

Scotland in the red

A research report
prepared by
StepChange
Debt Charity

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Introduction & key findings

StepChange Debt Charity is a UK-wide specialist debt advice and debt solutions charity with over twenty years' experience of helping people across the UK overcome their debt problems and getting their lives back on track. StepChange Debt Charity's vision is "to create a society free from problem debt".

StepChange Debt Charity Scotland is the separate charity serving the people of Scotland with debt advice and specific solutions under Scottish legislation. We currently receive over a thousand requests for help from clients in Scotland every month.

The nature of the debt problems has changed dramatically since the recession of 2008. By analysing our extensive data, based on over 147,000 UK telephone debt advice sessions in 2013 (6,584 in Scotland) and over 96,000 (4,369 in Scotland) in the first half of 2014, we can see the key issues that are affecting people with problem debt.

Our report shows that there is good news around debt in Scotland – the average net income of our clients has increased slightly and unsecured debts are falling. Unfortunately however, the make-up of that debt is changing. More and more clients are in debt because they are falling behind on essential living costs – the proportion of clients in arrears on their Council Tax has increased from less than 20 percent in 2009 to nearly 40 percent by the end June 2014. Similarly, the proportion of clients with arrears on gas and electricity bills has doubled.

So while the amount of debt is smaller, it remains widespread and is increasingly difficult to resolve as it becomes woven into day-to-day living for many

people in Scotland. Our research report *Life on the Edge*¹ shows that a substantial proportion of households are just keeping their heads above water, struggling to make ends meet and without sufficient resilience to deal with the financial shocks that can happen to all of us.

There is no mystery about why households are struggling. A combination of stagnating wages and rising living costs has seriously undermined household finances – for example the National Audit Office finds that energy bills have increased by 44 percent in real terms between 2002 and 2011.² Our research, as well as the everyday experiences of our clients, shows that there is a clear link between the rising cost of essentials such as energy, housing and childcare, and signs of financial difficulty, particularly falling behind on essential bills or using credit to pay those bills.

This report presents our client data for 2013 and the first six months of 2014. It compares debts in Scotland with the other nations of the UK, and the eight Scottish Parliament electoral regions. The report also allocates the data, according to client postcode, into one of the 73 Scottish Parliament constituencies, comparing the changing debt landscape in the first half of 2014 with the first six months of 2013. In addition, it compares the debt profile of clients from each region and constituency area in 2013 with the average across Scotland.

1. <http://www.stepchange.org/Mediacentre/Researchandreports/LifeontheEdge.aspx>

2. <http://www.nao.org.uk/wp-content/uploads/2013/11/10286-001.Full-Report1.pdf>

Key findings

1. The average unsecured debt of StepChange Debt Charity clients in Scotland fell by £1,580 from June 2013 to £12,359 by June 2014. This was the lowest in the UK, which had an average client debt of £12,993.
2. The average net income of a StepChange Debt Charity client in Scotland increased by £125 to £14,657 between June 2013 and June 2014. The UK average client net incomes increased by £38 over the same period to £14,495.
3. In 2013, 37 percent of clients in Scotland had Council Tax arrears. The average amount owed on Council Tax was almost twice the UK average, at £1,366. This has continued to rise to £1,534 in the first six months of 2014.
4. StepChange Debt Charity has seen a significant increase in the number of clients with arrears in priority debts including rent, mortgage, gas, electricity and Council Tax. In 2013, Scottish clients had the largest amount of gas bill arrears (£539) and in the first six months of 2014, the largest amount of electricity arrears (£616), of all the home nations.
5. Over 18 percent of Scottish clients last year had payday loan debt. The Scottish average payday loan debt of £1,457 at the end of 2013 reduced slightly to £1,438 by June 2014, but this is still the largest among the home nations, and £129 more than the UK client average.

1 Home nation debts

Average unsecured debt has been falling steadily in the UK for the last five years, reflecting the decline in mainstream consumer credit since the financial crisis, and a more responsible approach to lending and borrowing.

Considerable challenges remain however, not least that many Britons still owe almost as much in unsecured debts as they earn in a year. In 2013, the average annual income of StepChange Debt Charity clients across the UK was £14,486 – just £98 more than the average unsecured debt.

More worrying still is that the low wages of recent years appear to be stagnant. Over the first six months of this year the average UK client income increased by only £9 to £14,495. But this was still £212 less than the average net income of £14,707 in 2012. Rising prices plus near static wages mean many households are struggling harder and harder just to stand still.

In 2013, the average UK client debt was £14,388. As the table below illustrates, this fell by £1,395 to £12,993 in the first six months of this year.

StepChange Debt Charity clients in Scotland had the second highest average income among the home nations in 2013, but also the lowest average debt. They had the largest difference between the average income and average debt, at £1,056 (£14,597 minus £13,541), and this gap widened in the first six months of this year.

In 2013, Northern Ireland had both the highest income and highest debt of StepChange Debt Charity clients in the UK. Wales had the lowest income in 2013, and this trend continued to June 2014.

All nations have seen a significant rise in the number of people with priority debt arrears, with rent, mortgage, gas, electricity and Council Tax arrears all showing a marked increase in 2013.

	Scotland			England			Wales			N Ireland			UK	
	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013
Average income	£14,657	£14,597	2	£14,476	£14,469	3	£14,060	£14,128	4	£16,603	£16,283	1	£14,495	£14,486
Average debt	£12,359	£13,541	4	£12,914	£14,402	2	£13,028	£14,108	3	£19,450	£16,683	1	£12,993	£14,388

1. Home nation debts

	Scotland			England			Wales			N Ireland			UK	
	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013
% with Council Tax arrears	38.6%	36.7%	2	35.7%	32.5%	3	40.6%	38.7%	1	24.2%	23.0%	4	35.9%	32.9%
Average Council Tax arrears	£1,534	£1,366	1	£749	£719	3	£734	£699	4	£1,370	£1,058	2	£798	£760
% with rent arrears	30.9%	30.6%	2	33.6%	32.4%	1	30.5%	28.4%	3	21.6%	20.5%	4	33.2%	32.0%
Average rent arrears	£665	£595	3	£863	£814	1	£572	£594	3	£659	£746	2	£841	£797
% with mortgage arrears	32.3%	38.6%	4	38.9%	41.2%	2	35.8%	40.4%	3	38.9%	43.6%	1	38.3%	41.1%
Average mortgage arrears	£2,467	£2,606	2	£3,184	£3,056	1	£2,887	£2,438	3	£3,300	£2,257	4	£3,134	£2,974

Clients in Scotland had the greatest Council Tax arrears in 2012 – at £1,312, and again in 2013 – at £1,366, nearly double the UK average. Our clients in Scotland saw the highest percentage increase (7.7 percent) in the number of clients with Council Tax arrears, and saw the highest increase in the amount of Council Tax arrears (£54 more in 2013 than 2012). This trend continued in the first six months of 2014, with average Council Tax arrears rising by £168 to £1,534.

Scotland had the lowest percentage of clients with mortgage arrears in 2013, at 38.6 percent, and this has continued to June 2014, dropping to 32.3 percent. The average amount of mortgage arrears for Scottish clients has also fallen, from £2,606 in 2013 to £2,467 in June 2014. This is the only decrease of all the nations.

England was predominant in the home nations for problem debt in 2013. Similar to 2012, it ranked top in both value and numbers for rent arrears, top in the value of mortgage arrears, and top for numbers with gas arrears and electricity arrears. In 2013 it also ranked top in the value of electricity arrears.

Northern Ireland had the highest number of clients with mortgage arrears and the lowest value – at £2,257, in 2013 – increasing to £3,300 in the first half of 2014. Wales saw the greatest increase in the number of clients with mortgage arrears from 36.3 percent in 2012 to 40.4 percent in 2013, although this has dropped to 35.8 percent by end June 2014.

	Scotland			England			Wales			N Ireland			UK	
	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013
% with gas arrears	12.5%	11.2%	3	19.1%	17.0%	1	15.2%	15.4%	2	1.5%	0.8%	4	18.5%	16.5%
Average gas arrears	£532	£539	1	£558	£511	2	£434	£441	3	£249	£383	4	£551	£508
% with electricity arrears	11.3%	11.2%	3	18.6%	16.8%	1	14.6%	13.8%	2	2.4%	3.1%	4	17.8%	16.2%
Average electricity arrears	£616	£543	2	£613	£553	1	£556	£480	4	£308	£521	3	£610	£549

	Scotland			England			Wales			N Ireland			UK	
	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013	Rank 2013	Jan-June 2014	2013
% with payday loans	17.2%	18.5%	2	19.6%	19.2%	1	18.6%	17.7%	3	15.5%	14.4%	4	19.4%	19.1%
Average payday loan debt	£1,438	£1,457	1	£1,308	£1,382	2	£1,205	£1,329	3	£1,384	£1,329	4	£1,309	£1,382

During 2013, the number of UK clients with gas and electricity arrears has increased by 3.3 percent to 16.5 percent and 16.2 percent respectively compared to 2012 numbers. Similarly, the average value of gas and electricity bill arrears for UK clients has increased by £44 and £33 respectively. This trend has continued into the first half of 2014.

Clients in Scotland had the highest gas arrears by value in 2013 – at £539, an increase of £92 compared to 2012 and £31 more than the UK client national average. While the value of arrears has stabilised in the first half of 2014, the proportion of people with any gas arrears at all has risen again.

Clients in England had the highest number of payday loan debts in 2013, although the spread in this type of lending has been consistent throughout the UK. Across the UK, nearly 20 percent of StepChange Debt Charity clients had at least one payday loan in 2013, double the number from 2012, and up from just three percent in 2010.

Over the first six months of 2014 we have seen a small decrease in the average payday loan debt in all the home nations. Scotland still tops the league, however, at £1,438. The number of people with this type of debt has continued to rise, except in Scotland where there has been a small decrease of 1.3 percent. The fall in the amount of payday loan debt may be as a result of the changes introduced by the Financial Conduct Authority in April 2014 – time will tell whether this trend continues.

1.1 Debt by volume

By the end of June this year, compared to clients elsewhere in the UK, clients in Scotland had the highest proportion of debt accounted for by overdrafts at 15.8 percent. The average overdraft debt value for these clients was £1,348, nearly £40 more than the UK average.

Debt by volume – StepChange clients, Jan-June 2014

Type	Scotland	England	Wales	N Ireland	UK
Catalogue	11.8%	10.5%	12.2%	10.4%	10.6%
Credit Card	29.3%	28.0%	27.0%	35.0%	28.1%
Overdraft	15.8%	14.6%	14.3%	13.9%	14.6%
Personal loan	14.1%	13.2%	13.5%	14.7%	13.2%
Store card	3.4%	3.1%	3.6%	4.7%	3.1%
Home credit	3.4%	3.3%	3.9%	2.7%	3.3%
Payday loan	9.3%	9.2%	7.8%	8.0%	9.1%
Other	12.9%	18.4%	17.7%	10.7%	18.0%

There are a variety of different types of debt. The most prevalent for StepChange Debt Charity clients in Scotland are credit card and overdraft debt.



All figures based on StepChange Debt Charity clients Jan - June 2014 - sample size: 4,369

Over nine percent of client debt in Scotland was the result of payday loans by June 2014 – also the highest rate among the home nations – although one percent less than over the same period last year. Across the UK, payday loan debt by value has grown from 0.9 percent in 2010 to 9.1 percent in June 2014. Over the same period credit card debt by volume fell 10.5 percentage points from 38.6 to 28.1 percent.

Clients in Northern Ireland have consistently had the highest volume of credit card debt since 2010, at around 35 percent, while historically Wales has had the highest volume of catalogue debt at over 12 percent.

2 The debt problem in Scotland

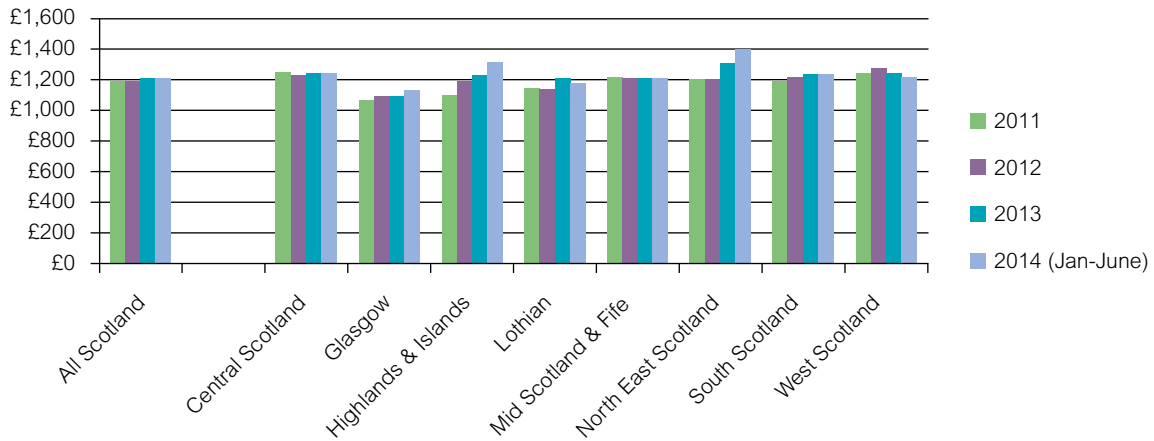
SCOTLAND	Jan - June 2014	2013	2013	2012
Average income	£1,221	£1,212	£1,216	£1,190
Average debt	£12,359	£13,968	£13,541	£14,149
% rent arrears	30.9%	31.0%	30.6%	25.1%
Average rent arrears	£665	£562	£595	£581
% mortgage arrears	32.3%	40.3%	38.6%	35.0%
Average mortgage arrears	£2,467	£2,372	£2,606	£2,328
% electricity arrears	11.3%	11.6%	11.2%	9.7%
Average electricity arrears	£616	£520	£543	£542
% gas arrears	12.5%	11.9%	11.2%	11.3%
Average gas arrears	£532	£455	£539	£447
% Council Tax arrears	38.6%	35.3%	36.7%	29.0%
Average Council Tax arrears	£1,534	£1,317	£1,366	£1,313
% payday	17.2%	18.2%	18.5%	9.0%
Average payday	£1,438	£1,452	£1,457	£1,398
% of Income spent on Priority Expenditure	43.1%		43.9%	

The average unsecured debt of a StepChange Debt Charity client in Scotland has dropped steadily in recent years. Average incomes have risen incrementally, perhaps reflecting a growing number of higher income clients approaching the charity.

There has been a significant increase in the percentage of Scottish clients with arrears in priority debts. Over a third of clients in Scotland had Council Tax arrears in June this year, almost 10 percent more than in 2012 and the highest rate in the UK.

38.6 percent of Scottish clients were in arrears with their mortgage in 2013 – still the lowest percentage in the UK – while just under a third were behind with their rent. The value of these arrears however has remained fairly level, and below the UK average.

Average client incomes



2.1 Average incomes

The average client income in Scotland in 2013 was £14,597 – or £1,216 a month – slightly above the UK client average of £14,486, or £1,207 a month. This is also an average increase of £27 compared to 2012. Over the first six months of 2014, Scottish clients have seen a very small increase in their average income to £1,220 per month, an increase of £3 each month.

During 2013, 39 Scottish Parliament constituencies – two more than 2012 – had average client incomes greater than the Scottish client average of £1,216.

Glasgow Region has had the lowest average client income for the last three and a half years. As the table below illustrates, it has remained fairly level at just over £1,000 per month since 2011.

Constituencies with highest average income in first half of 2014 (+/- on 2013 figures)

Aberdeenshire East	£1,927 (+£237)
Eastwood	£1,708 (+£462)
Shetland Islands	£1,625 (+£181)
Aberdeenshire West	£1,615 (+£380)
Orkney Islands	£1,600 (+£267)

Constituencies with lowest average income in first half of 2014 (+/- on 2013 figures)

Cunninghame North	£984 (-£479)
Edinburgh Central	£990 (-£437)
Glasgow Southside	£990 (+£70)
Kirkcaldy	£1,002 (-£108)
Glasgow Provan	£1,038 (+£56)

2.2 Average debt levels

The average debt for StepChange Debt Charity clients in Scotland was £13,541 in 2013, £847 below the UK client average of £14,388. In the first half of 2014 the average debt level for Scottish clients has dropped to £12,359, the lowest of the UK nations and £634 lower than the UK client average (£12,993).

39 Scottish Parliament constituencies were above the average Scottish client debt level in 2013 – seven more than in 2012.

Glasgow Region has consistently had the lowest average client debt in Scotland, falling to £11,036 by June 2014. This perhaps reflects the traditional correlation between low income and low borrowing. Of the major cities, Inverness had the highest average debt level during 2013– at £14,703. The highest average debt is found with clients in the Highland and Islands Region, at £15,231 in 2013 – an increase of £2,342 from 2012 – although this has dropped slightly to £14,866 in the first half of 2014.

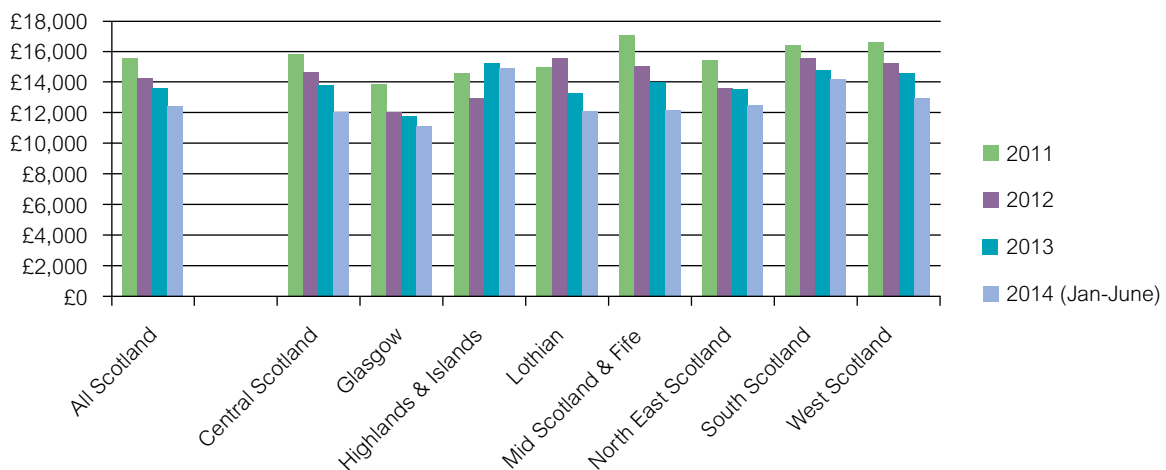
Half-yearly results for 2014 show Stirling as the major city with the highest debt at £12,619, £260 more than the Scottish client average. However, this is still significantly less than the constituencies of the Shetland Islands, Ettrick, Roxburgh and Berwickshire and Clydesdale who all have average debt levels in excess of £20,000, or Eastwood clients who have an average debt level in excess of £30,000³.

2.3 Budget surplus and deficit

A budget surplus is the money left over at the end of the month after taking into account all expenditure - excluding debt servicing costs. It is a key statistic in assessing the strength of a client's financial position.

In 2013 the average budget surplus in Scotland was £24.40. There were 31 constituencies with a surplus below this, of which 18 showed deficit budgets. This means clients in these constituencies did not have enough income to meet basic living costs.

Average client outstanding debt



3. Based on 29 StepChange Debt Charity clients in the Eastwood constituency – see profile at section 6

2. The debt problem in Scotland

Of the major cities, Glasgow and Edinburgh had a budget surplus less than the Scottish average at £20.17 and £16.19 respectively. Stirling was the only major city to have a deficit budget of -£39.81.

Half-yearly results for 2014 show that the Scottish average budget surplus has fallen to £14.72 – a decrease of nearly £10 per month.

Constituencies with largest surplus budget in first half of 2014 (+/- on 2013 figures)

Aberdeenshire West	£264 (+£401)
Falkirk West	£156 (+£166)
Edinburgh Southern	£151 (+£31)
Orkney Islands	£149 (+£72)
Aberdeen Central	£103 (+£74)

Constituencies with largest deficit budget in in first half of 2014 (+/- on 2013 figures)

Cunninghame North	-£159 (-£207)
Falkirk East	-£80 (-£111)
Edinburgh Central	-£74 (+£2)
Ettrick, Roxburgh and Berwickshire	-£61 (-£68)
Glasgow Southside	-£51 (-£80)

3 Housing-related debt

The last five years have seen a huge rise in the proportion of StepChange Debt Charity clients in Scotland with arrears on essential household bills. The largest increase has been in Council Tax arrears, where the proportion of clients who have missed Council Tax payments has increased from less than 20 percent to nearly 40 percent.

3.1 Council Tax arrears

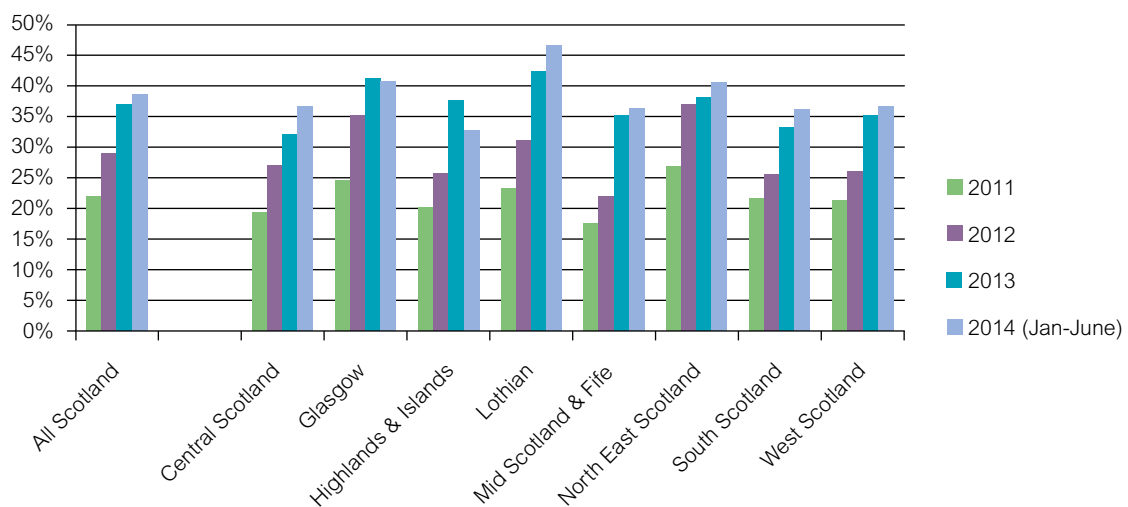
Council Tax arrears among clients have increased considerably since 2010, both in value and numbers, with Scotland ranking first and second in the UK respectively. On average, 37 percent of Scottish clients had arrears in 2013, and this increased to 39 percent by the end of June this year – more than double the proportion in 2010. More worryingly, the average value of Council Tax arrears has increased

too, from £1,312 in 2012 to £1,534 by end of June 2014, an increase of £222 or 17 percent.

As the table below illustrates, the rise in the number of clients with Council Tax arrears has been consistent across Scotland over the past three and a half years. At 46.7 percent, Lothian Region had the highest percentage in arrears by June 2014, although Central, North East Scotland and South Scotland Regions also show notable increases.

Clients from the Lothian Region saw the greatest increase in their average value of Council Tax arrears from £1,443 in 2013 to £2,255 by the end of June 2014 – an increase of £812. Lothian Region has the highest value of arrears with Highland and Islands the lowest average at £1,006. When comparing the major cities, Edinburgh has the highest average arrears of £2,736 with Inverness second at £2,339.

Percentage of clients with Council Tax arrears



3. Housing-related debt

By end of June 2014, 35 constituencies had a greater than average number of clients with Council Tax arrears, while 28 constituencies ranked above the average arrears value of £1,534. Edinburgh Northern and Leith constituency has arrears on average in excess of £6,000⁴ whilst the constituencies of Aberdeen Central and Rutherglen have Council Tax arrears in excess of £3,000.

3.2 Rent arrears

The average value of rent arrears among clients in Scotland has been increasing over the past year and half, reaching £595 in 2013 and £665 by June 2014, suggesting that clients are struggling to pay their basic essential costs. Over a third of clients in the Mid Scotland and Fife, Highlands and Islands and Glasgow Regions had rent arrears in 2013, all above the Scotland average. The growth in the number of people with rent arrears indicates more than just pressure from low wage inflation, but may also point to the impact of benefit changes under welfare reform.

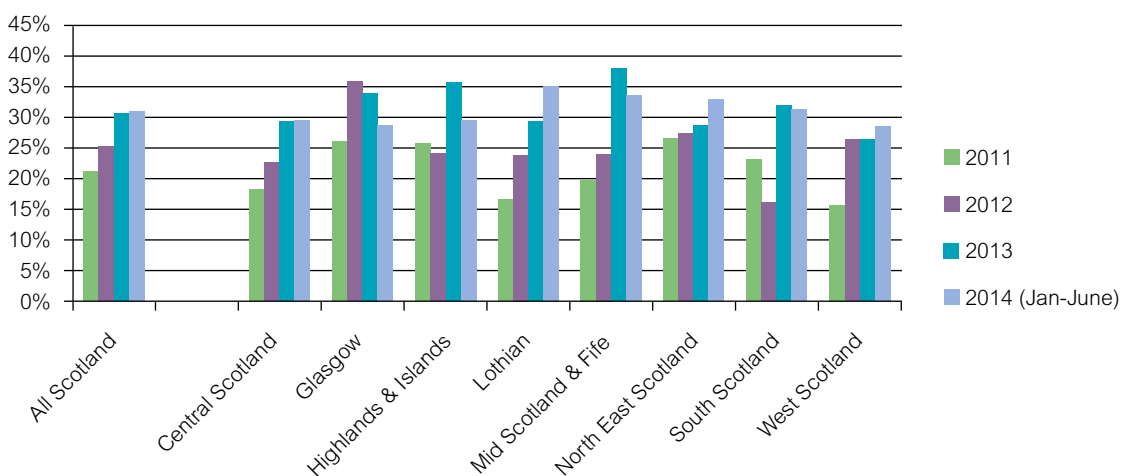
In the first six months of 2014, four regions are showing an increase in the number of clients with rent arrears. Lothian Region has over 35 percent of clients with rent arrears, an increase of 6 percent on 2013.

Central Scotland Region had the lowest value of rent arrears (£390) in the six months to June 2014, whilst Lothian Region saw the greatest increase in rent arrears value. The rent arrears figure of £962 is an increase of over £220 on the 2013 figure and nearly £300 more than the 2014 half-yearly Scottish average.

25 Scottish Parliament constituencies were above the 2013 Scottish average value of rent arrears of £595. Edinburgh Central, Glasgow Kelvin, Eastwood, North East Fife and Aberdeen South and North Kincardine constituencies all had rent arrears in excess of £1,000.

Half-yearly results for 2014 show that 23 Scottish Parliament constituencies were above the average rent arrears, with clients from Renfrewshire South having, on average, rent arrears in excess of £3,000⁵ and clients from Edinburgh Northern and Leith having rent arrears in excess of £2,000.

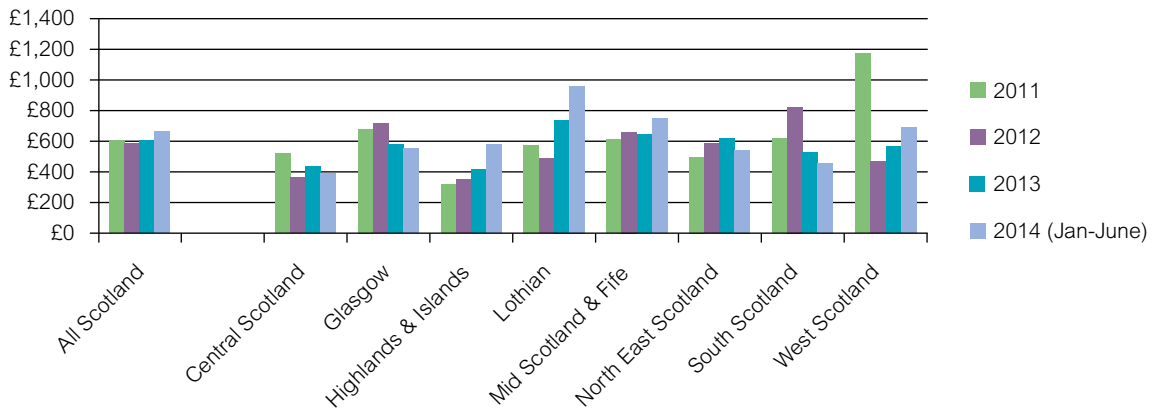
Percentage of clients with rent arrears



4. Based on 50 StepChange Debt Charity clients in this constituency, of which 44 percent had Council Tax arrears

5. Based on 24 StepChange Debt Charity clients in this constituency, of which 25 percent had rent arrears

Average rent arrears



3.3 Mortgage arrears

Mortgages are by far the largest priority debt among StepChange Debt Charity clients in Scotland. Approximately a third of Scottish clients have a mortgage and, of those clients, over a third were in arrears in 2013, an increase of nearly four percent on 2012.

Scottish clients with mortgage arrears owed £2,606 on average in 2013, an increase of £278 from the previous year. This figure has see-sawed around that number in previous years, and there is considerable variation between constituencies.

Lothian Region has traditionally shown the highest number and level of mortgage arrears, at almost 40 percent and £3,000 respectively in 2012. However, Glasgow, Highlands and Islands, Mid Scotland and Fife, North East Scotland and South Scotland Regions have all shown a big increase in the number of clients with mortgage arrears in 2013. Central Scotland, Glasgow, North East Scotland and West Scotland Regions have seen a significant increase in the value of arrears. Historically, lower levels of mortgage

arrears are seen among clients from the Highlands and Islands Region, however there has been a significant increase in that value in the first half of 2014.

27 Scottish Parliament constituencies in 2013 had a greater value of mortgage arrears than the Scottish average value of £2,606, with Dumbarton, Glasgow Cathcart and Eastwood constituencies all with average mortgage arrears in excess of £5,000⁶.

Na h-Eileanan an Iar, Edinburgh Southern, Aberdeen South and North Kincardine, Orkney Islands, Falkirk West, Moray and Shetland Islands constituencies all had average mortgage arrears of less than £1,000.

The 2014 half-yearly results show that 26 Scottish Parliament constituencies were above the Scottish average in mortgage arrears of £2,467, with Renfrewshire North and West, Ettrick, Roxburgh and Berwickshire, Glasgow Southside and Skye, Lochaber and Badenoch constituencies all with average mortgage arrears in excess of £5,000⁷. Coatbridge and Chryston and Stirling constituencies had average mortgage arrears in excess of £10,000⁸.

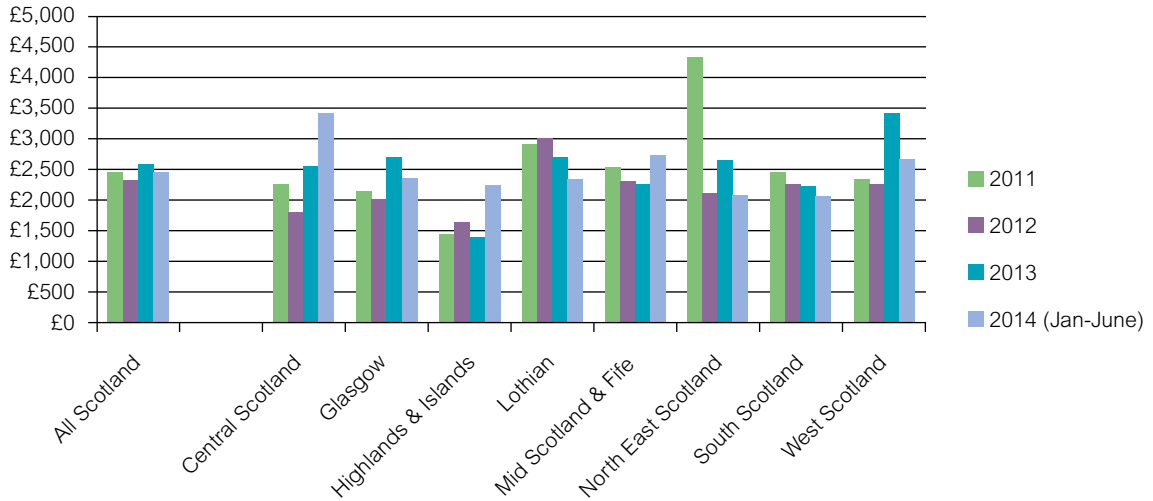
6. Based on 28 StepChange Debt Charity clients in the Dumbarton constituency (of which 18 percent had mortgage arrears), 59 clients in Glasgow Cathcart (of which 34 percent had mortgage arrears) and 24 clients in Eastwood (of which 46 percent had mortgage arrears).

7. Based on 18 StepChange Debt Charity clients in the Renfrewshire North and West constituency (of which 44 percent had mortgage arrears), 15 clients in Ettrick, Roxburgh and Berwickshire (of which 53 percent had mortgage arrears), 16 clients in Glasgow Southside (of which 38 percent had mortgage arrears) and 11 clients in Skye, Lochaber and Badenoch (of which 36 percent had mortgage arrears).

8. Based on 22 StepChange Debt Charity clients in the Coatbridge and Chryston constituency (of which 5 percent had mortgage arrears) and 22 clients in Stirling (of which 23 percent had mortgage arrears).

3. Housing-related debt

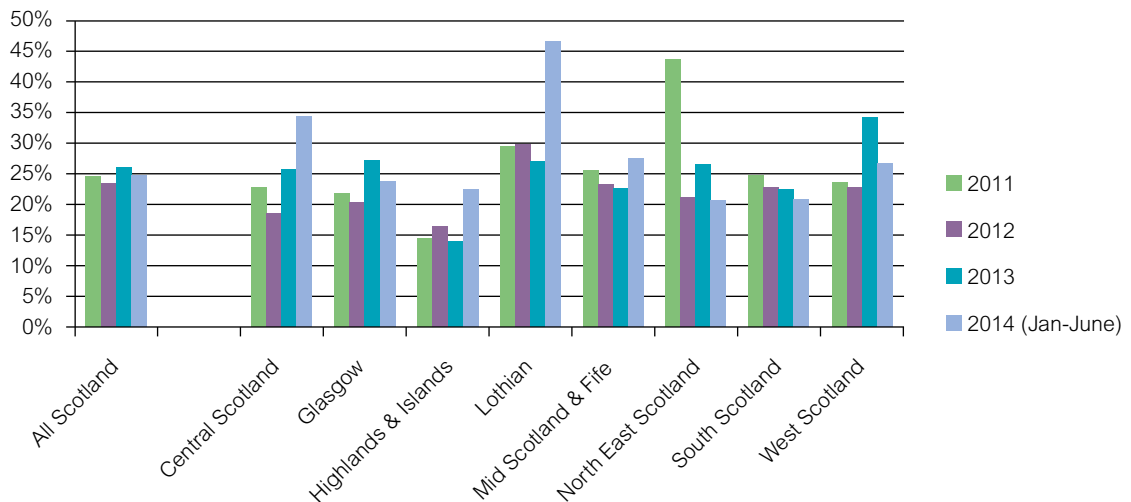
Average mortgage arrears



During 2013, 35 Scottish Parliament constituencies were above the 38 percent Scottish average in mortgage arrears by proportion of clients with mortgage arrears, while 10 constituencies had one in two such clients in arrears. Only two constituencies had less than one in five clients with mortgages in arrears.

The half-yearly results for 2014 show that 37 Scottish Parliament constituencies were above the Scottish average in mortgage arrears of 32 percent, with Kilmarnock and Irvine Valley, Na h-Eileanan an Iar and Aberdeen Central constituencies having clients with mortgage arrears in excess of 55 percent.

Percentage of clients with mortgage arrears



4 Payday lending

There has been a very slight fall in payday lending debts among clients in Scotland. At the end of June 2014, 17.2 percent of clients had at least one payday loan debt, one percent less than June 2013. Similarly there has been a slight fall in the average payday debt to £1,438 by end June 2014.

In 2013 the average monthly income of a StepChange Debt Charity client in Scotland with payday loans was £1,274. This is £183 less than the average payday loan debt at £1,457. Therefore, in order to pay their payday loan debt at the end of the month, as per the contract, these clients would have to borrow £183. Then the cycle could start again as they might have to borrow money for regular living expenses as well as the interest on the pay day debt, thus pushing them further into debt.

37 Scottish Parliament constituencies had more than the Scottish average number of clients with payday loans, of 18.5 percent, in 2013. The constituencies of

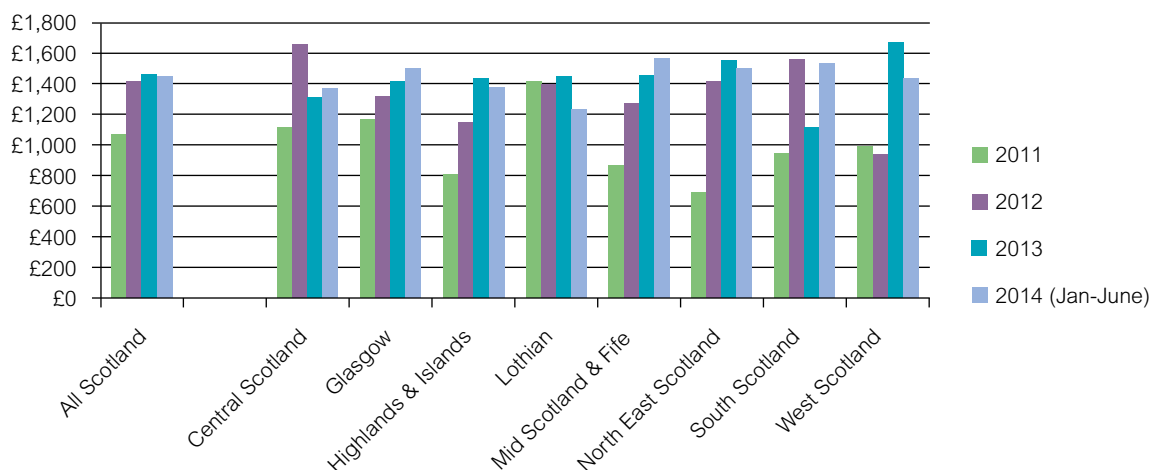
Aberdeen South and North Kincardine, Strathkelvin and Bearsden and Dunfermline showed the highest percentage increase, from 2012 to 2013, of 20 percent, 19.2 percent and 18.9 percent respectively.

The half-yearly results for 2014 show that 35 Scottish Parliament constituencies had more than the Scottish average number of clients with payday loans, of 17.2 percent and Inverness was the city with the highest percentage of clients – at 26.7 percent.

Constituencies with highest number of payday loans in first half of 2014 (+/- on 2013 figures)

Edinburgh Western	27.8% (+20.0%)
Perthshire South and Kinrossshire	27.7% (+18.5%)
Renfrewshire North and West	27.5% (+18.2%)
Uddingston and Bellshill	26.7% (+8.5%)
Edinburgh Central	26.3% (+18.3%)

Average payday loan debt



4. Payday lending

Constituencies with highest number of clients with payday loans in first half of 2014 (+/- on 2013 figures)

32 Scottish Parliament constituencies had more than the Scottish average value of payday loan debt of £1,457, in 2013. Of the major Scottish cities Aberdeen and Perth had higher than average payday loan debt of £1,761 and £1,654 respectively. Dundee had the lowest average payday loan debt at £1,113.

In the first half of 2014, the average payday loan balance for Scottish clients was £1,438 - £19 less than the average balance for 2013. Clients from Stirling saw the greatest increase of £1,239 to an average debt of £2,454, whereas clients from Aberdeen saw a decrease of £245 to an average payday loan debt of £1,516.

Constituencies with largest payday loan debt in first half of 2014 (+/- on 2013 figures)

Orkney Islands	£3,880 (+£3,380)
East Lothian	£2,487 (+£2,231)
Stirling	£2,478 (+£1,868)
North East Fife	£2,333 (+£1,911)
Banffshire and Buchan Coast	£2,212 (+£1,637)

Constituencies with lowest payday loan debt in first half of 2014 (+/- on 2013 figures)

Shetland Islands	£0 (£0)
Na h-Eileanan an Iar	£140 (-£193)
Strathkelvin and Bearsden	£658 (+£134)
Motherwell and Wishaw	£698 (+£169)
Mid Fife and Glenrothes	£718 (+£350)

Of our Scottish clients who had payday loan debt, the average number of payday loans per client in 2013 was 3.0 – an increase from 1.8 in 2010.

For 2013, the distribution of payday loans among Scottish clients who have this form of debt was:

30% clients have 1 payday loan

36% clients have 2-3 loans

17% clients have 4-5 loans

17% clients have 6 or more loans

During 2013, 33 Scottish Parliament constituencies had clients with more payday loans than the Scottish average. Clients from Moray, Angus North and Mearns, Skye, Lochaber and Badenoch, Clackmannanshire and Dunblane, Cunninghame North and Aberdeen Donside constituencies had on average four or more payday loans.

Half-yearly results for 2014 show that 35 Scottish Parliament constituencies had more payday loans than the Scottish average of 2.8 loans.

5 Region profiles

CENTRAL SCOTLAND

Clients advised: 923 (up 268)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	Position in 2013	+/- client average in 2013
Average income	£1,249.62	£1,258.27	-\$8.65	£1,252.75	2	£35.58
Average debt	£11,994.51	14,281.13	-\$2,286.62	£13,781.92	5	£247.90
With rent arrears	29.4%	26.2%	3.3%	29.2%	6	-1.6%
Average rent arrears	£390.65	£449.38	-\$58.72	£430.59	7	-\$163.22
With mortgage arrears	25.9%	33.8%	-7.9%	32.7%	8	-5.9%
Average mortgage arrears	£ 3,430.85	£2,225.29	£1,205.56	£2,567.68	5	-\$39.91
With electricity arrears	11.2%	11.4%	-0.2%	10.2%	7	-0.9%
Average electricity arrears	£ 556.91	£504.30	£52.61	£524.76	4	-\$19.13
With gas arrears	9.3%	11.7%	-2.3%	10.3%	5	-1.0%
Average gas arrears	£ 424.95	£450.00	-\$25.04	£489.42	5	-\$49.20
With Council Tax arrears	36.9%	28.3%	8.5%	32.2%	8	-4.7%
Average Council Tax arrears	£ 1,113.72	£1,120.44	-\$6.72	£1,038.71	8	-\$327.95
With payday loan	19.3%	18.7%	0.6%	18.4%	5	-0.1%
Average payday loan debt	£ 1,363.50	£1,227.13	£136.37	£1,302.91	7	-\$154.69
Income spent on priority expenditure	41.6%	41.9%	-0.3%	42.1%	8	-1.8%

GLASGOW

Clients advised: 1100 (up 389)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	Position in 2013	+/- client average in 2013
Average income	£1,140.55	£1,089.42	£51.13	£1,097.87	8	-\$119.30
Average debt	£11,036.81	12,320.24	-\$1,283.43	£ 11,683.62	8	-\$1,850.40
With rent arrears	28.6%	37.2%	-8.7%	34.0%	3	3.2%
Average rent arrears	£555.34	£468.31	£87.02	£587.10	4	-\$6.71
With mortgage arrears	34.1%	40.1%	-6.0%	38.8%	4	0.2%
Average mortgage arrears	£2,371.82	£2,704.27	-\$332.45	£2,715.04	2	£107.45
With electricity arrears	13.7%	11.7%	2.0%	12.7%	2	1.6%
Average electricity arrears	£512.29	£482.12	£30.18	£500.72	6	-\$43.17
With gas arrears	13.6%	10.8%	2.8%	10.6%	4	-0.7%
Average gas arrears	£451.53	£436.37	£15.16	£553.86	3	£15.24
With Council Tax arrears	40.8%	40.7%	0.1%	41.3%	2	4.4%
Average Council Tax arrears	£1,882.02	£1,729.44	£152.57	£1,607.79	2	£241.13
With payday loan	18.2%	18.6%	-0.5%	19.5%	3	1.0%
Average payday loan debt	£1,501.38	£1,711.99	-\$210.60	£1,414.28	6	-\$43.32
Income spent on priority expenditure	43.2%	45.5%	-2.3%	44.9%	3	1.0%

BELOW SCOTTISH CLIENT AVERAGE

ABOVE SCOTTISH CLIENT AVERAGE

HIGHLANDS & ISLANDS

Clients advised: 435 (up 179)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	Position in 2013	+/- client average in 2013	
Average income	£1,328.23	£1,288.41	£39.82	£1,240.39	5	£23.21	
Average debt	£14,865.57	15,690.11	-£824.55	£15,231.19	1	£1,697.17	Red
With rent arrears	29.5%	32.6%	-3.1%	35.8%	2	5.0%	Red
Average rent arrears	£584.15	£336.17	£247.98	£418.77	8	-£175.04	Green
With mortgage arrears	39.4%	47.1%	-7.7%	40.2%	3	1.6%	Red
Average mortgage arrears	£2,236.59	£1,365.39	£871.20	£1,397.00	8	-£1,210.60	Green
With electricity arrears	8.3%	16.0%	-7.7%	14.2%	1	3.1%	Red
Average electricity arrears	£ 635.42	£467.94	£167.48	£483.96	7	-£59.93	Green
With gas arrears	2.6%	15.2%	-12.6%	9.7%	6	-1.6%	Green
Average gas arrears	£141.25	£132.00	£9.25	£174.88	8	-£363.75	Green
With Council Tax arrears	32.7%	35.9%	-3.2%	37.9%	4	1.0%	Red
Average Council Tax arrears	£1,005.90	£1,239.60	-£233.70	£1,165.84	6	-£200.83	Green
With payday loan	12.2%	14.0%	-1.8%	12.1%	8	-6.4%	Green
Average payday loan debt	£1,370.69	£1,358.38	£12.32	£1,435.20	5	-£22.40	Green
Income spent on priority expenditure	42.0%	42.7%	-0.7%	42.5%	6	-1.4%	Green

LOTHIAN

Clients advised: 903 (up 316)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	Position in 2013	+/- client average in 2013	
Average income	£1,181.21	£1,261.74	-£80.53	£1,218.02	6	£0.85	
Average debt	£12,017.86	13,898.06	-£1,880.20	£13,208.61	7	-£325.41	Green
With rent arrears	35.2%	29.5%	5.7%	29.2%	5	-1.6%	Green
Average rent arrears	£962.94	£924.80	£38.15	£742.19	1	£148.38	Red
With mortgage arrears	28.2%	37.7%	-9.4%	37.2%	7	-1.4%	Green
Average mortgage arrears	£2,351.75	£2,606.46	-£254.71	£2,701.96	3	£94.37	Red
With electricity arrears	11.6%	10.3%	1.3%	10.8%	5	-0.3%	Green
Average electricity arrears	£418.69	£341.91	£76.78	£400.24	8	-£143.65	Green
With gas arrears	18.5%	11.1%	7.4%	12.1%	3	0.8%	Red
Average gas arrears	£452.30	£371.60	£80.70	£355.03	7	-£183.59	Green
With Council Tax arrears	46.7%	39.5%	7.2%	42.4%	1	5.5%	Red
Average Council Tax arrears	£2,254.59	£1,315.87	£938.73	£1,442.92	3	£76.26	Red
With payday loan	20.1%	20.1%	0.0%	20.2%	2	1.7%	Red
Average payday loan debt	£1,228.59	£1,472.01	-£243.42	£1,444.90	4	-£12.70	Green
Income spent on priority expenditure	46.5%	47.8%	-0.7%	46.7%	1	2.8%	Red

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

MID SCOTLAND & FIFE

Clients advised: 721(up 129)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	Position in 2013	+/- client average in 2013
Average income	£1,217.06	£1,201.72	£15.34	£1,209.05	7	-£8.12
Average debt	£12,072.48	13,536.99	-£1,464.50	£13,969.54	4	£435.52
With rent arrears	33.7%	41.3%	-7.6%	38.1%	1	7.3%
Average rent arrears	£748.33	£602.18	£146.15	£643.82	2	£50.01
With mortgage arrears	33.9%	40.7%	-6.9%	43.1%	1	4.5%
Average mortgage arrears	£2,738.19	£2,372.80	£365.40	£2,262.02	6	-£345.57
With electricity arrears	11.7%	13.4%	-1.7%	12.3%	3	1.2%
Average electricity arrears	£690.18	£388.31	£301.87	£537.60	2	-£6.29
With gas arrears	9.7%	11.0%	-1.3%	13.0%	2	1.7%
Average gas arrears	£538.11	£327.64	£210.47	£410.97	6	-£127.65
With Council Tax arrears	36.5%	36.5%	0.1%	35.1%	6	-1.8%
Average Council Tax arrears	£1,577.64	£992.53	£585.11	£1,317.27	5	-£49.39
With payday loan	16.6%	18.5%	-2.0%	17.2%	6	-1.3%
Average payday loan debt	£1,561.31	£1,297.30	£264.00	£1,455.49	3	-£2.11
Income spent on priority expenditure	43.6%	44.9%	-1.3%	45.1%	2	1.2%

NORTH EAST SCOTLAND

Clients advised: 718 (up 189)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	Position in 2013	+/- client average in 2013
Average income	£1,393.11	£1,310.55	£82.56	£1,320.71	1	£103.54
Average debt	£12,367.54	14,809.64	-£2,442.10	£13,425.78	6	-£108.24
With rent arrears	32.7%	29.9%	2.8%	28.6%	7	-2.3%
Average rent arrears	£545.43	£548.95	-£3.52	£ 619.24	3	£25.43
With mortgage arrears	34.2%	52.0%	-17.8%	41.3%	2	2.7%
Average mortgage arrears	£2,077.34	£2,254.34	-£177.00	£2,663.49	4	£55.90
With electricity arrears	8.4%	11.9%	-3.5%	10.1%	8	-1.0%
Average electricity arrears	£1,124.66	£752.18	£372.47	£861.27	1	£317.38
With gas arrears	10.7%	7.5%	3.2%	7.2%	8	-4.1%
Average gas arrears	£686.44	£304.65	£381.79	£594.74	2	£56.12
With Council Tax arrears	40.7%	36.2%	4.6%	38.1%	3	1.2%
Average Council Tax arrears	£1,671.26	£1,539.00	£132.26	£1,622.29	1	£255.63
With payday loan	18.1%	21.0%	-2.9%	21.4%	1	2.9%
Average payday loan debt	£1,494.57	£1,440.93	£53.64	£1,549.08	2	£91.48
Income spent on priority expenditure	42.8%	44.0%	-1.2%	43.2%	5	-0.7%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

SOUTH SCOTLAND

Clients advised: 880 (up 306)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	Position in 2013	+/- client average in 2013	
Average income	£1,235.40	£1,227.21	£8.19	£1,242.41	4	£25.24	
Average debt	£14,161.99	15,137.94	-£975.94	£14,678.12	2	£1,144.10	Red
With rent arrears	31.1%	32.8%	-1.7%	31.9%	4	1.1%	Red
Average rent arrears	£456.58	£395.37	£61.21	£530.85	6	-£62.96	Green
With mortgage arrears	40.0%	39.2%	0.8%	38.7%	5	0.1%	Red
Average mortgage arrears	£2,064.18	£1,915.55	£148.63	£2,241.16	7	-£366.43	Green
With electricity arrears	10.8%	11.2%	-0.3%	12.1%	4	1.0%	Red
Average electricity arrears	£574.47	£533.73	£40.74	£523.31	5	-£20.58	Green
With gas arrears	14.2%	16.6%	-2.4%	14.3%	1	3.0%	Red
Average gas arrears	£429.71	£629.55	-£199.83	£945.44	1	£406.82	Red
With Council Tax arrears	36.2%	32.1%	4.2%	33.4%	7	-3.5%	Green
Average Council Tax arrears	£1,214.20	£957.18	£257.02	£1,066.78	7	-£299.88	Green
With payday loan	14.3%	15.8%	-1.5%	15.9%	7	-2.6%	Green
Average payday loan debt	£1,529.39	£1,247.12	£282.27	£1,107.89	8	-£349.71	Green
Income spent on priority expenditure	41.4%	41.7%	-0.3%	42.3%	7	-1.6%	Green

WEST SCOTLAND

Clients advised: 904 (up 345)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	Position in 2013	+/- client average in 2013	
Average income	£1,226.42	£1,212.53	£13.89	£1,250.01	3	£32.84	
Average debt	£12,815.47	14,691.40	-£1,875.93	£14,516.97	3	£982.95	Red
With rent arrears	28.6%	28.4%	0.2%	26.5%	8	-4.3%	Green
Average rent arrears	£687.14	£542.62	£144.52	£566.38	5	-£27.43	Green
With mortgage arrears	27.4%	35.2%	-7.9%	37.5%	6	-1.1%	Green
Average mortgage arrears	£2,686.57	£3,621.81	-£935.23	£3,407.25	1	£799.66	Red
With electricity arrears	14.3%	10.7%	3.6%	10.3%	6	-0.8%	Green
Average electricity arrears	£510.29	£587.84	-£77.55	£535.00	3	-£8.89	Green
With gas arrears	16.7%	10.2%	6.5%	9.2%	7	-2.1%	Green
Average gas arrears	£488.09	£634.98	-£146.89	£503.69	4	-£34.93	Green
With Council Tax arrears	36.9%	34.7%	2.2%	35.3%	5	-1.6%	Green
Average Council Tax arrears	£1,138.85	£1,181.38	-£42.53	£1,399.42	4	£32.76	Red
With payday loan	16.8%	15.9%	0.9%	19.1%	4	0.6%	Red
Average payday loan debt	£1,434.78	£1,656.72	-£221.94	£1,666.83	1	£209.23	Red
Income spent on priority expenditure	44.0%	45.8%	-1.8%	44.3%	4	0.4%	Red

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

6 Constituency profiles

ABERDEEN CENTRAL

Clients advised: 74 (up18)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,206.36	£978.36	£228.00	£1,127.53	£89.64
Average debt	£8,802.84	£5,227.21	£3,575.63	£9,492.41	£4,041.61
With rent arrears	9.5%	20.0%	-10.5%	20.0%	-10.8%
Average rent arrears	£310.00	£412.75	-£102.75	£765.67	£171.86
With mortgage arrears	55.6%	100.0%	-44.4%	37.5%	-1.1%
Average mortgage arrears	£4,549.00	£977.00	£3,572.00	£4,116.00	£1,508.41
With electricity arrears	5.4%	14.8%	-9.4%	12.3%	1.2%
Average electricity arrears	£261.50	£575.00	-£313.50	£559.25	£15.36
With gas arrears	9.5%	0.0%	9.5%	3.2%	-8.1%
Average gas arrears	£2,140.00	£0.00	£2,140.00	£1,400.00	£861.38
With Council Tax arrears	36.7%	42.1%	-5.4%	41.2%	4.3%
Average Council Tax arrears	£3,251.91	£722.13	£2,529.78	£1,256.43	£110.23
With payday loan	23.9%	24.1%	-0.2%	23.0%	4.5%
Average payday loan debt	£1,560.45	£475.38	£1,085.08	£1,458.94	£1.34
Income spent on priority expenditure	42.6%	42.7%	-0.1%	43.8%	-0.1%

ABERDEEN DONSIDE

Clients advised: 73 (up 36)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,387.61	£1,448.26	-£60.66	£1,370.79	£153.62
Average debt	£11,660.68	£12,306.08	-£645.40	£11,389.44	£2,144.58
With rent arrears	38.1%	40.0%	-1.9%	27.3%	-3.5%
Average rent arrears	£891.88	£705.00	£186.88	£697.44	£103.63
With mortgage arrears	42.9%	50.0%	-7.1%	55.0%	16.4%
Average mortgage arrears	£640.33	£3,519.57	-£2,879.24	£4,507.55	£1,899.96
With electricity arrears	7.9%	6.5%	1.4%	5.6%	-5.5%
Average electricity arrears	£406.00	£504.50	-£98.50	£429.00	£114.89
With gas arrears	8.3%	9.5%	-1.2%	8.1%	-3.2%
Average gas arrears	£375.50	£190.00	£185.50	£261.33	£277.29
With Council Tax arrears	38.9%	33.3%	5.6%	35.8%	-1.1%
Average Council Tax arrears	£1,208.79	£2,347.00	-£1,138.21	£2,348.21	£981.55
With payday loan	17.6%	20.5%	-2.9%	27.4%	8.9%
Average payday loan debt	£1,508.67	£387.71	£1,120.96	£2,153.50	£695.90
Income spent on priority expenditure	41.2%	38.3%	2.9%	41.8%	-2.1%

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

ABERDEEN SOUTH & NORTH KINCARDINE

Clients advised: 47 (up 5)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,320.49	£1,330.32	-£9.83	£1,204.46	-£12.71	
Average debt	£15,735.58	£16,466.40	-£730.82	£13,485.81	-£48.21	■
With rent arrears	40.0%	66.7%	-26.7%	47.1%	16.3%	■
Average rent arrears	£648.83	£635.00	£13.83	£1,010.38	£416.57	■
With mortgage arrears	28.6%	37.5%	-8.9%	27.3%	-11.3%	■
Average mortgage arrears	£753.25	£839.00	-£85.75	£839.00	-£1,768.59	■
With electricity arrears	10.0%	21.4%	-11.4%	17.1%	6.0%	■
Average electricity arrears	£314.00	£904.67	-£590.67	£1,890.33	£1,346.44	■
With gas arrears	15.8%	28.6%	-12.8%	26.1%	14.8%	■
Average gas arrears	£452.67	£205.00	£247.67	£1,650.67	£1,112.05	■
With Council Tax arrears	50.0%	58.3%	-8.3%	56.7%	19.8%	■
Average Council Tax arrears	£2,111.20	£1,305.43	£805.77	£1,810.47	£443.81	■
With payday loan	20.5%	30.0%	-9.5%	31.9%	13.4%	■
Average payday loan debt	£1,428.25	£500.00	£928.25	£1,579.07	£121.47	■
Income spent on priority expenditure	52.6%	41.3%	11.3%	42.2%	-1.7%	■

ABERDEENSHIRE EAST

Clients advised: 63 (up18)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,927.19	£1,689.77	£237.43	£1,623.40	£406.23	
Average debt	£17,008.63	£25,973.50	-£8,964.87	£21,005.95	£7,471.93	■
With rent arrears	26.7%	16.7%	10.0%	30.8%	0.0%	■
Average rent arrears	£377.50	£626.50	-£249.00	£850.38	£256.57	■
With mortgage arrears	22.2%	46.2%	-24.0%	42.9%	4.3%	■
Average mortgage arrears	£1,898.50	£5,463.17	-£3,564.67	£4,983.44	£2,375.85	■
With electricity arrears	4.2%	10.7%	-6.5%	11.5%	0.4%	■
Average electricity arrears	£2,000.00	£226.67	£1,773.33	£526.50	-£17.39	■
With gas arrears	11.1%	0.0%	11.1%	0.0%	-11.3%	■
Average gas arrears	£532.00	£0.00	£532.00	£0.00	-£538.62	■
With Council Tax arrears	39.1%	28.0%	11.1%	33.3%	-3.6%	■
Average Council Tax arrears	£2,673.22	£1,317.29	£1,355.94	£1,695.94	£329.28	■
With payday loan	14.3%	16.7%	-2.4%	20.6%	2.1%	■
Average payday loan debt	£805.00	£484.00	£321.00	£1,205.62	-£251.98	■
Income spent on priority expenditure	48.4%	45.9%	2.5%	46.4%	2.5%	■

■ BELOW SCOTTISH CLIENT AVERAGE ■ ABOVE SCOTTISH CLIENT AVERAGE

ABERDEENSHIRE WEST

Clients advised: 52 (up 17)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,615.12	£1,235.17	£379.95	£1,467.45	£250.28
Average debt	£12,277.79	£15,933.36	-£3,655.57	£15,027.06	£1,493.04
With rent arrears	40.0%	25.0%	15.0%	31.3%	0.5%
Average rent arrears	£467.50	£381.00	£86.50	£567.40	-£26.41
With mortgage arrears	45.5%	50.0%	-4.5%	41.2%	2.6%
Average mortgage arrears	£3,165.80	£1,745.20	£1,420.60	£1,423.71	-£1,183.88
With electricity arrears	3.7%	20.0%	-16.3%	15.4%	4.3%
Average electricity arrears	£579.00	£325.00	£254.00	£416.67	-£127.22
With gas arrears	12.5%	0.0%	12.5%	0.0%	-11.3%
Average gas arrears	£1,000.00	£0.00	£1,000.00	£0.00	-£538.62
With Council Tax arrears	53.8%	27.8%	26.0%	31.4%	-5.5%
Average Council Tax arrears	£1,896.71	£269.00	£1,627.71	£950.64	-£416.02
With payday loan	17.6%	34.6%	-17.0%	26.9%	8.4%
Average payday loan debt	£1,307.67	£566.50	£741.17	£1,492.36	£34.76
Income spent on priority expenditure	36.5%	57.4%	-20.9%	49.4%	5.5%

AIRDRIE & SHOTTS

Clients advised: 99 (up 24)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,166.45	£1,284.41	-£117.95	£1,383.48	£166.31
Average debt	£10,340.65	£13,058.96	-£2,718.32	£13,572.58	£38.56
With rent arrears	28.6%	36.4%	-7.8%	33.3%	2.5%
Average rent arrears	£321.83	£342.50	-£20.67	£258.00	-£335.81
With mortgage arrears	31.8%	36.4%	-4.6%	26.2%	-12.4%
Average mortgage arrears	£932.86	£1,724.75	-£791.89	£1,946.36	-£661.23
With electricity arrears	10.0%	12.5%	-2.5%	11.1%	0.0%
Average electricity arrears	£474.20	£276.00	£198.20	£432.44	-£111.45
With gas arrears	10.0%	15.4%	-5.4%	14.0%	2.7%
Average gas arrears	£168.00	£453.50	-£285.50	£636.29	£97.67
With Council Tax arrears	31.8%	34.2%	-2.4%	33.8%	-3.1%
Average Council Tax arrears	£853.71	£593.38	£260.33	£870.50	-£496.16
With payday loan	18.5%	22.2%	-3.7%	18.2%	-0.3%
Average payday loan debt	£1,272.50	£461.13	£811.37	£1,690.56	£232.96
Income spent on priority expenditure	40.8%	38.8%	2.0%	39.9%	-4.0%

■ BELOW SCOTTISH CLIENT AVERAGE

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ALMOND VALLEY

Clients advised: 153 (up 62)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,290.36	£1,298.12	-£7.76	£1,306.61	£89.44	
Average debt	£14,136.29	£15,060.08	-£923.78	£14,422.48	£888.46	Red
With rent arrears	37.5%	18.5%	19.0%	24.4%	-6.4%	Green
Average rent arrears	£248.89	£1,068.40	-£819.51	£733.09	£139.28	Red
With mortgage arrears	35.5%	59.2%	-23.7%	50.0%	11.4%	Red
Average mortgage arrears	£2,522.27	£1,699.14	£823.13	£1,963.03	-£644.56	Green
With electricity arrears	15.4%	11.8%	3.6%	11.5%	0.4%	Red
Average electricity arrears	£682.00	£348.33	£333.67	£430.79	-£113.10	Green
With gas arrears	28.6%	26.1%	2.5%	17.3%	6.0%	Red
Average gas arrears	£570.00	£329.58	£240.42	£441.15	-£97.47	Green
With Council Tax arrears	36.8%	42.9%	-6.1%	36.1%	-0.8%	Green
Average Council Tax arrears	£1,825.00	£796.97	£1,028.03	£936.62	-£430.04	Green
With payday loan	14.5%	18.3%	-3.8%	19.0%	0.5%	Red
Average payday loan debt	£1,112.18	£553.78	£558.41	£1,892.03	£434.43	Red
Income spent on priority expenditure	44.8%	47.7%	-2.9%	45.6%	1.7%	Red

ANGUS NORTH & MEARNS

Clients advised: 67 (up 20)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,363.81	£1,241.18	£122.63	£1,342.21	£125.04	
Average debt	£12,744.05	£11,511.82	£1,232.23	£10,826.69	-£2,707.33	Green
With rent arrears	21.1%	13.3%	7.8%	15.4%	-15.4%	Green
Average rent arrears	£476.25	£364.00	£112.25	£304.00	-£289.81	Green
With mortgage arrears	30.0%	45.5%	-15.5%	43.8%	5.2%	Red
Average mortgage arrears	£1,239.33	£3,107.40	-£1,868.07	£2,363.57	-£244.02	Green
With electricity arrears	15.2%	9.7%	5.5%	7.5%	-3.6%	Green
Average electricity arrears	£1,674.60	£774.00	£900.60	£665.25	£121.36	Red
With gas arrears	12.5%	5.9%	6.6%	3.7%	-7.6%	Green
Average gas arrears	£345.00	£1,000.00	-£655.00	£1,000.00	£461.38	Red
With Council Tax arrears	36.7%	43.3%	-6.6%	37.3%	0.4%	Red
Average Council Tax arrears	£1,000.82	£2,438.69	-£1,437.87	£2,131.68	£765.02	Red
With payday loan	15.4%	7.5%	7.9%	13.4%	-5.1%	Green
Average payday loan debt	£1,495.83	£730.17	£765.67	£2,428.56	£970.96	Red
Income spent on priority expenditure	42.6%	38.9%	3.7%	36.8%	-7.1%	Green

■ BELOW SCOTTISH CLIENT AVERAGE
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ANGUS SOUTH

Clients advised: 79 (up 13)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,373.10	£1,298.68	£74.42	£1,393.34	£176.17
Average debt	£14,594.44	£14,961.10	-£366.66	£13,738.17	£204.15
With rent arrears	25.0%	8.3%	16.7%	15.0%	-15.8%
Average rent arrears	£234.50	£704.00	-£469.50	£454.67	-£139.14
With mortgage arrears	26.3%	58.3%	-32.0%	47.4%	8.8%
Average mortgage arrears	£1,361.20	£1,476.93	-£115.73	£2,272.28	-£335.31
With electricity arrears	9.1%	9.8%	-0.7%	10.6%	-0.5%
Average electricity arrears	£1,877.50	£581.50	£1,296.00	£412.71	-£131.18
With gas arrears	5.0%	4.3%	0.7%	5.7%	-5.6%
Average gas arrears	£1,000.00	£65.00	£935.00	£332.50	-£206.12
With Council Tax arrears	12.5%	22.0%	-9.5%	25.0%	-11.9%
Average Council Tax arrears	£735.20	£2,208.33	-£1,473.13	£2,083.38	£716.72
With payday loan	14.3%	20.0%	-5.7%	17.7%	-0.8%
Average payday loan debt	£1,764.43	£447.50	£1,316.93	£1,494.64	£37.04
Income spent on priority expenditure	43.5%	43.8%	-0.3%	43.7%	-0.2%

ARGYLL & BUTE

Clients advised: 53 (up 8)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,369.25	£1,348.57	£20.68	£1,178.92	-£38.25
Average debt	£19,365.46	£15,061.86	£4,303.60	£14,627.57	£1,093.55
With rent arrears	20.0%	30.0%	-10.0%	13.0%	-17.8%
Average rent arrears	£516.67	£383.33	£133.33	£383.33	-£210.48
With mortgage arrears	54.5%	22.2%	32.3%	35.7%	-2.9%
Average mortgage arrears	£1,805.83	£2,860.00	-£1,054.17	£2,035.20	-£572.39
With electricity arrears	6.1%	20.8%	-14.7%	12.2%	1.1%
Average electricity arrears	£690.00	£1,048.00	-£358.00	£1,048.00	£504.11
With gas arrears	0.0%	14.3%	-14.3%	15.4%	4.1%
Average gas arrears	£0.00	£40.00	-£40.00	£65.00	-£473.62
With Council Tax arrears	30.0%	25.0%	5.0%	28.6%	-8.3%
Average Council Tax arrears	£782.56	£1,466.50	-£683.94	£1,199.92	-£166.74
With payday loan	8.3%	10.3%	-2.0%	9.4%	-9.1%
Average payday loan debt	£1,098.33	£768.43	£329.90	£1,437.00	-£20.60
Income spent on priority expenditure	40.8%	41.3%	-0.5%	46.5%	2.6%

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AYR

Clients advised: 129 (up 72)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,187.37	£1,203.28	–£15.91	£1,128.86	–£88.31
Average debt	£17,265.07	£15,281.98	£1,983.09	£13,088.52	–£445.50
With rent arrears	27.3%	20.0%	7.3%	25.0%	–5.8%
Average rent arrears	£203.33	£50.00	£153.33	£287.50	–£306.31
With mortgage arrears	26.3%	46.2%	–19.9%	48.9%	10.3%
Average mortgage arrears	£1,851.40	£1,706.29	£145.11	£1,505.89	–£1,101.70
With electricity arrears	10.9%	15.9%	–5.0%	17.2%	6.1%
Average electricity arrears	£504.67	£579.14	–£74.48	£509.19	–£34.70
With gas arrears	20.0%	16.7%	3.3%	14.3%	3.0%
Average gas arrears	£468.29	£138.00	£330.29	£201.25	–£337.37
With Council Tax arrears	30.0%	25.0%	5.0%	35.6%	–1.3%
Average Council Tax arrears	£1,323.33	£639.80	£683.53	£1,052.81	–£313.85
With payday loan	15.0%	25.9%	–10.9%	28.7%	10.2%
Average payday loan debt	£914.67	£507.26	£407.41	£1,579.32	£121.72
Income spent on priority expenditure	39.9%	42.9%	–3.0%	43.9%	0.0%

BANFFSHIRE & BUCHAN COAST

Clients advised: 73 (up 6)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,304.69	£1,300.65	£4.04	£1,244.92	£27.75
Average debt	£11,762.79	£17,671.23	–£5,908.44	£15,203.14	£1,669.12
With rent arrears	40.9%	57.1%	–16.2%	42.9%	12.1%
Average rent arrears	£322.78	£542.75	–£219.97	£453.17	–£140.64
With mortgage arrears	40.0%	53.8%	–13.8%	57.1%	18.5%
Average mortgage arrears	£4,302.67	£2,381.71	£1,920.95	£3,271.67	£664.08
With electricity arrears	6.7%	11.8%	–5.1%	7.8%	–3.3%
Average electricity arrears	£1,939.00	£2,263.50	–£324.50	£1,877.60	£1,333.71
With gas arrears	14.3%	6.3%	8.1%	2.9%	–8.4%
Average gas arrears	£171.50	£416.00	–£244.50	£416.00	–£122.62
With Council Tax arrears	57.5%	41.9%	15.6%	41.4%	4.5%
Average Council Tax arrears	£1,358.61	£1,232.15	£126.45	£1,307.96	–£58.70
With payday loan	20.4%	15.0%	5.4%	15.1%	–3.4%
Average payday loan debt	£2,211.91	£574.47	£1,637.44	£1,657.45	£199.85
Income spent on priority expenditure	41.4%	38.9%	2.5%	40.8%	–3.1%

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

CAITHNESS, SUTHERLAND & ROSS

Clients advised: 86 (up 39)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,142.68	£1,136.20	£6.48	£1,092.21	-£124.96
Average debt	£15,384.64	£17,714.20	-£2,329.56	£17,524.56	£3,990.54
With rent arrears	16.7%	29.4%	-12.7%	28.6%	-2.2%
Average rent arrears	£386.75	£182.80	£203.95	£398.90	-£194.91
With mortgage arrears	35.3%	33.3%	2.0%	33.3%	-5.3%
Average mortgage arrears	£3,157.83	£1,897.67	£1,260.17	£2,135.25	-£472.34
With electricity arrears	6.1%	10.3%	-4.2%	11.8%	0.7%
Average electricity arrears	£1,696.33	£167.33	£1,529.00	£370.63	-£173.26
With gas arrears	7.1%	18.2%	-11.1%	16.0%	4.7%
Average gas arrears	£100.00	£379.50	-£279.50	£588.00	£49.38
With Council Tax arrears	36.4%	32.1%	4.3%	40.6%	3.7%
Average Council Tax arrears	£779.06	£736.44	£42.62	£1,070.46	-£296.20
With payday loan	13.2%	5.7%	7.5%	4.7%	-13.8%
Average payday loan debt	£1,666.71	£506.63	£1,160.09	£1,245.00	-£212.60
Income spent on priority expenditure	46.8%	45.0%	1.8%	44.2%	0.3%

CARRICK, CUMNOCK & DOON VALLEY

Clients advised: 112 (up 41)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,150.71	£944.56	£206.14	£1,053.88	-£163.29
Average debt	£11,405.96	£12,305.10	-£899.14	£12,911.36	-£622.66
With rent arrears	53.8%	42.9%	10.9%	37.5%	6.7%
Average rent arrears	£452.29	£288.00	£164.29	£420.80	-£173.01
With mortgage arrears	37.5%	40.0%	-2.5%	32.4%	-6.2%
Average mortgage arrears	£2,251.00	£1,628.33	£622.67	£4,136.91	£1,529.32
With electricity arrears	10.8%	12.2%	-1.4%	12.2%	1.1%
Average electricity arrears	£668.71	£303.33	£365.38	£312.82	-£231.07
With gas arrears	6.8%	5.9%	0.9%	9.8%	-1.5%
Average gas arrears	£710.00	£140.00	£570.00	£347.67	-£190.95
With Council Tax arrears	25.4%	39.1%	-13.7%	41.6%	4.7%
Average Council Tax arrears	£1,352.87	£1,099.50	£253.37	£1,179.81	-£186.85
With payday loan	11.4%	11.3%	0.1%	9.8%	-8.7%
Average payday loan debt	£1,111.11	£272.77	£838.34	£795.82	-£661.78
Income spent on priority expenditure	39.6%	39.0%	0.6%	41.1%	-2.8%

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

CLACKMANNANSHIRE & DUNBLANE

Clients advised: 78 (up 25)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,174.22	£980.13	£194.09	£1,015.77	£201.40	
Average debt	£11,565.75	£13,602.42	£-2,036.68	£12,875.05	£658.97	Green
With rent arrears	33.3%	30.0%	3.3%	28.6%	-2.2%	Green
Average rent arrears	£583.33	£616.67	£-33.33	£536.67	£57.14	Green
With mortgage arrears	44.4%	22.2%	22.2%	56.5%	17.9%	Red
Average mortgage arrears	£2,048.75	£1,783.00	£265.75	£2,033.38	£574.21	Green
With electricity arrears	9.5%	13.3%	-3.8%	12.3%	1.2%	Red
Average electricity arrears	£287.00	£176.25	£110.75	£132.50	£411.39	Green
With gas arrears	6.9%	11.1%	-4.2%	16.3%	5.0%	Red
Average gas arrears	£337.50	£147.50	£190.00	£315.86	£222.76	Green
With Council Tax arrears	31.0%	42.3%	-11.3%	40.0%	3.1%	Red
Average Council Tax arrears	£2,069.92	£1,238.18	£831.74	£1,870.14	£503.48	Red
With payday loan	18.2%	18.4%	-0.2%	15.4%	-3.1%	Green
Average payday loan debt	£1,138.90	£393.84	£745.06	£1,744.92	£287.32	Red
Income spent on priority expenditure	41.2%	39.4%	1.8%	41.0%	-2.9%	Green

CLYDEBANK & MILNGAVIE

Clients advised: 95 (up 52)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,228.28	£1,183.43	£44.85	£1,153.67	£63.50	
Average debt	£11,681.11	£14,955.91	£-3,274.81	£17,167.88	£3,633.86	Red
With rent arrears	33.3%	30.8%	2.5%	32.3%	1.5%	Red
Average rent arrears	£431.43	£319.50	£111.93	£514.70	£79.11	Green
With mortgage arrears	38.9%	33.3%	5.6%	40.6%	2.0%	Red
Average mortgage arrears	£1,820.00	£1,000.40	£819.60	£1,540.00	£1,067.59	Green
With electricity arrears	14.3%	6.1%	8.2%	8.0%	-3.1%	Green
Average electricity arrears	£617.86	£120.00	£497.86	£111.83	£432.06	Green
With gas arrears	10.7%	25.0%	-14.3%	20.5%	9.2%	Red
Average gas arrears	£304.67	£178.20	£126.47	£136.78	£401.84	Green
With Council Tax arrears	46.9%	39.4%	7.5%	41.7%	4.8%	Red
Average Council Tax arrears	£1,115.91	£1,872.38	£-756.47	£2,380.23	£1,013.57	Red
With payday loan	14.9%	10.6%	4.3%	13.7%	-4.8%	Green
Average payday loan debt	£2,082.40	£683.38	£1,399.02	£2,310.15	£852.55	Red
Income spent on priority expenditure	39.7%	40.6%	-0.9%	43.0%	-0.9%	Green

Green BELOW SCOTTISH CLIENT AVERAGE Red ABOVE SCOTTISH CLIENT AVERAGE

CLYDESDALE

Clients advised: 99 (up 27)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,280.44	£1,235.38	£45.05	£1,367.14	£149.97
Average debt	£21,710.88	£17,725.30	£3,985.57	£17,769.07	£4,235.05
With rent arrears	41.7%	77.8%	-36.1%	44.0%	13.2%
Average rent arrears	£312.40	£1,096.71	-£784.31	£885.64	£291.83
With mortgage arrears	47.6%	30.4%	17.2%	32.7%	-5.9%
Average mortgage arrears	£1,505.40	£2,759.29	-£1,253.89	£2,227.44	-£380.15
With electricity arrears	4.3%	20.0%	-15.7%	20.2%	9.1%
Average electricity arrears	£1,050.00	£997.13	£52.88	£830.94	£287.05
With gas arrears	10.0%	7.7%	2.3%	7.4%	-3.9%
Average gas arrears	£3,100.50	£700.00	£2,400.50	£482.00	-£56.62
With Council Tax arrears	35.0%	30.6%	4.4%	32.5%	-4.4%
Average Council Tax arrears	£1,113.21	£1,118.36	-£5.15	£1,516.28	£149.62
With payday loan	10.5%	23.4%	-12.9%	21.2%	2.7%
Average payday loan debt	£1,129.83	£454.08	£675.76	£1,665.62	£208.02
Income spent on priority expenditure	44.3%	42.9%	1.4%	44.7%	0.8%

COATBRIDGE & CHRYSTON

Clients advised: 120 (up 39)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,166.83	£1,400.16	-£233.33	£1,336.54	£119.37
Average debt	£11,030.80	£14,476.10	-£3,445.30	£14,245.79	£711.77
With rent arrears	55.6%	41.2%	14.4%	43.2%	12.4%
Average rent arrears	£439.90	£1,093.00	-£653.10	£611.63	£17.82
With mortgage arrears	4.5%	34.5%	-30.0%	34.0%	-4.6%
Average mortgage arrears	£13,000.00	£4,167.10	£8,832.90	£3,607.61	£1,000.02
With electricity arrears	9.8%	15.4%	-5.6%	11.1%	0.0%
Average electricity arrears	£755.80	£396.38	£359.43	£465.82	-£78.07
With gas arrears	6.1%	25.0%	-18.9%	15.8%	4.5%
Average gas arrears	£1,357.50	£367.57	£989.93	£330.33	-£208.29
With Council Tax arrears	25.0%	24.4%	0.6%	35.6%	-1.3%
Average Council Tax arrears	£1,163.75	£1,431.91	-£268.16	£1,188.78	-£177.88
With payday loan	22.7%	15.9%	6.8%	13.3%	-5.2%
Average payday loan debt	£781.27	£366.80	£414.47	£1,484.25	£26.65
Income spent on priority expenditure	36.4%	42.2%	-5.8%	43.4%	-0.5%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

COWDENBEATH

Clients advised: 80 (up 12)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,208.57	£1,209.87	-£1.30	£1,331.56	£114.39	
Average debt	£10,785.32	£12,933.10	-£2,147.78	£13,665.79	£131.77	ABOVE SCOTTISH CLIENT AVERAGE
With rent arrears	30.0%	66.7%	-36.7%	50.0%	19.2%	ABOVE SCOTTISH CLIENT AVERAGE
Average rent arrears	£661.50	£561.33	£100.17	£485.54	-£108.27	BELOW SCOTTISH CLIENT AVERAGE
With mortgage arrears	40.7%	38.5%	2.2%	40.7%	2.1%	ABOVE SCOTTISH CLIENT AVERAGE
Average mortgage arrears	£1,122.91	£1,764.80	-£641.89	£1,514.83	-£1,092.76	BELOW SCOTTISH CLIENT AVERAGE
With electricity arrears	7.5%	13.9%	-6.4%	14.1%	3.0%	ABOVE SCOTTISH CLIENT AVERAGE
Average electricity arrears	£640.50	£291.40	£349.10	£355.50	-£188.39	BELOW SCOTTISH CLIENT AVERAGE
With gas arrears	3.0%	11.1%	-8.1%	17.4%	6.1%	ABOVE SCOTTISH CLIENT AVERAGE
Average gas arrears	£1,000.00	£126.33	£873.67	£392.38	-£146.24	BELOW SCOTTISH CLIENT AVERAGE
With Council Tax arrears	28.8%	30.0%	-1.2%	35.4%	-1.5%	BELOW SCOTTISH CLIENT AVERAGE
Average Council Tax arrears	£1,652.80	£360.44	£1,292.36	£873.52	-£493.14	BELOW SCOTTISH CLIENT AVERAGE
With payday loan	15.2%	23.1%	-7.9%	18.8%	0.3%	ABOVE SCOTTISH CLIENT AVERAGE
Average payday loan debt	£1,421.20	£510.62	£910.58	£1,503.60	£46.00	ABOVE SCOTTISH CLIENT AVERAGE
Income spent on priority expenditure	40.7%	40.3%	0.4%	42.9%	-1.1%	BELOW SCOTTISH CLIENT AVERAGE

CUMBERNAULD & KILSYTH

Clients advised: 91 (up 31)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,284.99	£1,351.17	-£66.18	£1,204.74	-£12.43	
Average debt	£10,858.99	£17,141.45	-£6,282.46	£14,217.07	£683.05	ABOVE SCOTTISH CLIENT AVERAGE
With rent arrears	16.7%	27.3%	-10.6%	24.0%	-6.8%	BELOW SCOTTISH CLIENT AVERAGE
Average rent arrears	£330.00	£253.33	£76.67	£186.67	-£407.14	BELOW SCOTTISH CLIENT AVERAGE
With mortgage arrears	37.5%	26.3%	11.2%	36.1%	-2.5%	BELOW SCOTTISH CLIENT AVERAGE
Average mortgage arrears	£4,085.67	£1,296.00	£2,789.67	£2,015.92	-£591.67	BELOW SCOTTISH CLIENT AVERAGE
With electricity arrears	12.1%	6.5%	5.6%	9.0%	-2.1%	BELOW SCOTTISH CLIENT AVERAGE
Average electricity arrears	£940.00	£462.50	£477.50	£458.33	-£85.56	BELOW SCOTTISH CLIENT AVERAGE
With gas arrears	9.7%	5.9%	3.8%	7.7%	-3.6%	BELOW SCOTTISH CLIENT AVERAGE
Average gas arrears	£129.33	£332.00	-£202.67	£270.33	-£268.29	BELOW SCOTTISH CLIENT AVERAGE
With Council Tax arrears	26.3%	32.3%	-6.0%	35.9%	-1.0%	BELOW SCOTTISH CLIENT AVERAGE
Average Council Tax arrears	£842.73	£1,403.70	-£560.97	£1,124.48	-£242.18	BELOW SCOTTISH CLIENT AVERAGE
With payday loan	11.3%	13.6%	-2.3%	20.9%	2.4%	ABOVE SCOTTISH CLIENT AVERAGE
Average payday loan debt	£1,204.50	£411.75	£792.75	£1,725.63	£268.03	ABOVE SCOTTISH CLIENT AVERAGE
Income spent on priority expenditure	43.1%	40.0%	3.1%	41.8%	-2.1%	BELOW SCOTTISH CLIENT AVERAGE

BELOW SCOTTISH CLIENT AVERAGE ABOVE SCOTTISH CLIENT AVERAGE

CUNNINGHAME NORTH

Clients advised: 112 (up 62)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£983.69	£1,463.02	-£479.33	£1,417.01	£199.84
Average debt	£10,231.74	£13,705.60	-£3,473.86	£14,410.55	£876.53
With rent arrears	31.3%	17.6%	13.7%	20.6%	-10.2%
Average rent arrears	£513.20	£168.67	£344.53	£234.14	-£359.67
With mortgage arrears	25.0%	42.9%	-17.9%	40.0%	1.4%
Average mortgage arrears	£4,688.33	£1,535.50	£3,152.83	£1,576.95	-£1,030.64
With electricity arrears	23.3%	11.8%	11.5%	8.8%	-2.3%
Average electricity arrears	£573.00	£229.00	£344.00	£280.50	-£263.39
With gas arrears	24.1%	6.7%	17.4%	3.8%	-7.5%
Average gas arrears	£451.57	£145.00	£306.57	£145.00	-£393.62
With Council Tax arrears	35.9%	40.0%	-4.1%	32.5%	-4.4%
Average Council Tax arrears	£858.07	£697.06	£161.02	£856.78	-£509.88
With payday loan	19.6%	22.6%	-3.0%	15.2%	-3.3%
Average payday loan debt	£1,573.00	£421.89	£1,151.11	£1,740.53	£282.93
Income spent on priority expenditure	52.5%	41.9%	10.6%	42.8%	-1.1%

CUNNINGHAME SOUTH

Clients advised: 125 (up 62)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,116.55	£1,201.19	-£84.64	£1,177.28	-£39.89
Average debt	£9,178.02	£14,937.95	-£5,759.92	£12,716.24	-£817.78
With rent arrears	37.9%	25.0%	12.9%	28.2%	-2.6%
Average rent arrears	£356.91	£335.00	£21.91	£668.00	£74.19
With mortgage arrears	28.6%	33.3%	-4.7%	41.3%	2.7%
Average mortgage arrears	£2,234.00	£2,917.44	-£683.44	£3,628.47	£1,020.88
With electricity arrears	13.2%	4.0%	9.2%	6.7%	-4.4%
Average electricity arrears	£410.33	£123.50	£286.83	£1,003.71	£459.82
With gas arrears	14.9%	14.3%	0.6%	11.9%	0.6%
Average gas arrears	£384.00	£261.00	£123.00	£332.88	-£205.74
With Council Tax arrears	37.5%	25.0%	12.5%	35.3%	-1.6%
Average Council Tax arrears	£560.25	£1,046.85	-£486.60	£767.03	-£599.63
With payday loan	15.1%	16.7%	-1.6%	19.2%	0.7%
Average payday loan debt	£1,072.07	£498.91	£573.17	£1,663.67	£206.07
Income spent on priority expenditure	39.2%	43.5%	-4.3%	42.0%	-1.9%

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

DUMBARTON

Clients advised: 84 (up 13)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,168.04	£1,058.53	£109.50	£1,149.86	-£67.31	
Average debt	£10,695.41	£12,485.54	-£1,790.13	£12,744.64	-£789.38	Green
With rent arrears	35.7%	17.6%	18.1%	19.4%	-11.4%	Green
Average rent arrears	£404.00	£332.00	£72.00	£291.67	-£302.14	Green
With mortgage arrears	4.2%	30.8%	-26.6%	17.9%	-20.7%	Green
Average mortgage arrears	£2,000.00	£6,779.75	-£4,779.75	£5,883.80	£3,276.21	Red
With electricity arrears	8.7%	8.8%	-0.1%	9.2%	-1.9%	Green
Average electricity arrears	£536.75	£852.33	-£315.58	£587.50	£43.61	Red
With gas arrears	7.1%	4.3%	2.8%	6.7%	-4.6%	Green
Average gas arrears	£200.00	£71.00	£129.00	£128.67	-£409.95	Green
With Council Tax arrears	31.7%	25.9%	5.8%	27.3%	-9.6%	Green
Average Council Tax arrears	£1,585.08	£1,050.29	£534.79	£1,998.07	£631.41	Red
With payday loan	15.5%	13.6%	1.9%	21.4%	2.9%	Red
Average payday loan debt	£1,714.11	£362.71	£1,351.40	£1,905.72	£448.12	Red
Income spent on priority expenditure	40.2%	45.7%	-5.5%	42.3%	-1.6%	Green

DUMFRIESSHIRE

Clients advised: 82 (up 40)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,481.75	£1,191.80	£289.95	£1,175.05	-£42.12	
Average debt	£13,449.10	£18,471.05	-£5,021.95	£15,279.13	£1,745.11	Red
With rent arrears	19.2%	16.7%	2.5%	20.0%	-10.8%	Green
Average rent arrears	£335.40	£350.00	-£14.60	£653.33	£59.52	Red
With mortgage arrears	26.7%	33.3%	-6.6%	32.0%	-6.6%	Green
Average mortgage arrears	£457.75	£1,155.80	-£698.05	£1,006.38	-£1,601.21	Green
With electricity arrears	9.1%	6.3%	2.9%	6.3%	-4.8%	Green
Average electricity arrears	£793.25	£821.00	-£27.75	£600.25	£56.36	Red
With gas arrears	10.5%	15.4%	-4.9%	16.0%	4.7%	Red
Average gas arrears	£780.00	£305.50	£474.50	£465.25	-£73.37	Green
With Council Tax arrears	47.4%	24.1%	23.3%	23.7%	-13.2%	Green
Average Council Tax arrears	£1,550.67	£478.86	£1,071.81	£455.86	-£910.80	Green
With payday loan	11.3%	0.0%	11.3%	9.8%	-8.7%	Green
Average payday loan debt	£2,035.33	£0.00	£2,035.33	£0.00	-£1,457.60	Green
Income spent on priority expenditure	40.9%	39.9%	1.0%	41.7%	-2.2%	Green

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

DUNDEE CITY EAST

Clients advised: 102 (up 29)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,106.28	£1,318.71	-£212.43	£1,256.44	£39.27
Average debt	£9,808.73	£18,268.98	-£8,460.26	£14,423.20	£889.18
With rent arrears	48.4%	24.0%	24.4%	23.3%	-7.5%
Average rent arrears	£605.07	£358.67	£246.40	£353.90	-£239.91
With mortgage arrears	12.5%	28.6%	-16.1%	20.6%	-18.0%
Average mortgage arrears	£1,489.50	£1,209.17	£280.33	£1,241.00	-£1,366.59
With electricity arrears	10.0%	6.7%	3.3%	6.3%	-4.8%
Average electricity arrears	£784.17	£628.67	£155.50	£1,130.20	£586.31
With gas arrears	10.8%	4.8%	6.0%	4.4%	-6.9%
Average gas arrears	£333.75	£660.00	-£326.25	£375.50	-£163.12
With Council Tax arrears	47.2%	35.9%	11.3%	42.0%	5.1%
Average Council Tax arrears	£892.68	£2,623.71	-£1,731.03	£1,866.41	£499.75
With payday loan	13.7%	24.6%	-10.9%	23.5%	5.0%
Average payday loan debt	£1,557.90	£596.07	£961.83	£1,224.63	-£232.97
Income spent on priority expenditure	39.0%	46.9%	-7.9%	45.2%	1.3%

DUNDEE CITY WEST

Clients advised: 88 (up 27)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,326.42	£1,264.41	£62.01	£1,176.53	-£40.64
Average debt	£9,279.86	£9,776.73	-£496.87	£9,665.90	-£3,868.12
With rent arrears	37.5%	27.8%	9.7%	32.4%	1.6%
Average rent arrears	£1,120.00	£759.80	£360.20	£735.36	£141.55
With mortgage arrears	38.5%	50.0%	-11.5%	40.0%	1.4%
Average mortgage arrears	£1,373.80	£1,824.22	-£450.42	£1,616.67	-£990.92
With electricity arrears	11.9%	7.5%	4.4%	6.8%	-4.3%
Average electricity arrears	£1,410.80	£738.33	£672.47	£705.20	£161.31
With gas arrears	7.1%	16.0%	-8.9%	17.9%	6.6%
Average gas arrears	£514.00	£510.50	£3.50	£511.43	-£27.19
With Council Tax arrears	35.0%	28.9%	6.1%	37.3%	0.4%
Average Council Tax arrears	£1,583.43	£926.27	£657.16	£771.80	-£594.86
With payday loan	23.5%	17.4%	6.1%	14.8%	-3.7%
Average payday loan debt	£1,305.58	£319.50	£986.08	£796.00	-£661.60
Income spent on priority expenditure	40.1%	45.8%	-5.7%	42.0%	-1.9%

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

DUNFERMLINE

Clients advised: 92 (up 26)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,190.45	£1,218.28	–£27.83	£1,231.56	£14.39	
Average debt	£12,205.54	£12,677.47	–£471.93	£14,129.66	£595.64	Red
With rent arrears	38.1%	40.0%	–1.9%	33.3%	2.5%	Red
Average rent arrears	£557.75	£517.75	£40.00	£567.45	–£26.36	Green
With mortgage arrears	34.8%	58.8%	–24.0%	50.0%	11.4%	Red
Average mortgage arrears	£3,255.63	£2,273.50	£982.13	£3,562.06	£954.47	Red
With electricity arrears	10.7%	10.8%	–0.1%	9.9%	–1.2%	Green
Average electricity arrears	£552.83	£173.75	£379.08	£398.86	–£145.03	Green
With gas arrears	8.3%	9.1%	–0.8%	13.6%	2.3%	Red
Average gas arrears	£340.33	£222.50	£117.83	£424.17	–£114.45	Green
With Council Tax arrears	32.1%	45.7%	–13.6%	30.4%	–6.5%	Green
Average Council Tax arrears	£1,601.94	£1,009.44	£592.50	£1,072.43	–£294.23	Green
With payday loan	20.9%	24.5%	–3.6%	25.0%	6.5%	Red
Average payday loan debt	£1,364.14	£606.93	£757.22	£1,757.70	£300.10	Red
Income spent on priority expenditure	44.1%	47.5%	–3.4%	47.1%	3.2%	Red

EAST KILBRIDE

Clients advised: 116 (up 31)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,415.81	£1,297.91	£117.91	£1,270.08	£52.91	
Average debt	£16,587.79	£14,947.43	£1,640.36	£14,822.12	£1,288.10	Red
With rent arrears	13.6%	13.3%	0.3%	17.6%	–13.2%	Green
Average rent arrears	£216.67	£600.00	–£383.33	£554.00	–£39.81	Green
With mortgage arrears	34.2%	41.7%	–7.5%	47.7%	9.1%	Red
Average mortgage arrears	£2,258.62	£3,366.10	–£1,107.48	£2,689.05	£81.46	Red
With electricity arrears	16.9%	9.1%	7.8%	12.2%	1.1%	Red
Average electricity arrears	£480.91	£375.25	£105.66	£332.00	–£211.89	Green
With gas arrears	15.8%	15.0%	0.8%	11.6%	0.3%	Red
Average gas arrears	£538.67	£395.00	£143.67	£419.40	–£119.22	Green
With Council Tax arrears	40.7%	26.2%	14.5%	39.5%	2.6%	Red
Average Council Tax arrears	£850.42	£893.73	–£43.31	£1,264.03	–£102.63	Green
With payday loan	14.1%	25.9%	–11.8%	21.6%	3.1%	Red
Average payday loan debt	£2,076.27	£429.38	£1,646.89	£1,220.12	–£237.48	Green
Income spent on priority expenditure	42.9%	43.3%	–0.4%	42.2%	–1.7%	Green

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

EAST LOTHIAN

Clients advised: 77 (up 4)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,244.10	£1,152.66	£91.44	£1,185.07	-£32.10
Average debt	£12,906.90	£9,692.42	£3,214.48	£12,172.00	-£1,362.02
With rent arrears	29.6%	53.8%	-24.2%	57.7%	26.9%
Average rent arrears	£879.50	£585.71	£293.79	£913.80	£319.99
With mortgage arrears	51.6%	40.0%	11.6%	38.5%	-0.1%
Average mortgage arrears	£3,190.31	£1,844.83	£1,345.48	£1,558.00	-£1,049.59
With electricity arrears	7.7%	18.8%	-11.1%	14.3%	3.2%
Average electricity arrears	£206.20	£478.50	-£272.30	£492.00	-£51.89
With gas arrears	13.5%	22.2%	-8.7%	16.2%	4.9%
Average gas arrears	£504.20	£389.50	£114.70	£459.33	-£79.29
With Council Tax arrears	31.8%	59.3%	-27.5%	45.5%	8.6%
Average Council Tax arrears	£1,662.24	£1,158.56	£503.68	£1,336.24	-£30.42
With payday loan	7.4%	18.4%	-11.0%	16.9%	-1.6%
Average payday loan debt	£2,487.33	£256.36	£2,230.97	£593.69	-£863.91
Income spent on priority expenditure	46.7%	38.3%	8.4%	43.1%	-0.8%

EASTWOOD

Clients advised: 49 (up 23)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,708.39	£1,246.54	£461.86	£1,409.86	£192.69
Average debt	£30,172.71	£20,082.64	£10,090.07	£21,626.58	£8,092.56
With rent arrears	0.0%	37.5%	-37.5%	33.3%	2.5%
Average rent arrears	£0.00	£1,366.67	-£1,366.67	£1,366.67	£772.86
With mortgage arrears	13.3%	42.9%	-29.6%	45.8%	7.2%
Average mortgage arrears	£1,800.00	£4,316.67	-£2,516.67	£5,141.82	£2,534.23
With electricity arrears	10.0%	14.3%	-4.3%	11.1%	0.0%
Average electricity arrears	£380.00	£448.33	-£68.33	£586.25	£42.36
With gas arrears	20.0%	0.0%	20.0%	0.0%	-11.3%
Average gas arrears	£460.50	£0.00	£460.50	£0.00	-£538.62
With Council Tax arrears	31.6%	38.1%	-6.5%	32.4%	-4.5%
Average Council Tax arrears	£1,090.83	£1,606.25	-£515.42	£688.82	-£677.84
With payday loan	17.2%	14.3%	2.9%	14.3%	-4.2%
Average payday loan debt	£2,208.20	£499.87	£1,708.33	£1,282.57	-£175.03
Income spent on priority expenditure	48.3%	60.6%	-12.3%	52.1%	8.2%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

EDINBURGH CENTRAL

Clients advised: 58 (up 16)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£989.80	£1,426.44	−£436.64	£1,219.80	£2.63	
Average debt	£8,942.78	£15,614.27	−£6,671.49	£14,900.61	£1,366.59	▲
With rent arrears	37.5%	20.0%	17.5%	17.9%	−12.9%	▲
Average rent arrears	£1,020.67	£1,810.00	−£789.33	£1,606.00	£1,012.19	▲
With mortgage arrears	44.4%	20.0%	24.4%	29.4%	−9.2%	▲
Average mortgage arrears	£2,124.00	£9,273.00	−£7,149.00	£4,876.80	£2,269.21	▲
With electricity arrears	17.2%	0.0%	17.2%	14.6%	3.5%	▲
Average electricity arrears	£462.00	£0.00	£462.00	£384.17	−£159.72	▲
With gas arrears	16.7%	0.0%	16.7%	22.2%	10.9%	▲
Average gas arrears	£154.50	£0.00	£154.50	£303.75	−£234.87	▲
With Council Tax arrears	54.2%	26.3%	27.9%	47.4%	10.5%	▲
Average Council Tax arrears	£1,924.15	£1,067.80	£856.35	£1,598.22	£231.56	▲
With payday loan	26.3%	18.5%	7.8%	19.0%	0.5%	▲
Average payday loan debt	£770.20	£382.93	£387.27	£1,318.91	−£138.69	▲
Income spent on priority expenditure	54.5%	57.2%	−2.7%	52.0%	8.1%	▲

EDINBURGH EASTERN

Clients advised: 111 (up 22)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,211.33	£1,215.17	−£3.84	£1,150.55	−£66.62	▲
Average debt	£11,053.45	£12,970.45	−£1,917.01	£11,604.66	−£1,929.36	▲
With rent arrears	36.4%	15.8%	20.6%	30.0%	−0.8%	▲
Average rent arrears	£1,076.25	£1,100.00	−£23.75	£633.50	£39.69	▲
With mortgage arrears	36.8%	40.0%	−3.2%	41.7%	3.1%	▲
Average mortgage arrears	£1,497.57	£3,862.17	−£2,364.60	£2,553.73	−£53.86	▲
With electricity arrears	16.0%	16.7%	−0.7%	12.9%	1.8%	▲
Average electricity arrears	£402.00	£395.29	£6.71	£348.64	−£195.25	▲
With gas arrears	14.3%	16.7%	−2.4%	12.7%	1.4%	▲
Average gas arrears	£340.00	£651.50	−£311.50	£548.57	£9.95	▲
With Council Tax arrears	58.3%	41.0%	17.3%	42.7%	5.8%	▲
Average Council Tax arrears	£2,348.89	£2,213.94	£134.96	£2,183.72	£817.06	▲
With payday loan	14.7%	28.3%	−13.6%	20.7%	2.2%	▲
Average payday loan debt	£901.50	£414.11	£487.39	£1,146.00	−£311.60	▲
Income spent on priority expenditure	48.9%	44.2%	4.7%	43.9%	0.0%	▲

▲ BELOW SCOTTISH CLIENT AVERAGE ▲ ABOVE SCOTTISH CLIENT AVERAGE

EDINBURGH NORTHERN & LEITH

Clients advised: 143 (up 43)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,076.81	£1,112.84	-£36.03	£1,073.82	-£143.35
Average debt	£12,334.06	£13,441.97	-£1,107.91	£12,859.20	-£674.82
With rent arrears	22.0%	32.1%	-10.1%	29.2%	-1.6%
Average rent arrears	£2,113.89	£859.67	£1,254.22	£831.00	£237.19
With mortgage arrears	20.0%	41.4%	-21.4%	38.1%	-0.5%
Average mortgage arrears	£4,186.67	£1,352.58	£2,834.08	£4,976.31	£2,368.72
With electricity arrears	7.5%	18.8%	-11.3%	14.0%	2.9%
Average electricity arrears	£240.25	£486.08	-£245.83	£486.00	-£57.89
With gas arrears	9.1%	11.8%	-2.7%	9.1%	-2.2%
Average gas arrears	£136.00	£495.00	-£359.00	£368.67	-£169.95
With Council Tax arrears	44.0%	43.1%	0.9%	44.7%	7.8%
Average Council Tax arrears	£6,281.82	£1,634.80	£4,647.02	£1,912.87	£546.21
With payday loan	17.6%	20.8%	-3.2%	21.7%	3.2%
Average payday loan debt	£1,291.25	£590.75	£700.50	£1,620.90	£163.30
Income spent on priority expenditure	50.8%	53.6%	-2.8%	51.3%	7.4%

EDINBURGH PENTLANDS

Clients advised: 72 (up 17)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,078.40	£1,408.56	-£330.17	£1,252.01	£34.84
Average debt	£9,172.54	£15,401.82	-£6,229.28	£13,473.53	-£60.49
With rent arrears	48.3%	16.7%	31.6%	33.3%	2.5%
Average rent arrears	£770.79	£1,487.00	-£716.21	£827.75	£233.94
With mortgage arrears	30.8%	43.8%	-13.0%	32.0%	-6.6%
Average mortgage arrears	£1,908.50	£1,846.00	£62.50	£1,714.00	-£893.59
With electricity arrears	12.3%	12.5%	-0.2%	12.3%	1.2%
Average electricity arrears	£410.14	£825.50	-£415.36	£634.57	£90.68
With gas arrears	18.8%	4.5%	14.3%	7.9%	-3.4%
Average gas arrears	£685.50	£300.00	£385.50	£213.67	-£324.95
With Council Tax arrears	50.0%	41.9%	8.1%	46.2%	9.3%
Average Council Tax arrears	£1,355.25	£993.54	£361.71	£961.17	-£405.49
With payday loan	14.1%	23.1%	-9.0%	25.0%	6.5%
Average payday loan debt	£1,400.00	£568.96	£831.04	£1,592.28	£134.68
Income spent on priority expenditure	40.7%	42.3%	-1.6%	41.9%	-2.0%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

EDINBURGH SOUTHERN

Clients advised: 46 (up 13)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,464.52	£1,308.48	£156.03	£1,222.93	£5.76	
Average debt	£15,743.82	£17,928.50	-£2,184.68	£15,379.95	£1,845.93	Red
With rent arrears	14.3%	28.6%	-14.3%	25.0%	-5.8%	Green
Average rent arrears	£1,080.00	£443.75	£636.25	£394.00	-£199.81	Green
With mortgage arrears	9.1%	28.6%	-19.5%	30.0%	-8.6%	Green
Average mortgage arrears	£400.00	£811.00	-£411.00	£957.33	-£1,650.26	Green
With electricity arrears	14.8%	7.1%	7.7%	10.3%	-0.8%	Green
Average electricity arrears	£456.25	£180.00	£276.25	£231.75	-£312.14	Green
With gas arrears	27.3%	11.1%	16.2%	12.5%	1.2%	Red
Average gas arrears	£461.67	£300.00	£161.67	£283.33	-£255.29	Green
With Council Tax arrears	50.0%	40.7%	9.3%	40.5%	3.6%	Red
Average Council Tax arrears	£1,400.58	£1,821.73	-£421.14	£2,038.40	£671.74	Red
With payday loan	22.2%	16.1%	6.1%	17.4%	-1.1%	Green
Average payday loan debt	£1,216.00	£439.65	£776.35	£1,686.63	£229.03	Red
Income spent on priority expenditure	48.2%	46.1%	2.1%	47.9%	4.0%	Red

EDINBURGH WESTERN

Clients advised: 85 (up 33)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,318.00	£1,234.51	£83.49	£1,295.90	£78.73	
Average debt	£12,584.17	£10,759.74	£1,824.42	£11,633.13	-£1,900.89	Green
With rent arrears	33.3%	45.5%	-12.2%	27.6%	-3.2%	Green
Average rent arrears	£988.50	£251.80	£736.70	£362.38	-£231.43	Green
With mortgage arrears	20.0%	42.9%	-22.9%	45.9%	7.3%	Red
Average mortgage arrears	£4,575.67	£1,555.56	£3,020.11	£2,345.00	-£262.59	Green
With electricity arrears	4.7%	8.3%	-3.6%	5.6%	-5.5%	Green
Average electricity arrears	£436.00	£313.00	£123.00	£398.75	-£145.14	Green
With gas arrears	20.8%	5.9%	14.9%	5.3%	-6.0%	Green
Average gas arrears	£545.80	£600.00	-£54.20	£318.00	-£220.62	Green
With Council Tax arrears	53.7%	38.2%	15.5%	50.8%	13.9%	Red
Average Council Tax arrears	£2,249.41	£1,483.46	£765.95	£1,535.52	£168.86	Red
With payday loan	27.8%	13.6%	14.2%	18.8%	0.3%	Red
Average payday loan debt	£1,240.53	£481.20	£759.33	£1,074.31	-£383.29	Green
Income spent on priority expenditure	46.5%	52.3%	-5.8%	51.9%	8.0%	Red

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

ETTRICK, ROXBURGH & BERWICKSHIRE

Clients advised: 81 (up 9)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,121.68	£1,358.86	-£237.19	£1,312.61	£95.44
Average debt	£22,406.90	£15,021.41	£7,385.50	£16,041.38	£2,507.36
With rent arrears	17.4%	31.3%	-13.9%	19.4%	-11.4%
Average rent arrears	£651.25	£302.00	£349.25	£264.33	-£329.48
With mortgage arrears	53.3%	40.0%	13.3%	42.9%	4.3%
Average mortgage arrears	£5,601.63	£2,106.50	£3,495.13	£3,957.89	£1,350.30
With electricity arrears	19.2%	12.9%	6.3%	14.8%	3.7%
Average electricity arrears	£488.00	£919.50	-£431.50	£605.44	£61.55
With gas arrears	22.2%	33.3%	-11.1%	21.1%	9.8%
Average gas arrears	£208.75	£675.67	-£466.92	£4,506.75	£3,968.13
With Council Tax arrears	26.7%	26.7%	0.0%	20.0%	-16.9%
Average Council Tax arrears	£1,300.25	£1,042.38	£257.88	£1,049.50	-£317.16
With payday loan	14.1%	10.5%	3.6%	8.6%	-9.9%
Average payday loan debt	£1,118.22	£410.78	£707.44	£942.43	-£515.17
Income spent on priority expenditure	43.4%	46.4%	-3.0%	43.1%	-0.8%

FALKIRK EAST

Clients advised: 104 (up 35)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,349.16	£1,195.83	£153.33	£1,191.33	-£25.84
Average debt	£12,387.24	£16,131.96	-£3,744.72	£14,769.67	£1,235.65
With rent arrears	29.2%	33.3%	-4.1%	31.0%	0.2%
Average rent arrears	£406.57	£445.75	-£39.18	£482.33	-£111.48
With mortgage arrears	32.5%	36.8%	-4.3%	35.3%	-3.3%
Average mortgage arrears	£1,704.46	£3,795.00	-£2,090.54	£3,114.58	£506.99
With electricity arrears	10.5%	14.3%	-3.8%	13.3%	2.2%
Average electricity arrears	£552.13	£455.33	£96.79	£640.18	£96.29
With gas arrears	6.7%	4.8%	1.9%	6.7%	-4.6%
Average gas arrears	£665.67	£187.00	£478.67	£411.67	-£126.95
With Council Tax arrears	27.4%	23.7%	3.7%	27.6%	-9.3%
Average Council Tax arrears	£928.15	£1,276.44	-£348.29	£831.14	-£535.52
With payday loan	23.2%	16.1%	7.1%	17.3%	-1.2%
Average payday loan debt	£1,894.86	£568.48	£1,326.38	£1,638.78	£181.18
Income spent on priority expenditure	46.5%	39.1%	7.4%	41.4%	-2.5%

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

FALKIRK WEST

Clients advised: 83 (up 7)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,433.72	£992.39	£441.33	£1,098.41	-£118.76	
Average debt	£13,784.35	£12,077.00	£1,707.35	£10,788.04	-£2,745.98	■
With rent arrears	28.6%	11.8%	16.8%	31.3%	0.5%	■
Average rent arrears	£920.00	£325.00	£595.00	£657.50	£63.69	■
With mortgage arrears	20.0%	21.4%	-1.4%	18.2%	-20.4%	■
Average mortgage arrears	£3,227.25	£721.33	£2,505.92	£597.00	-£2,010.59	■
With electricity arrears	8.1%	6.8%	1.3%	9.5%	-1.6%	■
Average electricity arrears	£413.40	£653.67	-£240.27	£726.00	£182.11	■
With gas arrears	10.0%	11.1%	-1.1%	9.5%	-1.8%	■
Average gas arrears	£265.00	£230.00	£35.00	£505.75	-£32.87	■
With Council Tax arrears	45.9%	19.5%	26.4%	27.1%	-9.8%	■
Average Council Tax arrears	£1,255.79	£452.50	£803.29	£600.05	-£766.61	■
With payday loan	16.4%	10.2%	6.2%	16.9%	-1.6%	■
Average payday loan debt	£1,735.83	£367.50	£1,368.33	£968.21	-£489.39	■
Income spent on priority expenditure	38.4%	43.4%	-5.0%	39.0%	-4.9%	■

GALLOWAY & WEST DUMFRIES

Clients advised: 84 (up 38)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,277.93	£1,198.56	£79.37	£1,203.74	-£13.43	
Average debt	£12,164.50	£11,605.70	£558.80	£13,050.30	-£483.72	■
With rent arrears	33.3%	21.1%	12.2%	40.7%	9.9%	■
Average rent arrears	£218.57	£141.25	£77.32	£393.36	-£200.45	■
With mortgage arrears	33.3%	25.0%	8.3%	38.1%	-0.5%	■
Average mortgage arrears	£1,488.67	£780.50	£708.17	£2,026.75	-£580.84	■
With electricity arrears	9.1%	2.6%	6.5%	9.9%	-1.2%	■
Average electricity arrears	£732.33	£118.00	£614.33	£274.14	-£269.75	■
With gas arrears	14.3%	15.4%	-1.1%	16.7%	5.4%	■
Average gas arrears	£249.00	£2,332.50	-£2,083.50	£1,185.80	£647.18	■
With Council Tax arrears	30.3%	33.3%	-3.0%	36.5%	-0.4%	■
Average Council Tax arrears	£625.40	£687.17	-£61.77	£1,019.52	-£347.14	■
With payday loan	16.3%	13.6%	2.7%	11.9%	-6.6%	■
Average payday loan debt	£938.71	£528.58	£410.13	£1,578.40	£120.80	■
Income spent on priority expenditure	38.6%	38.8%	-0.2%	38.7%	-5.2%	■

■ BELOW SCOTTISH CLIENT AVERAGE ■ ABOVE SCOTTISH CLIENT AVERAGE

GLASGOW ANNIESLAND

Clients advised: 114 (up 30)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,259.60	£990.26	£269.33	£1,013.54	-£203.63
Average debt	£11,852.04	£10,771.79	£1,080.25	£11,441.02	-£2,093.00
With rent arrears	39.1%	41.2%	-2.1%	35.3%	4.5%
Average rent arrears	£628.78	£411.43	£217.35	£435.50	-£158.31
With mortgage arrears	34.8%	40.0%	-5.2%	40.0%	1.4%
Average mortgage arrears	£1,336.63	£1,956.30	-£619.68	£2,105.71	-£501.88
With electricity arrears	12.5%	17.3%	-4.8%	13.3%	2.2%
Average electricity arrears	£769.14	£323.22	£445.92	£303.33	-£240.56
With gas arrears	20.0%	0.0%	20.0%	2.2%	-9.1%
Average gas arrears	£630.71	£0.00	£630.71	£500.00	-£38.62
With Council Tax arrears	33.3%	39.6%	-6.3%	41.0%	4.1%
Average Council Tax arrears	£2,185.39	£1,831.11	£354.28	£1,496.94	£130.28
With payday loan	14.9%	17.6%	-2.7%	15.8%	-2.7%
Average payday loan debt	£1,614.27	£689.37	£924.90	£1,825.72	£368.12
Income spent on priority expenditure	40.2%	47.1%	-6.9%	45.4%	1.5%

GLASGOW CATHCART

Clients advised: 145 (up 57)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,269.80	£1,215.37	£54.43	£1,272.28	£55.11
Average debt	£11,236.54	£13,810.77	-£2,574.23	£13,399.99	-£134.03
With rent arrears	18.6%	38.5%	-19.9%	30.8%	0.0%
Average rent arrears	£345.63	£628.60	-£282.98	£636.00	£42.19
With mortgage arrears	32.4%	30.6%	1.8%	33.9%	-4.7%
Average mortgage arrears	£2,900.09	£6,486.55	-£3,586.45	£5,497.40	£2,889.81
With electricity arrears	11.3%	15.7%	-4.4%	16.8%	5.7%
Average electricity arrears	£268.11	£885.27	-£617.16	£785.15	£241.26
With gas arrears	9.8%	10.6%	-0.8%	12.0%	0.7%
Average gas arrears	£491.60	£705.80	-£214.20	£488.89	-£49.73
With Council Tax arrears	50.0%	45.9%	4.1%	45.9%	9.0%
Average Council Tax arrears	£1,009.72	£1,195.11	-£185.38	£1,257.34	-£109.32
With payday loan	18.4%	18.1%	0.3%	21.4%	2.9%
Average payday loan debt	£1,007.17	£606.26	£400.91	£1,223.48	-£234.12
Income spent on priority expenditure	43.0%	45.8%	-2.8%	45.5%	1.6%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

GLASGOW KELVIN

Clients advised: 95 (up 26)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,040.98	£966.22	£74.76	£966.22	-£250.95	
Average debt	£8,046.46	£12,653.58	-£4,607.13	£10,710.52	-£2,823.50	■
With rent arrears	29.4%	45.5%	-16.1%	40.8%	10.0%	■
Average rent arrears	£479.80	£844.40	-£364.60	£1,400.60	£806.79	■
With mortgage arrears	37.5%	40.0%	-2.5%	50.0%	11.4%	■
Average mortgage arrears	£892.67	£2,831.83	-£1,939.17	£3,912.70	£1,305.11	■
With electricity arrears	21.6%	14.6%	7.0%	19.2%	8.1%	■
Average electricity arrears	£706.00	£315.33	£390.67	£431.13	-£112.76	■
With gas arrears	9.1%	8.7%	0.4%	13.2%	1.9%	■
Average gas arrears	£514.50	£367.50	£147.00	£870.00	£331.38	■
With Council Tax arrears	45.7%	43.2%	2.5%	44.3%	7.4%	■
Average Council Tax arrears	£1,303.29	£3,029.81	-£1,726.53	£2,073.71	£707.05	■
With payday loan	20.7%	20.0%	0.7%	21.1%	2.6%	■
Average payday loan debt	£1,878.33	£860.84	£1,017.49	£1,975.80	£518.20	■
Income spent on priority expenditure	47.2%	52.1%	-4.9%	48.7%	4.8%	■

GLASGOW MARYHILL & SPRINGBURN

Clients advised: 137 (up 65)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,043.87	£1,026.60	£17.27	£1,003.46	-£213.71	
Average debt	£7,971.99	£11,359.61	-£3,387.62	£9,701.29	-£3,832.73	■
With rent arrears	48.6%	19.2%	29.4%	37.0%	6.2%	■
Average rent arrears	£816.44	£321.80	£494.64	£521.41	-£72.40	■
With mortgage arrears	47.6%	36.8%	10.8%	37.5%	-1.1%	■
Average mortgage arrears	£2,994.50	£2,929.29	£65.21	£2,411.67	-£195.92	■
With electricity arrears	13.9%	3.4%	10.5%	6.7%	-4.4%	■
Average electricity arrears	£328.90	£208.50	£120.40	£308.86	-£235.03	■
With gas arrears	19.5%	7.7%	11.8%	5.8%	-5.5%	■
Average gas arrears	£223.00	£1,030.00	-£807.00	£953.33	£414.71	■
With Council Tax arrears	39.7%	35.2%	4.5%	37.5%	0.6%	■
Average Council Tax arrears	£1,729.68	£2,004.21	-£274.53	£1,867.92	£501.26	■
With payday loan	17.4%	22.1%	-4.7%	21.9%	3.4%	■
Average payday loan debt	£1,757.07	£416.98	£1,340.09	£1,050.33	-£407.27	■
Income spent on priority expenditure	39.4%	40.5%	-1.1%	43.2%	-0.7%	■

■ BELOW SCOTTISH CLIENT AVERAGE ■ ABOVE SCOTTISH CLIENT AVERAGE

GLASGOW POLLOK

Clients advised: 151 (up 60)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,225.92	£1,102.14	£123.78	£1,139.55	-£77.62
Average debt	£12,940.54	£13,506.30	-£565.75	£13,648.96	£114.94
With rent arrears	14.3%	39.3%	-25.0%	32.1%	1.3%
Average rent arrears	£393.17	£486.55	-£93.38	£470.94	-£122.87
With mortgage arrears	26.3%	50.0%	-23.7%	46.3%	7.7%
Average mortgage arrears	£3,691.10	£1,827.27	£1,863.83	£1,853.88	-£753.71
With electricity arrears	15.3%	13.2%	2.1%	12.1%	1.0%
Average electricity arrears	£431.85	£196.56	£235.29	£265.93	-£277.96
With gas arrears	15.4%	23.8%	-8.4%	20.3%	9.0%
Average gas arrears	£405.75	£357.00	£48.75	£303.86	-£234.76
With Council Tax arrears	36.5%	48.4%	-11.9%	44.7%	7.8%
Average Council Tax arrears	£1,709.03	£1,215.47	£493.57	£1,198.26	-£168.40
With payday loan	16.3%	15.1%	1.2%	14.6%	-3.9%
Average payday loan debt	£1,847.18	£467.02	£1,380.16	£1,748.77	£291.17
Income spent on priority expenditure	42.8%	46.1%	-3.3%	44.5%	0.6%

GLASGOW PROVAN

Clients advised: 123 (up 46)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,038.25	£982.04	£56.21	£1,005.48	-£211.69
Average debt	£9,493.42	£9,602.91	-£109.49	£9,147.93	-£4,386.09
With rent arrears	27.3%	30.8%	-3.5%	30.3%	-0.5%
Average rent arrears	£762.00	£457.75	£304.25	£452.90	-£140.91
With mortgage arrears	44.8%	52.0%	-7.2%	44.4%	5.8%
Average mortgage arrears	£1,322.23	£788.00	£534.23	£1,396.50	-£1,211.09
With electricity arrears	8.2%	8.0%	0.2%	10.1%	-1.0%
Average electricity arrears	£296.29	£653.50	-£357.21	£659.78	£115.89
With gas arrears	6.8%	8.1%	-1.3%	9.1%	-2.2%
Average gas arrears	£418.00	£498.00	-£80.00	£377.00	-£161.62
With Council Tax arrears	43.7%	47.5%	-3.8%	41.3%	4.4%
Average Council Tax arrears	£1,644.35	£1,969.63	-£325.28	£1,889.87	£523.21
With payday loan	20.6%	23.9%	-3.3%	26.0%	7.5%
Average payday loan debt	£1,509.23	£461.40	£1,047.83	£1,056.69	-£400.91
Income spent on priority expenditure	40.4%	42.7%	-2.3%	43.5%	-0.5%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

GLASGOW SHETTLESTON

Clients advised: 139 (up 68)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,122.58	£1,159.98	-£37.40	£1,205.25	-£11.92	
Average debt	£12,545.23	£12,066.54	£478.69	£11,354.24	-£2,179.78	■
With rent arrears	39.1%	60.9%	-21.8%	42.9%	12.1%	■
Average rent arrears	£801.22	£421.50	£379.72	£438.67	-£155.14	■
With mortgage arrears	28.6%	37.9%	-9.3%	34.7%	-3.9%	■
Average mortgage arrears	£1,618.50	£3,942.27	-£2,323.77	£3,125.06	£517.47	■
With electricity arrears	8.9%	13.6%	-4.7%	11.4%	0.3%	■
Average electricity arrears	£905.60	£635.67	£269.93	£802.46	£258.57	■
With gas arrears	9.1%	10.8%	-1.7%	8.8%	-2.5%	■
Average gas arrears	£144.67	£345.50	-£200.83	£363.67	-£174.95	■
With Council Tax arrears	38.9%	30.5%	8.4%	30.5%	-6.4%	■
Average Council Tax arrears	£1,220.52	£1,797.50	-£576.98	£1,471.19	£104.53	■
With payday loan	17.4%	16.3%	1.2%	18.0%	-0.5%	■
Average payday loan debt	£1,824.58	£487.55	£1,337.03	£1,360.36	-£97.24	■
Income spent on priority expenditure	44.3%	41.2%	3.1%	40.2%	-3.8%	■

GLASGOW SOUTHSIDE

Clients advised: 87 (up 1)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£989.88	£919.93	£69.95	£967.22	-£249.95	
Average debt	£11,200.71	£11,578.78	-£378.07	£10,833.94	-£2,700.08	■
With rent arrears	22.7%	35.0%	-12.3%	38.9%	8.1%	■
Average rent arrears	£216.00	£448.14	-£232.14	£547.50	-£46.31	■
With mortgage arrears	37.5%	30.8%	6.7%	28.0%	-10.6%	■
Average mortgage arrears	£5,252.67	£2,657.25	£2,595.42	£2,898.29	£290.70	■
With electricity arrears	20.8%	12.8%	8.0%	19.2%	8.1%	■
Average electricity arrears	£663.60	£831.00	-£167.40	£706.64	£162.75	■
With gas arrears	18.5%	18.8%	-0.3%	18.2%	6.9%	■
Average gas arrears	£728.00	£391.00	£337.00	£873.00	£334.38	■
With Council Tax arrears	42.2%	45.7%	-3.5%	49.3%	12.4%	■
Average Council Tax arrears	£2,936.32	£1,221.63	£1,714.69	£1,416.73	£50.07	■
With payday loan	16.4%	19.6%	-3.2%	20.7%	2.2%	■
Average payday loan debt	£996.18	£546.22	£449.96	£1,140.39	-£317.21	■
Income spent on priority expenditure	47.9%	50.2%	-2.3%	49.3%	5.3%	■

■ BELOW SCOTTISH CLIENT AVERAGE ■ ABOVE SCOTTISH CLIENT AVERAGE

GREENOCK & INVERCLYDE

Clients advised: 109 (up 45)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,066.17	£1,131.62	-£65.44	£1,110.81	-£106.36
Average debt	£6,210.74	£12,710.85	-£6,500.11	£12,108.84	-£1,425.18
With rent arrears	40.0%	37.5%	2.5%	36.1%	5.3%
Average rent arrears	£793.00	£1,006.83	-£213.83	£838.46	£244.65
With mortgage arrears	29.4%	26.3%	3.1%	34.4%	-4.2%
Average mortgage arrears	£2,459.20	£9,552.60	-£7,093.40	£4,932.00	£2,324.41
With electricity arrears	20.0%	4.3%	15.7%	8.5%	-2.6%
Average electricity arrears	£460.67	£2,825.00	-£2,364.33	£1,232.71	£688.82
With gas arrears	38.5%	7.7%	30.8%	10.9%	-0.4%
Average gas arrears	£1,741.70	£4,450.00	-£2,708.30	£2,654.00	£2,115.38
With Council Tax arrears	43.6%	37.2%	6.4%	37.0%	0.1%
Average Council Tax arrears	£1,849.35	£896.81	£952.54	£1,373.30	£6.64
With payday loan	24.2%	25.0%	-0.8%	29.4%	10.9%
Average payday loan debt	£1,143.20	£389.82	£753.38	£1,690.19	£232.59
Income spent on priority expenditure	47.5%	39.3%	8.2%	38.4%	-5.5%

HAMILTON, LARKHALL & STONEHOUSE

Clients advised: 121 (up 52)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,077.11	£1,162.81	-£85.70	£1,220.49	£3.32
Average debt	£10,395.45	£11,570.90	-£1,175.45	£13,848.65	£314.63
With rent arrears	26.1%	26.3%	-0.2%	25.0%	-5.8%
Average rent arrears	£357.17	£267.20	£89.97	£417.38	-£176.43
With mortgage arrears	42.9%	40.7%	2.2%	34.6%	-4.0%
Average mortgage arrears	£1,642.80	£1,747.00	-£104.20	£3,058.39	£450.80
With electricity arrears	9.8%	14.5%	-4.7%	10.6%	-0.5%
Average electricity arrears	£412.60	£313.75	£98.85	£243.20	-£300.69
With gas arrears	4.3%	16.1%	-11.8%	13.2%	1.9%
Average gas arrears	£40.00	£392.40	-£352.40	£290.43	-£248.19
With Council Tax arrears	45.7%	32.0%	13.7%	28.6%	-8.3%
Average Council Tax arrears	£1,193.71	£1,516.63	-£322.91	£1,507.42	£140.76
With payday loan	19.4%	19.7%	-0.3%	15.7%	-2.8%
Average payday loan debt	£1,318.83	£391.97	£926.86	£1,019.37	-£438.23
Income spent on priority expenditure	44.2%	43.6%	0.6%	47.0%	3.1%

■ BELOW SCOTTISH CLIENT AVERAGE

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INVERNESS & NAIRN

Clients advised: 110 (up 45)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,456.40	£1,173.63	£282.77	£1,273.62	£56.45	
Average debt	£11,311.16	£13,937.31	-£2,626.15	£14,929.50	£1,395.48	Red
With rent arrears	13.6%	15.4%	-1.8%	19.5%	-11.3%	Green
Average rent arrears	£1,100.00	£290.00	£810.00	£286.13	-£307.68	Green
With mortgage arrears	31.8%	66.7%	-34.9%	53.1%	14.5%	Red
Average mortgage arrears	£2,797.29	£1,675.33	£1,121.95	£1,998.18	-£609.41	Green
With electricity arrears	7.0%	6.1%	0.9%	4.9%	-6.2%	Green
Average electricity arrears	£393.33	£413.33	-£20.00	£457.25	-£86.64	Green
With gas arrears	10.0%	14.3%	-4.3%	8.7%	-2.6%	Green
Average gas arrears	£450.00	£276.50	£173.50	£276.50	-£262.12	Green
With Council Tax arrears	51.2%	35.4%	15.8%	37.7%	0.8%	Red
Average Council Tax arrears	£2,085.38	£2,088.18	-£2.80	£1,894.17	£527.51	Red
With payday loan	25.4%	15.9%	9.5%	17.3%	-1.2%	Green
Average payday loan debt	£1,662.93	£497.96	£1,164.97	£1,342.68	-£114.92	Green
Income spent on priority expenditure	43.3%	43.4%	-0.1%	43.4%	-0.5%	Green

KILMARNOCK & IRVINE VALLEY

Clients advised: 133 (up 54)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,103.41	£1,253.51	-£150.10	£1,256.94	£39.77	
Average debt	£13,217.38	£15,744.29	-£2,526.91	£14,850.73	£1,316.71	Red
With rent arrears	36.7%	12.0%	24.7%	20.5%	-10.3%	Green
Average rent arrears	£488.09	£127.67	£360.42	£512.88	-£80.93	Green
With mortgage arrears	61.9%	41.2%	20.7%	36.9%	-1.7%	Green
Average mortgage arrears	£1,277.62	£2,503.64	-£1,226.03	£2,434.96	-£172.63	Green
With electricity arrears	8.1%	5.1%	3.0%	8.1%	-3.0%	Green
Average electricity arrears	£389.20	£462.00	-£72.80	£843.00	£299.11	Red
With gas arrears	14.3%	20.5%	-6.2%	18.9%	7.6%	Red
Average gas arrears	£520.17	£337.25	£182.92	£415.93	-£122.69	Green
With Council Tax arrears	53.4%	27.1%	26.3%	41.0%	4.1%	Red
Average Council Tax arrears	£1,025.19	£995.31	£29.88	£912.07	-£454.59	Green
With payday loan	17.3%	15.7%	1.6%	13.5%	-5.0%	Green
Average payday loan debt	£1,705.54	£391.16	£1,314.38	£1,040.89	-£416.71	Green
Income spent on priority expenditure	41.4%	44.1%	-2.7%	42.8%	-1.1%	Green

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

KIRKCALDY

Clients advised: 83 (up 10)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,001.67	£1,109.56	-£107.89	£1,125.54	-£91.63
Average debt	£10,898.42	£13,178.75	-£2,280.33	£13,569.99	£35.97
With rent arrears	38.1%	35.3%	2.8%	48.1%	17.3%
Average rent arrears	£515.75	£493.67	£22.08	£420.23	-£173.58
With mortgage arrears	29.4%	50.0%	-20.6%	44.4%	5.8%
Average mortgage arrears	£1,830.40	£1,376.78	£453.62	£1,146.92	-£1,460.67
With electricity arrears	11.1%	9.5%	1.6%	9.2%	-1.9%
Average electricity arrears	£609.00	£546.00	£63.00	£1,180.67	£636.78
With gas arrears	2.8%	9.7%	-6.9%	11.6%	0.3%
Average gas arrears	£280.00	£641.33	-£361.33	£564.80	£26.18
With Council Tax arrears	57.4%	45.7%	11.7%	45.6%	8.7%
Average Council Tax arrears	£1,360.74	£1,332.06	£28.68	£1,576.46	£209.80
With payday loan	16.1%	25.0%	-8.9%	22.9%	4.4%
Average payday loan debt	£1,869.80	£390.39	£1,479.41	£1,503.89	£46.29
Income spent on priority expenditure	45.1%	46.8%	-1.7%	45.5%	1.6%

LINLITHGOW

Clients advised: 119 (up 56)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,118.61	£1,297.07	-£178.45	£1,294.14	£76.97
Average debt	£13,085.79	£14,135.95	-£1,050.16	£13,008.37	-£525.65
With rent arrears	30.4%	35.0%	-4.6%	33.3%	2.5%
Average rent arrears	£380.00	£397.43	-£17.43	£378.40	-£215.41
With mortgage arrears	40.0%	30.0%	10.0%	43.6%	5.0%
Average mortgage arrears	£2,879.42	£1,172.67	£1,706.75	£2,208.18	-£399.41
With electricity arrears	8.5%	10.9%	-2.4%	9.6%	-1.5%
Average electricity arrears	£238.60	£177.00	£61.60	£380.33	-£163.56
With gas arrears	20.6%	15.8%	4.8%	14.5%	3.2%
Average gas arrears	£375.57	£522.33	-£146.76	£550.90	£12.28
With Council Tax arrears	32.8%	37.8%	-5.0%	40.7%	3.8%
Average Council Tax arrears	£776.63	£1,017.24	-£240.60	£1,040.70	-£325.96
With payday loan	22.2%	26.2%	-4.0%	25.2%	6.7%
Average payday loan debt	£1,823.11	£491.90	£1,331.21	£1,397.37	-£60.23
Income spent on priority expenditure	46.0%	41.0%	5.0%	42.4%	-1.5%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

MID FIFE & GLENROTHES

Clients advised: 78 (up 8)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,188.70	£1,172.75	£15.95	£1,238.28	£21.11	
Average debt	£12,145.84	£11,589.13	£556.72	£12,595.01	£939.01	Green
With rent arrears	42.9%	28.6%	14.3%	43.5%	12.7%	Red
Average rent arrears	£1,150.67	£585.25	£565.42	£460.20	£133.61	Green
With mortgage arrears	26.1%	45.5%	-19.4%	53.8%	15.2%	Red
Average mortgage arrears	£683.83	£3,384.00	£2,700.17	£1,950.00	£657.59	Green
With electricity arrears	13.6%	19.4%	-5.8%	15.9%	4.8%	Red
Average electricity arrears	£502.67	£285.67	£217.00	£323.50	£220.39	Green
With gas arrears	15.4%	23.8%	-8.4%	15.9%	4.6%	Red
Average gas arrears	£194.00	£622.60	£428.60	£575.29	£36.67	Red
With Council Tax arrears	34.2%	34.4%	-0.2%	38.7%	1.8%	Red
Average Council Tax arrears	£854.15	£836.91	£17.24	£1,068.63	£298.03	Green
With payday loan	16.0%	19.0%	-3.0%	17.9%	-0.6%	Green
Average payday loan debt	£718.25	£368.56	£349.69	£1,177.57	£280.03	Green
Income spent on priority expenditure	45.1%	38.8%	6.3%	39.0%	-4.9%	Green

MIDLOTHIAN NORTH & MUSSLEBURGH

Clients advised: 116 (up 35)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,083.10	£1,054.45	£28.65	£1,146.39	£70.78	
Average debt	£11,107.84	£9,769.75	£1,338.09	£11,595.55	£1,938.47	Green
With rent arrears	57.1%	52.9%	4.2%	42.4%	11.6%	Red
Average rent arrears	£987.50	£905.11	£82.39	£913.57	£319.76	Red
With mortgage arrears	17.6%	33.3%	-15.7%	23.8%	-14.8%	Green
Average mortgage arrears	£1,071.67	£1,886.00	£814.33	£2,723.30	£115.71	Red
With electricity arrears	8.0%	7.0%	1.0%	6.3%	-4.8%	Green
Average electricity arrears	£441.00	£352.00	£89.00	£307.20	£236.69	Green
With gas arrears	10.0%	8.0%	2.0%	7.7%	-3.6%	Green
Average gas arrears	£801.67	£146.00	£655.67	£167.25	£371.37	Green
With Council Tax arrears	40.9%	43.6%	-2.7%	32.4%	-4.5%	Green
Average Council Tax arrears	£2,129.61	£813.35	£1,316.26	£779.09	£587.57	Green
With payday loan	21.5%	16.4%	5.1%	14.7%	-3.8%	Green
Average payday loan debt	£1,302.57	£453.75	£848.82	£1,275.65	£181.95	Green
Income spent on priority expenditure	38.6%	45.6%	-7.0%	43.3%	-0.6%	Green

Green BELOW SCOTTISH CLIENT AVERAGE Red ABOVE SCOTTISH CLIENT AVERAGE

MIDLOTHIAN SOUTH, TWEEDDALE & LAUDERDALE

Clients advised: 83 (up 21)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,323.37	£1,506.29	-£182.92	£1,498.39	£281.22
Average debt	£12,961.02	£20,394.18	-£7,433.17	£16,940.60	£3,406.58
With rent arrears	29.6%	20.0%	9.6%	21.9%	-8.9%
Average rent arrears	£449.38	£617.00	-£167.63	£446.00	-£147.81
With mortgage arrears	30.8%	57.1%	-26.3%	45.5%	6.9%
Average mortgage arrears	£639.25	£2,754.75	-£2,115.50	£1,316.20	-£1,291.39
With electricity arrears	8.3%	6.7%	1.6%	6.3%	-4.8%
Average electricity arrears	£770.00	£125.00	£645.00	£242.00	-£301.89
With gas arrears	15.8%	12.5%	3.3%	8.1%	-3.2%
Average gas arrears	£122.33	£647.50	-£525.17	£445.00	-£93.62
With Council Tax arrears	34.0%	23.3%	10.7%	24.6%	-12.3%
Average Council Tax arrears	£971.94	£1,394.71	-£422.78	£1,078.93	-£287.73
With payday loan	21.0%	23.1%	-2.1%	22.9%	4.4%
Average payday loan debt	£1,371.15	£569.38	£801.78	£1,774.84	£317.24
Income spent on priority expenditure	42.6%	43.4%	-0.8%	41.4%	-2.5%

MORAY

Clients advised: 63 (up 15)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,044.25	£1,126.21	-£81.96	£1,075.65	-£141.52
Average debt	£10,524.65	£14,519.80	-£3,995.15	£10,998.69	-£2,535.33
With rent arrears	19.0%	44.4%	-25.4%	41.7%	10.9%
Average rent arrears	£300.00	£522.50	-£222.50	£494.10	-£99.71
With mortgage arrears	16.7%	57.1%	-40.4%	30.8%	-7.8%
Average mortgage arrears	£1,621.00	£566.25	£1,054.75	£566.25	-£2,041.34
With electricity arrears	2.2%	9.1%	-6.9%	12.8%	1.7%
Average electricity arrears	£126.00	£400.00	-£274.00	£292.00	-£251.89
With gas arrears	3.8%	0.0%	3.8%	8.3%	-3.0%
Average gas arrears	£580.00	£0.00	£580.00	£109.50	-£429.12
With Council Tax arrears	27.9%	36.8%	-8.9%	39.5%	2.6%
Average Council Tax arrears	£733.58	£368.14	£365.44	£753.07	-£613.59
With payday loan	18.3%	16.7%	1.6%	19.0%	0.5%
Average payday loan debt	£1,376.73	£455.11	£921.62	£1,905.75	£448.15
Income spent on priority expenditure	40.1%	37.4%	2.7%	41.6%	-2.3%

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

MOTHERWELL & WISHAW

Clients advised: 99 (up 24)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,177.36	£1,228.30	–£50.95	£1,239.72	£22.55	
Average debt	£11,994.57	£14,160.63	–£2,166.05	£13,231.40	–£302.62	Green
With rent arrears	33.3%	23.8%	9.5%	24.3%	–6.5%	Green
Average rent arrears	£290.33	£367.60	–£77.27	£401.78	–£192.03	Green
With mortgage arrears	5.9%	30.4%	–24.5%	31.4%	–7.2%	Green
Average mortgage arrears	£3,329.00	£1,782.43	£1,546.57	£1,605.64	–£1,001.95	Green
With electricity arrears	13.5%	7.7%	5.8%	5.9%	–5.2%	Green
Average electricity arrears	£490.14	£720.00	–£229.86	£616.00	£72.11	Red
With gas arrears	17.2%	7.7%	9.5%	8.2%	–3.1%	Green
Average gas arrears	£523.40	£1,544.50	–£1,021.10	£1,147.25	£608.63	Red
With Council Tax arrears	47.9%	39.6%	8.3%	36.3%	–0.6%	Green
Average Council Tax arrears	£1,429.04	£713.58	£715.46	£811.90	–£554.76	Green
With payday loan	21.7%	26.3%	–4.6%	23.2%	4.7%	Red
Average payday loan debt	£698.08	£529.41	£168.67	£917.65	–£539.95	Green
Income spent on priority expenditure	39.6%	41.5%	–1.9%	39.2%	–4.7%	Green

NORTH EAST FIFE

Clients advised: 59 (up 2)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,352.44	£1,542.58	–£190.14	£1,373.34	£156.17	
Average debt	£12,961.91	£22,559.70	–£9,597.78	£18,665.39	£5,131.37	Red
With rent arrears	28.6%	33.3%	–4.7%	22.2%	–8.6%	Green
Average rent arrears	£692.50	£850.00	–£157.50	£1,262.50	£668.69	Red
With mortgage arrears	42.1%	36.4%	5.7%	33.3%	–5.3%	Green
Average mortgage arrears	£2,514.13	£408.75	£2,105.38	£1,710.00	–£897.59	Green
With electricity arrears	5.3%	5.0%	0.3%	6.3%	–4.8%	Green
Average electricity arrears	£362.00	£400.00	–£38.00	£528.67	–£15.22	Green
With gas arrears	3.6%	15.4%	–11.8%	14.3%	3.0%	Red
Average gas arrears	£770.00	£879.50	–£109.50	£504.75	–£33.87	Green
With Council Tax arrears	33.3%	21.1%	12.2%	22.7%	–14.2%	Green
Average Council Tax arrears	£1,224.83	£868.00	£356.83	£1,576.30	£209.64	Red
With payday loan	12.8%	4.2%	8.6%	5.1%	–13.4%	Green
Average payday loan debt	£2,333.00	£422.00	£1,911.00	£1,066.67	–£390.93	Green
Income spent on priority expenditure	40.6%	42.3%	–1.7%	42.4%	–1.6%	Green

Green BELOW SCOTTISH CLIENT AVERAGE Red ABOVE SCOTTISH CLIENT AVERAGE

PAISLEY

Clients advised: 99 (up 28)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,145.59	£1,116.56	£29.02	£1,140.77	£76.40
Average debt	£9,958.18	£11,985.82	-£2,027.64	£11,257.00	£2,277.02
With rent arrears	25.0%	7.1%	17.9%	16.7%	-14.1%
Average rent arrears	£296.67	£295.00	£1.67	£261.50	£332.31
With mortgage arrears	41.9%	41.7%	0.2%	38.1%	-0.5%
Average mortgage arrears	£1,567.85	£1,171.10	£396.75	£1,903.94	£703.65
With electricity arrears	14.0%	18.2%	-4.2%	15.0%	3.9%
Average electricity arrears	£459.00	£336.88	£122.13	£306.50	£237.39
With gas arrears	20.0%	29.6%	-9.6%	18.4%	7.1%
Average gas arrears	£293.83	£294.63	-£0.79	£350.78	£187.84
With Council Tax arrears	49.1%	42.1%	7.0%	42.0%	5.1%
Average Council Tax arrears	£1,236.12	£1,497.69	-£261.57	£1,363.41	£3.25
With payday loan	14.3%	23.2%	-8.9%	23.2%	4.7%
Average payday loan debt	£967.73	£408.94	£558.79	£1,082.17	£375.43
Income spent on priority expenditure	46.2%	46.1%	0.1%	45.7%	1.7%

PERTSHIRE NORTH

Clients advised: 99 (up 40)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,195.08	£1,112.96	£82.12	£1,134.56	£82.61
Average debt	£11,887.79	£10,966.19	£921.60	£13,496.57	£37.45
With rent arrears	41.7%	56.5%	-14.8%	45.2%	14.4%
Average rent arrears	£1,127.60	£846.62	£280.98	£946.32	£352.51
With mortgage arrears	33.3%	15.4%	17.9%	24.0%	-14.6%
Average mortgage arrears	£1,917.50	£1,900.00	£17.50	£1,601.83	£1,005.76
With electricity arrears	17.4%	20.9%	-3.5%	13.6%	2.5%
Average electricity arrears	£1,140.63	£616.78	£523.85	£682.45	£138.56
With gas arrears	16.7%	0.0%	16.7%	0.0%	-11.3%
Average gas arrears	£716.67	£0.00	£716.67	£0.00	£538.62
With Council Tax arrears	40.5%	44.4%	-3.9%	36.6%	-0.3%
Average Council Tax arrears	£2,425.18	£1,034.50	£1,390.68	£1,422.62	£55.96
With payday loan	9.4%	24.5%	-15.1%	19.2%	0.7%
Average payday loan debt	£1,120.40	£461.55	£658.85	£1,476.89	£19.29
Income spent on priority expenditure	46.8%	46.8%	0.0%	43.0%	-0.9%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

PERTSHIRE SOUTH & KINROSSHIRE

Clients advised: 72	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,309.02	£1,272.12	£36.91	£1,232.34	£15.17	
Average debt	£12,431.32	£13,872.07	-£1,440.75	£13,783.21	£249.19	
With rent arrears	18.8%	40.0%	-21.2%	41.9%	11.1%	
Average rent arrears	£620.67	£400.63	£220.04	£569.85	-£23.96	
With mortgage arrears	31.3%	37.5%	-6.2%	37.9%	-0.7%	
Average mortgage arrears	£733.20	£4,257.33	-£3,524.13	£3,265.36	£657.77	
With electricity arrears	15.4%	17.9%	-2.5%	17.5%	6.4%	
Average electricity arrears	£924.00	£786.29	£137.71	£798.27	£254.38	
With gas arrears	20.0%	8.0%	12.0%	11.9%	0.6%	
Average gas arrears	£434.50	£48.00	£386.50	£737.20	£198.58	
With Council Tax arrears	41.7%	39.5%	2.2%	44.3%	7.4%	
Average Council Tax arrears	£1,764.53	£1,586.67	£177.87	£1,567.37	£200.71	
With payday loan	27.7%	11.6%	16.1%	16.7%	-1.8%	
Average payday loan debt	£1,607.31	£602.56	£1,004.75	£1,430.58	-£27.02	
Income spent on priority expenditure	42.8%	52.7%	-9.9%	51.5%	7.6%	

RENFREWSHIRE NORTH & WEST

Clients advised: 77 (up 19)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,317.70	£1,250.68	£67.03	£1,300.28	£83.11	
Average debt	£12,825.04	£16,063.00	-£3,237.96	£14,377.43	£843.41	
With rent arrears	17.6%	42.9%	-25.3%	27.8%	-3.0%	
Average rent arrears	£568.67	£267.00	£301.67	£507.20	-£86.61	
With mortgage arrears	44.4%	38.5%	5.9%	43.6%	5.0%	
Average mortgage arrears	£5,970.13	£2,345.10	£3,625.03	£2,318.00	-£289.59	
With electricity arrears	10.0%	14.3%	-4.3%	11.5%	0.4%	
Average electricity arrears	£407.00	£334.40	£72.60	£438.71	-£105.18	
With gas arrears	10.5%	4.8%	5.7%	5.7%	-5.6%	
Average gas arrears	£292.00	£200.00	£92.00	£340.00	-£198.62	
With Council Tax arrears	26.3%	37.1%	-10.8%	40.4%	3.5%	
Average Council Tax arrears	£740.70	£658.92	£81.78	£986.26	-£380.40	
With payday loan	27.5%	7.1%	20.4%	19.5%	1.0%	
Average payday loan debt	£1,967.71	£734.33	£1,233.38	£2,003.67	£546.07	
Income spent on priority expenditure	43.6%	49.5%	-5.9%	45.7%	1.7%	

BELOW SCOTTISH CLIENT AVERAGE ABOVE SCOTTISH CLIENT AVERAGE

RENFREWSHIRE SOUTH

Clients advised: 81 (up 21)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,186.08	£1,095.21	£90.86	£1,223.29	£6.12
Average debt	£12,258.80	£16,274.95	−£4,016.15	£13,628.86	£94.84
With rent arrears	25.0%	18.2%	6.8%	14.8%	−16.0%
Average rent arrears	£3,260.00	£950.50	£2,309.50	£649.75	£55.94
With mortgage arrears	20.8%	20.0%	0.8%	29.0%	−9.6%
Average mortgage arrears	£1,717.40	£3,622.50	−£1,905.10	£3,874.67	£1,267.08
With electricity arrears	10.9%	6.1%	4.8%	8.1%	−3.0%
Average electricity arrears	£682.17	£376.00	£306.17	£555.40	£11.51
With gas arrears	9.1%	5.6%	3.5%	3.2%	−8.1%
Average gas arrears	£200.67	£500.00	−£299.33	£500.00	−£38.62
With Council Tax arrears	27.1%	25.0%	2.1%	24.1%	−12.8%
Average Council Tax arrears	£1,081.08	£1,660.29	−£579.21	£1,702.62	£335.96
With payday loan	11.8%	14.0%	−2.2%	16.0%	−2.5%
Average payday loan debt	£961.13	£588.55	£372.58	£1,668.54	£210.94
Income spent on priority expenditure	42.0%	44.1%	−2.1%	43.8%	−0.1%

RUTHERGLEN

Clients advised: 109 (up 36)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,274.07	£1,442.23	−£168.16	£1,307.81	£90.64
Average debt	£14,044.35	£15,531.83	−£1,487.48	£14,914.72	£1,380.70
With rent arrears	18.2%	25.0%	−6.8%	17.9%	−12.9%
Average rent arrears	£555.00	£194.67	£360.33	£380.40	−£213.41
With mortgage arrears	17.2%	42.9%	−25.7%	34.0%	−4.6%
Average mortgage arrears	£1,338.00	£919.67	£418.33	£1,234.17	−£1,373.42
With electricity arrears	11.1%	6.8%	4.3%	5.7%	−5.4%
Average electricity arrears	£241.17	£290.00	−£48.83	£243.20	−£300.69
With gas arrears	13.8%	8.7%	5.1%	6.1%	−5.2%
Average gas arrears	£507.50	£232.50	£275.00	£255.00	−£283.62
With Council Tax arrears	37.3%	30.2%	7.1%	37.6%	0.7%
Average Council Tax arrears	£3,199.84	£1,300.54	£1,899.30	£1,798.19	£431.53
With payday loan	21.3%	15.1%	6.2%	15.6%	−2.9%
Average payday loan debt	£1,078.44	£638.63	£439.81	£1,346.94	−£110.66
Income spent on priority expenditure	43.5%	43.6%	−0.1%	44.1%	0.1%

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

SKYE, LOCHABER & BADENOCH

Clients advised: 71 (up 26)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,204.46	£1,300.84	–£96.38	£1,352.37	£135.20	
Average debt	£11,281.94	£16,409.67	–£5,127.73	£15,918.30	£2,384.28	
With rent arrears	37.0%	28.6%	8.4%	33.3%	2.5%	
Average rent arrears	£1,127.30	£625.00	£502.30	£687.50	£93.69	
With mortgage arrears	36.4%	47.4%	–11.0%	38.7%	0.1%	
Average mortgage arrears	£5,159.25	£1,966.56	£3,192.69	£2,343.25	–£264.34	
With electricity arrears	7.7%	11.5%	–3.8%	7.4%	–3.7%	
Average electricity arrears	£267.67	£216.67	£51.00	£362.50	–£181.39	
With gas arrears	0.0%	25.0%	–25.0%	9.1%	–2.2%	
Average gas arrears	£0.00	£350.00	–£350.00	£350.00	–£188.62	
With Council Tax arrears	48.6%	32.0%	16.6%	28.0%	–8.9%	
Average Council Tax arrears	£1,227.00	£3,782.00	–£2,555.00	£2,762.86	£1,396.20	
With payday loan	11.8%	15.8%	–4.0%	12.7%	–5.8%	
Average payday loan debt	£1,140.83	£493.33	£647.50	£2,002.67	£545.07	
Income spent on priority expenditure	47.6%	52.6%	–5.0%	46.0%	2.1%	

STIRLING

Clients advised: 80 (up 6)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,333.35	£1,197.22	£136.13	£1,198.49	–£18.68	
Average debt	£13,770.48	£10,454.08	£3,316.39	£12,945.19	–£588.83	
With rent arrears	31.6%	41.2%	–9.6%	30.3%	–0.5%	
Average rent arrears	£825.17	£547.71	£277.45	£545.60	–£48.21	
With mortgage arrears	22.7%	62.5%	–39.8%	47.6%	9.0%	
Average mortgage arrears	£10,537.40	£4,207.00	£6,330.40	£3,573.80	£966.21	
With electricity arrears	15.1%	10.0%	5.1%	12.1%	1.0%	
Average electricity arrears	£1,193.00	£218.67	£974.33	£438.00	–£105.89	
With gas arrears	10.7%	10.5%	0.2%	15.6%	4.3%	
Average gas arrears	£770.00	£261.00	£509.00	£184.29	–£354.33	
With Council Tax arrears	29.8%	25.0%	4.8%	22.6%	–14.3%	
Average Council Tax arrears	£1,244.64	£666.57	£578.07	£827.93	–£538.73	
With payday loan	12.7%	16.2%	–3.5%	13.8%	–4.7%	
Average payday loan debt	£2,478.75	£610.91	£1,867.84	£1,437.55	–£20.05	
Income spent on priority expenditure	45.9%	49.5%	–3.6%	53.3%	9.4%	

BELOW SCOTTISH CLIENT AVERAGE ABOVE SCOTTISH CLIENT AVERAGE

STRATHKELVIN & BEARSDEN

Clients advised: 73 (up 20)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,343.69	£1,378.53	-£34.83	£1,417.23	£200.06
Average debt	£14,942.98	£13,711.75	£1,231.23	£15,131.65	£1,597.63
With rent arrears	40.0%	50.0%	-10.0%	35.3%	4.5%
Average rent arrears	£247.50	£385.00	-£137.50	£331.67	-£262.14
With mortgage arrears	27.3%	42.9%	-15.6%	44.4%	5.8%
Average mortgage arrears	£2,608.83	£2,977.00	-£368.17	£3,272.81	£665.22
With electricity arrears	18.4%	19.4%	-1.0%	16.1%	5.0%
Average electricity arrears	£576.14	£233.00	£343.14	£246.89	-£297.00
With gas arrears	12.5%	4.2%	8.3%	10.5%	-0.8%
Average gas arrears	£552.00	£250.00	£302.00	£448.75	-£89.87
With Council Tax arrears	38.9%	36.7%	2.2%	40.0%	3.1%
Average Council Tax arrears	£1,271.07	£827.27	£443.80	£1,877.64	£510.98
With payday loan	7.7%	11.9%	-4.2%	19.2%	0.7%
Average payday loan debt	£658.25	£523.86	£134.39	£1,321.07	-£136.53
Income spent on priority expenditure	41.1%	46.2%	-5.1%	47.4%	3.5%

UDDINGSTON & BELLSHILL

Clients advised: 90 (up 25)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,175.18	£1,411.48	-£236.30	£1,329.96	£112.79
Average debt	£10,570.79	£14,965.77	-£4,394.98	£14,541.98	£1,007.96
With rent arrears	33.3%	22.2%	11.1%	33.3%	2.5%
Average rent arrears	£233.40	£350.00	-£116.60	£306.00	-£287.81
With mortgage arrears	23.8%	35.7%	-11.9%	30.6%	-8.0%
Average mortgage arrears	£697.00	£1,427.90	-£730.90	£4,474.60	£1,867.01
With electricity arrears	10.0%	15.8%	-5.8%	9.5%	-1.6%
Average electricity arrears	£493.00	£885.83	-£392.83	£808.86	£264.97
With gas arrears	4.3%	4.2%	0.1%	6.0%	-5.3%
Average gas arrears	£137.00	£148.00	-£11.00	£393.33	-£145.29
With Council Tax arrears	41.0%	23.1%	17.9%	25.0%	-11.9%
Average Council Tax arrears	£1,506.19	£1,802.11	-£295.92	£1,150.11	-£216.55
With payday loan	26.7%	18.8%	8.0%	18.9%	0.4%
Average payday loan debt	£1,289.33	£326.47	£962.86	£1,061.59	-£396.01
Income spent on priority expenditure	42.2%	45.2%	-3.0%	45.1%	1.2%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

Na h-Eileanan an Iar, Orkney
and Shetland Isles are included
overleaf.



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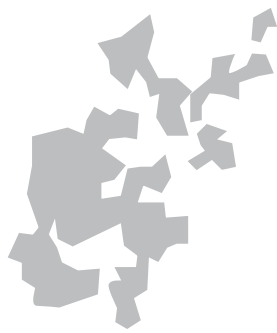
Clients advised: 17 (down 4)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,183.35	£1,443.67	-£260.31	£1,257.82	£40.65
Average debt	£14,215.06	£19,888.33	-£5,673.27	£20,560.76	£7,026.74
With rent arrears	40.0%	33.3%	6.7%	33.3%	2.5%
Average rent arrears	£127.00	£480.00	-£353.00	£590.00	-£3.81
With mortgage arrears	57.1%	100.0%	-42.9%	60.0%	21.4%
Average mortgage arrears	£1,122.50	£957.33	£165.17	£957.33	-£1,650.26
With electricity arrears	12.5%	12.5%	0.0%	7.1%	-4.0%
Average electricity arrears	£920.00	£50.00	£870.00	£50.00	-£493.89
With gas arrears	0.0%	50.0%	-50.0%	20.0%	8.7%
Average gas arrears	£0.00	£10.00	-£10.00	£10.00	-£528.62
With Council Tax arrears	31.3%	37.5%	-6.2%	28.6%	-8.3%
Average Council Tax arrears	£337.60	£686.33	-£348.73	£751.00	-£615.66
With payday loan	5.9%	11.1%	-5.2%	11.8%	-6.7%
Average payday loan debt	£140.00	£332.67	-£192.67	£2,424.00	£966.40
Income spent on priority expenditure	39.4%	37.6%	1.8%	38.1%	-5.8%

ORKNEY ISLANDS

Clients advised: 18 (up 1)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013
Average income	£1,600.33	£1,333.73	£266.61	£1,196.67	-£20.50
Average debt	£14,073.64	£14,911.64	-£837.99	£11,943.50	-£1,590.52
With rent arrears	40.0%	80.0%	-40.0%	83.3%	52.5%
Average rent arrears	£715.50	£205.75	£509.75	£176.20	-£417.61
With mortgage arrears	33.3%	50.0%	-16.7%	50.0%	11.4%
Average mortgage arrears	£200.00	£1,000.00	-£800.00	£731.50	-£1,876.09
With electricity arrears	25.0%	20.0%	5.0%	17.6%	6.5%
Average electricity arrears	£990.00	£1,176.50	-£186.50	£1,084.33	£540.44
With gas arrears	0.0%	0.0%	0.0%	0.0%	-11.3%
Average gas arrears	£0.00	£0.00	£0.00	£0.00	-£538.62
With Council Tax arrears	22.2%	60.0%	-37.8%	64.3%	27.4%
Average Council Tax arrears	£1,742.00	£499.17	£1,242.83	£416.00	-£950.66
With payday loan	14.3%	36.4%	-22.1%	22.2%	3.7%
Average payday loan debt	£3,880.00	£499.78	£3,380.22	£1,124.50	-£333.10
Income spent on priority expenditure	37.0%	42.7%	-5.7%	39.1%	-4.8%

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE



SHETLANDS ISLANDS

Clients advised: 17 (up 10)	2014 Jan – June results	2013 Jan – June results	Change in half year results	2013 End year results	+/- client average in 2013	
Average income	£1,625.13	£1,444.44	£180.68	£1,495.82	£278.65	
Average debt	£22,768.00	£13,078.11	£9,689.89	£15,346.63	£1,812.61	▲
With rent arrears	50.0%	0.0%	50.0%	33.3%	2.5%	▲
Average rent arrears	£400.00	£0.00	£400.00	£334.00	-£259.81	▼
With mortgage arrears	50.0%	0.0%	50.0%	20.0%	-18.6%	▼
Average mortgage arrears	£2,029.00	£0.00	£2,029.00	£409.00	-£2,198.59	▼
With electricity arrears	0.0%	37.5%	-37.5%	40.0%	28.9%	▲
Average electricity arrears	£0.00	£271.67	-£271.67	£207.00	-£336.89	▼
With gas arrears	0.0%	0.0%	0.0%	0.0%	-11.3%	▼
Average gas arrears	£0.00	£0.00	£0.00	£0.00	-£538.62	▼
With Council Tax arrears	14.3%	28.6%	-14.3%	35.7%	-1.2%	▼
Average Council Tax arrears	£360.00	£290.00	£70.00	£479.20	-£887.46	▼
With payday loan	0.0%	0.0%	0.0%	0.0%	-18.5%	▼
Average payday loan debt	£0.00	£0.00	£0.00	£0.00	-£1,457.60	▼
Income spent on priority expenditure	40.7%	41.6%	-0.9%	41.0%	-2.9%	▼

▼ BELOW SCOTTISH CLIENT AVERAGE ▲ ABOVE SCOTTISH CLIENT AVERAGE

For more information about this report:

Call: **0141 270 1444**

Email: **Sharon.bell@stepchange.org**

Write to StepChange Debt Charity Scotland
33 Bothwell Street
Glasgow G2 6NL

For free help and advice with problem debts:

Call: **0800 138 1111** Monday to Friday 8am to 8pm
and Saturday 8am to 4pm

Online: **www.stepchange.org**

