



**Government policy**  
(national and local)

**Enabling services**  
(financial literacy, debt advice, etc.)

**Enforcement services**  
(debt collection, courts, etc.)

Information provision and transparency

Decision-making environment

Policy and regulation

Access to products and services

Staff training and service provision

**Financial services providers**

**Income**  
(employers, DWP, etc.)

**Supply side: products and services**

Skills and abilities

Physical and sensory disabilities

Attitudes and motivations

Physical and mental health

**Demand side: the individual**

**Complex needs**

Past experiences

Bereavement

Knowledge and understanding

Unemployment

Social norms

Ex-offenders

**Cost of living and local conditions**

**Non-financial services providers who require payment**  
(housing, utilities, etc.)

**Financial health environment**