

# Assessment of legal services in Wales compared to England

**June 2018**

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## OVERVIEW – KEY POINTS OF THE ANALYSIS

1. **Consumers in England and Wales face similar problems.** There are no statistically significant differences in the main types of problems faced by either individual or small businesses consumers. Individual consumers respond in similar ways to legal problems in both nations: about one-third seek advice, almost half deal with the problem by themselves or with the help of family and friends, and only a small proportion do nothing.
2. **Small business consumers in Wales are more likely to use solicitors,** whereas in England they are more likely to use accountants, barristers and membership or trade body services.
3. **There are some differences in behaviour when choosing between providers.** While levels of shopping around are similar, more consumers in Wales are happier with the choice available and those who shop around find it easier to make comparisons. However, there is less price transparency in Wales and fewer fixed fee deals.
4. In terms of how individual consumers pay for legal services, in England they are more likely to be presented with a fixed fee, whereas **in Wales consumers are more likely to receive estimates of the cost.** Consumers based in Wales are also more likely to receive flexible payment options such as instalments and credit card payments.
5. **Both individual consumers and SMEs in Wales are more satisfied with overall service they received.**
6. **There is some evidence of higher levels of service innovation in Wales.**
7. **A higher proportion of small businesses in Wales disagree with the statement that lawyers provide a cost effective means to resolve legal issues.** Further, a higher proportion agree with the statement that they would use a legal services provider to solve business problems as a last resort.

## OVERVIEW – METHODOLOGY

- This analysis has taken the approach of using research findings and comparing results between Wales and England. We have also used data published by the frontline regulators to look at differences in supply. More detailed information on supply is held by each of the regulators.
- We have used data from previous LSB research activity including surveys on: the legal needs of individuals; the legal needs of small businesses; prices; and innovation. We have also drawn on the annual consumer tracker survey run by the Legal Services Consumer Panel. All of this data is available on the Legal Services Board website (<https://research.legalservicesboard.org.uk/>) and the Legal Services Consumer Panel website (<http://www.legalservicesconsumerpanel.org.uk/>).
- Statistical significance tests have been run for all our variables with the aim of spotting differences in trends. Due to the type of variables available, the tests used were the Chi square, Fischer exact test and the T-test. Results are all statistically significant unless mentioned otherwise.
- For survey based data, in certain instances we have small sample sizes. For example, the prices survey had 90 respondents from Wales. Further, although in the small businesses dataset we had around 600 businesses from Wales in total, for some variables the sample size is smaller since not all respondents answer all of the questions. Where base sizes are particularly low, the following symbol is shown . All the base sizes reported are unweighted.

# DEMAND SIDE ANALYSIS

## **LSCP TRACKER SURVEY 2017**

### **Summary of analysis across England and Wales**

**Since 2011 the Legal Services Consumer Panel has run an annual tracker survey comprising two samples: the general public on their attitudes towards legal services; and recent users of legal services focusing on their experience.**

**Key findings looking across England and Wales:**

- **45% of the public trust lawyers to tell the truth**
- **Four out of five consumers (80%) are satisfied with the service they received, however nearly half (49%) of dissatisfied consumers do nothing about the problem**
- **Reputation persists as the most important factor influencing choice of provider**
- **27% of consumers shop around for legal services**
- **Fixed fees are the most common billing method (48% of transactions)**
- **Use of free services has declined to an all-time low of 16%**
- **19% of consumers used an ‘unbundled service’ – where tasks are shared between the consumer and legal services provider**

# LSCP TRACKER SURVEY 2017

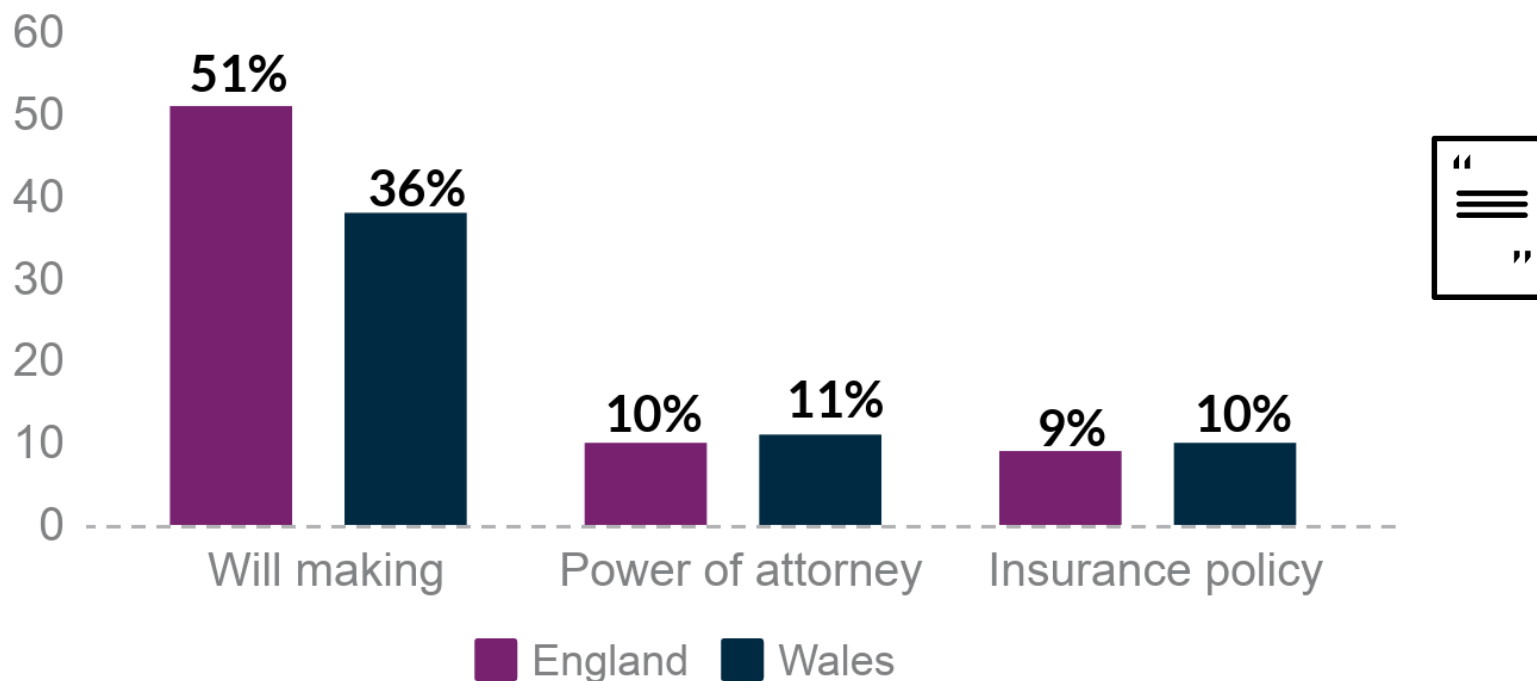
## WALES COMPARED TO ENGLAND



More consumers in Wales have made a will in the last two years (+15%).

## USE OF LEGAL SERVICES IN PREPARATION FOR THE FUTURE

Differences in taking out legal expenses insurance policies, power of attorney and will making between consumers based in England and Wales



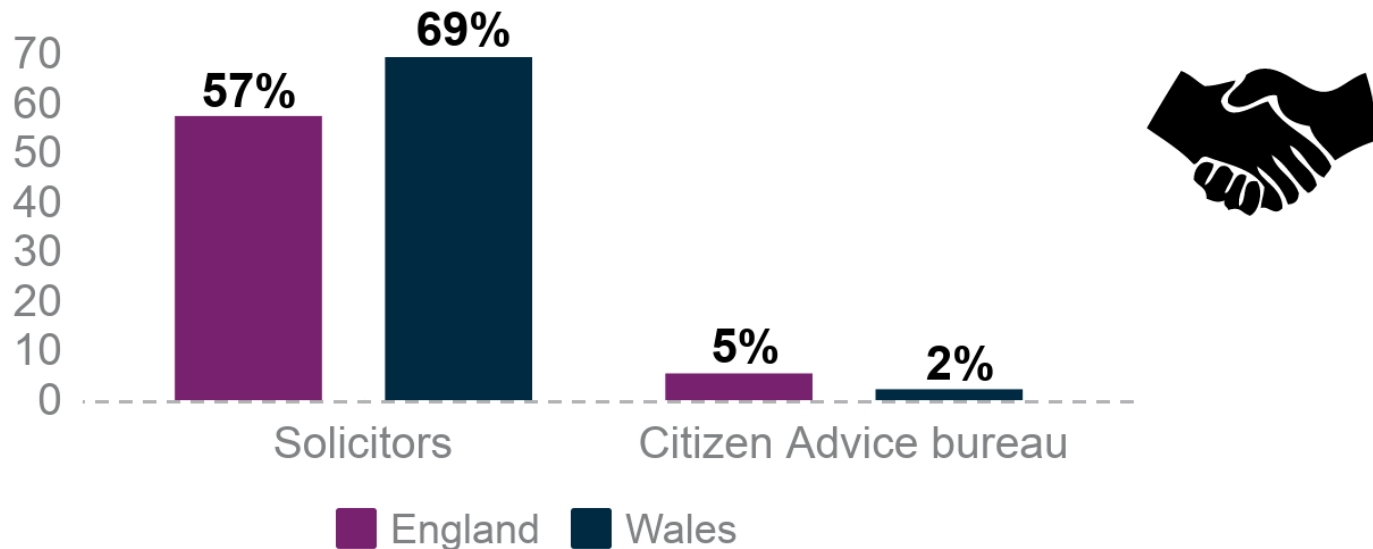
Differences for power of attorney and legal expenses insurance policies are not statistically significant. Actual take up of before-the-event legal expenses insurance is likely to be higher as many consumers do not realise that cover is often included within household insurance and motor insurance policies.



Consumers in Wales are more likely to use solicitors, whereas a higher proportion of consumers in England use a Citizens Advice bureau.

## LEGAL SERVICES PROVIDERS USED IN THE LAST TWO YEARS

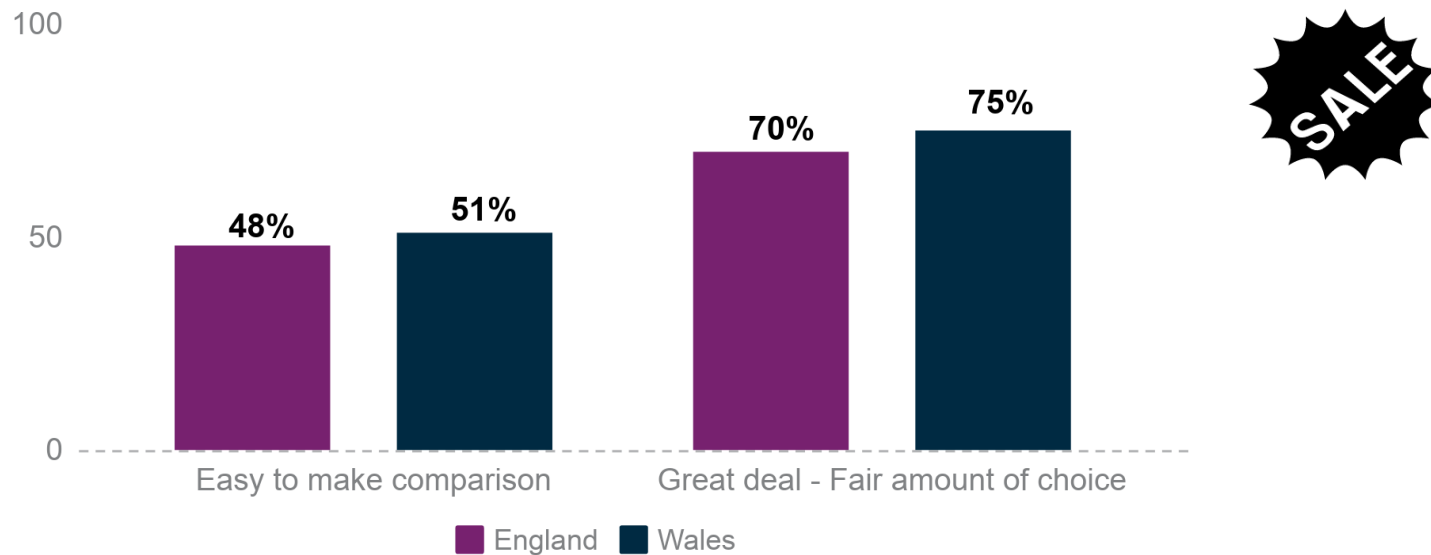
We found some differences in the legal services provider used in the last two years (whose matters have been completed)



Consumers in Wales say they find it easier to compare legal services providers, while a higher proportion of consumers felt they had a great deal or fair amount of choice.

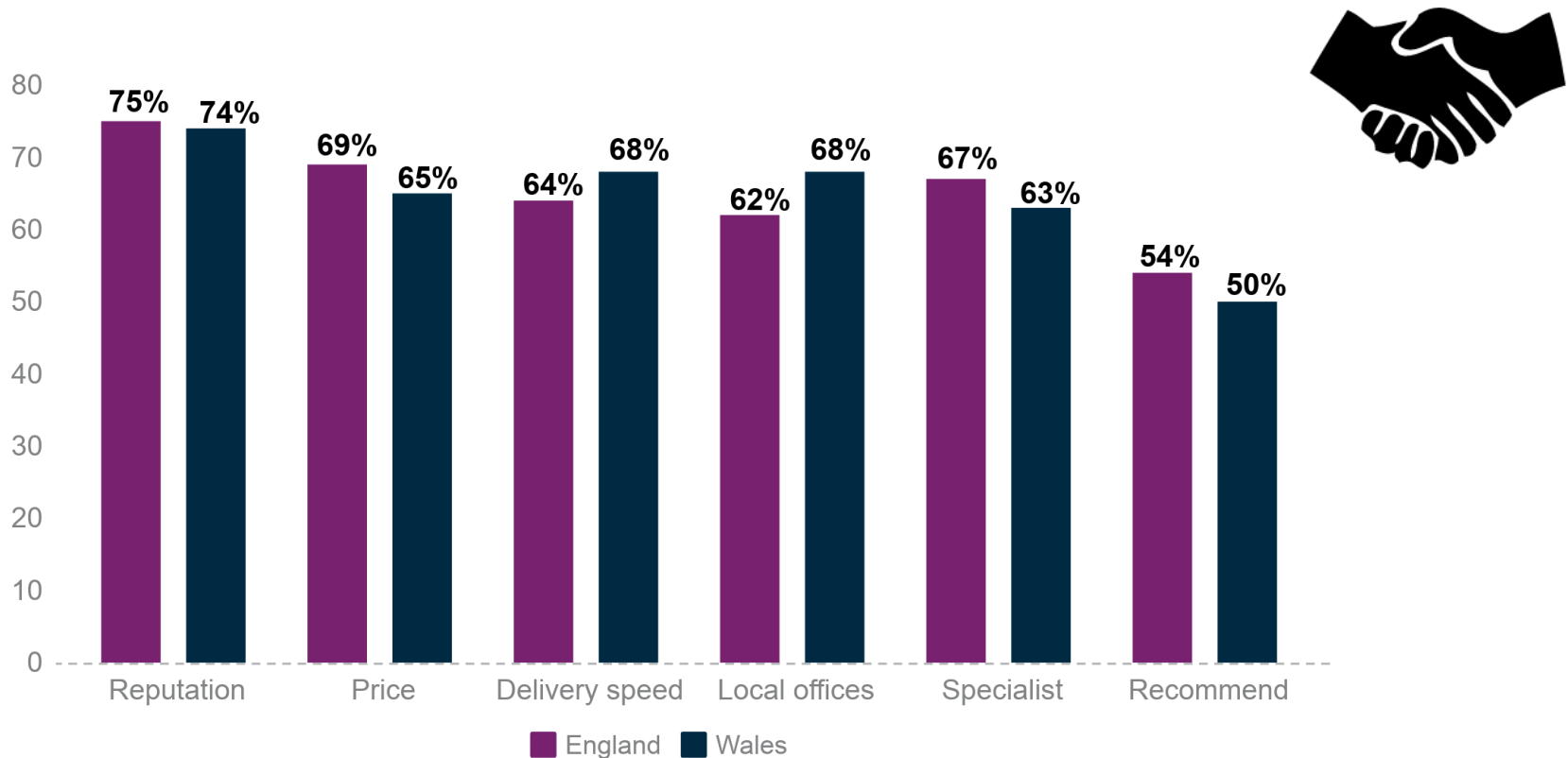
## SHOPPING AROUND WHEN CHOOSING A PROVIDER

A similar proportion of consumers across Wales and England shopped around when choosing a provider (27%), but there were differences in experience



Reputation is the most important factor when choosing a provider for consumers in both England and Wales. In England consumers tend to look more into prices, having a specialist in their area and being recommended by someone. In Wales consumers seem to look more into the speed of delivery and having local offices.

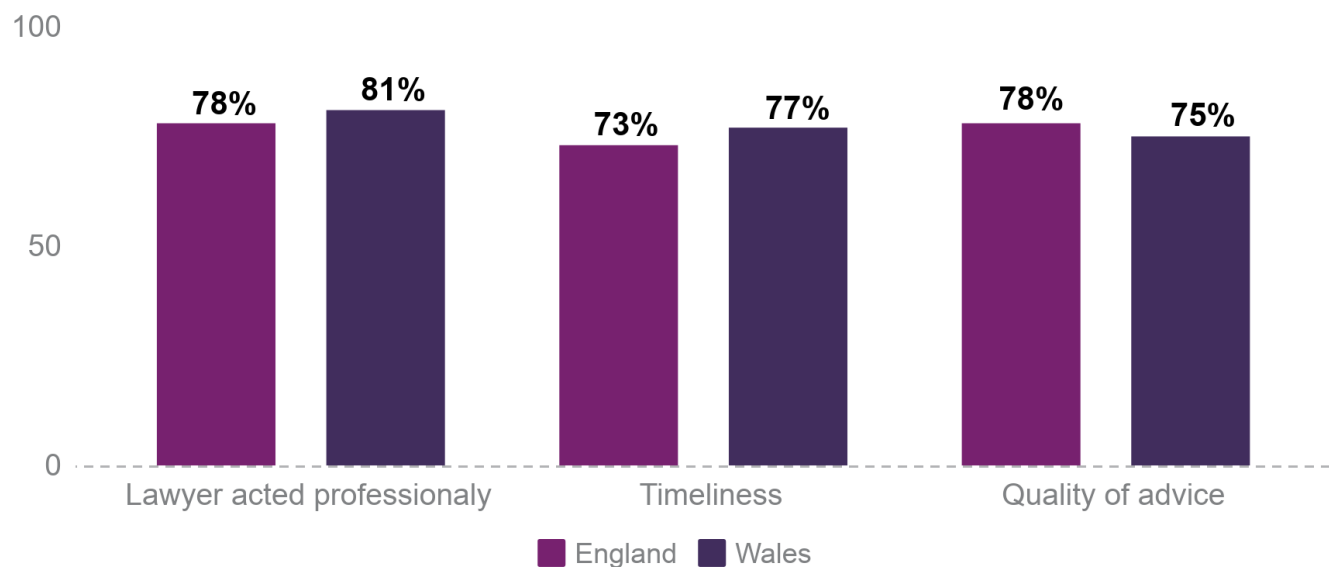
## FACTORS CONSIDERED WHEN CHOOSING A PROVIDER



**Consumers in Wales were more satisfied that their lawyer acted professionally and with the timeliness with which their matter was dealt with. Consumers in England were more satisfied with the quality of the advice.**

## ELEMENTS OF SERVICE SATISFACTION

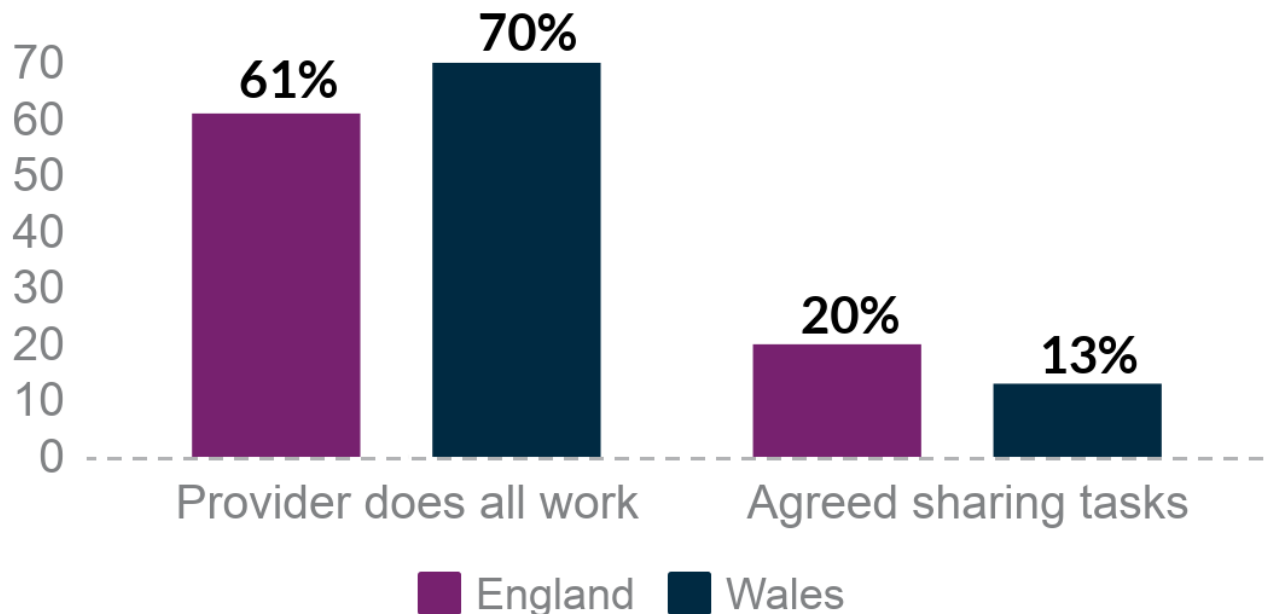
**The figures represent the proportion of consumers who said they were either satisfied or very satisfied with various elements of service satisfaction**



Unbundling is more common in England than in Wales (+7%).

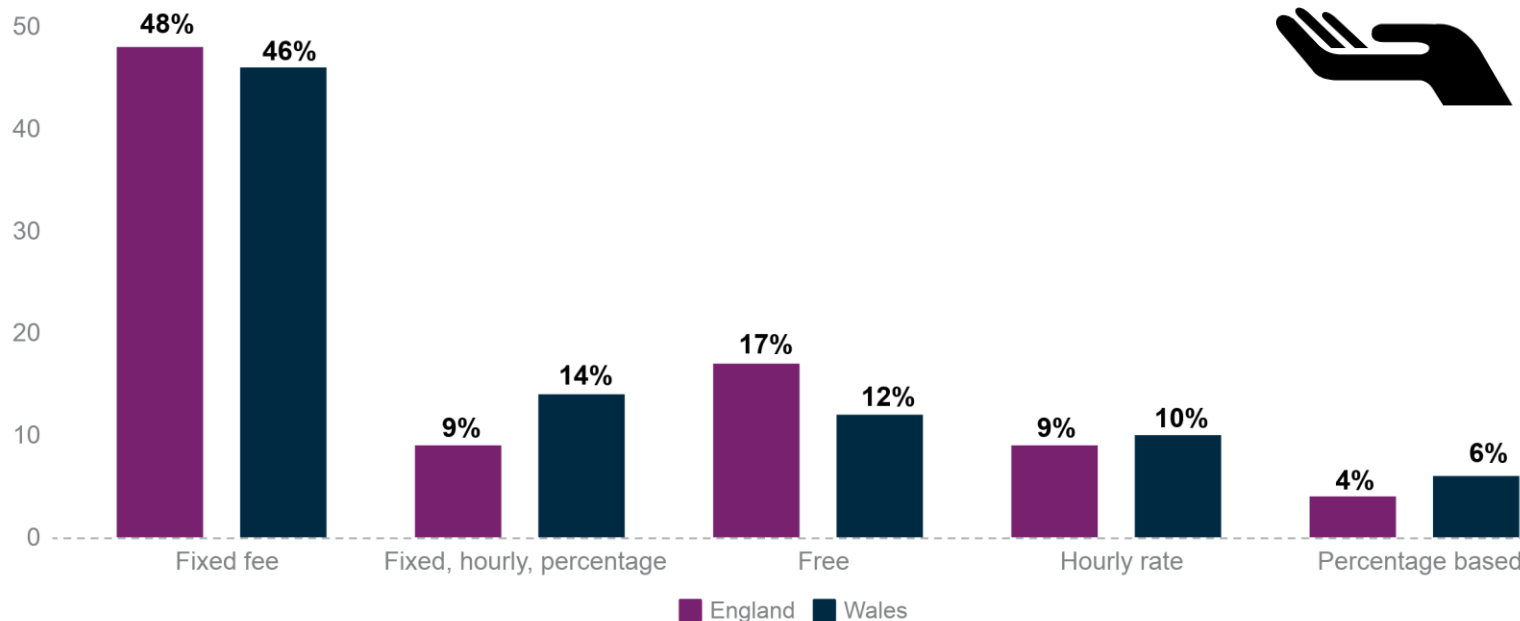
## UNBUNDLING

Unbundling is where a package of legal services is separated into tasks between the consumer and the legal service provider.



The most common billing method in both England and Wales is fixed fees although this is more common in England (+2%). A higher percentage of consumers in England did not pay for their legal service (+5%).

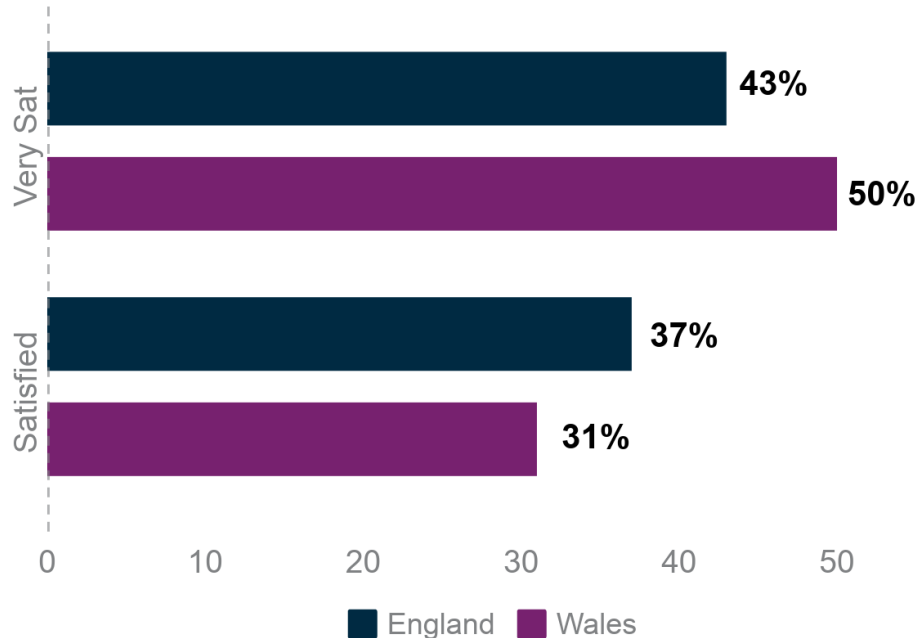
## HOW THE FINAL BILL WAS PRESENTED



More consumers in Wales were billed with a combination of fixed fees, hourly rate and percentage based fees (+5%).

Consumers in Wales were more satisfied with the overall service provided.

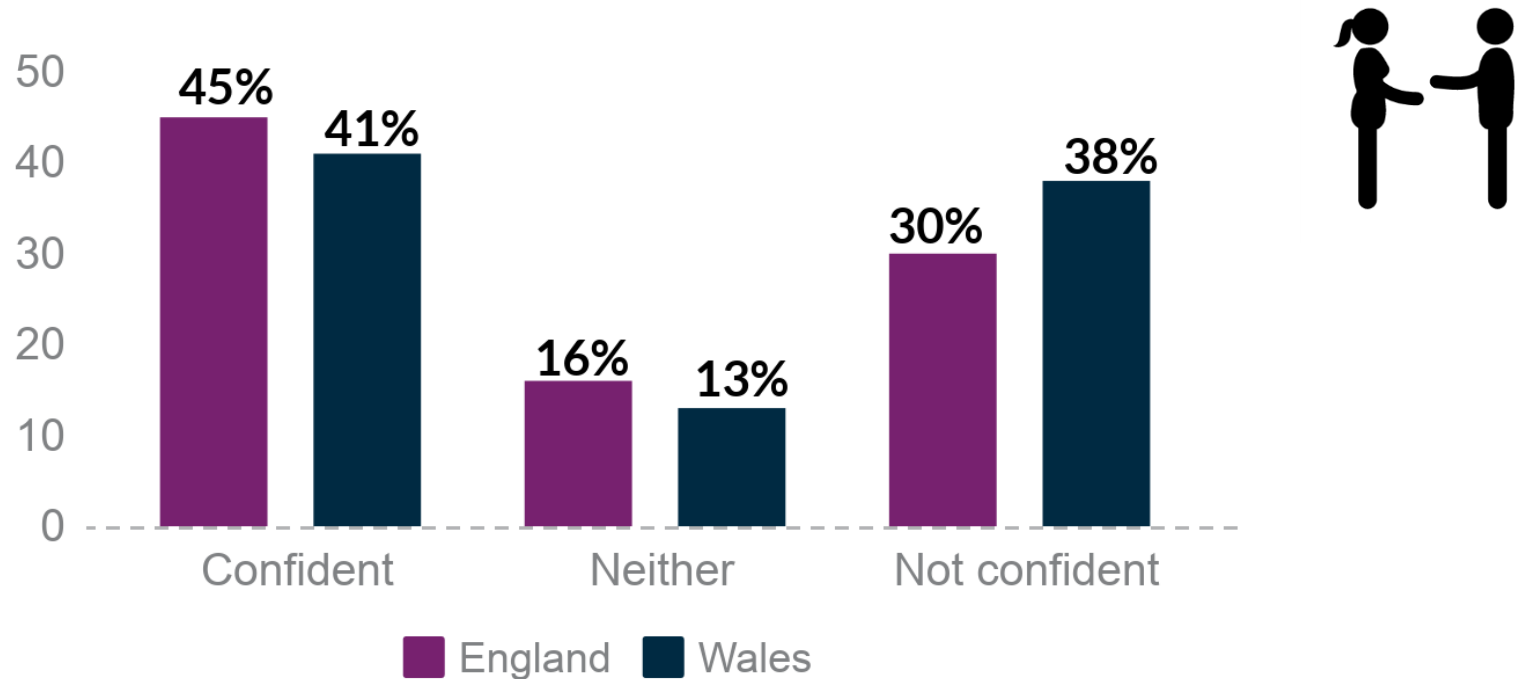
## OVERALL SATISFACTION WITH SERVICE



A higher proportion of consumers in Wales were very satisfied with the overall service they received than in England (+7%).

Consumers in England are more confident about complaining to a lawyer.

## CONFIDENCE IN MAKING A COMPLAINT



This was a hypothetical question answered by the general public sample



## **INDIVIDUAL LEGAL NEEDS SURVEY 2015**

### **Summary of analysis across England and Wales**

The individual legal needs survey explored the experiences of 8,000 individual legal consumers who had experienced at least one legal issue in the previous three years.

#### **Key findings looking across England and Wales:**

- **Only 25% of issues were initially considered to be 'legal' – a key determinant of action**
- **23% of respondents said they did not know their legal position when the issue started and nearly half (48%) were unaware of legal service providers who could help them**
- **For 18% of issues respondents did nothing, the most common reason being a feeling that nothing could be done. Inaction in 5% of cases was due to fear of costs, but a significant minority did not investigate what the costs would be, assuming they would be too expensive**
- **46% of issues were handled alone or with the help of friends or family. The most common reasons were confidence in handling alone or a belief the issue would not be difficult to resolve. 9% of issues were handled alone due to fear that doing otherwise would cost too much, although again a significant minority did not investigate what the costs would be**
- **Assuming services would be too expensive was the most common reason for not using solicitors, especially for high severity issues and multiple issues. The most common reason for using, or considering using solicitors, was that they could help with their issue**
- **The most common way of concluding legal problems was agreement with the other side**
- **Only 7% of issues were resolved by a court or tribunal**

# INDIVIDUAL LEGAL NEEDS SURVEY 2015

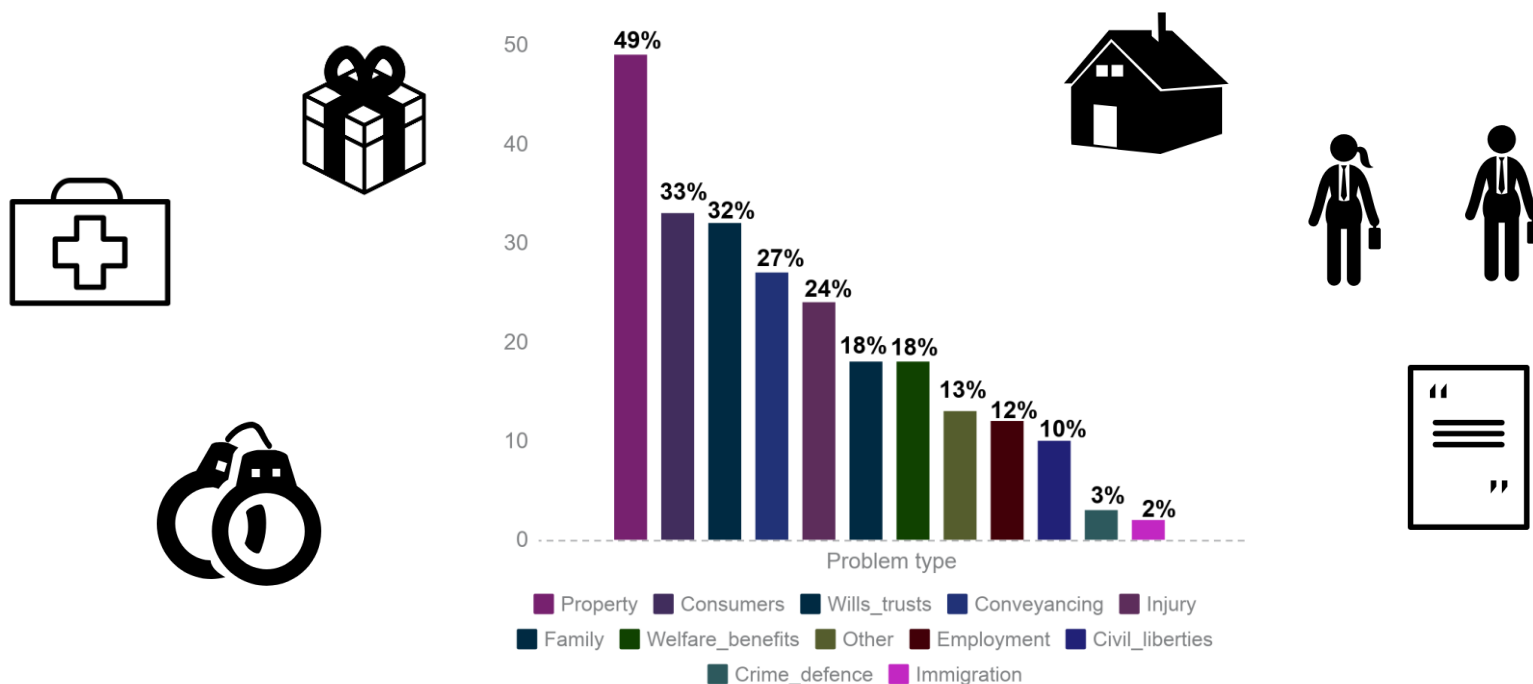
## WALES COMPARED TO ENGLAND



No statistically significant differences in the broad types of problems faced. Property, consumer problems and wills/trusts are the three most common types of legal issue.

## DIFFERENT TYPES OF PROBLEMS FACED

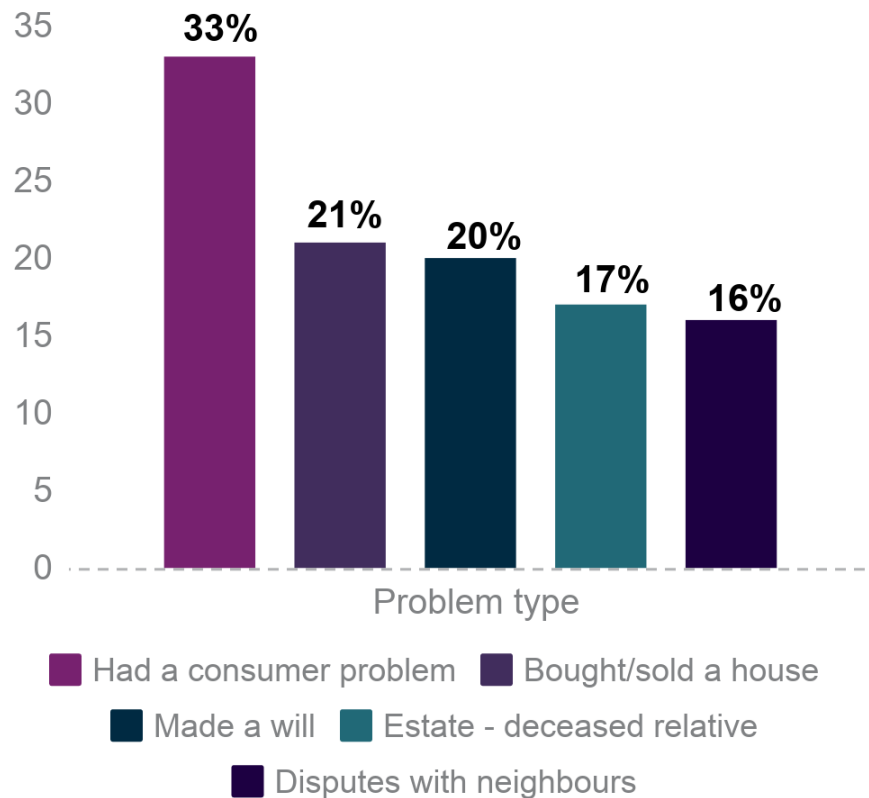
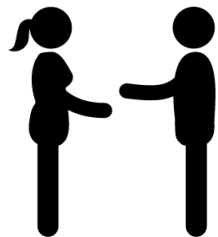
The survey focused on 12 broad problem areas. There were no differences between Wales and England, so for reference overall figures are reported



More than half of individuals had at least one problem in the last three years.

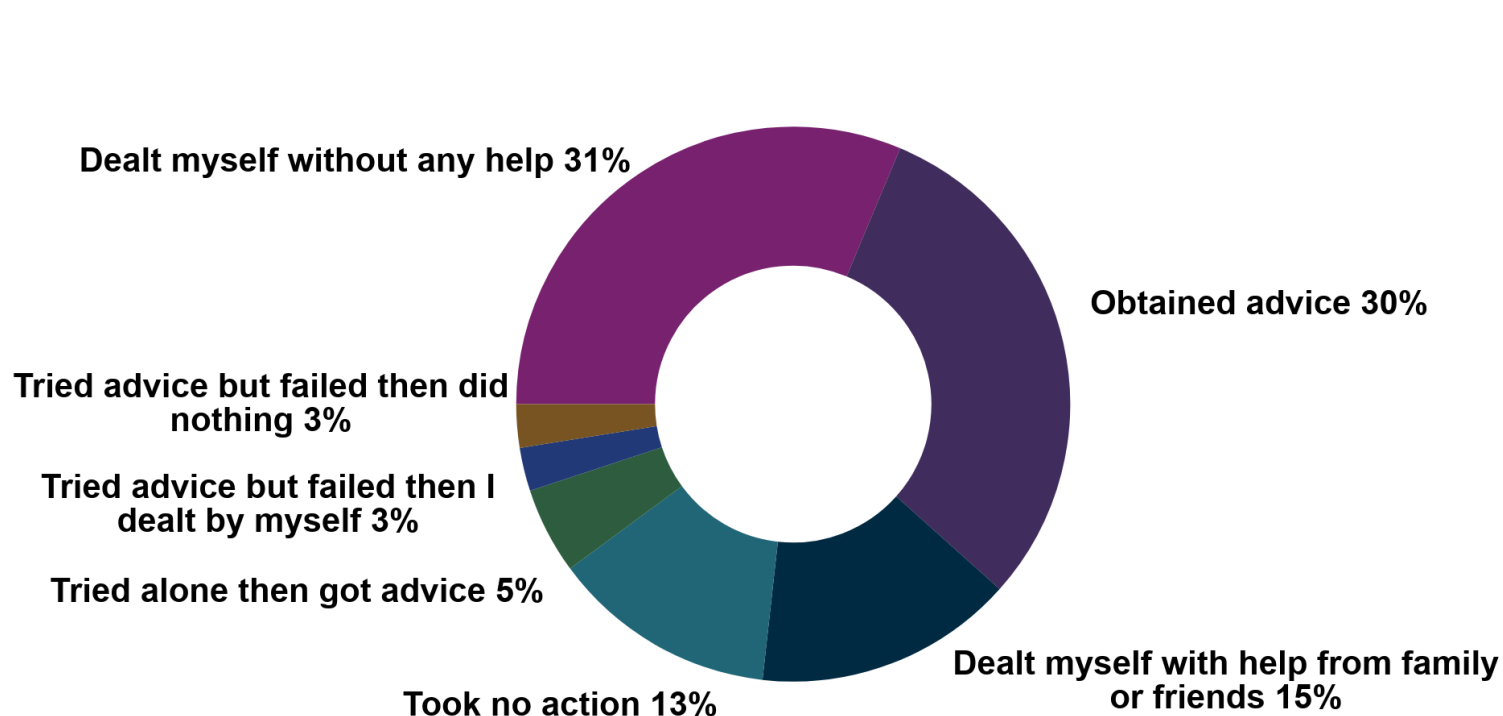
The top five specific problems faced by individuals across England and Wales in the last three years are: consumer problems (e.g. faulty goods); bought/sold a house; made a will; dealt with the estate of a deceased relative (probate/estate management) and disputes with neighbours.

## TOP 5 PROBLEMS EXPERIENCED



Individuals in both England and Wales respond in similar ways when facing legal issues. Although in almost one out of three issues consumers sought legal advice, almost half dealt with the problem by themselves or with the help of family and friends. Only a small proportion didn't do anything when facing legal issues or tried but failed to get advice.

## INDIVIDUAL CONSUMERS' RESPONSES TO LEGAL ISSUES



## **SMALL BUSINESS LEGAL NEEDS SURVEY 2018**

### **Summary of analysis across England and Wales**

**The research examines how small businesses respond when experiencing legal issues, covering how often different types of issues are encountered, strategies to handle these issues, perspectives on lawyers and satisfaction with services. Our sample was 9,972 small businesses based in England and 607 based in Wales).**

#### **Key findings looking across England and Wales:**

- **Less than one in ten SMEs either employed in-house lawyers or had a retainer**
- **Around one-third of SMEs had a legal problem in the preceding 12 months. Further, half of small businesses reporting a legal issue said it had a negative impact. Total annual losses to SMEs due to legal problems is estimated at £40bn, and over 1 million individuals in SMEs suffered ill health**
- **One in five SMEs who purchased advice shopped around, of whom half found it easy to compare providers. Accountants were used more often than lawyers**
- **Just one in ten SMEs agreed with the statement that lawyers provide a cost effective means to resolve legal issues - this is down from 14% in 2015**
- **Satisfaction that law and regulation provide a fair trading environment increased from 30% in 2013 to 44% in 2017**

# SMALL BUSINESS LEGAL NEEDS SURVEY 2015

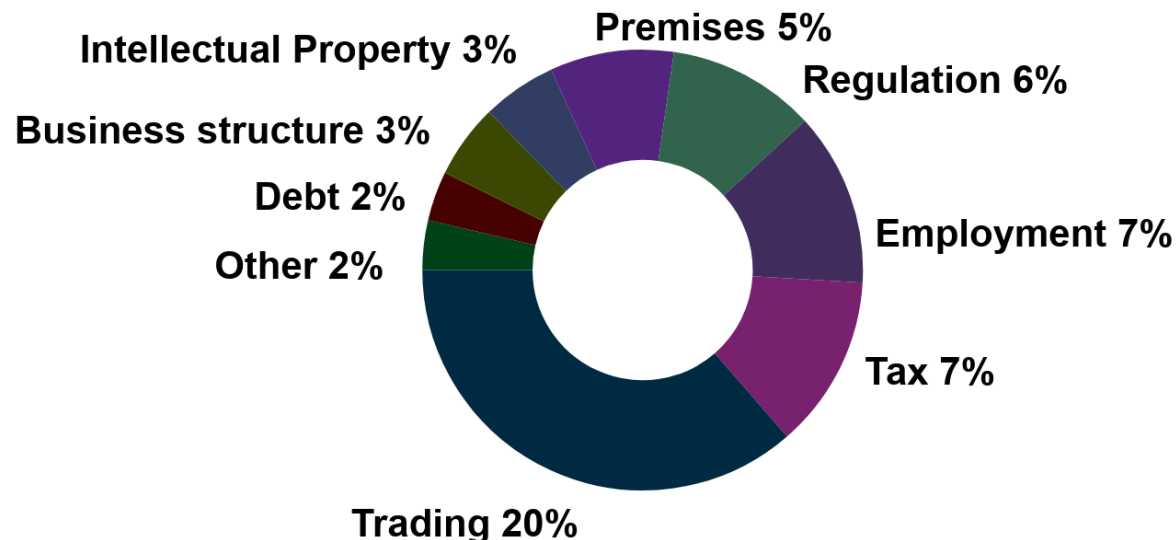
## WALES COMPARED TO ENGLAND



No statistically significant differences in the types of problems faced by small businesses. Trading, tax and employment are the three most common problems.

## DIFFERENT TYPES OF PROBLEMS FACED BY SMEs

The survey focused on 9 broad problem areas. Since there are no differences between Wales and England, overall figures are reported for reference

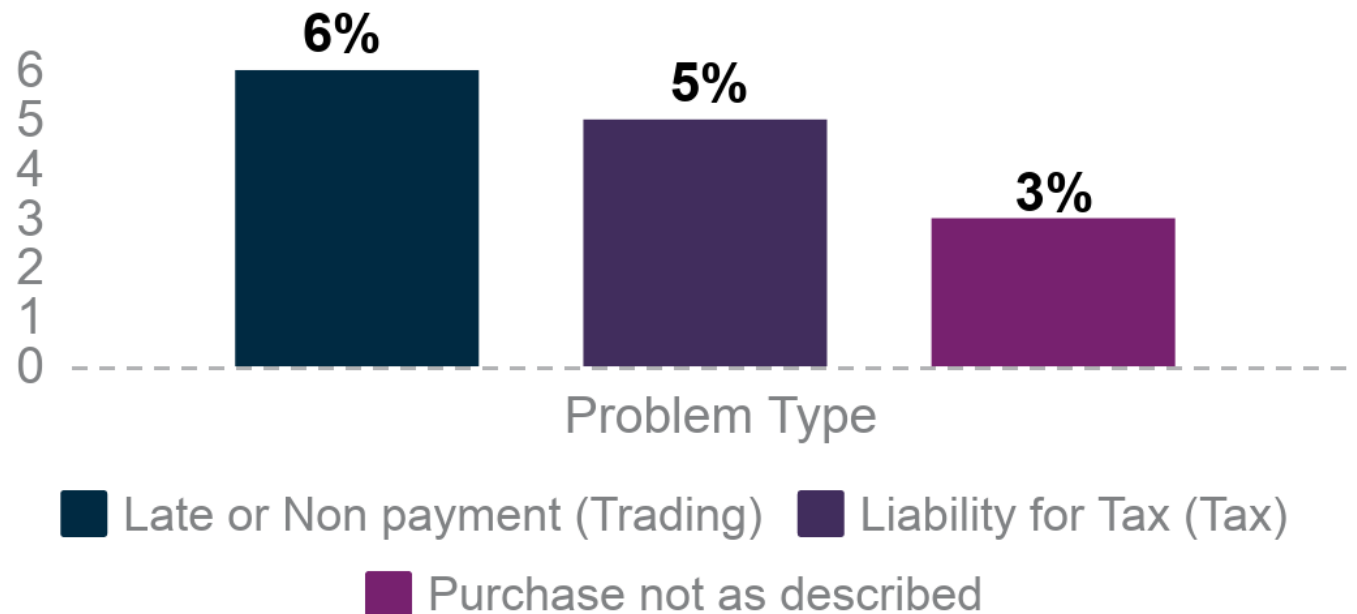


One in three businesses had one of the above problems in the last financial year.



The top 3 specific problem types experienced are the same across Wales and England, but SMEs in Wales are more likely to experience problems such as “Unfair operation of a public tender”, “Rented – Boundaries” and “Other health and safety”. Firms based in England are more likely to experience “Infringement of intellectual property”.

## TOP 3 SPECIFIC PROBLEM TYPES EXPERIENCED

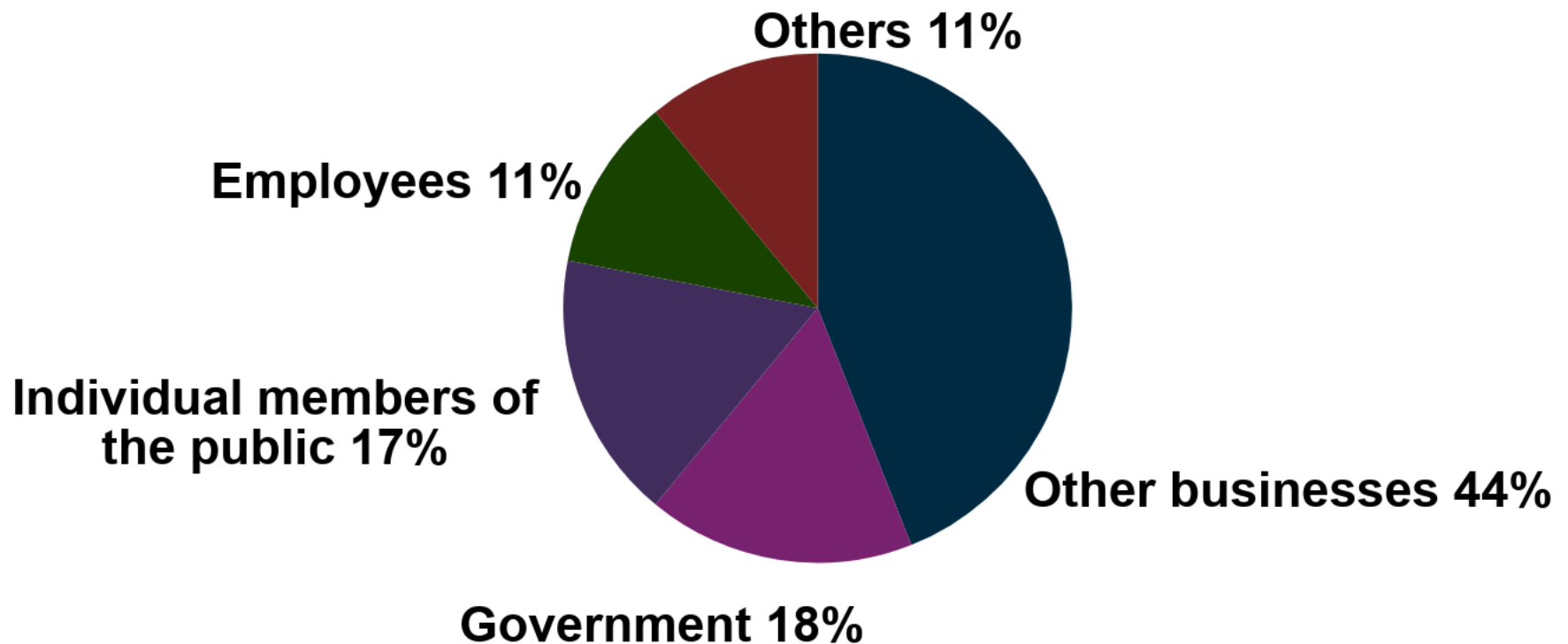


Differences in other types of problems found:

- Unfair operation of a public tender (Trading): 1.3% in Wales, 0.5% in England.
- Rented – Boundaries (Finance): 1% in Wales, 0.4% in England.
- Other health and safety (Regulation) 2.6% in Wales, 1% in England.
- Infringement of your business' intellectual property, +0.9% in England, 0.2% in Wales.

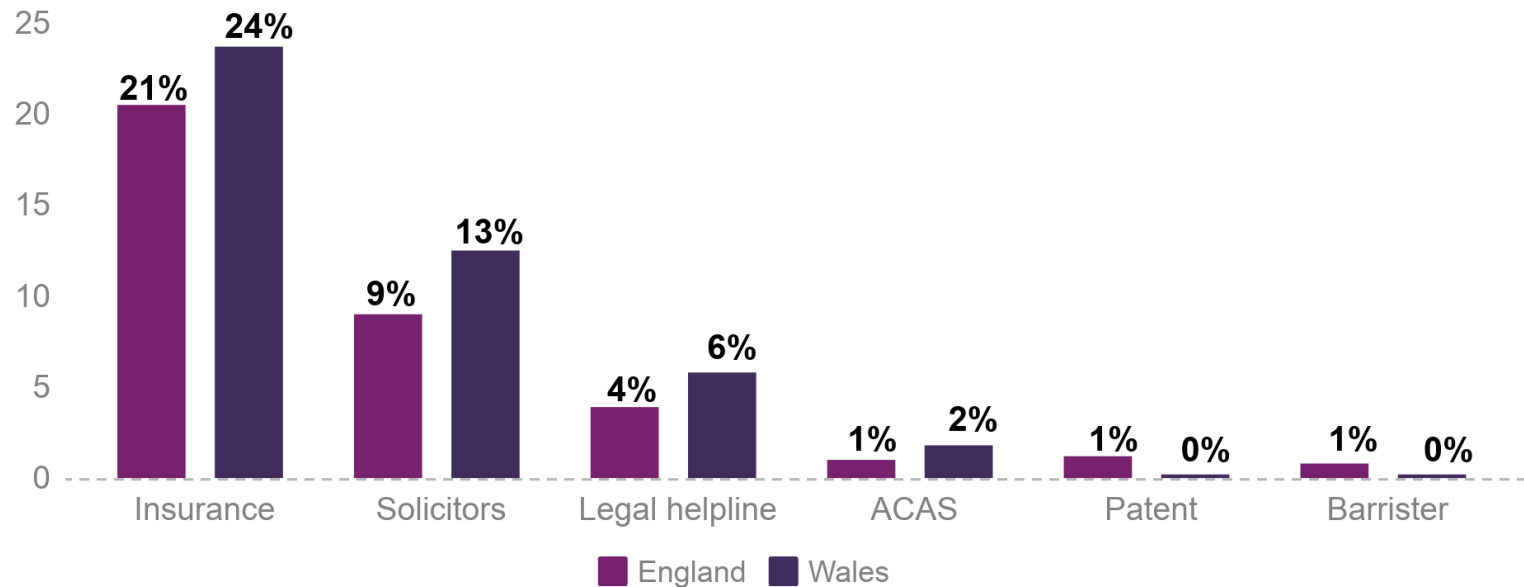
There are no differences in the source of problems in Wales and England. In most cases there is another business on the other side, followed by government and the public.

## SOURCE OF THE PROBLEM



During the last financial year small businesses in Wales used more insurance services, solicitors, legal helplines and ACAS than those based in England. Small businesses in England used more patent and trademark attorneys and barristers.

## DIFFERENCES BETWEEN INDEPENDENT PROFESSIONAL SERVICES USED BY SMEs IN THE LAST FINANCIAL YEAR



Although not quite statistically significant, proportionally more SMEs in England used accountants (+4%).

**SMEs in Wales are more likely to receive services in person from financial advisers and solicitors, whereas in England they receive more services by telephone.**

## **HOW LEGAL PROVIDERS DELIVER SERVICES**

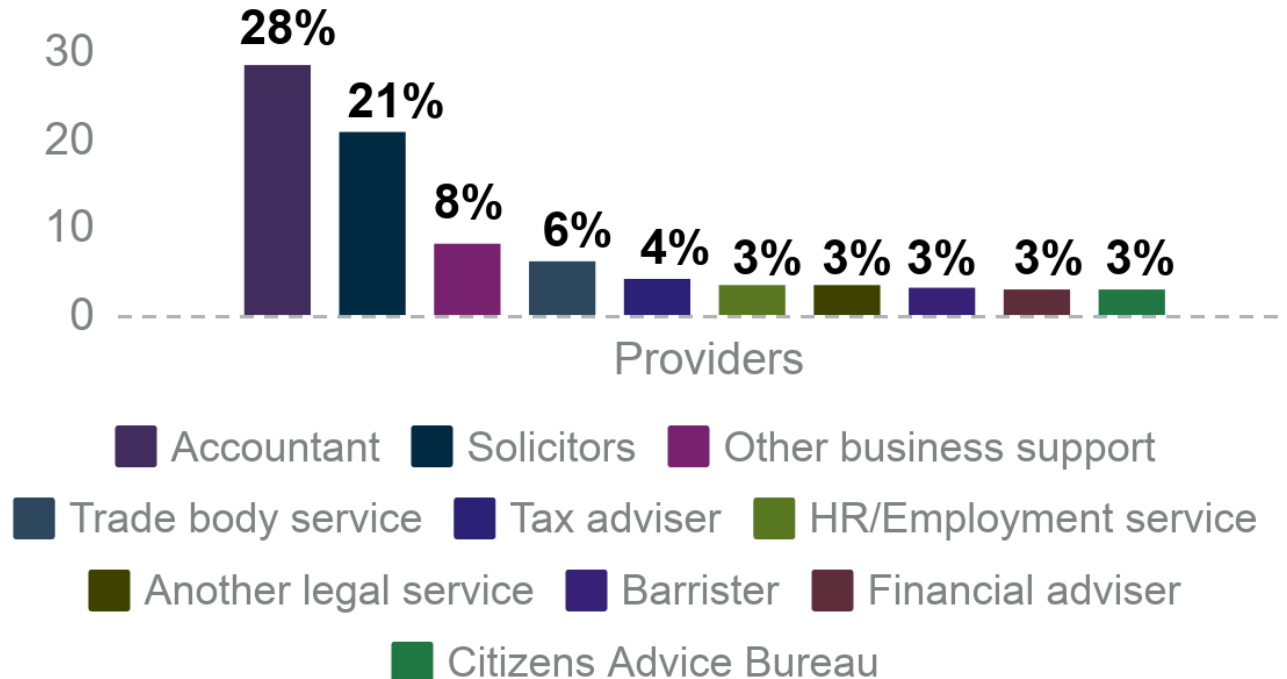
**There were some differences in the way providers deliver services to SMEs**

1. Tax advisers in England deliver more services in person than those based in Wales (44% in England, 29% in Wales). Tax advisers in Wales use post more than in England (18% in Wales, 4% in England).
2. Financial advisers in Wales deliver more services in person than those based in England (79% in Wales, 62% in England). Financial advisers in England use the telephone to deliver services more than those based in Wales (17% in England, 4% in Wales).
3. Solicitors firms in Wales deliver more services in person than those based in England (49% in Wales, 37% in England). Solicitors firms in England use the telephone to deliver services more than those based in Wales (23% in England, 13% in Wales).



**SMEs in Wales are more likely to use solicitors than those based in England.**

## TOP TEN TYPES OF PROVIDER CHOSEN TO RESOLVE AN ISSUE

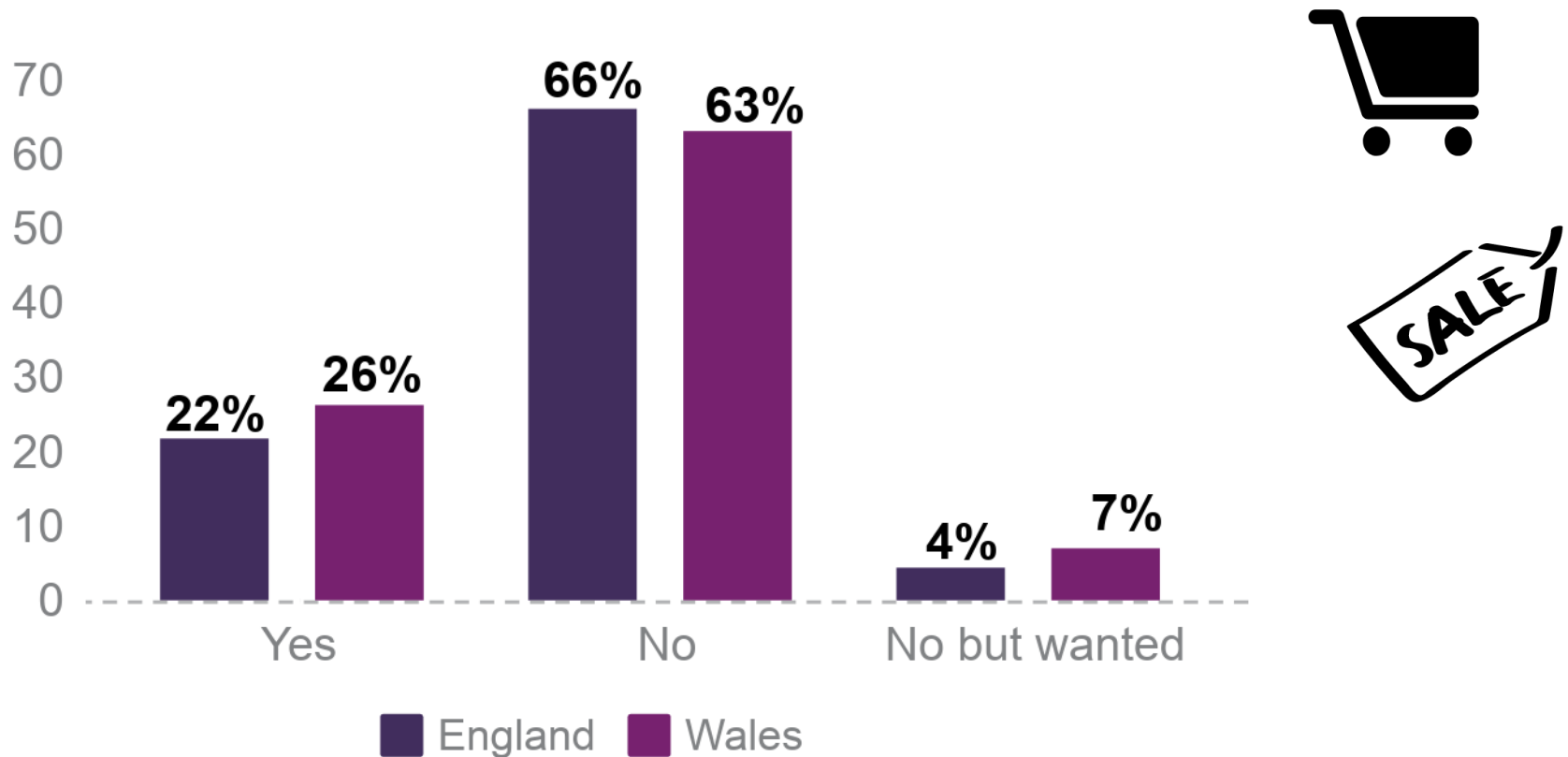


Overall figures are reported. The only difference found was in the proportion of small businesses that used solicitors (32% in Wales, 20% in England).

Although not statistically significant, SMEs in England use more accountants (29% in England, 23% in Wales), barristers (3.2% in England, 1.8% in Wales) and membership or trade body services (6% in England, 0% in Wales).

Although not statistically significant we have found some evidence that SMEs in Wales tend to shop around more when looking for a legal services provider.

## SHOPPING AROUND WHEN CHOOSING PROVIDERS



**SMEs in England were more likely to choose providers on the basis that they were happy to go with people used in the past, they were providers recommended by their trade body or they were the first provider they came cross and they were happy with them.**

## REASONS FOR NOT SHOPPING AROUND

- Being happy to go with people we had used before (33% in England, 19% in Wales)
- Using providers recommended by my trade body (9% in England, 3% in Wales)
- Being happy to go with the first provider I came across (7% in England, 3% in Wales)

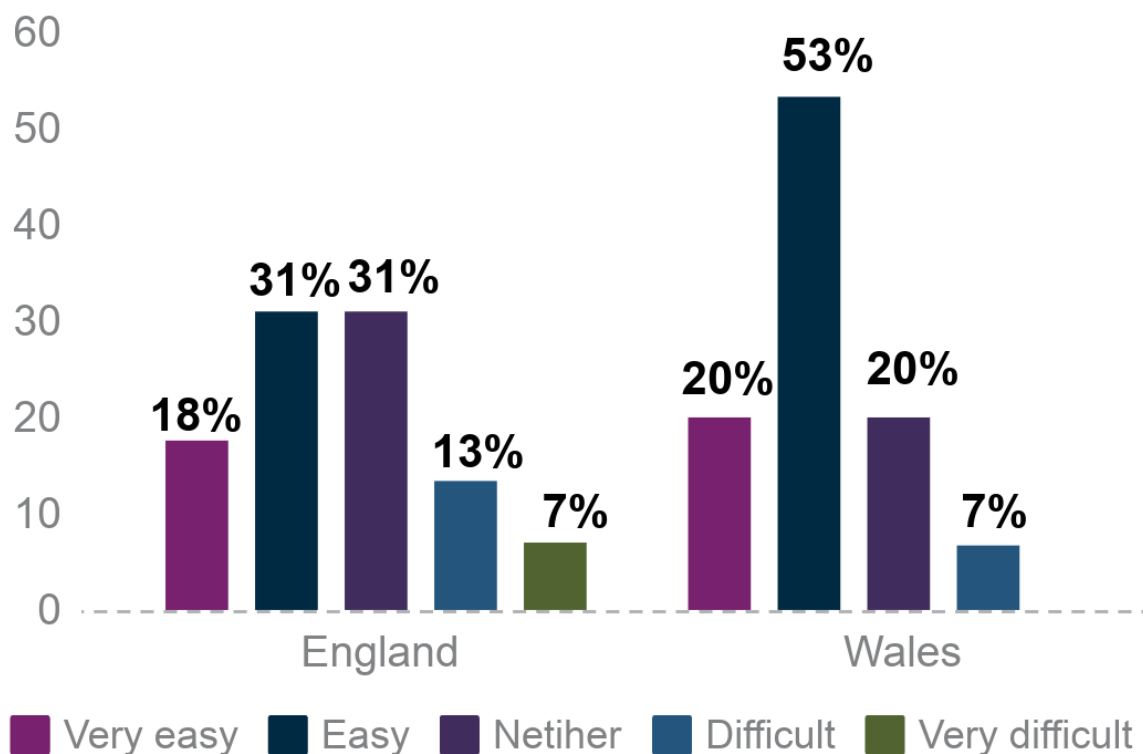


These results are just close to statistical significance.

**SMEs in Wales find it easier to compare different legal services providers.**

## COMPARING DIFFERENT PROVIDERS

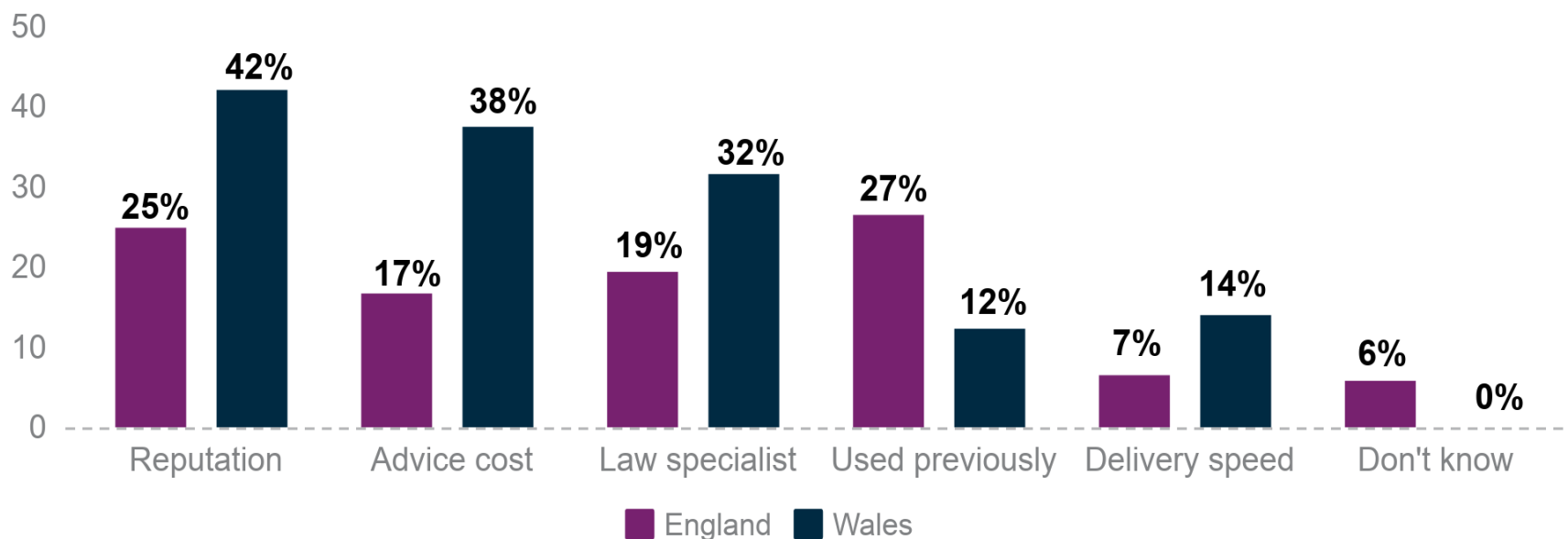
**We asked those SMEs that shopped around about the level of ease/difficulty they found when comparing providers**





**SMEs in Wales focus on different factors when choosing a legal service provider.**

## FACTORS CONSIDERED WHEN CHOOSING PROVIDERS



- SMEs in Wales focus more on factors like the cost of the advice (+21%), reputation of the provider (+17%), having a specialist in the area of law (+13%) and speed of delivery (+7%).
- SMEs in England focus more on whether they used the provider before (+14%).

**We asked SMEs if they had ever contacted a legal service provider that had been unable to help them. In England there were more accountants contacted that were not able to help than in Wales. While in Wales there were more solicitors, notaries, membership or trade body services and online document providers that were not able to help.**

## **LEGAL SERVICE PROVIDERS NOT ABLE TO HELP WHEN CONTACTED BY SMEs**

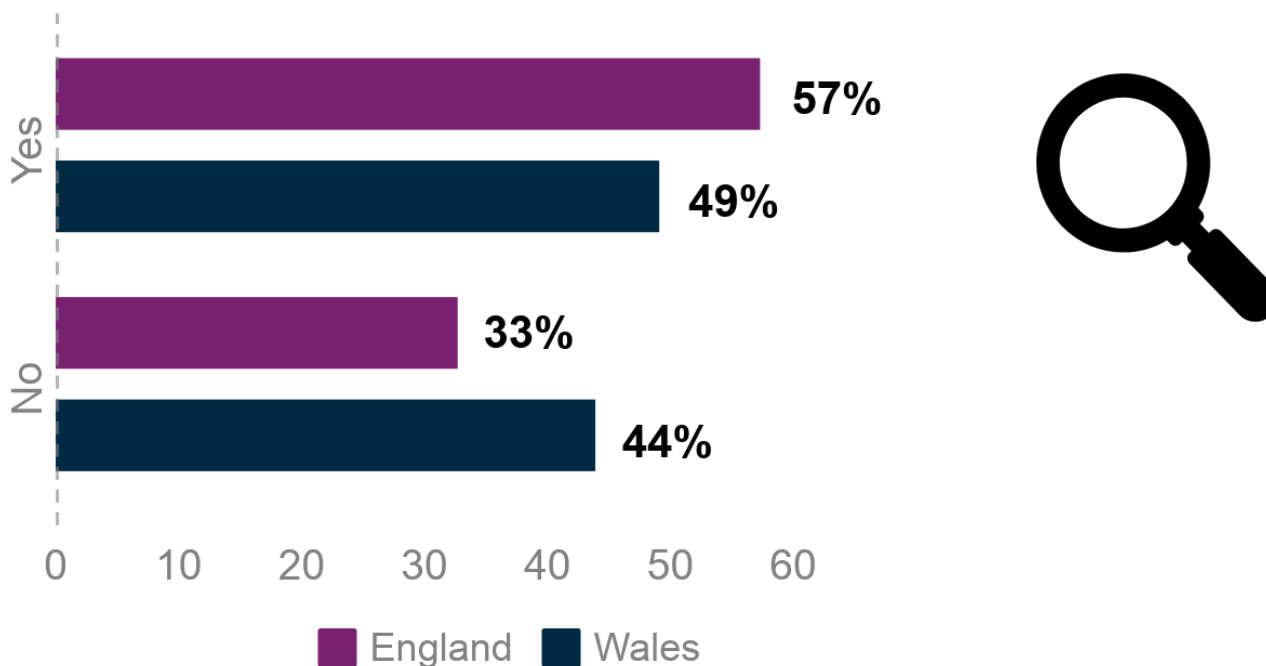
- Accountant (9% in England, 4% in Wales)
- Solicitors' firm (7% in Wales, 4% in England)
- Notary (1% in Wales, 0.1% in England)
- Membership or trade body service (5% in Wales, 1% in England)
- Online document provider (6% in Wales, 1% in England)



Although not statistically significant, the data suggests that SMEs in England may be more likely to check whether or not providers are regulated.

## CHECKING WHETHER PROVIDERS ARE REGULATED

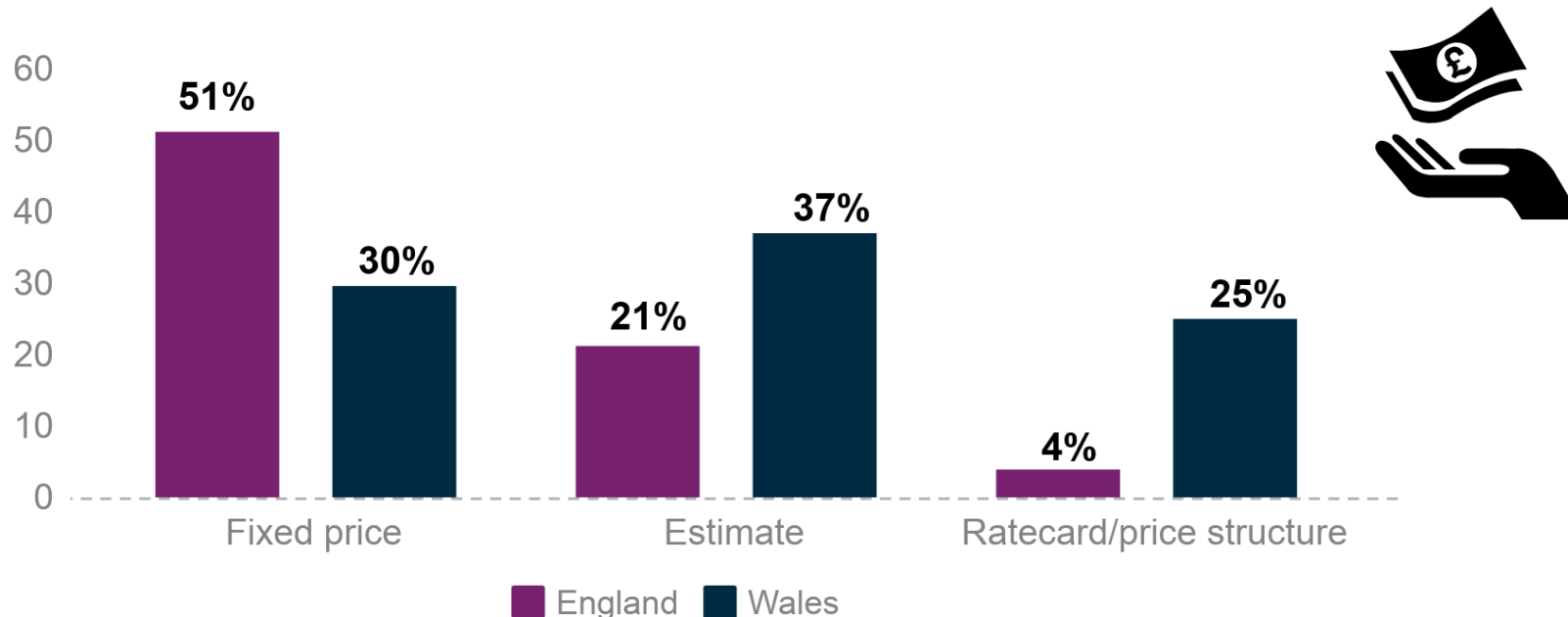
We asked firms whether they checked if the provider used was regulated



SMEs in Wales were more likely to say that they knew this information already.

Legal services providers in England are more likely to present the cost for the service as a fixed price (+21%). Legal services providers in Wales seem more likely to give estimates on the total cost (+16%) along with a ratecard or pricing structure (+21%).

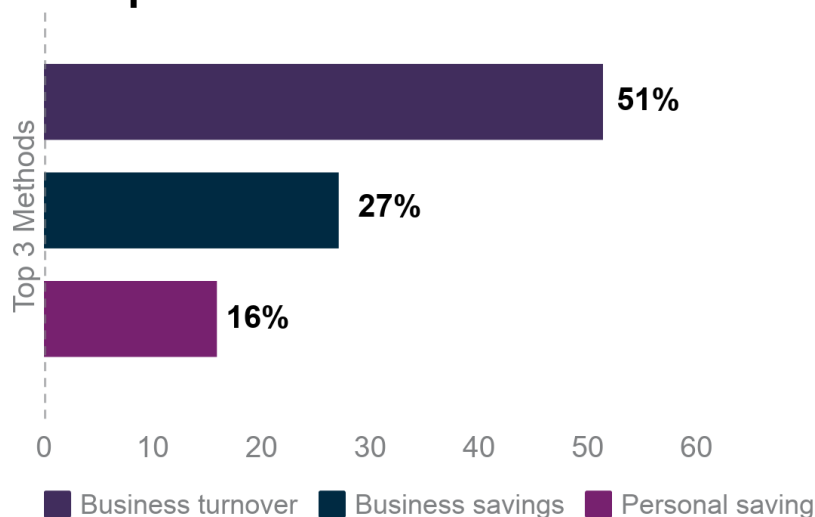
## HOW THE COST WAS PRESENTED



**SMEs in England are more likely to pay for legal services using personal savings. Although just close to statistical significance, SMEs in Wales are more likely to pay for legal services through a loan or business savings – reserves.**

## HOW SMEs FUND PAYMENT OF LEGAL SERVICES

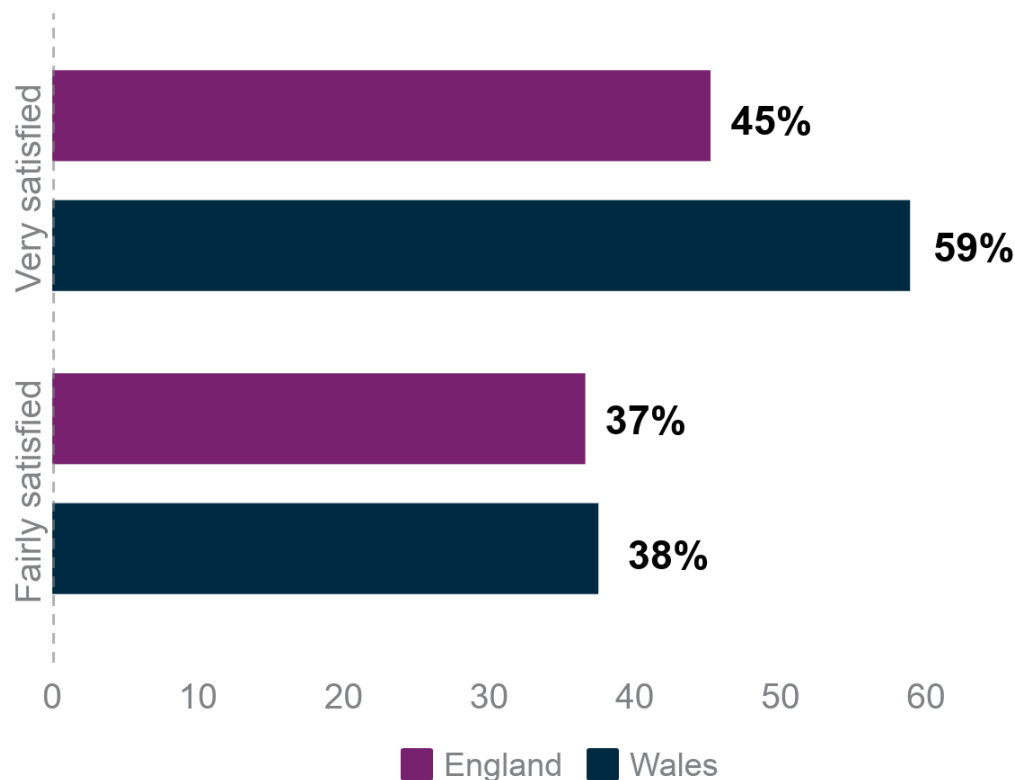
**Below we report the overall top 3 methods of payment. Overall figures are reported since we found one statistically significant difference only**



- The use of personal savings to pay for legal services is the only statistically significant difference within the top 3 payment methods. Although not quite statistically significant, SMEs in Wales seem more likely to pay for legal services with business savings (39% in Wales, 26% in England).
- The 4th payment method in the rank not shown in the above chart is "Loan". A small proportion of SMEs in Wales appear to rely on loans to pay for legal services (7%).

**SMEs in Wales are more satisfied with the overall service they received.**

## SATISFACTION WITH OVERALL SERVICE



Once firms have chosen their legal provider and they start to deal with a problem, in Wales it is more likely that an ombudsman, tribunals and courts are used than in England.

## WHAT HAPPENED WHEN DEALING WITH THE PROBLEM

Comparing what happened in Wales and England there are three outcomes which were higher in Wales:



1. A regulator or ombudsman was involved in 3% more of cases (5% in Wales, 2% in England)
2. A tribunal was used in 2% more of cases (3% in Wales, 1% in England)
3. A court was used in 3% more of cases (6% in Wales, 3% in England)

In terms of how the problem ended, in England there were more SMEs for which the disagreement ended up completely in their favour. Considering the impacts of the problem on the business, in England there were more loss of income situations, while in Wales there was an higher proportion of people who experienced stress related illness.

## HOW THE DISAGREEMENT CONCLUDED

### We asked firms how the problem concluded

- 11% more of SMEs in England said that the disagreement concluded completely in their favour (45% in England, 34% in Wales)
- 9% more SMEs in Wales said it concluded mostly in their favour (37% in Wales, 28% in England)

## PROBLEM IMPACTS ON SMALL BUSINESSES

- Loss of income (24% in England, 11% in Wales)
- Stress related illness (21% in Wales, 15% in England)

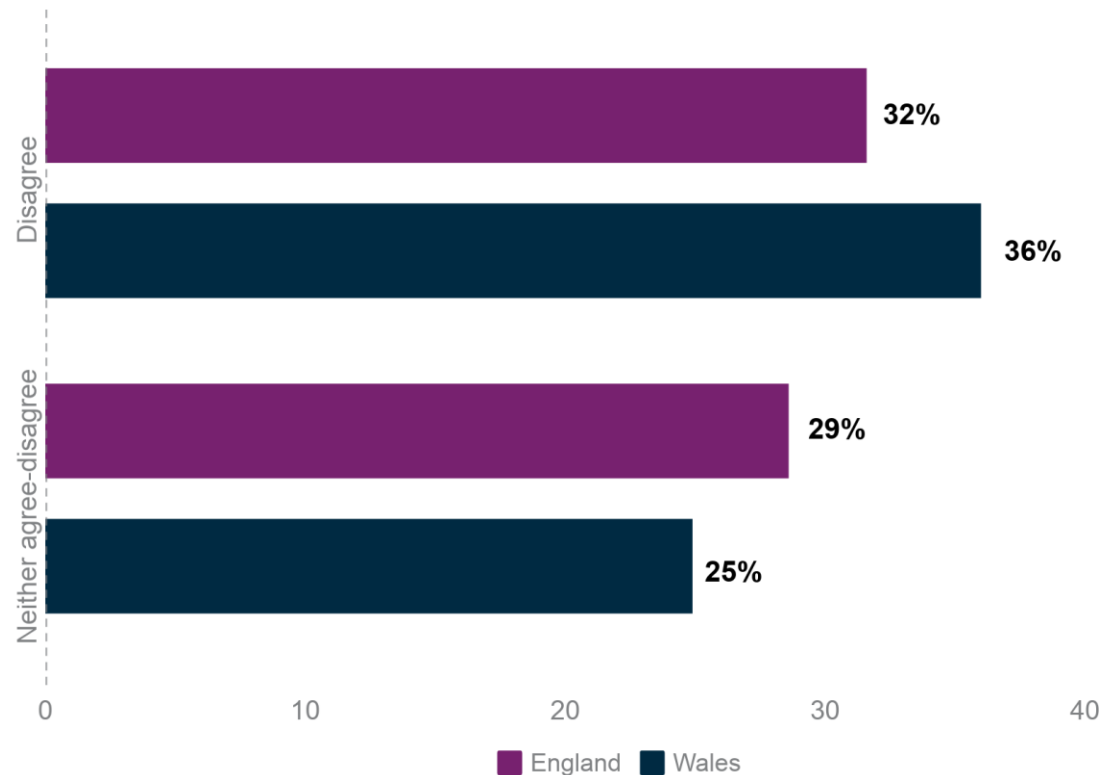




A higher proportion of SMEs in Wales disagreed with the statement that lawyers provide a cost effective means to resolve legal issues.

## GENERAL VIEWS OF LAWYERS (1)

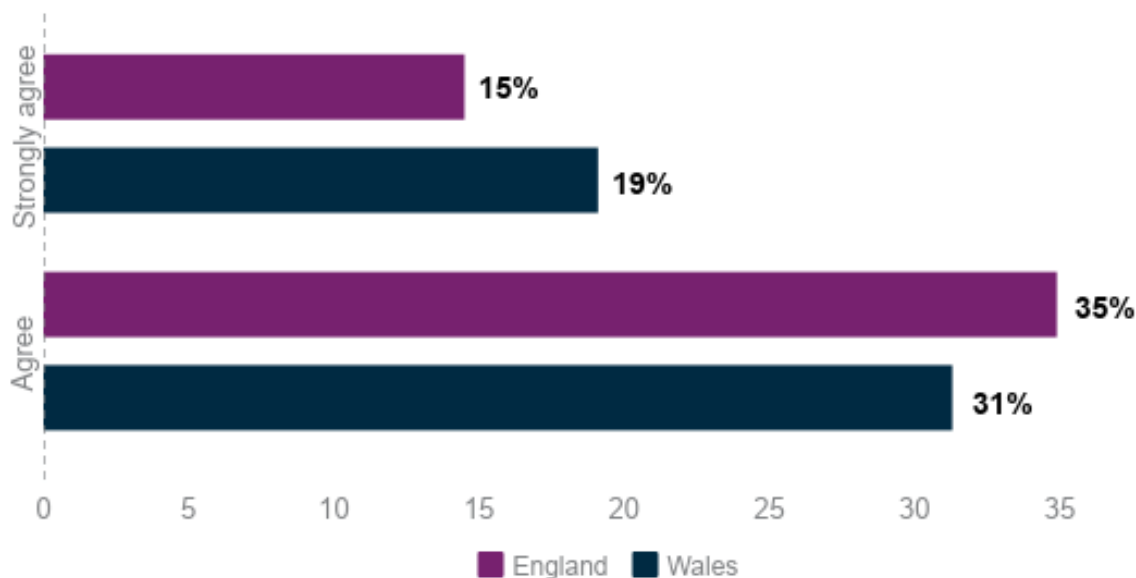
**“Do you agree that lawyers provide a cost effective means to resolve legal issues”?**



A higher proportion of SMEs in Wales strongly agreed with the statement: they would use a legal services provider as a last resort.

## GENERAL VIEWS OF LAWYERS (2)

**“Do you agree that you use a legal services provider to solve business problems as a last resort?”**



The difference is only statistically significant for “strongly agree”. Further, it is just close to being statistically significant for “agree”.

# SUPPLY SIDE ANALYSIS

## **PRICES OF INDIVIDUAL SERVICES SURVEY 2017**

### **Summary of analysis across England and Wales**

**A sample of 1,500 legal services providers in England and Wales provided estimated prices for 15 services in some key areas of legal work: conveyancing; divorce; and wills, lasting power of attorney and estate administration. Further, this research helps us to determine the extent of competition between providers, as well as affordability and access to justice for consumers.**

#### **Key findings looking across England and Wales:**

- **Prices vary significantly for the same legal services. Consumers can make significant savings by shopping around. Fixed fees are cheaper than other forms of charging.**
- **Providers based in the South East of England are typically around a third more expensive than elsewhere.**
- **Around two-thirds of providers stated that their prices had stayed about the same over the last 12 months. However, among those reporting a change, a third stated that prices had increased whereas 4% said that they had decreased.**
- **Less than one in five providers (18%) display prices on their websites.**
- **The research indicates that competition within the market doesn't work well.**

# PRICES OF INDIVIDUAL SERVICES SURVEY 2017

## WALES COMPARED TO ENGLAND



**Providers in England charge more for sale of a freehold property and divorces.**

## PRICE DIFFERENCES

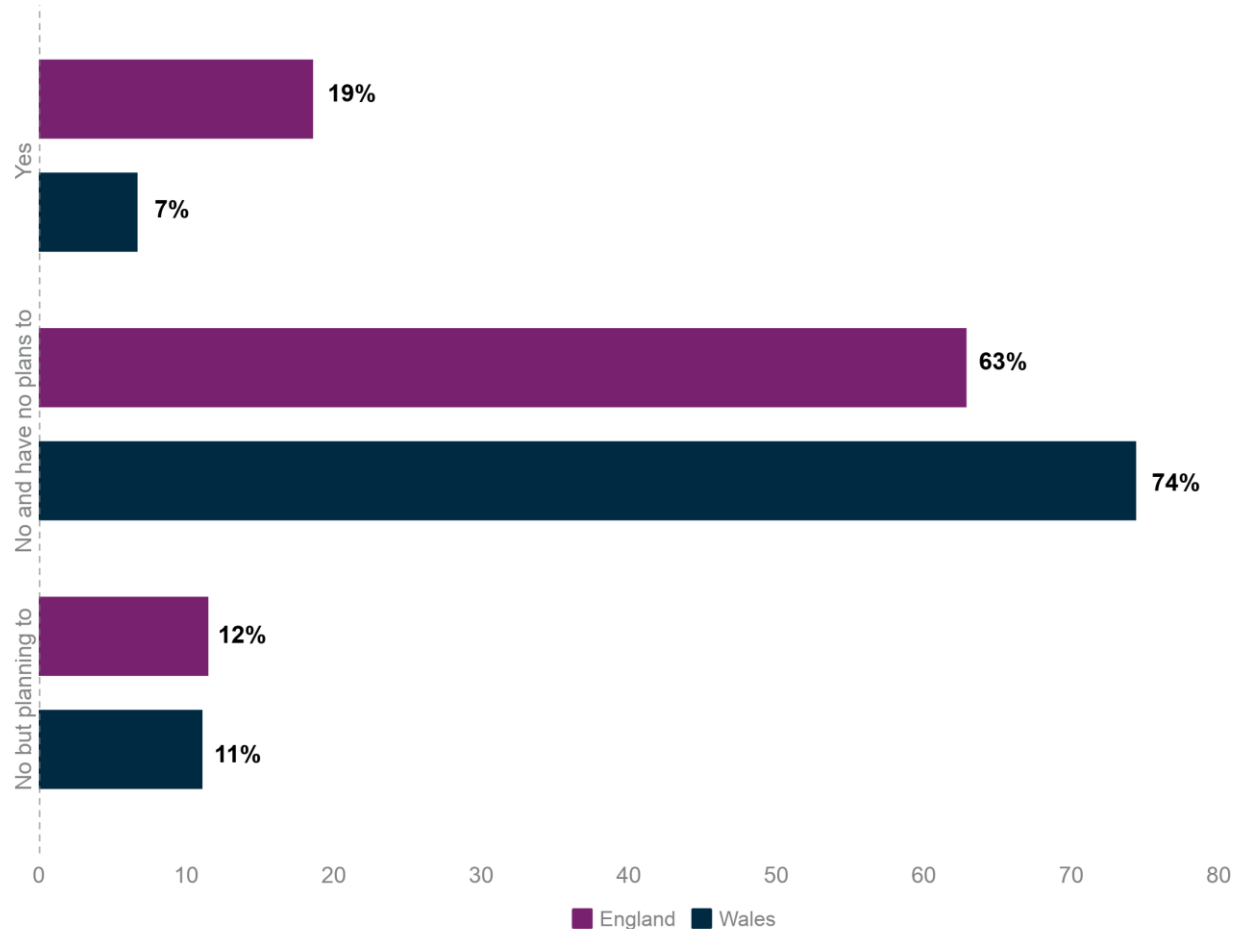
We found differences in average for conveyancing and family scenarios but not for the wills, power of attorney and estate administration scenarios. Where we found differences prices were higher in England.



- The only difference in the conveyancing scenarios was sale only of a freehold property (taking into account that the provider offered the service remotely). The average price in England was 20% higher than in Wales.
- In the family scenarios, differences were in: 1) uncontested divorce requiring a full legal service (32% higher in England); 2) uncontested divorce requiring arrangements for dependent children (32% higher); and 3) a more complex divorce requiring mediation and advisory services (45% higher).

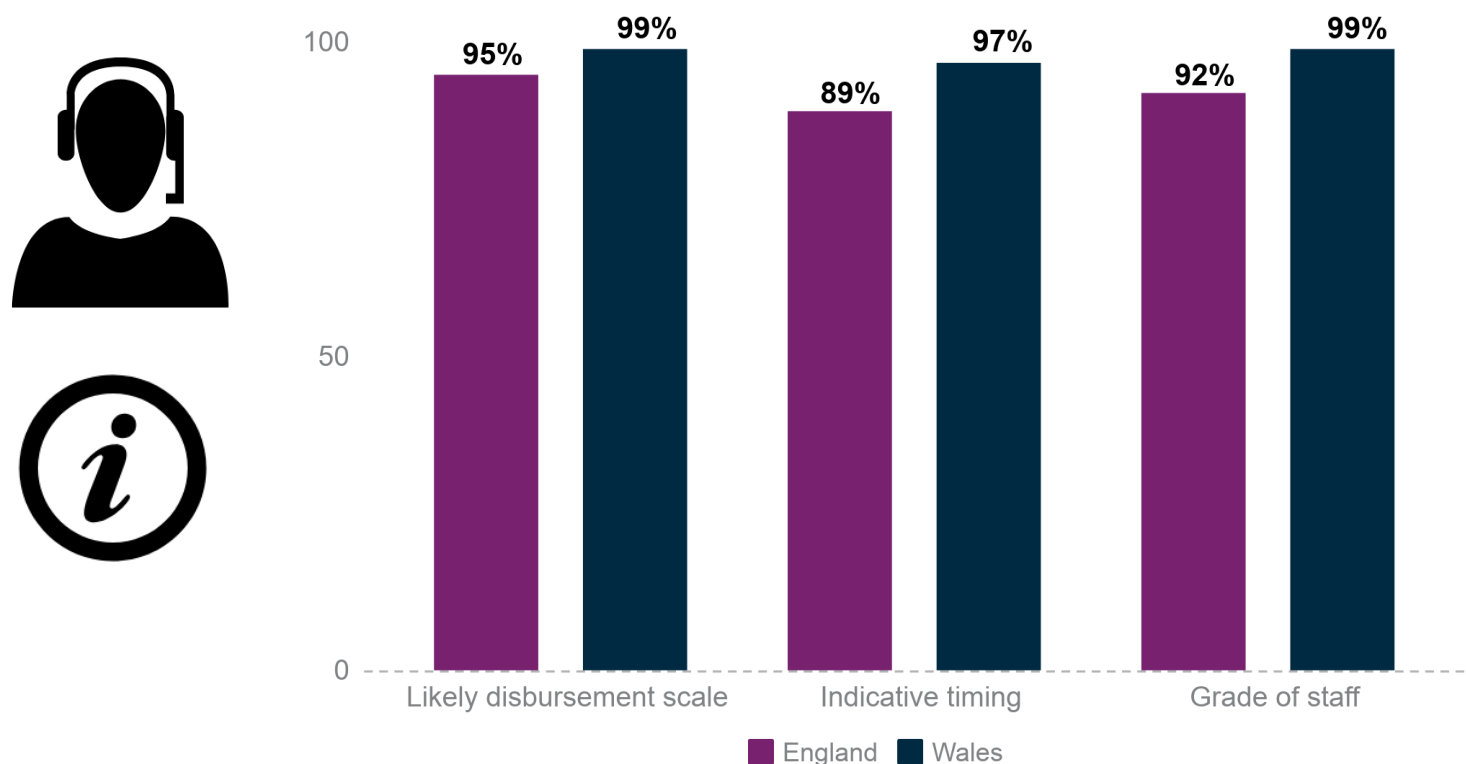
**Legal services providers in England are more likely to display prices on their website. Further, more providers in Wales who do not currently display prices do not plan to do so.**

## PROVIDERS DISPLAYING PRICES ON THEIR WEBSITE



Considering the information that legal services providers share with prospective clients before signing a contract, consumers in Wales are more likely to receive information on the scale of likely disbursements, indicative timings for completing the work and the grade of staff who will deal with the case.

## INFORMATION PROVIDED TO A PROSPECTIVE CLIENT BEFORE THEY SIGN UP TO A SERVICE

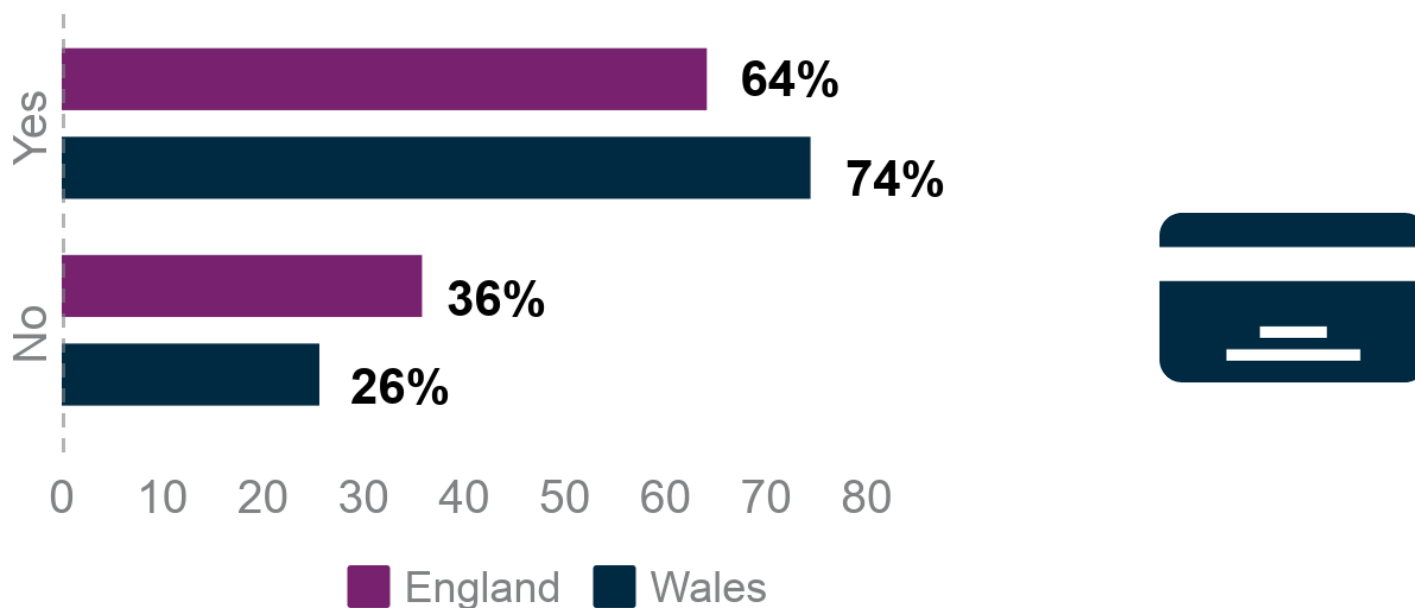




Legal services providers in Wales are more likely to provide flexible payment options.

## FLEXIBLE PAYMENT OPTIONS

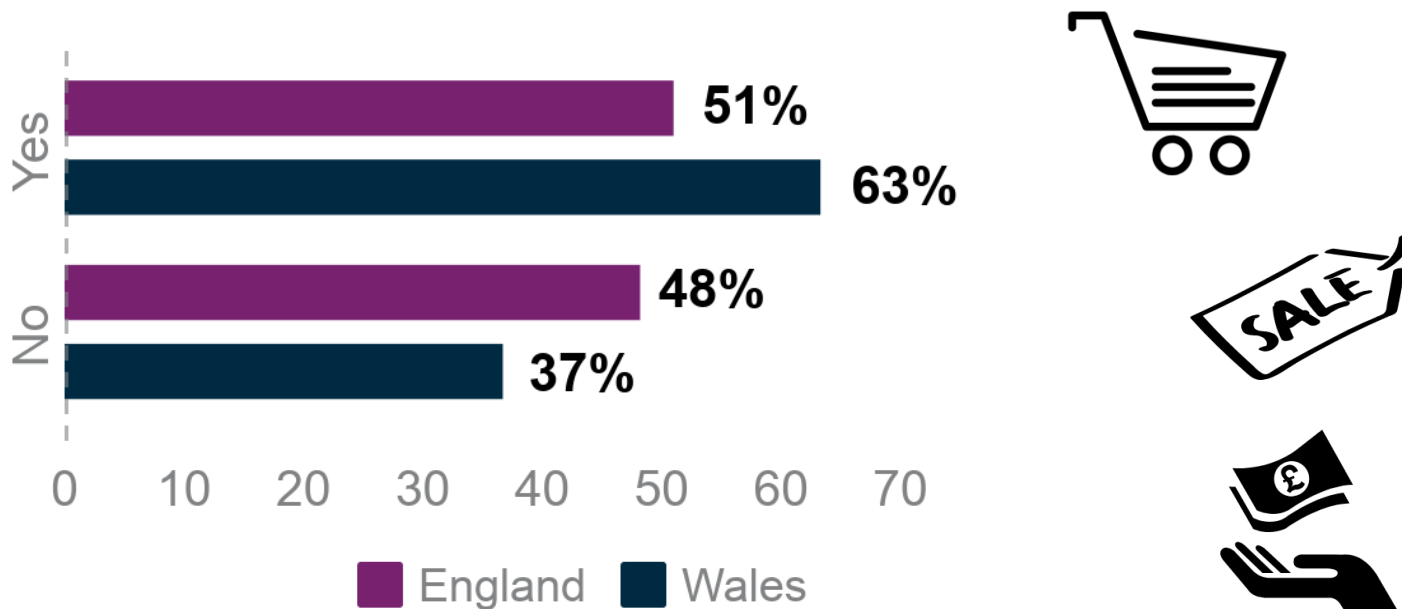
Examples include payments by instalments and credit card payments.



Legal services providers in Wales tend to provide discounts to those clients who are buying other services from them while in England this is less likely to happen.

## PRICE DISCOUNTS

We asked providers whether they reduce prices for clients who are buying other services from them



## **INNOVATION IN LEGAL SERVICES SURVEY 2018**

### **Summary of analysis across England and Wales**

**A sample of 1,500 legal services providers in England and Wales were interviewed to help us understand the nature of innovation in legal services and the key barriers and enablers of change. The 2018 survey updates research we conducted jointly with the Solicitors Regulation Authority in 2015 and contains a new section on technology.**

**The slides that follow highlight some key differences between responses in England and Wales in the 2018 survey based on early analysis of the data.**

**Full survey results will be published in the autumn.**

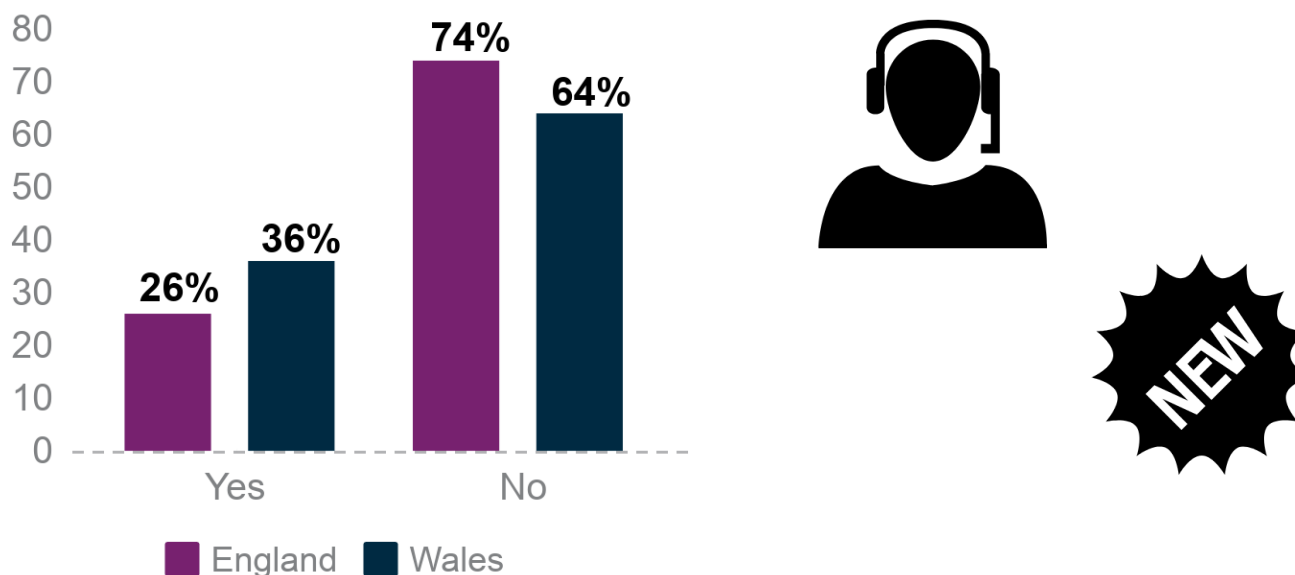
# INNOVATION IN LEGAL SERVICES SURVEY 2018

## WALES COMPARED TO ENGLAND



Although just close to being statistically significant legal services providers in Wales seem to have introduced more new or significantly improved service development activities.

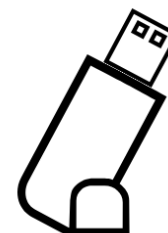
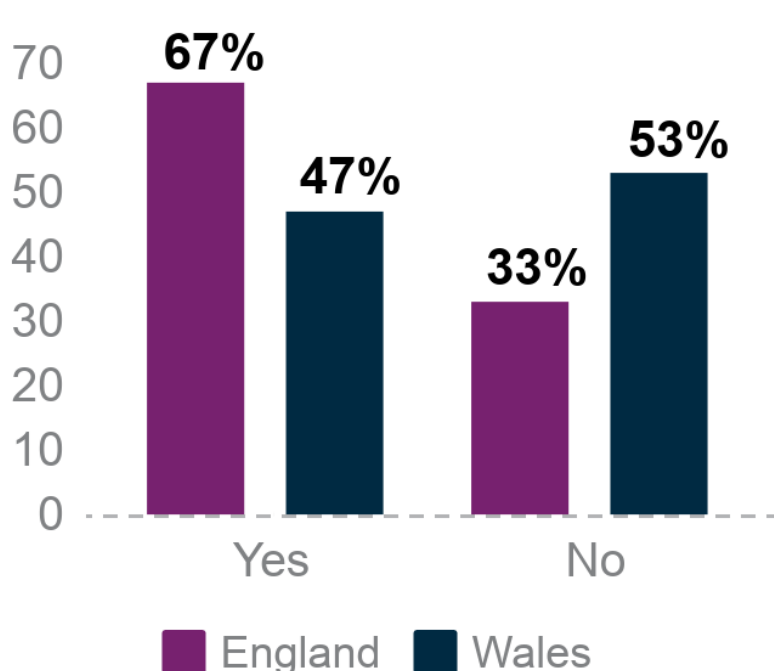
## NEW SERVICE DEVELOPMENT ACTIVITIES IN LAST THREE YEARS



Also close to statistically significant, more providers in Wales have undertaken services which are new to the market (“radical service innovation” - 42% Wales, 25% England).

Legal services providers in England are more likely to get ideas and information on new services or delivery approaches from external organisations such as clients, competitors or consultants, than those based in Wales.

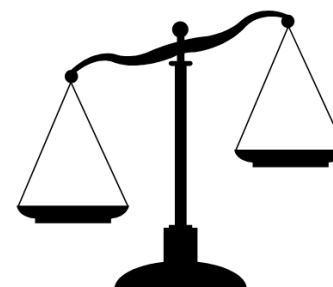
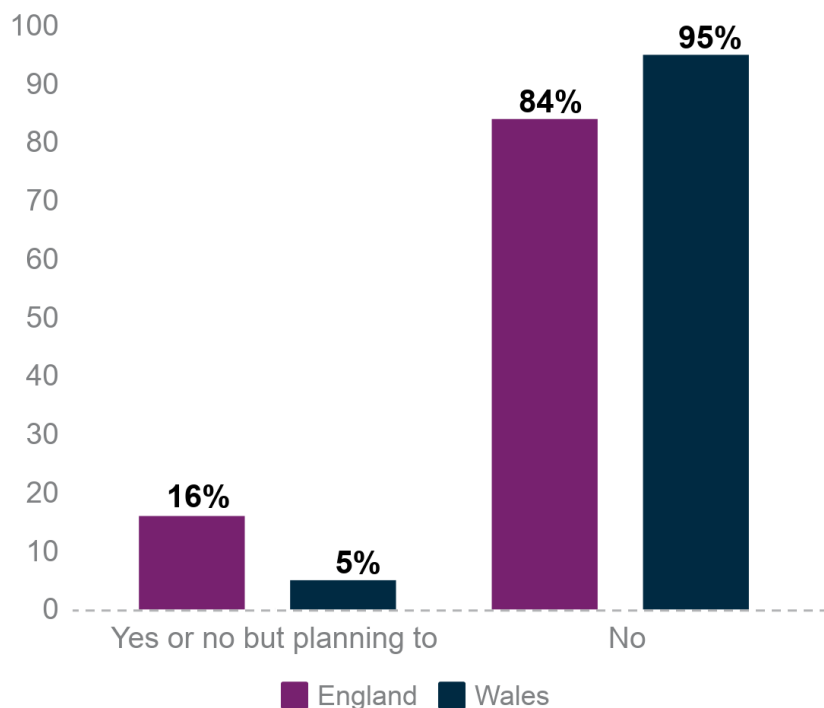
## GETTING IDEAS AND INFORMATION FROM EXTERNAL ORGANISATIONS



Legal services providers based in England are more likely to acquire clients using digital comparisons tools than legal services providers based in Wales.

## ACQUIRING CLIENTS USING DIGITAL COMPARISONS TOOLS

Examples of digital comparisons tools include online directories, referral/lead generator websites, customer review websites, price comparison websites.



## **THE PROVIDER POPULATION**

### **Summary of analysis across England and Wales**

- **The following slides show the supply population of regulated legal services providers based in England and Wales.**
- **Data have been taken from the publicly available registers such as the registers published by the frontline regulators and ONS Output Areas.**
- **Regulators hold more detailed information about the regulated legal providers population in England and Wales. (Information on notaries is not currently in the public domain.)**
- **An analysis of the regulated legal services providers across Wales local authorities has been run. Further, a representation of the regulated providers in urban, suburban, rural, constrained, multicultural/cosmopolitan and hard pressing living areas and cities in Wales is included in the analysis.**



# THE PROVIDER POPULATION

## WALES COMPARED TO ENGLAND



**Compared to the population there are proportionally more licensed conveyancers in Wales compared to England, and similar levels of solicitors offices, and legal executives.**

- Regulated suppliers in Wales**

	England	Wales	Wales as a % of total
<b>Population</b>			
<b>(ONS mid year 2016)</b>	55,268,067	3,113,150	6%
<b>Barristers Chambers (BSB)</b>	628	22	4%
<b>Legal Executives (CILEx Regulation)</b>	1,274	63	5%
<b>Legal Executives - firms (CILEx Regulation)</b>	12	0	0%
<b>Licensed Conveyancers (CLC)</b>	268	19	7%
<b>Costs Lawyers (CLSB)</b>	456	9	2%
<b>Accountants regulated to deliver probate (ICAEW)</b>	317	13	4%
<b>Intellectual property lawyers (IPREG)</b>	312	1	0%
<b>Solicitors offices (SRA)</b>	14,759	697	5%

- There are proportionally less other types of regulated legal service providers, with only one business in Wales regulated by the Intellectual Property Regulation Board (IPReg).
- Around 4% of regulated providers based in Wales are licensed as Alternative Business Structures. This is slightly lower than the national average of 7%.

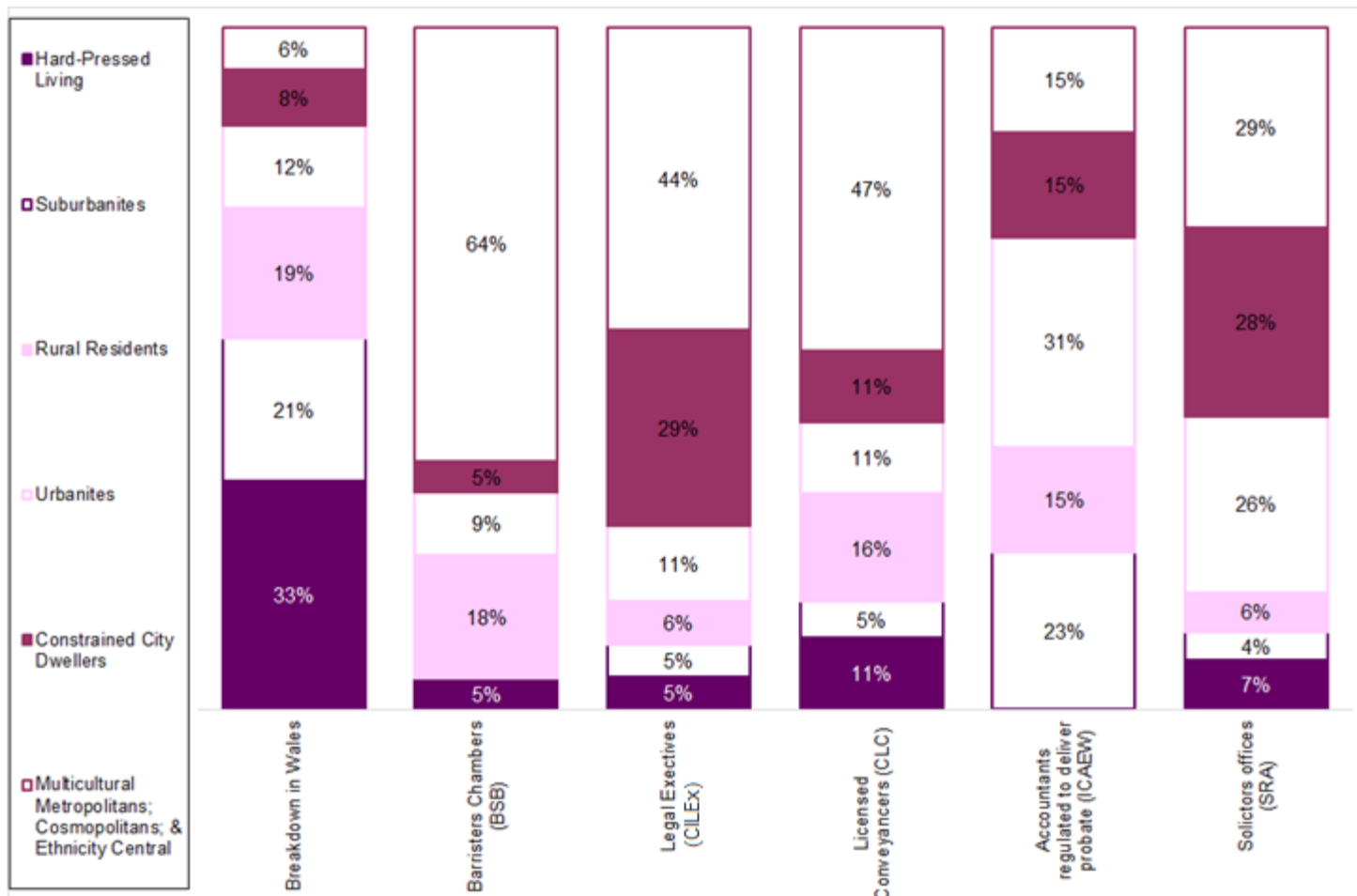
## Most regulated providers are based in Cardiff.

- There is no apparent link between population and the number of providers. This is likely to reflect the range of work these businesses are undertaking, and the location of services delivered by unregulated providers and NfP advice centres.



Local authority	LA Population ONS mid year 2016	Number of regulated firms/ chambers	People per regulated firm
Blaenau Gwent	69,630	10	6,963
Bridgend	143,408	26	5,516
Caerphilly	180,453	31	5,821
Cardiff	361,168	197	1,833
Carmarthenshire	185,754	51	3,642
Ceredigion	73,665	24	3,069
Conwy	116,820	35	3,338
Denbighshire	94,984	25	3,799
Flintshire	154,626	26	5,947
Gwynedd	123,323	36	3,426
Isle of Anglesey	69,665	14	4,976
Merthyr Tydfil	59,714	6	9,952
Monmouthshire	93,276	30	3,109
Neath Port Talbot	141,678	23	6,160
Newport	149,478	37	4,040
Pembrokeshire	124,237	22	5,647
Powys	132,337	51	2,595
Rhondda Cynon Taf	238,179	49	4,861
Swansea	244,462	63	3,880
The Vale of Glamorgan	128,891	38	3,392
Torfaen	91,994	7	13,142
Wrexham	135,408	23	5,887
<b>Totals</b>	<b>3,113,150</b>	<b>824</b>	

**Regulated providers are mainly based in metropolitan and cosmopolitan areas. However a large proportion are based in 'Constrained City' areas, and proportionally less in 'Hard Pressed Living' areas.**



The ONS describes 'Constrained City' areas as more densely populated, having more households with children, and households more likely to live in social accommodation. There is a higher proportion of people whose day-to-day activities are limited, and lower qualification levels than nationally.

The ONS describes 'Hard Pressed Living' areas as having urban surroundings, with a higher proportion of non white ethnic residents. Rates of divorce are above the national average. Households are more likely to have non-dependent children and are more likely to socially rent. Unemployment is above the national average.

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