advertising. Some were aware of what was on offer and did not see a need for advertising:

‘I don’t think they can really do much more … you see them on the internet, you see them on the telly, you see them in the papers. There’s not much more they can do.’

(Mr Storer)

However, the extent to which the advertising of services reaches men appeared to be patchy as some of those we spoke to had not heard about services and advocated advertising as a method of raising awareness:

‘Well I suppose newspaper adverts would be a start, not only national but in local. Because I assume it’s a countrywide … Probably get some interviews on local radio as well. Obviously I don’t know what the funding is like but even national television advert …’

(Mr Pearson)

As highlighted earlier, there was some confusion between charitable organisations and profit-making debt consolidation services, with the latter being treated with suspicion:

‘I know that I wouldn’t trust them (things like Ocean Finance) … a lot of them are out to make money. I wouldn’t trust them. But I know there’s things out there.’

(Mr Hepworth)
The fact that a number of men who had wanted advice, either at the time of the interview or in the past, had not known where to go or where to start suggests that advertising is necessary. However, the key message here seems to be how important it is for debt advice services to promote their independent not-for-profit status in any advertising they do undertake. Despite the fact that a number of our interviewees had access to the internet and that some were very enthusiastic about using it, for example, for online banking, there was no evidence of its use to look for or to receive debt advice. In the context of knowing how trustworthy services are, however, one of our interviewees did see the internet as a source of ‘quality control’.

‘... I’d read consumer reviews, you know, people who have used the service ... I’d just go to, what is the word, customer ratings for debt advice agencies ... find out which were the most popular, which were the best, which were the most well informed and I would ring that one.’

**Modes of delivery**

There was some variation in what our interviewees thought about effective modes of debt advice service delivery, but it should be noted that not all were speaking from experience (see Table 4 above, p.35). Those who had received face-to-face advice were generally pleased with it. Across the sample as a whole, including those who had and those who had not received advice, face-to-face advice was seen as the most appropriate form of service delivery for more complex situations. Generally speaking, phone contact was seen to be fine if an answer to a straightforward question was being sought:

‘... it depends what sort of query you have you know. If it is just a query, online is great, telephone can be good ...’

(Mr Smiley)

‘One debt – just phone them up for a repayment, I have got no problem with that. But not to discuss lots of things.’

(Mr Graham)

Some of those we spoke to appeared to feel inhibited by talking on the telephone. Mr Repton, Mr
Telford and Mr Pearson all talked about feeling ‘not very good at’ or ‘not very keen on’ talking on the phone. Over and above a natural disinclination to using the telephone per se, it was not seen to be the best form of communication if more than information was being sought. A face-to-face encounter was seen as necessary if you were to be able properly to understand advice being given:

‘I think telephone advice is useful, but face-to-face contact you can get the gravity of what someone is saying more easily. I have never been a fan of phones anyway ... talking to someone on the phone, you can get a lot of information but you might not get the full meaning of what they are saying.’

(Mr Chivers)

Face-to-face contact was the preferred way of getting advice, therefore, if the situation was more complex, as this better enabled a person to communicate the whole picture to the advisor; allowed more time to understand advice being given; and offered the opportunity to take notes:

‘… with face-to-face you can write things down, jot things down, draw something out for the other person and say, this is how it works, this is how it fits together. So it is more emotive that way, you get more of the meaning of what you are saying across.’

(Mr Chivers)

‘If you’re going to talk about four or five bills or something, to squash or whatever ... I prefer to sit down with somebody, and they could explain things properly ... you don’t tend to get the proper gist when you are on the phone on certain things.’

(Mr Graham)

A meeting with an advisor was also seen to offer the ability to create the kind of rapport that might be necessary for some men to be able to talk openly. Mr Pearson and Mr Smiley both alluded to this:

‘It seems more personal ... I think you can actually relate more to the person as well if you’re facing them. If they know their business they can probably draw you out anyway. Get your problems out more.’

(Mr Pearson)
‘... it would be very serious for me to go to the bother of going to contact one, and in which case when I did I would want to see someone face-to-face, sit down and get a proper face-to-face conversation with someone about my situation. A phone call is very impersonal, online is very impersonal.’

(Mr Smiley)

However, it should be noted that both of those who had received telephone advice for relatively complex problems expressed their satisfaction with it. It appears then that an expressed preference for face-to-face advice may well change in the light of a positive experience of receiving telephone-mediated help. Furthermore, as we saw, some men felt nervous about meeting someone face-to-face without being prepared by knowing exactly what to expect. For Mr McPherson, using the internet for debt advice would on the one hand afford him a greater degree of anonymity than a meeting with someone in person; on the other, it could alleviate some of the pressure that he associated with the risk of appearing stupid in a face-to-face encounter:

‘... Internet I think is more appropriate. Not appropriate, but I think that’s easier. You’re not looking in people’s face, not under so much pressure ... I don’t want to be looking at somebody and I’m like waffling on ...’

Empowering men

Regardless of how advice had been delivered, those who had benefitted from it seemed particularly to value practical assistance that enabled them to re-gain a measure of control. For Mr Compton, the support he received had helped him identify his priority bills and take practical steps towards meeting his payments in order to avoid accruing further debt:

‘They said, main priorities are your rent – your rent, your council tax, gas and electric are your main priority bills. And obviously your food. Any hire purchases can be sorted out through ... the courts, if they take you to court. They are not your priority bills, they are non-priority bills. Bank is non priority ...’

For Mr Chivers, the advice and support he received from CAB also empowered him by giving him a ‘framework’ through which he could take control of the negotiation process.
‘The CAB had a series of standardised letters already written. They let me read them, told me to sign them, I read through and saw nothing wrong with the pre-formatted text, signed them and happily let the CAB do the negotiations with the people we owed money to, because they carried more weight... it gives a framework around which to start repaying things, and once you got the framework up you can then start moving around within it and say, ‘Well this is what I can afford to pay you. My costs have gone up and my income hasn’t. I can’t afford to pay you anymore.’

The ability to take an active role in dealing with their debt problems was also highlighted by those men who had not sought advice in the past but who talked about what they would ideally want from debt advice services. As Mr Butcher explained, he would be looking for guidance and tools to manage his own affairs:

‘More like show me the way kind of thing. Help me step by step, more like how to be able to pay that, as well as being able to pay that, as well as this, as well as living on this – whatever you’ve got left. Just juggle the money like, if anything.’

As a longer-term strategy, several men talked about the importance of teaching financial capability at school as a way of preventing debt. As Mr Chivers put it:

‘Once people are in debt it is difficult to say [what to do]. If people got into debt because they have a blasé attitude to money, it may be necessary that financial education is better, at school and beyond. So there is education on what you can expect when you do owe money ... what you should expect to be requested and what is going too far ... Because scaring people into paying money doesn’t tend to work. It tends to make people run away. I know because I ignored the red letters and thought ... “They are nasty. I don’t want to know about those.”’

Mr Chivers’ references to knowing what to expect; a tendency to ignore debts; reacting negatively to creditors’ tactics; and to what ‘does not work’, hint at a number of the barriers to advice-seeking documented in detail earlier, and reinforce the suggestion that what does work in relation to enabling men to seek debt advice are approaches that are compatible with ‘empowering’ them to ‘do it themselves’. We did not specifically ask our interviewees about online self-help advice
toolkits, and none volunteered experience of them. This is perhaps not surprising since these are relatively new initiatives, but this approach does seem to meet some of the needs highlighted by this study. Mr Chivers referred to being given the tools to manage his own affairs by being offered a ‘framework’ to enable him to engage in a process of negotiation with his creditors and thereby to take control of his affairs once more, and online toolkits offer this. By offering advice ‘remotely’ the internet may also help overcome some of the psychological barriers men experience to seeking advice, that threaten their sense of masculine identity.

A face-to-face service will always be necessary for some, and this is a judgment that can be made during a telephone consultation. Where a face-to-face encounter is the most appropriate choice, the message is the same: an approach that empowers men by helping them to feel in charge once more and that is compatible with a belief in debt-related ‘DIY’ is likely to be ‘what works’, especially if they see it as part of their role of ‘providing’ a better future for them and their families. Perhaps Mr Chivers, who did seek timely advice, should have the last word:

‘I wasn’t embarrassed about it. I was actually doing something productive about the situation we had got ourselves into. I think if I had felt any embarrassment about doing that, that would have taken it away – the fact that the only place to go from where we were was forward.’
5 Conclusions and recommendations

This is a small-scale qualitative study the findings from which are not generalisable to the wider population of men. Nevertheless, they are indicative of a number of important issues in relation to men’s experience of problematic debt: how they acquire it, how they manage it and how they might be enabled to utilise debt advice effectively. The research found:

- A lack of sustained employment providing an adequate and stable income was the most important trigger into problematic debt. This applied to men who: had been reliant on benefits for substantial periods of time; had a pattern of ‘churning’ in and out of work; had lost vital overtime; had experienced business failure; and had been made redundant.

- A small number of men whose problematic debts were associated with addictions provided a contrast with patterns of female problematic debt.

- Patterns of control and management of household income and expenditure, including the acquisition and management of debt, are embedded in the nature and dynamics of couple relationships. They are also reflected in couples’ banking arrangements. These sometimes left women with little access to money and sometimes carrying an unequal burden of the ‘worry’ associated with debts. On the other hand, men who managed household finances via internet and telephone banking saw themselves as being ‘smart’ with money.

- Although research has shown that even modest savings act as a buffer to withstand ‘adverse shocks’ in households with problematic debt, most men in this study had either exhausted their savings in servicing debts or constantly raided short-term savings to make repayments.

- Just over half of interviewees had sought debt advice, although not all had managed to access it.
Those who had tried to get advice and been unable to do so felt disinclined to do so again (perhaps due to the barriers some men have to overcome in order to make an initial approach).

Positive experiences of receiving advice, on the other hand, reinforced the likelihood of seeking advice again should the need arise in the future.

Those who had received debt advice spoke positively of its benefits, which were both practical and emotional. Practical help included crucial information about where they stood legally, and pro forma letters that could be used to communicate with creditors; emotional benefits were being relieved of stress and worry and acquiring peace of mind.

There was patchy awareness of what debt advice services were available and exactly what help they offered among the minority of the sample who had not sought advice. At the same time, some confusion existed about charitable debt advice organisations and commercial debt consolidation services, with the latter being treated with suspicion.

Barriers to advice seeking included:

- gendered divisions of labour;
- a range of emotional responses that precluded addressing debts;
- over-optimistic assessments of prospects for improving the situation;
- lack of awareness, understanding and inaccurate perceptions of what advice services offer;
- confusion about charitable debt advice organisations and commercial debt consolidation services, combined with a marked preference for the former and a marked distrust of the latter;
- lack of self-confidence and the social skills perceived to be necessary to access services;
• a powerful need to see themselves as in control of their finances and able to ‘do it themselves’ in relation to managing problematic debt.

• A variety of views about the most effective modes of debt advice service delivery according to the complexity and extent of problematic debt. Men in this study saw a face-to-face encounter as enabling them to: create the kind of rapport necessary for talking openly; communicate the whole picture to the advisor; take the time needed to understand the advice being given; and to take notes for future reference. However, a caveat must be included here, as it is not possible to generalise from a small scale qualitative study in which only around half the participants were speaking from direct experience of having accessed debt advice and of whom some had particularly complex debts. Those who had received advice over the telephone had found it helpful, even when they felt their circumstances to be relatively complicated. Furthermore, although none had had experience of online toolkits, these certainly chime with the expressed needs of men we interviewed for being offered the means to ‘help themselves’.

• Regardless of how advice had been delivered, those who had benefited from it seemed particularly to value practical assistance that enabled them to regain a measure of control.

• Approaches that empower men by helping them to feel in charge of their finances once more and that are compatible with a need to ‘do it themselves’ are likely to be effective, especially if they are framed in terms of men’s role in providing a better future for themselves and their families.

Recommendations for policy and practice

• Given the causes of problematic debt revealed here, policy aimed at securing sustainable jobs that provide a minimum income standard is likely to have a major impact on reducing problematic personal debt.

• Even modest levels of savings were shown to act as an effective buffer against
problematic debt. Policies designed to enable and support the ability of low-income families to save, therefore, have the potential to act in both a preventative and an ameliorative way.

- The part played by addictions in men’s problematic debt reveals a need to support the provision and development of treatment and prevention services for those with or at risk of addictions, particularly in relation to problem gambling, as part of a national responsible gambling strategy.

- The contribution of relationship dynamics to problematic debt and the contribution of problematic debt to relationship breakdown suggest that ‘money advice packs’ would be an invaluable resource for couples at the point of setting up home together; these might also be made available through Relate.

- The likely increase in demand for debt advice as a result of the recession means that services need to make advice more accessible to men. This is particularly important in light of the evidence that unsuccessful attempts to access services had such a negative effect on men’s willingness to seek advice again, while experience of debt advice was associated with high levels of satisfaction and a willingness to use services again if necessary. Targeting services/money advice promotion at places where men are likely to be may also enhance access.

- Given the mistrust of commercial debt-advice services evidenced here, emphasising services’ independent not-for-profit status would contribute to the building of trust and overcome barriers that some men experienced to seeking debt advice.

- There is a need for more awareness amongst debt advisers and financial advisers of when a referral is required and good knowledge of what service is provided by the other. Money advisers and financial advisers need to work closely together to ensure
that signposting occurs where relevant to a person’s financial circumstances.

- Men’s accessing of debt-advice services would be facilitated by framing the promotion of these services in terms of enhancing men’s ability to ‘do it themselves’, regain control of their finances and provide for their families.
References


Annex

Annex A  The interviewees

1) Mr Donaldson, 45, Black Caribbean, married, lives with wife and two daughters (24 and 11) and grandson (three), unemployed, wife works part-time. Household income: less than £10,000. Debts: bank loan.

2) Mr Compton, 45, White British, divorced, in receipt of incapacity benefit. Household income: less than £10,000. Debts: credit card arrears, rent arrears, water rates arrears.

3) Mr Butcher, 25, White British, living with partner and two children, both in receipt of benefits. Household income: less than £15,000. Debts: rent, water rates and catalogue arrears.

4) Mr Hakim, 40, British Pakistani, separated, works part-time. Household income: less than £10,000. Debts: credit cards, overdraft, bank loan, arrears.

5) Mr Chivers, 28, White British, married with two children (seven and five) and baby on the way, works full-time, wife caring for children. Household income: less than £30,000. Debts: credit cards, loans, catalogues, arrears.

6) Mr Houseman, 63, White British, living with partner, both in receipt of benefits. Household income: less than £15,000. Debts: unpaid tax bill, credit card, store card, HP and overdraft.

7) Mr Storer, 45, White British, married with two adult and one school-aged children at home, both he and wife employed full-time. Household income: £30,000-40,000. Debts: catalogues, HP, doorstep loans.

8) Mr Graham, 32, White British, married with one child and one step-son at weekends/holidays, employed full-time, wife caring for children. Household income: less than £20,000. Debts: catalogue, HP, bank loans, doorstep loans, numerous arrears, including child support payments.

9) Mr McPherson, British Caribbean, 30s, living-apart-together with partner, 11-year old son, unemployed, partner works/attends college. Household income: less than £20,000. Debts: credit card, overdraft, loans from family, arrears.

11 Mr. Smiley, White British, 30, lives with partner and three-month-old son, both in receipt of benefits. Household income: less than £15,000. Debts: HP, bank and building society loans, doorstep loans, loans from family.

12 Mr Flintham, White British, 49, married with two children (11 and seven), works full-time, wife works part-time. Household income: less than £25,000. Debts: mortgage, credit cards, catalogues, HP, bank and building society loans, overdraft.

13 Mr Nelson, White British, 30, single, in receipt of benefits plus intermittent income as reservist soldier (Territorial Army), multiple occupation household. Household income: less than £15,000. Debts: credit cards, multiple overdrafts, loans from family, arrears.

14 Mr Hepworth, White British, 45, married with two children (11 and nine), self-employed, wife caring for children. Household income: less than £30,000. Debts: mortgage, hire purchase, overdraft.

15 Mr Bolton, White British, 46, separated, shared care of school-aged son, temporarily employed (three-week contract with agency). Household income: £30,000-40,000. Debts: mortgage arrears, credit cards, overdraft, loan from family, arrears.


17 Mr Telford, White British, 34, lives with partner and five children (12, 10, five, three and under one), works full-time, partner caring for children. Household income: less than £15,000. Debts: HP.

18 Mr Barton, White British, 32, lives with partner, both employed full-time. Household income: less than £30,000. Debts: mortgage, credit card, HP, building society loan, overdraft.

19 Mr Pearson, White British, 55, married, works part-time, wife works full-time. Household income: less than £25,000. Debts: mortgage, credit card, loan.

20 Mr Repton, White British, 27, married, both work full-time. Household income: £42,000. Debts: mortgage, credit cards, store card, substantial loan from family.
Annex B  Typologies of household financial allocation systems

Pahl’s typology of household financial allocation systems:

- The ‘female whole wage’ system, in which the man hands over his whole ‘wage packet’ to his partner, but has some personal spending money; she adds her own earnings, if any, and is then responsible for managing the financial affairs of the household.

- The ‘male whole wage system’, in which the husband has sole responsibility for managing household finances, a system that can leave non-employed wives with no personal spending money.

- The ‘pooling system’ involves complete or nearly complete sharing of income; both partners have access to all or nearly all the money that comes into the household and both spend from the common pool. (As Pahl comments ‘There has always been an issue about the extent to which the ideology becomes a reality’, 1995: 366). Further, pooling systems can be broken down into ‘female-managed pool’ and ‘male-managed pool’, according to who has ultimate responsibility for organising household money and paying household bills. In a study by Vogler and Pahl (1994), only 20% of couples agreed that both were equally responsible for the management of their pooled money (see below).

- The ‘housekeeping allowance system’ involves separate spheres of responsibility for household expenditure. Typically the husband gives his wife a fixed sum of money for housekeeping expenses, to which she may add her own earnings, while the rest of the money remains in the husband’s control and he pays for other items.

- The ‘independent management system’ is defined by both partners having their own source of income and neither having access to all the household funds.

Vogler (1994) developed Pahl’s work using a quantitative approach with households across all income levels, where the distribution was as follows:

**Household allocative systems showing different forms of pooling**

<table>
<thead>
<tr>
<th>System</th>
<th>Per cent</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female whole wage</td>
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<td>343</td>
</tr>
<tr>
<td>Female managed pool</td>
<td>15</td>
<td>205</td>
</tr>
<tr>
<td>Joint pool</td>
<td>20</td>
<td>250</td>
</tr>
<tr>
<td>Male managed pool</td>
<td>15</td>
<td>191</td>
</tr>
<tr>
<td>Male whole wage</td>
<td>10</td>
<td>118</td>
</tr>
<tr>
<td>Housekeeping allowance</td>
<td>13</td>
<td>153</td>
</tr>
</tbody>
</table>

As Vogler observed, ‘The orthodox model of households as egalitarian decision-making units within which resources are shared equally, applied to only a fifth (20%) of the households (p. 241). She highlighted two aspects to these inequalities where women were particularly at a disadvantage: different levels of general financial deprivation; and unequal access to personal spending money. She found that on both counts, the inequalities were greatest under female-managed and housekeeping allowance systems. Importantly, she showed that inequalities were inversely linked to income levels. She also explored the relationship between strategic control and differential access to money. In low income families, even where women controlled finances, they did not gain equal access to resources, unlike in higher income families where resources were under male control:

‘Female-managed systems were characterised by a disjunction between strategic control over finances and access to money. Despite egalitarian or even female strategic control over finances, wives in these households experienced significantly higher levels of financial deprivation than husbands, while husbands had greater access than wives to personal spending money.’

(p. 241)

Her findings also confirmed that:

‘Women are most likely to manage finances single-handedly in low-income households where financial management is likely to be a burden rather than a source of power.’

(p. 243)

Vogler’s large-scale study was important in throwing more light on the ways in which low-income households’ pattern of money management and control differed from those in other households.

Further work by Pahl in the late 1990s examined the impact of ‘new’ forms of money, such as credit and debit cards, telephone and internet banking (Pahl, 1999). This study showed that independent management was particularly characteristic of younger couples, cohabiting couples, those without children and those where the woman was in full-time paid work. Lewis’s (2001) study similarly found a higher degree of independence in money management among younger couples, compared with the older couples, and among cohabiting as opposed to married couples.
Annex C   Topic guide

Introduction
- Check that they have had/give project information leaflet.
- Acknowledge with former CAD interviewees that some of this may be familiar ground to them – but their circumstances may have changed, and in any case, we want to give them the opportunity to talk in-depth about some of the issues we were only able to touch on briefly before.
- Explain that a lot of research has been done on women and household finances so we’re particularly keen to get men’s perspectives.
- Explain that there are no right and wrong answers – we’re interested in their personal views and experiences.
- Explain that the first part of the interview is general background information on household finances, and the second part is looking specifically at experiences of credit and debt.
- Tell them we expect the interview to last about an hour.
- Remind them that their participation is voluntary, and that they do not have to answer any questions they do not wish to.
- Remind them that everything they say will be treated in strictest confidence.
- Get signed consent.
- Ask permission to record.

Recruitment questionnaire

EITHER: Complete questionnaire (CAD interviewees) 
OR: Verify questionnaire information

Income
I’d like to ask you a little bit more to begin with about the money you’ve got coming in…

In terms of your household income, can you tell me how this is made up?
[Probe:]
- from employment
(amount of own wage/salary – paid monthly/weekly?)
(amount partner’s wage/salary? – paid monthly/weekly?)
• from benefits/tax credits (which ones?)
  [for couples:] whose name they are in? how often paid?
  [for lone male parents only:] any child support, if children’s mother working (and/or other kinds of money from previous relationship – eg informal arrangements, how much? paid how often?)

• any other kinds of income? (eg second job, casual earnings, money from relatives? – who gets it? how much? how often?)

[Where money coming in from more than one source, cite them in turn and ask:]
• Whose money is that?/Whose money do you see that as being? [Is some ‘yours’, some ‘hers’ and some ‘ours’?] Why is that?

**Outgoings**
And could you run through how much your main outgoings are for me?

[Prompt:]
• Mortgage
• Rent [+ arrears?] 
• Council tax
• Water rates
• Gas
• Electricity
• TV licence
• Landline telephone/internet
• Mobile phone Insurance (buildings, contents, car, life)
• Any Insurance (buildings, contents, car, life)
• Child support (formal or informal)
• Any savings? (Prompt: And do you ever manage to put anything by? On a regular/irregular basis? How ‘held’? How much? What for?)

NB. If they mention repayments on their debts here, say we’re going to look at them in detail later

**Banking arrangements**
Does the household/your income come into a bank account(s)?
(If no bank account/operating cash economy/– why is that?)

[Probe:]
• Do you bank with: mainstream bank; building society; post office; online banking?
• How many bank accounts in the household?

[In couple households only:]
For each account:

- In whose name(s) (individual or joint?)
- And what are they used for? (savings; separate ‘bill’ account etc)
- Who has access to which accounts?
- (re internet banking) Do you know each other’s passwords?
- Who actually accesses which in practice, and in what circumstances – give examples


- How did these banking arrangements come about?
- Why is it arranged like this? Does this arrangement work well for you? In what way?
- Has the way you organise your banking arrangements/accounts always been like this? When did arrangements change? Why?

Managing the money

[In lone households where man has been in a partnership/co-habited in past:]

- So obviously you yourself are responsible for household finances on a day-to-day basis … Was that the case when you were with your ex-partner? How did that come about? Was it the subject of any discussion? [With rest of questions below, use past tense for lone households]

[In couple households:]

- Do/did you see money coming in from different sources as for spending on different things? (Explore perceptions of differences between earned and benefit income; and perceptions of differences between different types of benefits eg child benefit as for the children)
- In terms of the outgoings you described, how are/were payments actually made/organised? [eg meters; by cheques; credit/debit cards; going to post office; Direct Debits – what from which accounts?]
- Have there been times when you’ve had to cancel Direct Debits, or times when payment of them has put them overdrawn, resulting in bank charges?
- Who is/was responsible for ensuring payment? How does/did this happen? (for lone male: and now?) (NB in couples, interviewee may not know, where partner mainly responsible, but try probing nevertheless eg so have payments ever been missed? How did this come to your notice? What happened then?)
- Does/did either of you check bank statements? Occasionally or on a routine basis?
- What happens(ed) when there’s an unexpected expense (eg emergencies like boiler breakdown, or seasonal expenses like Xmas, birthdays)? How are they met? [Example]
- So who would you say is/was mainly responsible for household finances on a day-to-day basis?
- How are/were decisions made about other kinds of spending? […] or does/did it depend on scale of purchase: ‘big’ things –v- day-to-day things? Can you give me some examples?
- And who has/had the final say on major purchases? [If they ask you what ‘major’ is - ask them what they would define as ‘major’ decisions, or major commitments, or items of expenditure] Why is/was that? And is/was that always the case? [Explore: For example, if they say it’s ‘joint’ ask for an example of a joint decision or ask them to describe the process they went through when deciding to make a major purchase]
• Does/did either of you ever ‘ask permission’ of the other before spending? [Example]
• Do/did you ever feel the need to ‘justify’ your spending to your partner? Or vice versa? [Examples]
• Do/did you and your partner ever check up on each other’s spending?
• Do/did you see some of the money coming in as ‘yours’ to spend as you wish(ed)? Where does/did this money come from? (NB is it money coming from specific source(s) that is regarded as one’s ‘own’ money?) How much? Is/was this occasionally or on a regular basis? Is/was this an amount that was discussed and agreed between you? And what do/did you spend your money on? (eg car, ‘hobby’, going out with mates, drink)
• And does/did your partner have her ‘own’ money? Where does/did this come from? How much? Occasionally or regularly? Agreed amount? What spent on?
• Who pays/paid when you go/went out together?
• Is it important to you to have money ‘in your own right’? Why?

Can I ask you to take a few moments to have a look at these options, and say which of them you think comes closest to the way you do/did things in your household?

[SHOW CARD]

Thinking about it overall, how well does/did the way you arrange your finances, and the way you divide(d) the roles and responsibilities work for you? Why?

What are/were the advantages and disadvantages of doing things this way?

How do you think your (ex-)partner might answer this question?

[For lone households:]
• When you were first on our own, did you have to ‘set up house’ all over again? How did you finance that? [NB credit often used at this point]
• And since being on your own, how have things changed as far as managing money is concerned? How have you found being solely responsible for organising the domestic finances?
• Can you tell me a bit about how you go about it? (eg consciously budgeting/just paying bills as and when they arrive/putting a bit by etc)
• Does it make much difference to you, compared to how you organised your household finances previously? In what way(s)?
• Do you ever have to ‘go without’ [ie in order to pay bills/service debts/meet children’s needs]? What? How often?
• Would you say you’ve learned anything about managing household finances since being on your own… what? …and how? [Expand].
Debt advice-seeking

• Have you/your partner ever had any contact with any debt advice agencies [Prompt: CAB, National Debtline, private companies]
• Why was it you/her that contacted them? [Explore reasons in light of foregoing picture of divisions of roles/responsibilities]

[If yes, for each one:]
• What led up to that? [Was there a specific trigger… or..What prompted them to contact service]
• How did you/she know where/who to go to?
• Did you/they go immediately things started to get problematic? Why/Why not? (Explore differing views of when debt levels get defined as ‘problematic’; explore timeliness or otherwise of advice-seeking)
• What happened when you/she saw them? What advice did they give? What did you/she do as a result? (Explore decision-making process between partners, eg how much communication/discussion/negotiation there was after advice)
• How did you find the experience? [Expand: views, experiences, helpful/not helpful, why?]

ALL:
• How do you feel about seeking advice from outside agencies in general … for example, on other matters … such as health? Have you ever contacted other services for advice? [Examples]
• Some people have said that men in particular are reluctant to seek advice from outside agencies – what do you think of this? [Explore barriers as fully as possible, eg pride/shame; privacy around money matters and having to disclose financial details; accessibility (time, places); whether it would make a difference who the person delivering the service was eg man/woman]

Modes of delivery of debt advice services

• Are there any things that might make it easier for you to use a debt advice service? [Explore: where services are; times available; online access]
• Are there times/circumstances when specific channels of contact are important? [Prompt: telephone/online/face-to-face] When are each of these important/adequate/vital etc? [Expand as much as possible]
• Do you think there are any other things debt advice agencies could do to make their services more appealing to you?
• Do you think there is anything more the government could or should be doing to help people who are struggling with debts?

Is there anything further you’d like to add?

May we give you a ring if there’s anything we need to clarify later?

Thanks.
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