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# Civil Legal Problems: Young People, Social Exclusion and Crime



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September 2011

The logo consists of the letters 'PPSR' in a highly stylized, purple, serif font. The letters are interconnected, with the 'P's and 'S's having elaborate flourishes.

*Pascoe Pleasence Social Research*

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## Executive Summary

This briefing presents findings from the 2010 wave of the Civil and Social Justice Panel Survey (CSJPS), alongside supplementary findings from the earlier (but larger) 2006-9 Civil and Social Justice Survey (CSJS).

The 2010 survey indicates that young people (aged 16 to 24) experience civil legal problems at a rate similar to that of the population as a whole, although problems are most common for those between their mid-twenties and mid-forties. Young people report high levels of certain types of problems, including those concerning rented housing, welfare benefits and debt. Young people ranked civil legal problems concerning education as the most severe, followed closely by family problems.

Young people pointed to lack of money being a cause of problems more often than others, with loss of income and employment problems also commonly mentioned. Young people also indicated violence to be a cause of problems more frequently than others.

Stress-related illness was commonly mentioned as being both a cause and consequence of problems. In all, 24% of problems faced by young people led to illness of some description, with knock on demand on health services. Loss of income and loss of confidence were also common consequences of problems for young people, and they were much more likely than others to point to negative impact on their education.

Some problems experienced by young people were interlinked. One visible problem cluster involved problems concerning rented housing, crime victimisation, anti-social neighbours and consumer issues, further linked to money, debt and employment problems.

Reported levels of crime victimisation were similar for all people under the age of retirement, though the youngest respondents to the 2010 CSJPS more often reported having been victims of robbery and assault.

Within young people as a whole, lone parents, victims of crime, those who had recently had contact with the police, those with mental health problems, those who admitted drug use, those who were socially isolated and those not in education, employment or training reported civil legal problems more often. In all, 80% of all young people reporting civil legal problems fell in one category of vulnerability. Young people falling into multiple categories of vulnerability became increasingly more likely to report problems. Vulnerable young people also tended to report problems of greater severity.

The types of problems reported by vulnerable young people were different to those reported by other young people. For example, those not in education, employment or training reported high levels of housing problems and relatively high levels of debt and family related problems. Those recently arrested reported high levels of homelessness and problems concerning money and rented housing.

Young people more often did nothing to resolve problems and less often obtained formal advice. This was despite young people reporting many benefits of advice. In all, 62% of young respondents to the CSJPS reported that formal advice from another person or organisation led to improvements in their life circumstances, compared to 43% in the case of older respondents.

## Introduction

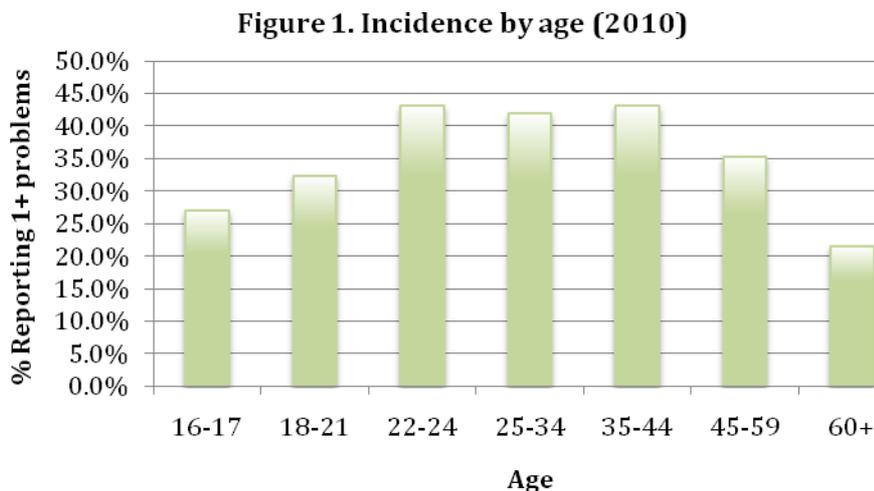
This briefing sets out summary findings from the 2010 wave of the Civil and Social Justice Panel Survey (CSJPS), alongside supplementary findings from the earlier (but larger) 2006-9 Civil and Social Justice Survey (CSJS). The 2010 survey involved interviews with 3,806 individual household members, aged 16 or over, drawn from a random selection of 3,335 residential household addresses across 194 postcode sectors. The 2006-9 survey involved face-to-face interviews with 10,537 adults, aged 18 and over, drawn from 6,234 residential household addresses across 390 postcode sectors.<sup>i</sup>

The summary findings reveal the experience of civil legal problems by young people in England and Wales, and place this experience in a broader context. The findings illustrate clear links between civil legal problems, social exclusion and crime.

## Civil Legal Problems and Age: An Overview

In 2010, 32.8% of CSJPS respondents reported one or more civil legal problems, though there was an unequal distribution of problems by age. While 34.2% of those under the age of 25 reported problems (compared to 32.7% of those who were older), it was respondents between their mid-twenties and mid-forties who most often reported problems. The very youngest and oldest respondents least often reported problems (Figure 1). This ties in with earlier findings, and is consistent with a 'stages of life' analysis of problem experience, whereby people become vulnerable to different types of problems as they progress through life and their activities and circumstances change.

While the youngest survey respondents reported problems relatively infrequently, they were particularly likely to report certain types of problems. Consistent with previous findings, and as shown in Figure 2, young respondents to the 2010 survey were the most likely to report problems to do with rented housing, and were among the most likely to report problems concerning welfare benefits and domestic violence. In contrast, they only very infrequently reported problems to do with owned housing or divorce.



Looking in greater detail at young respondents, 18 to 24 year olds reported problems more frequently than 16 to 17 year olds across most problem types. In fact, the profiles of problems reported by these two groups of young people were notably different. So, some of the problem types most closely associated with young people in general were far less apparent for 16 and 17 year olds. For example, just 1% of 16 to 17 year olds reported problems to do with rented housing and none reported problems concerning welfare benefits. In contrast, the rates of incidence for 18 to 24 year olds were 10% and 8% respectively.

Within the rented housing problem category, 7% of respondents aged 18 to 24 reported one or more problems relating to disrepair, and 1% reported problems concerning rent arrears or eviction. These were among the most serious problems that young people reported.

The above picture is in keeping with the findings of the 2006-9 CSJS. Here, again, the youngest and oldest respondents least often reported problems. Overall, 35% of respondents reported problems. However, just 16% of those aged over 75 reported problems. In middle years, 45% of those aged between 35 and 44 reported problems. Younger respondents, aged between 18 and 24 reported problems on 35% of occasions, with incidence generally going down with age. So, 41% of 23 year olds reported problems, 37% of 21 year olds, 34% of 19 year olds and 22% of 18 year olds.

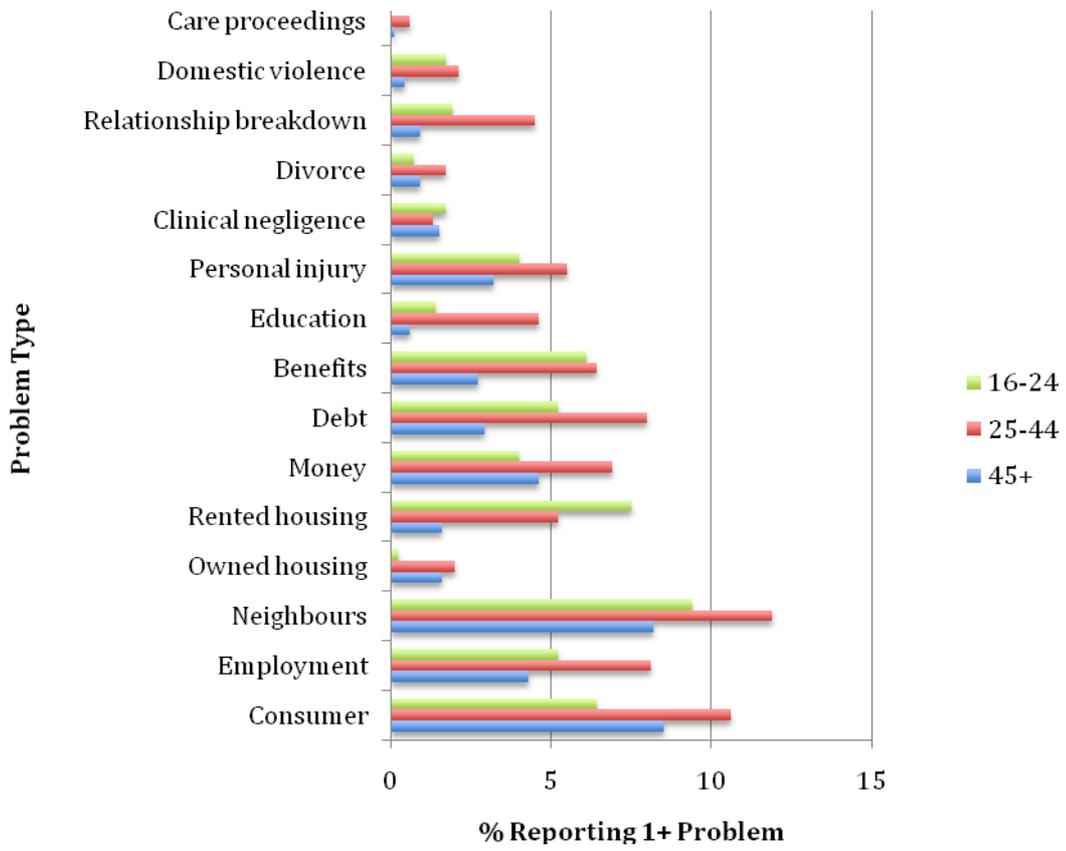
The stated severity of problems (where 50 is the most severe problem) was similar for both 16 to 24 year olds and older respondents, with means of 24 and 26 respectively. Respondents aged between 16 and 17 reported lower scores, with a mean of 18 (n=32).<sup>ii</sup> To put these scores in perspective, the mean score given to consumer problems was 19 and the mean score of domestic violence was 34. However, there was a broad range of scores provided by respondents, and 16 to 17 year olds scored problems between 2 and 43. Over one-fifth of their problems were scored higher than 34 (Table 1).

**Table 1. Severity of reported problems by age (2010) (maximum severity = 50)**

Age	N=	Severity of problems (/50)			
		<20	20-34	35-44	45+
16-17	32	56%	22%	22%	0%
18-24	200	38%	30%	25%	8%
25+	1817	39%	26%	21%	14%

While numbers were small in some instances, young people ranked civil legal problems concerning their education as the most serious, with a mean score of 37 (n=6), followed by family problems (mean score 31, n=15). Older respondents also ranked education related problems as among the most severe, but they scored domestic violence highest (and quite a bit higher than the youngest respondents). Young people rated consumer problems and problems concerning money (though not debt) as the least severe.

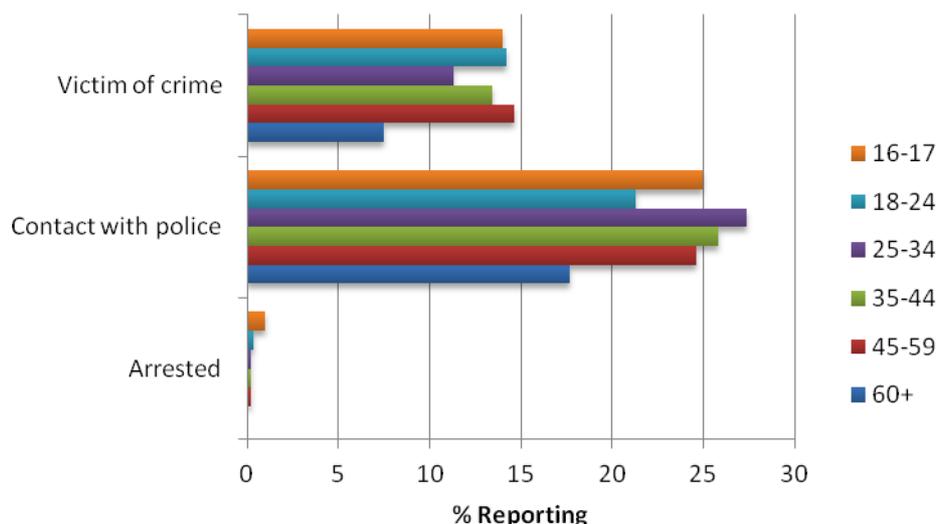
**Figure 2. Incidence by problem type by age**



## The Experience of Crime: An Overview

Looking more broadly than civil legal problems, young respondents to the 2010 CSJPS often reported having been victims of crime (Figure 3). There was little difference between the rate of victimisation reported by 16 to 17 year olds and 18 to 24 year olds. Both these age groups reported higher than normal rates of being victim to robbery (1%) and assault (5% and 3%, respectively) over the preceding 18 months. The older of the two age groups also reported relatively high levels of being victim to burglary and theft.

**Figure 3. Experience of crime and dealings with police by age (2010)**



The larger sample size of the 2006-9 CSJS provides further insight in this area. Here, 62 of 7,310 (0.8%) respondents (who were asked) reported that they had been arrested during the previous 12 months, of whom 20 were under 25 years old. Eleven of 5,572 (0.2%) reported that they had served a prison or community sentence in the previous 12 months, of whom 2 were under 25 years old.

Linking to information about crime and contact with the police, the 2010 survey also explored alcohol and drug use. Young people aged between 18 and 24 most often reported that they drank at least 'quite a lot' or used drugs at least 'occasionally'. Eleven per cent said they drank at least quite a lot, and 10% reported using drugs. Young people aged 16 to 17 reported drinking far less often (2%), but still reported above average drug use (7%). Six per cent of those aged over 24 reported drinking to the same extent, and 3% reported drug use. Virtually no people aged 60 or over reported drug use. While excessive drinking on the part of some people is well publicised, it is possible that some of the difference just outlined derives from differences in interpreting what constitutes 'quite a lot'.

## Multiple Problems and Links Between Problem Types

As has been well documented, the experience of civil legal problems can contribute to the processes of disadvantage and social exclusion. Aspects of disadvantage and social exclusion, such as illness, unemployment, family breakdown and crime are associated with elevated vulnerability to civil legal problems. Moreover, this vulnerability can increase further with the experience of civil legal problems, as such problems can themselves bring about aspects of disadvantage and social exclusion.

Thus, it has been repeatedly observed that civil legal problems have an additive effect, in that the experience of a problem increases the likelihood of experiencing another problem. So, those who experience one civil legal problem will often experience more than one. In 2010, those who reported one or more problems reported a mean of 1.9 problems. The figure was more or less identical for those aged between 16 to 24 and those aged over 24. There was also little difference between 16 to 17 year olds and 18 to 24 year olds (1.8, compared to 1.9). Table 2 shows the number of problems reported by respondents of different ages. As can be seen there is little difference in the pattern of problems reported by 18 to 24 year olds and older respondents.

**Table 2. Number of problems reported by age**

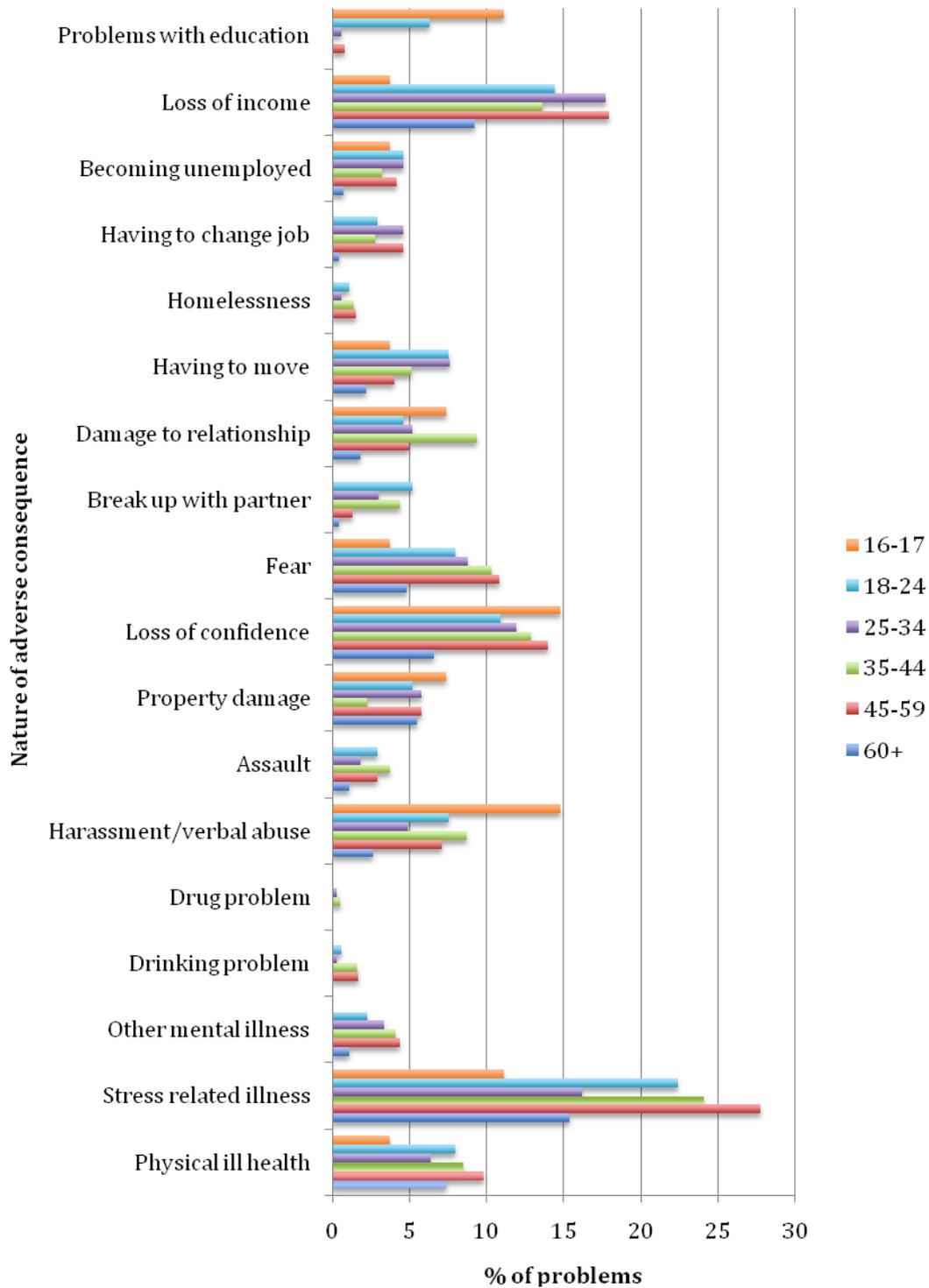
Age	N=	Number of problems				
		0	1	2	3	4+
16-17	100	73%	18%	7%	1%	1%
18-24	324	64%	19%	9%	4%	4%
25+	3368	67%	19%	7%	3%	3%

The 2010 survey asked about the adverse consequences of experiencing civil legal problems. Younger respondents reported adverse consequences at a higher rate than others; on 55% of occasions, compared to 49% of occasions. Sixteen to seventeen year old respondents reported adverse consequences on fewer occasions (44%), though numbers were small.

Respondents aged between 16 and 24 reported becoming ill as a consequence of problems at roughly the same rate as others (24% v 23%), generally as a result of stress. They also reported problems leading to harassment or verbally abuse (8% of problems), assault (2.5%), damage to property (5%), loss of confidence (11%), fear (7%), breaking up with a partner (4%), damage to a relationship (5%), having to change jobs (2%), becoming unemployed (4%), loss of income (13%), having to move home (7%), and homelessness (1%). None of these rates of negative impact were substantially different from older respondents. However, younger people were more likely to report problems to do with their education as a result of civil legal problems (7%, as compared to 0.5%).

As can be seen from Figure 4, 16 to 17 year old respondents generally reported adverse consequences less often than others, though ill health, harassment, loss of confidence and knock-on problems concerning education were common.

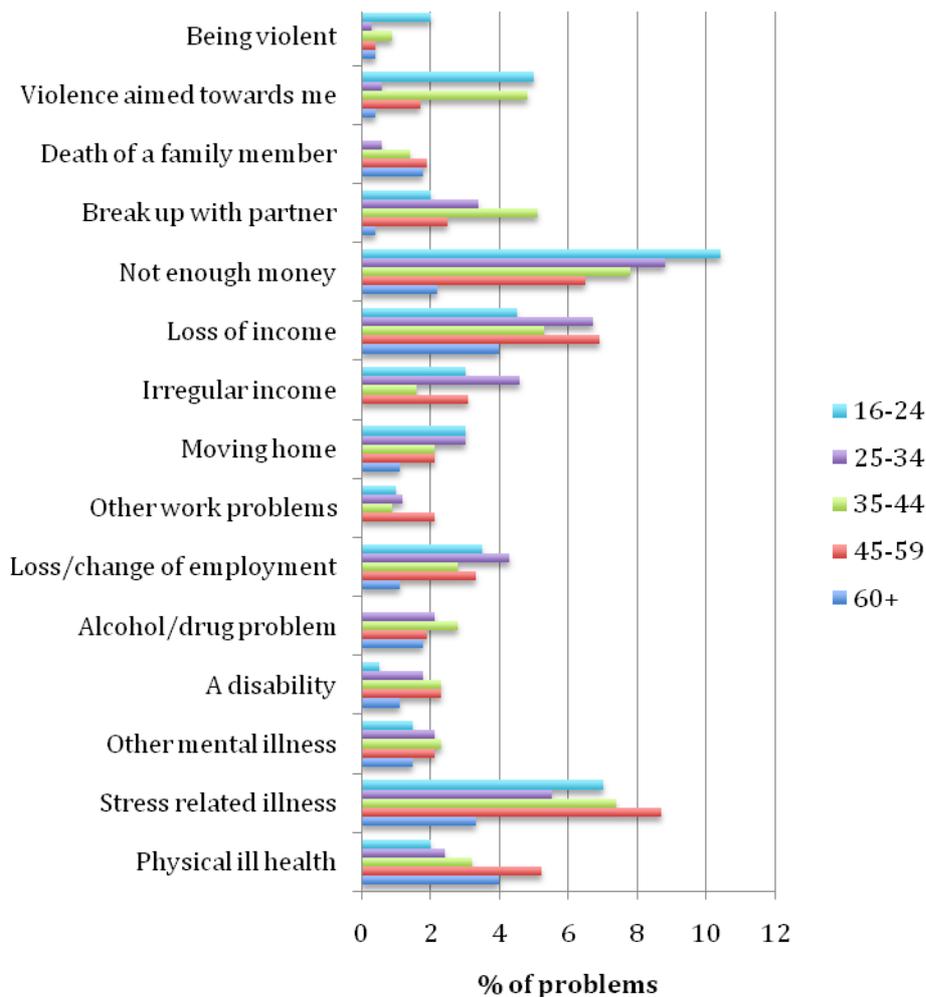
**Figure 4. Stated consequences of civil legal problems (2010)**



The 2010 findings are broadly in line with those from 2006-9, though clearer patterns were evident as regards age in the earlier survey. Younger respondents (aged 18-24) to the 2006-9 CSJS reported becoming ill as a result of 30% of problems. This compared to 32% in general. Physical illness was reported to have followed from 13% of problems, stress related illness from 22% of problems. There was little variation by age in the former case, but younger and older respondents reported consequential stress related illness at lower rates than others. Breaking up with a partner was reported as a consequence of 3.7% of younger respondents' problems, with rates peaking in middle years (5% of 35-44 year olds), alongside family related

problems in general. Similarly, violence aimed at the respondent resulted from 2.3% of 18-24 year olds' problems, with incidence peaking in middle years (5.2% of 35 to 44 year olds). A similar pattern was also seen with loss of employment (3.9% for 18 to 24 year olds), though loss of income was reported uniformly across age groups (14.9% for 18 to 24 year olds), with the exception of those beyond retirement age. In contrast, damage to property was reported uniformly across age groups, with the exception of the youngest (2%, as compared to around 6% for other age groups). Loss of confidence resulted from 9.2% of problems reported by 18 to 24 year olds, compared to 15.2% of problems reported by those aged 25 and over.

**Figure 5. Stated contributors to civil legal problems (2010)**



In 2010, the CSJPS enquired into the causes of problems for the first time. Owing to the lesser frequency of causes being identified, Figure 5 sets out aggregate findings for 16 to 24 year olds. As can be seen, young respondents often pointed to lack of money as having contributed to civil legal problems. Loss of income and employment problems were also mentioned and are related. Illness and violence were also relatively commonly reported contributors to problems. Of the 14 reports of violence contributing to problems, 7 contributed to family problems, of which 2 were problems of domestic violence. 4 further problems concerned employment, and 1 each concerned anti-social neighbours, rented housing and education.

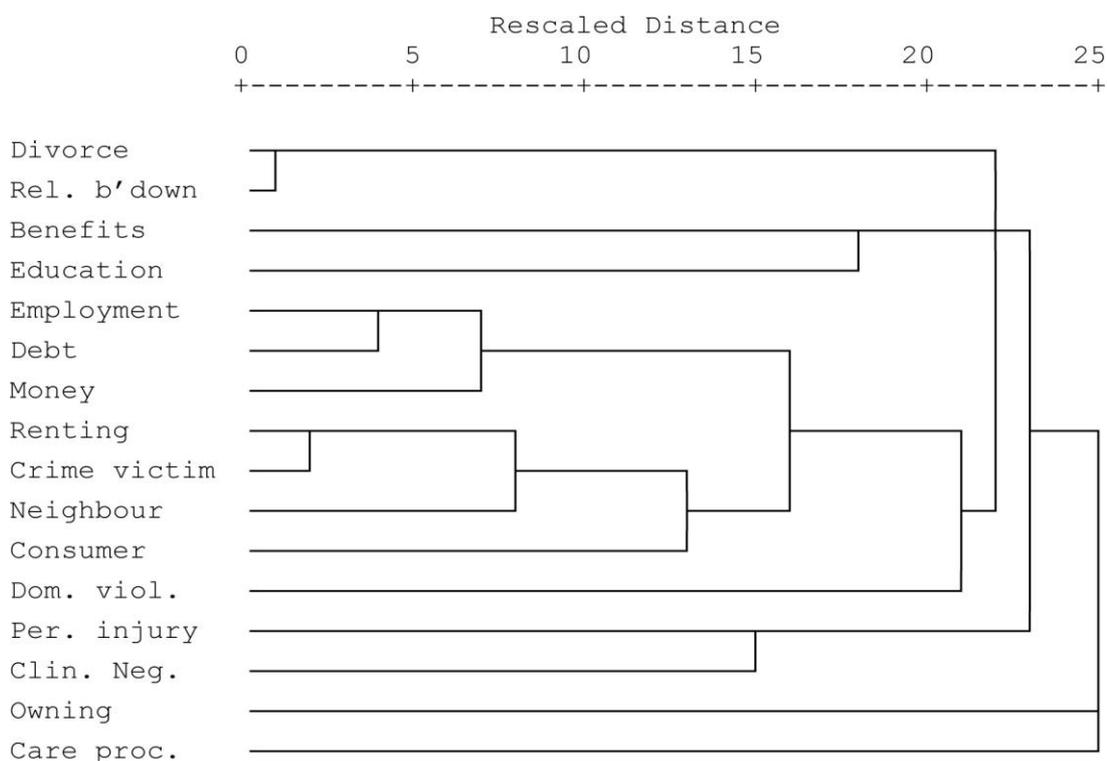
Overall, 80% of 2006-9 survey respondents who suffered from physical ill health as a direct result of a problem visited a GP, hospital, or other health care worker about it. Over half (53%)

who suffered from stress-related ill health as a direct result of a problem visited a GP, hospital, or other health care worker about it.

As well as providing information on the stated causes and consequences of problems, CSJPS and CSJS data can also be used to analyse patterns of association between civil legal problems of different types.

Figure 6 sets out a ‘dendrogram’, representing the closeness of links between the experience of the different problem types (plus crime victimisation) reported through the 2010 CSJPS. Most noticeably, it points to one cluster of problems involving divorce and problems ancillary to relationship breakdown (equivalent to the family problems cluster reported elsewhere<sup>iii</sup>), and a larger cluster involving problems concerning rented housing, crime victimisation, anti-social neighbours and consumer issues, further linked to money, debt and employment problems (similar to the poor quality housing and economic related clusters reported elsewhere).

**Figure 6. Linkage between experience of different problem types (16-24 year olds) (2010)**



## Vulnerability, Civil Legal Problems and Crime

Certain groups within the population are especially vulnerable to the experience of civil legal problems. So, while 32.8% of all 2010 CSJPS respondents reported one or more problems, the figures were 53.8% for lone parents, 53.5% for victims of crime, 53.3% for those on unemployment related benefits, and 52.7% for those with mental health problems. Incidence was also higher for those with a long-term limiting illness or disability, though the association was only evident after accounting for the association between age and limiting illness and disability. Respondents who admitted drug use also more often reported civil legal problems (51.1%), as did those who had recently had contact with the police (49.1%).<sup>iv</sup>

More data was available from the 2006-9 CSJS regarding respondents who had recently been arrested. Looking at the whole sample, a statistically significant difference was apparent in the incidence rate reported by those who had recently been arrested and those who had not. So, while 62.9% of those recently arrested reported civil legal problems, just 34.5% of others did so. While numbers were very small, a significant difference was also seen in the incidence of problems reported by those who had recently served prison or community sentences and others. Eight of eleven (82%) of those who had recently served a prison or community sentence reported one or more civil legal problems.

Turning to young people, while 34.2% of respondents under the age of 25 reported problems, incidence rose to 59.1% for the 22 young lone parents, 62.7% for the 67 young victims of crime, 50.0% for the 50 young people with mental health problems, and 44.8% for the 29 young people with a long-term limiting illness or disability. In the case of those not in employment, education or training (NEET)(data available for 83 18-24 year olds only), the figure was 47%, and it was 53.3% for the 75 young people who were 'socially isolated',<sup>v</sup> in that they did not live with any adult over the age of 24 in their household.

Elevated levels of reporting problems were also apparent for young people who reported drug use (50.0%, n=40), or had recently had contact with the police (46.8%, n=94). There was no significant difference between those who drank 'a lot' and those who drank moderately or not at all.

Turning to the 2006-9 CSJS data, while 35.4% of respondents under the age of 25 reported problems, incidence rose to 51.9% for the 52 young lone parents, 47.7% for the 199 young victims of crime, 69.1% for the 50 young people with mental health problems, and 56.3% for the 71 young people with a long-term limiting illness or disability. In the case of those not in education, employment or training (NEET)(154 18-24 year olds only), the figure was 42.9%, and it was 46.0% for the 289 young people who were 'socially isolated'.

For those young 2006-9 CSJS respondents who had recently been arrested, 11 of 22 respondents (55%) reported civil legal problems, compared to 34% of other 18 to 24 year olds. Owing to the small numbers the difference fell just short of statistical significance, but the finding is in line with the significant finding for the sample as a whole. It was not possible to conduct meaningful analysis of specific age groups for those who had recently served prison or community sentences.<sup>vi</sup>

The greater likelihood of vulnerable young people reporting one or more civil legal problems through the 2010 CSJPS did not always go hand in hand with reporting a greater number of problems. So, young lone parents, young people with mental health problems, young people

who were NEET, and those who were socially isolated reported similar numbers of problems, when problems were reported. Against this, young victims of crime who reported one or more problems, reported a mean of 2.1 problems, compared to 1.0 for others.

However, vulnerable young groups generally reported more serious problems. So, for example, the mean severity score for problems reported by young lone parents was 28.7, compared to 24.0 for other young people. For young people with mental health problems the mean was 25.5, for young people who had recent contact with the police it was 25.9, for young people who were socially isolated it was 28.0, and for young people who were NEET it was 28.9. There was no difference in severity scores given by victims of crime and others.

In 2006-9, there was more of a difference in the number of problems reported by vulnerable young groups and others. Young lone parents, those with mental health problems, those who were NEET and victims of crime all reported slightly elevated numbers of problems. However, no difference was observed in the case of young socially isolated respondents. As regards the severity of problems, the 2006-9 survey told a similar story. Young lone parents spent ‘most’ or ‘all’ of their time worrying about 62.3% of problems, compared to 35.2% for young people in general. For young socially isolated respondents the figure was 43.1% and for young people who were NEET it was 44.1%. As in 2010, no difference was observed in relation to crime victimisation. Interestingly, young people who had recently been arrested worried about their problems less than others (27.8% v 36.0%).

Where young respondents to the 2010 CSJPS fell into more than one of the above categories associated with heightened reporting of civil legal problems (lone parents, NEETs, those with long-term limiting illness/disability, those with mental health problems, victims of crime, recent contact with the police, drug use), they became more likely to experience civil legal problems. Table 3 shows that as the number of categories of vulnerability increased,<sup>vii</sup> so did reported incidence. All four young people reporting 5 or more categories of vulnerability also reported civil legal problems. The picture was very similar in 2006-9. 80% of those young people who reported one or more civil legal problems were in at least one category of vulnerability.

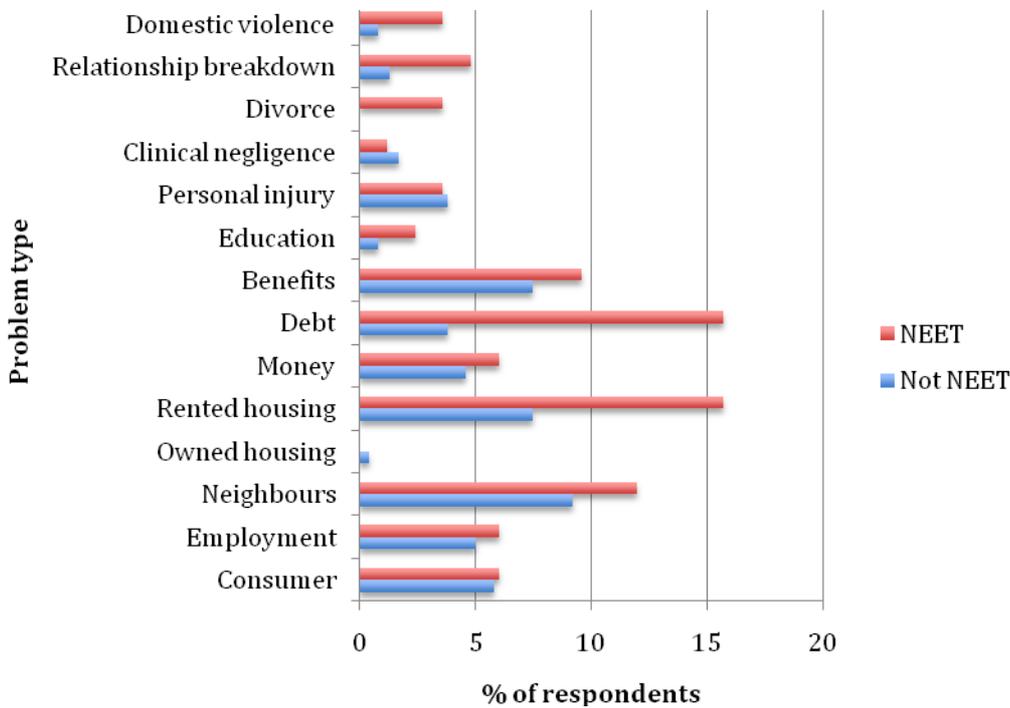
**Table 3. Civil legal problem incidence by number of categories of vulnerability (16-24 year olds) (2010)**

	Number of categories of vulnerability					
	0	1	2	3	4	5+
<b>n=</b>	124	91	62	31	11	4
<b>No problems</b>	81%	65%	44%	48%	36%	0%
<b>1+ problems</b>	19%	35%	56%	52%	64%	100%

For those 17 young people who were both socially isolated and NEET, the incidence rate was 58.6%, and when recent contact with the police was added the rate rose further, to 75%, although numbers were very small (n=8). Again, the picture was much the same in 2006-9, with 52.6% of those who were both socially isolated and NEET reporting civil legal problems.

The increased incidence of problems associated with the above forms of vulnerability appeared to be focused on some types of civil legal problem in particular. For example, as Figure 7 illustrates, 2010 CSJPS NEET young respondents reported particularly high levels of rented housing and debt related problems, and relatively high levels of family related problems, including divorce, problems ancillary to relationship breakdown and domestic violence.

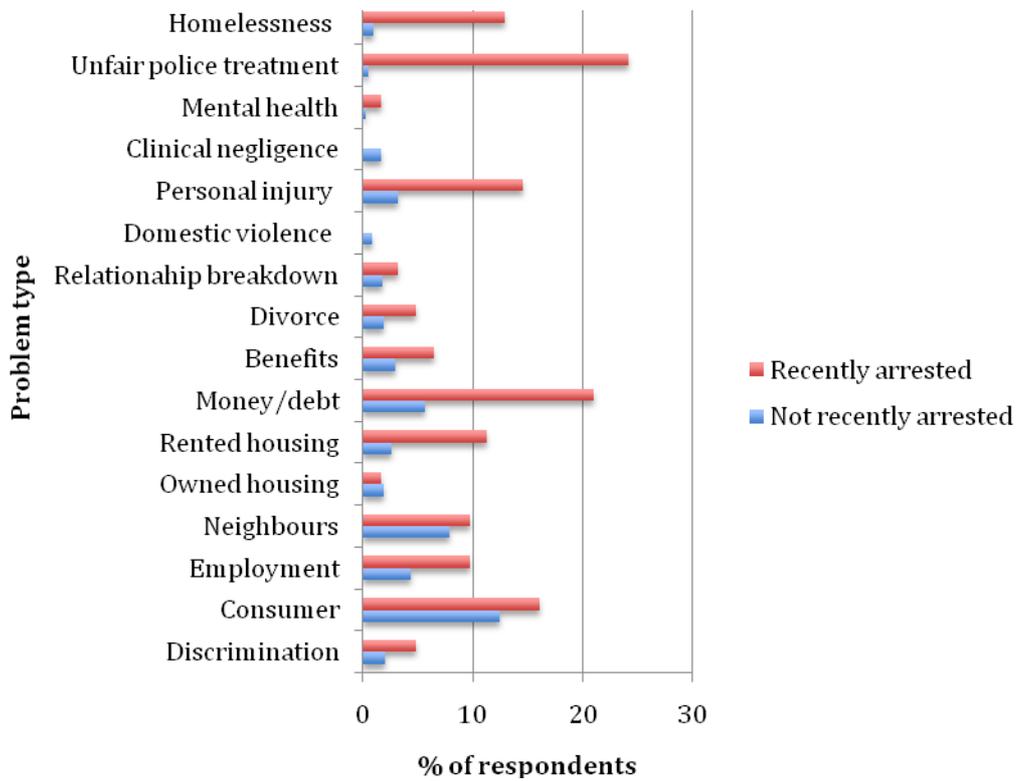
**Figure 7. Problem incidence by NEET status (18-24 year olds) (2010)**



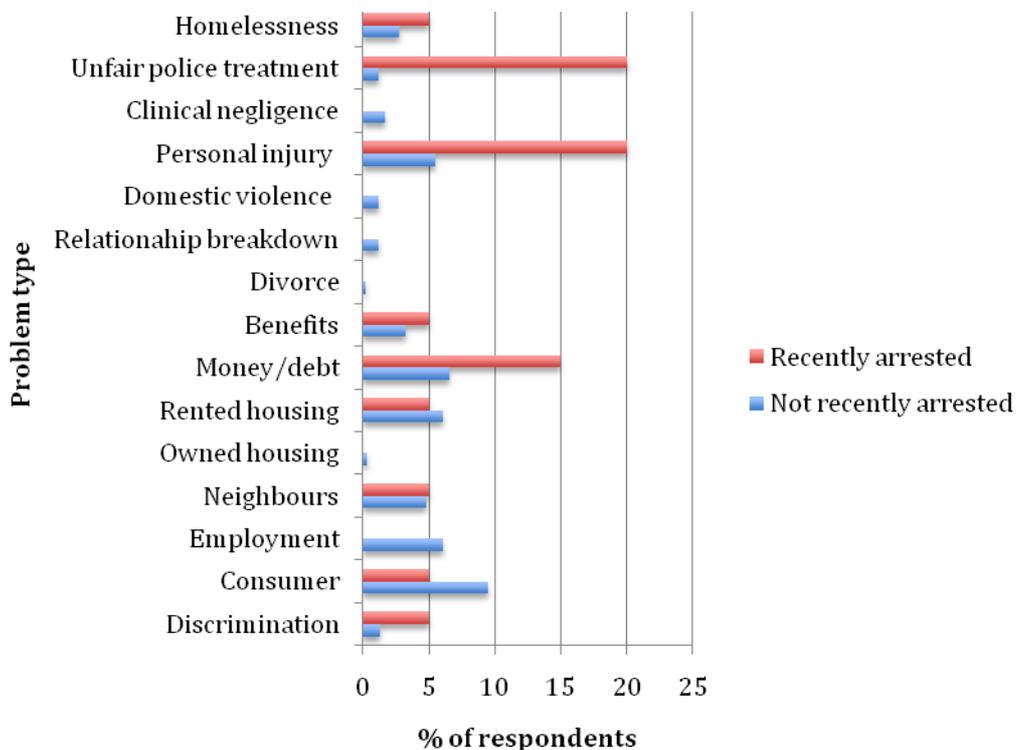
Using data from the 2006-9 CSJPS, the pattern of problem experience for those people recently arrested can be explored. Figure 8 shows the pattern for respondents of all ages (n=62). As can be seen, the pattern is somewhat different than that of people in general. Importantly, there are highly elevated levels of housing problems (particularly homelessness), problems concerning debt, benefits, employment and discrimination, and problems surrounding divorce and relationship breakdown. Taken together these problems comprise four of the “nine key factors” that “influence re-offending”, as identified by the Social Exclusion Unit in its 2002 report *Reducing Re-Offending by Ex-Prisoners*, a report that put the cost of re-offending at “at least £11 billion a year.”<sup>viii</sup> Levels of problems concerning unfair police treatment are, perhaps unsurprisingly, high, as too are personal injuries.

Figure 9 sets out the pattern for the twenty 2006-9 CSJS respondents between the ages of 18 and 24 who had recently been arrested. Although the number of respondents is very small, the core elements of the pattern in Figure 7 around housing and finances are still visible, pointing to the association between these types of problems and offending holding at an early age.

**Figure 8. Problem incidence by whether respondent recently arrested (2006-9) (all ages)**



**Figure 9. Problem incidence by whether respondent recently arrested (2006-9) (18-24 year olds)**



## Problem Resolution Strategies

As can be seen from Table 4, the youngest respondents to the 2010 CSJPS least often obtained formal advice to resolve civil legal problems and least often handled problems alone. In contrast, they most often obtained informal advice from family and friends.

Overall, respondents between 16 and 24 obtained advice on 23.3% of occasions, compared to 30.0% for others. Overall, 16 to 24 year olds were the most likely to do nothing to resolve problems, at 14.2%. The findings of the 2006-9 survey were very similar, with 18 to 24 year olds among the most likely to do nothing to resolve problems and least likely to get formal advice.

**Table 4. Problem strategy by age**

Age	n=	Problem resolution strategy			
		Did nothing	Handled alone	Informal help	Obtained advice
<b>16-17</b>	32	13%	34%	38%	16%
<b>18-21</b>	100	12%	35%	30%	23%
<b>22-24</b>	99	17%	44%	12%	26%
<b>25-34</b>	373	10%	42%	17%	32%
<b>35-44</b>	525	9%	50%	11%	30%
<b>45-59</b>	617	11%	45%	12%	32%
<b>60-74</b>	240	10%	50%	14%	25%
<b>75+</b>	54	6%	44%	28%	22%

As has been detailed elsewhere, problem strategy is strongly associated with problem type, with demographic factors playing a secondary role. However, some differences in strategy were suggested in respect of the vulnerable groups discussed above. Both young respondents who were socially isolated and those who were NEET appeared to take problem resolving action less often than others, though numbers were small. For those young respondents who were both socially isolated and NEET, no action was taken in respect of 20% of problems. However, this finding sits at odds with the findings of the 2006-9 survey, which drew on a larger number of respondents. The earlier survey suggested that young respondents who were socially isolated and/or NEET more often obtained advice, and in the former case more often took action to resolve problems.

The earlier survey also allowed for analysis of the association between being in trouble with the police and problem resolution strategy. Looking at respondents of all ages, there was a significant difference in the problem resolution strategies adopted by those who had recently been arrested and others, with recent arrestees far more often doing nothing to resolve problems (19% v 9%) and less often obtaining advice (41% v 50%). This was even further accentuated in the case of young people, although the findings for young people were not, on their own, significant. Of 18 to 24 year olds who had recently been arrested, 28% did nothing to resolve problems, compared to 11% of others. They also obtained advice on just 33% of occasions, compared to 44% for others. However, the numbers involved were small, and as with the other findings just set out there will have been differences in the problems experienced that may constitute confounding factors.

## The Impact of Advice

62% of young respondents to the 2010 CSJPS (aged 16 to 24) reported that formal advice (i.e. advice from another person or organisation, excluding family and friends) led to an improvement in their life circumstances, compared to 43% in the case of older respondents.

In terms of specific benefits reported, young people reported formal advice led to an improvement in levels of stress on 32% of occasions, improved income on 11% of occasions, improved levels of violence against them or their property on 9% of occasions, improved housing circumstances on 6% of occasions. Advice was also reported to improve confidence on 15% of occasions.<sup>ix</sup>

## References

<sup>i</sup> The response rate for the 2010 CSJPS was 54%. The response rate of the 2006-9 CSJS was 58%. While the CSJPS and CSJS are representative (probability) surveys of the general population of England and Wales, they are confined to individuals living in households included in the Small Area Postcode Address File. As such, some notable sections of the community are excluded, such as those living in institutions or on the street. Also, as with other nationally representative surveys, non-response is a particular problem in relation to young males, a fact that should be borne in mind in interpreting the findings set out below.

<sup>ii</sup> The figure was 25% for 18 to 24 year olds.

<sup>iii</sup> Pleasence, P., Balmer, N.J., Buck, A., O'Grady, A. and Genn, H. (2004) "Multiple Justiciable Problems: Common Clusters, Problem Order and Social and Demographic Indicators." *Journal of Empirical Legal Studies*, Volume 1, Number 2, July 2004

<sup>iv</sup> While the text refers to this association as being one of vulnerability, it is to be noted that some of the association will be attributable to the consequences of civil legal problems. So, for example, lone parenthood is often a consequence of family civil legal problems. Similarly, unemployment can be a consequence of employment type civil legal problems.

<sup>v</sup> Balmer, N.J., Tam, T. and Pleasence, P. (2007) *Young People and Civil Justice: Findings from the 2004 English and Welsh Civil and Social Justice Survey*, London: Youth Access

<sup>vi</sup> For the record, one of the two young respondents who had recently served a sentence reported a civil legal problem.

<sup>vii</sup> To avoid double-counting, long-term limiting illness/disability and mental health problems were only included once in the calculation if both were reported.

<sup>viii</sup> Social Exclusion Unit (2002) *Reducing Re-Offending by Ex-Prisoners*. London: Office of the Deputy Prime Minister.

<sup>ix</sup> NB: The identity of and level of assistance provided by advisers is not accounted for in these summary findings.

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