

CCCS
statistical
yearbook
2006

*Malcolm Hurlston*

Chairman's Introduction

2006 was the year when two and two made six in the world of personal debt.

Unprecedented rises in the number of insolvencies – fuelled almost entirely by the aggressive marketing of IVA companies – created an erroneous impression of a nation in trouble.

On the contrary, as we first noted in December 2005, people had already begun to bridle their appetite for credit and last year the rise in outstanding unsecured debt was a marginal one percent.

Credit, debt and over-indebtedness are not simple issues; it is not sufficient to say there is too much borrowing or there is too much lending (depending on your point of view). Instead we need to go behind the headlines to the structures and psychologies underpinning this complex market place to understand better why a few people borrow too much or why banks lend unwisely.

Consumer credit is far too important to our overall financial health, both as individuals and nationally, to be understood only superficially and it is to aid such understanding that the Foundation for Credit Counselling, the UK's leading debt charity, publishes its second statistical yearbook.

Last year's detailed information has been put to good use at the European University Institute in Florence and the Federal Reserve in Pennsylvania as well as at home.

As last year, the unique information in the yearbook is mined from our data warehouse which stores information about the 290,000 people who

sought help from our service last year. Detail comes from over 73,000 in-depth advice sessions last year, from our longer-term support for 74,000 clients on Debt Management Plans and from our daily contacts with banks and other lenders.

During 2006, the average debts of our clients rose by two percent to £31,370. There was a trend for older people, particularly those aged 60 and over, to take on more debt; the debts of young people declined both proportionately and in the amounts owed.

Although there have been no increases in levels of "extreme" debt, the proportion of CCCS clients recommended to bankruptcy is increasing, particularly among single women. This year's report includes a feature on bankruptcy which shows that there is still a considerable stigma attached to bankruptcy: over half of those clients who were recommended to bankruptcy did not go through with the process.

The growth in IVAs as a solution to debt problems has been a distinctive feature of 2006. Given the weight and dubious legality of the marketing (some even attempt to pass themselves off as having a relationship with us), it is difficult to believe that some IVAs are not being missold.

To learn more about types and styles of borrowing, this year we have included a section analysing debt levels against a range of factors: marital status, age, income and housing status.

Debt continues to confound and amaze: every week our experienced counsellors (of whom there were 210 at the end of the year) report hair-curling stories of scarcely believable levels of borrowing at all ages and all income levels. Thankfully these are the exceptions.

There is no simple solution to the social problem of debt; neither education nor data sharing will prove a panacea. People get into debt for complex reasons; the more we understand, the more we can help and possibly even prevent if we gather and take due note of the evidence.

Malcolm Hurst

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Main findings 2006

CLIENTS

- The average debt for a CCCS client starting a Debt Management Plan in 2006 was £31,370, two percent more than in 2005.
- Young clients (aged 18-24) owed an average of £12,790. Clients over 60 have more than double that amount, with an average debt of £31,867.
- Clients aged between 40 and 59 had the highest levels of debt, owing an average of £32,886.
- The proportion of clients who owed more than £100,000 to their creditors dropped to 2.5 percent from 2.7 percent in 2005. However, the proportion of clients with a debt to income ratio of more than 66:1 had increased to 4.2 percent in 2006, up 0.6 percent on 2005.
- Over half of CCCS clients who were recommended bankruptcy did not go through with the process. Had they done so, the bankruptcy figures in England and Wales would have risen by around 14 percent.

SERVICES

- Clients repaid £140.3 million to their lenders through CCCS, 41 percent more than the £99.2 million repaid in 2005.
- CCCS answered over 293,000 calls on the freephone helpline – 50 percent more calls than were answered in 2005.
- CCCS received 700,000 visits to its website in 2006 with 68,000 going to its new CCCS Debt Remedy service which started in September.
- Counsellors advised 73,286 people in-depth about their debt issues.

SOCIETY

- Sixty percent of CCCS clients rent their accommodation.
- Clients repaying creditors through CCCS had £2.3 billion of unsecured debt between them at the end of the year. This is estimated to be around 10 percent of the UK's problem debt.

Foundation for Credit Counselling

The Foundation for Credit Counselling is the charity responsible for the introduction and development of credit counselling in the UK through Consumer Credit Counselling Service (CCCS). Since being established in 1993, CCCS has helped over a million people with debt problems.

CCCS provides help in a variety of ways: assistance with budgeting and better money management; in-depth money advice sessions; and, for those with the wherewithal to repay their debts, with debt repayment plans. Its primary aim is to work in the best interests of the consumer, taking account of responsibilities and commitments to creditors.

In the wider world, CCCS seeks to take account of the interests of both borrowers and lenders in order to support the continued development of a fair and cost effective consumer credit industry. By increasing knowledge and understanding of the causes of over-indebtedness, CCCS aims to support the development of more responsible lending as well as borrowing, and to improve understanding of the increasingly important role that credit plays in the UK, both economically and socially.

In 2006, CCCS provided in-depth counselling sessions to over 73,000 people. Every day over 50 million rows of data are updated in its data warehouse, chronicling the circumstances of the over-indebted. This information has been collected and analysed in the context of the UK consumer credit market and made available in this statistical yearbook.

This is the second yearbook that the Foundation has published. Last year's yearbook received considerable attention from the media, stakeholders and government.

This year we have features on bankruptcy and extreme debt, both areas of concern for debt advisers, the media and policy makers alike and we have included a more detailed analysis of the types of debt acquired by people according to their age, sex, income and marital status.

A full description of the process of credit counselling is provided in an appendix to this report.

I. Introduction to credit

1.1 CREDIT IN THE UK

The last year has been one of great change in UK credit. Two rises in interest rates totalling 50 basis points have added to a general increase in pressure on household finances. At the same time unsecured household lending has slowed considerably, remaining almost static over the course of the year and credit card balances contracted significantly.

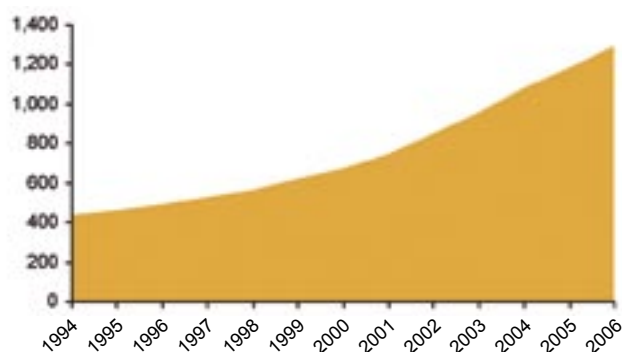
At the end of 2006, total household debt in the UK was £1.3 trillion. The largest component of this was mortgage or secured borrowing, which stood at £1.1 trillion at the close of the year. This figure has increased rapidly in the past decade owing to rising house prices and accounts for much of the rise in total lending. First-time buyers in particular are stretching their finances to reach the first rung of the housing ladder, as the average income multiple for a first-time mortgage reached an all time high of 3.3 in December 2006.¹

1.2 UNSECURED DEBT

Unsecured debt is mainly defined as borrowing by consumers to finance current expenditure on goods and services and includes credit cards, personal loans, overdrafts, store cards, catalogue debt, home credit – in short, any borrowing which is not secured on an asset.

For the first time in over a decade, outstanding credit card debt fell in 2006 by over £250 million per month over the course of the year. However, the reduction in credit card balances has been more than matched by increases in personal loans and overdrafts so the overall level of unsecured credit has continued to rise – albeit only marginally.

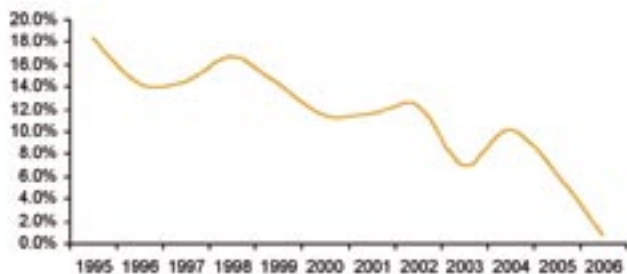
Chart 1.1.1 - UK total household debt



Source: Bank of England

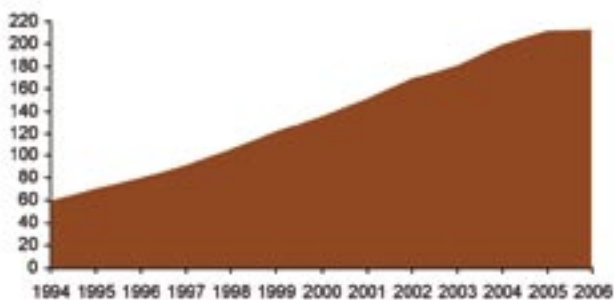
¹ Council of Mortgage Lenders, press release, February 13 2007. See their website for more details: <http://www.cml.org.uk/cml/media/press/1107>

Chart 1.2.1 - Year-on-year growth in total UK unsecured credit



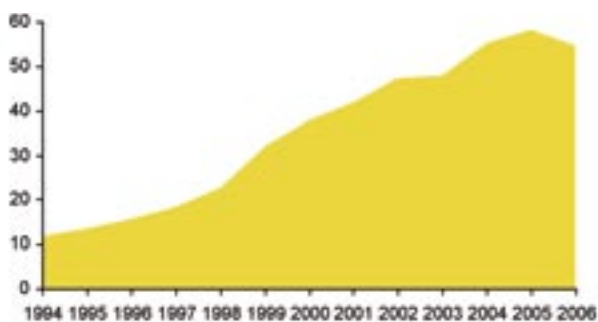
Source: Bank of England

Chart 1.2.2 - Unsecured debt in the UK



Source: Bank of England

Chart 1.2.3 - Credit card balance outstanding



Source: Bank of England

The evidence suggests that although appetite for unsecured debt is still strong, UK consumers are at least taking steps to rationalise their borrowing – moving debts from short-term, high interest solutions such as credit cards into longer term, lower interest alternatives such as personal loans.

This may have been prompted by tightening of lending conditions by financial institutions or may simply be the response of a more discerning public to the colder economic climate of the last year. With multiple rises in utility bills, and the Bank of England struggling to keep the lid on inflation, pressure on household finances has increased on all fronts.

From 1995 until 2005 the average annual rise in outstanding unsecured debt was 12 percent. In 2006 the rise was less than one percent.²

However, the long-term trend in unsecured debt levels is still upward: the proportion of households with unsecured debt has increased from 36 percent to 43 percent since 1995 and the proportion with no debt at all has fallen from 46 percent to 43 percent.³

At the end of 2005, credit card debt alone came to £58 billion but by the end of 2006 the reduction in outstanding credit card balances had brought this figure down to £55 billion.

² Bank of England statistics. See their website for more details: www.bankofengland.co.uk
³ Bank of England, Quarterly Bulletin Q4 2006. Please see their website for more details: www.bankofengland.co.uk/publications/quarterlybulletin/qb060403.pdf

1.3 GROWTH RATES

In contrast to the decreasing growth rate of unsecured credit over the last ten years, unsecured borrowing as a proportion of income and of GDP rose steadily over the same period indicating that UK consumer borrowing has increased at a faster rate than earnings and productivity.

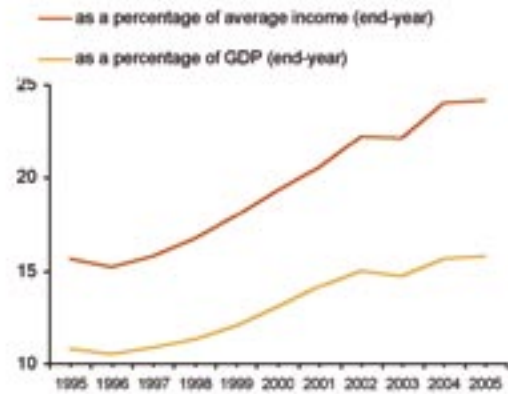
Unsecured debt as a proportion of average income in the UK was over 24 percent at the beginning of 2006 compared to 15 percent in 1995. Unsecured debt as a proportion of the UK gross domestic product stood at 16 percent at the beginning of 2006 compared to 11 percent in 1995.

1.4 THE MAKE UP OF CREDIT IN THE UK

The majority of borrowing in the UK is secured on dwellings, accounting for around 84 percent of all household debt in 2006, a higher proportion than at any point since 1996.

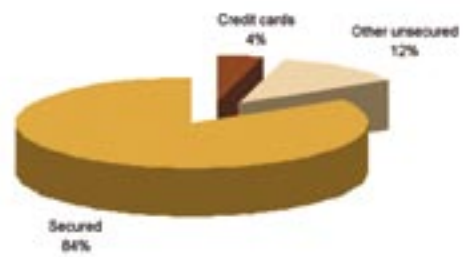
Credit cards accounted for 26 percent of all unsecured debt in 2006. This has decreased from around 28 percent at the end of the nineties but is still some way above the 19 percent it accounted for in 1995.

Chart 1.3.1 - Unsecured debt as a percentage of average income and of GDP



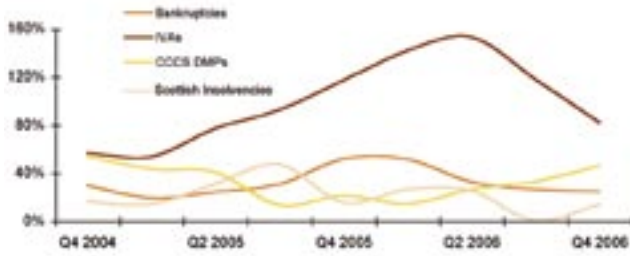
Source: Hansard

Chart 1.4.1 - Make up of credit in the UK (2006)



Source: Bank of England

Chart 1.5.1 - Year-on-year increases in insolvencies and DMPs



Source: Insolvency Service and CCCS

1.5 SIGNIFICANT DEVELOPMENTS IN THE UK CREDIT MARKET

Insolvencies rose throughout the year. The greatest rise was in Individual Voluntary Arrangements (IVAs), a less punitive alternative to bankruptcy introduced in 1985. An IVA allows debtors to enter into an agreement with their creditors to pay a fixed proportion of their liabilities over a period of time, usually five years. After this period the remaining debt is written off, but a record of the IVA remains on the credit file for six years.

The rate of growth in IVAs soared from early 2005, owing to increased marketing by quoted companies, reaching a peak of 153 percent in Q2 2006. Although it is still the fastest growing form of insolvency, the number of people entering an IVA has not yet matched those filing for bankruptcy.

2. Features

2.1 BANKRUPTCY

Last year CCCS released a study of all those who had been recommended bankruptcy as the best solution to their debt problems⁴ during the first nine months of 2006. This study has now been updated to include information and statistics for all of 2006.

The report was based upon a postal survey of those clients recommended for bankruptcy and CCCS statistics.

The findings

Bankruptcy recommendations accounted for 14.5 percent of all counselling results in the first quarter of 2006. By the fourth quarter this had increased to 17.5 percent.

The demographics of those who are recommended to go bankrupt differ from the usual CCCS client demographics.⁵ Women account for 61 percent of clients recommended to go bankrupt; this compares to only 55 percent within the rest of CCCS. Three quarters of these women are single. This is in stark contrast to official Insolvency Service statistics which show that most bankrupts are male.

The average age of clients recommended bankruptcy is 42, but since January 2006 bankruptcy recommendations among the old have increased substantially.

Chart 2.1.1 - CCCS bankruptcy recommendations as a proportion of counselling appointments

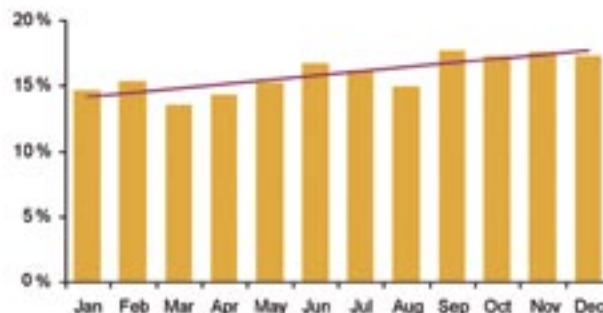


Chart 2.1.2 - Bankruptcy recommendations by age group

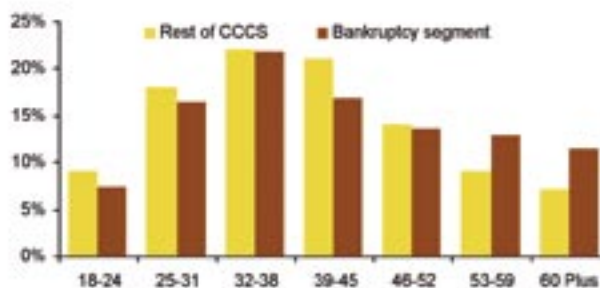
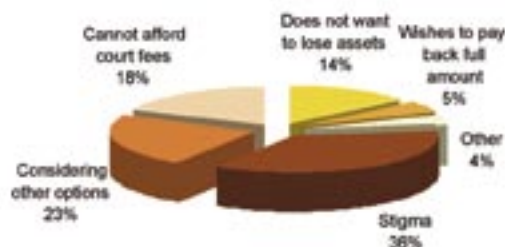


Chart 2.1.3 - Reasons why clients do not pursue bankruptcy



4 Please see CCCS website for complete report, *CCCS clients and bankruptcy*, published January 2007. <http://www.cccs.co.uk/media/Article.aspx?ArtID=PR20070119>

5 See page 8 for more details

The reasons clients give to CCCS about why they are over-committed on credit reveal that around half of them had experienced some form of negative income shock tipping them over the edge (divorce/separation, illness, unemployment). Around a third admit that credit misuse was the main reason.

The survey shows that while clients may understand that bankruptcy is their best option, well over half (58 percent) eventually decide not to pursue it further. This is mainly due to the stigma associated with the process.

If bankruptcy recommendations were followed, 8,350 more CCCS clients would have gone bankrupt. This would have had a significant effect on the bankruptcy statistics in England and Wales as a whole – an increase of around 14 percent.

2.2 EXTREME DEBT: A CLOSER LOOK AT CCCS CLIENTS

A phenomenon of recent years has been the client who has run up extremely high levels of unsecured debt to many different creditors. Although these clients account for only a small proportion of the CCCS population, the debts are so extreme as to require special study, particularly with a view to ascertaining if the problem of extreme debt is becoming more prevalent.

How widespread is the problem?

Clients are judged as having extreme debt if they meet one or more of the following criteria:

- unsecured debts of more than £100,000
- 16 or more credit cards
- debt to income ratios of more than 66:1

Table 2.2.1 – Comparison of clients in extreme debt

	Debt > £100,000	D:I ratio > 66:1	16+ credit cards
2002-4	850	2,322	178
2004-5	1,601	2,180	157
2006	2,199	3,735	288

Table 2.2.2 – Clients owing more than £100,000

	Number of clients	Clients (%)	Av. debt of clients
2002-4	850	1.4%	£132,318
2004-5	1,601	2.7%	£129,681
2006	2,199	2.5%	£129,535

Table 2.2.3 – Clients with a D:I ratio of more than 66:1

	Number of clients	Clients %	Av. D:1 ratio
2002-4	2,322	3.8%	124:1
2004-5	2,180	3.6%	109:1
2006	3,735	4.2%	126:1

Table 2.2.4 – Clients with more than 16 credit cards

	Number of clients	Clients %	Av. number of cards
2002-4	178	0.3%	20
2004-5	157	0.3%	19
2006	288	0.3%	19

The proportion of clients with more than 16 credit cards has remained constant throughout the period. However, the number of clients with a debt to income ratio of more than 66:1 has increased over time. In 2006, this jumped 0.6 percentage points, mainly due to a decrease in average incomes of our clients.

These figures suggest that the growth in extreme debt may be easing with the percentage of those in this situation having dropped slightly, while the average debt of those owing more than £100,000 has remained unchanged. The average number of credit cards has stabilised at 19.

It appears that cases of extreme debt have levelled out and are currently stable. However, as those owing more than £100,000 have more than doubled in three years, it is our intention to review regularly levels of extreme debt for the foreseeable future.

3. CCCS statistics

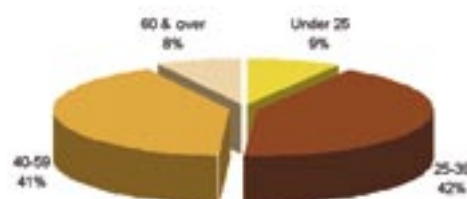
3.1 CCCS POPULATION STATISTICS

This section of the statistical yearbook looks at the population of CCCS clients. The major trends in age, gender, housing, marital status, children and income are examined to create a clearer picture of the CCCS client base. Given the size of our database, it is highly likely that these demographic trends are representative of the UK borrowing population in financial difficulty.

Table 3.1.1 – Age

	2004	2005	2006
Under 25	13.2%	10.9%	8.7%
25-39	46.2%	45.7%	42.3%
40-59	35.6%	38.1%	41.3%
60 and over	5.0%	5.4%	7.8%

Chart 3.1.1 - Client age



There has been a shift in the age groups of clients with a 2.4 percentage point increase in those aged 60 and over in 2006. This confirms some of the trends first observed in previous research into credit card debt in mid-2006.⁶

Table 3.1.2 – Gender

	2004	2005	2006
Female	54.0%	53.4%	55.3%
Male	46.1%	46.6%	44.7%

Table 3.1.3 – Housing situation

	2004	2005	2006
Owners	33.8%	39.0%	39.1%
Renters	66.2%	61.0%	60.9%

⁶ Please see CCCS report, *More silver threads among the Gold Cards*. Available from the website: <http://www.cccs.co.uk/research/2006/CreditCardReport.pdf>

Table 3.1.4 – Marital status

	2004	2005	2006
Single	55.2%	51.3%	51.9%
Couple	44.8%	48.7%	48.1%

Table 3.1.5 – Number of children

	2004	2005	2006
0	56.1%	55.9%	55.2%
1	18.0%	18.3%	18.9%
2	16.5%	16.6%	16.8%
3	6.7%	6.7%	6.6%
4	2.0%	2.0%	1.9%
5	0.5%	0.4%	0.5%
6	0.1%	0.1%	0.1%

Table 3.1.6 – Annual income

	2004	2005	2006
£0,00 - £9,999	26.4%	20.8%	24.8%
£10,000 - £19,999	53.7%	53.1%	49.2%
£20,000 - £29,999	15.9%	20.1%	19.4%
£30,000 - £39,999	3.2%	4.6%	5.1%
£40,000 - £49,999	0.6%	1.0%	1.1%
£50,000 - £59,999	0.1%	0.3%	0.3%
£60,000 and over	0.1%	0.2%	0.1%

3.2 DEBT ANALYSIS

This section examines debt levels of people who have had a full counselling session by a range of factors: marital status, age, income, housing status, and geographic location.

Chart 3.2.1 - Outstanding debt by marital status

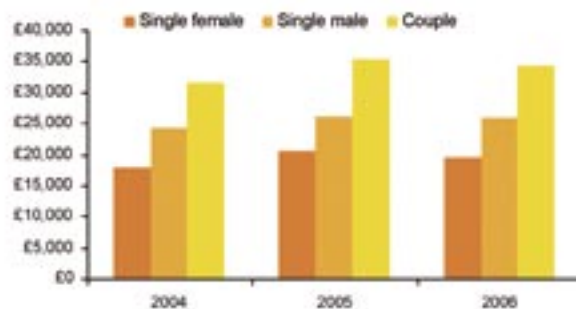


Chart 3.2.2 - Outstanding debt by age

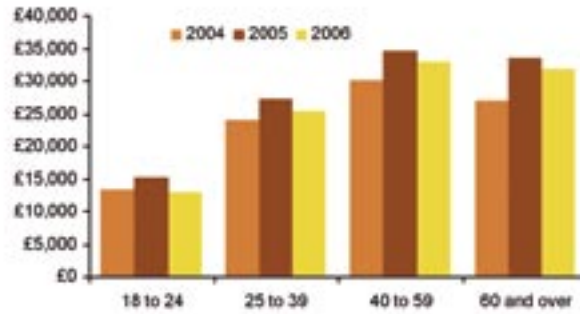


Chart 3.2.3 - Outstanding debt by income

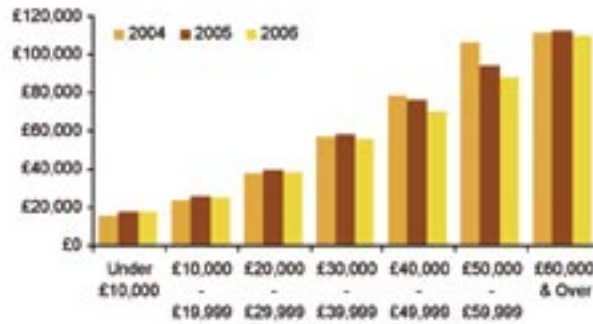


Chart 3.2.4 - Outstanding debt by housing status

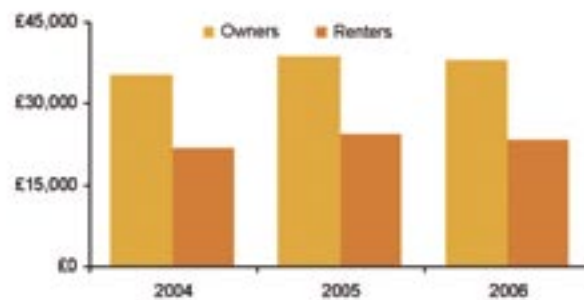


Chart 3.2.5 - Proportion of clients by debt to income ratio

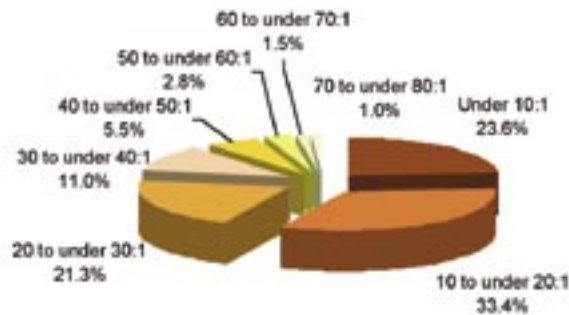
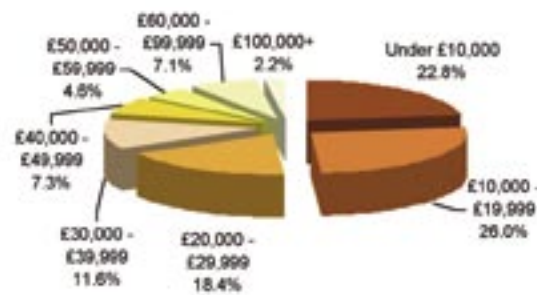


Chart 3.2.6 - Proportion of clients by debt level



What follows is a series of charts looking at debt type by a range of factors: gender, marital status, income and housing status.

Chart 3.2.7 - Debt by type

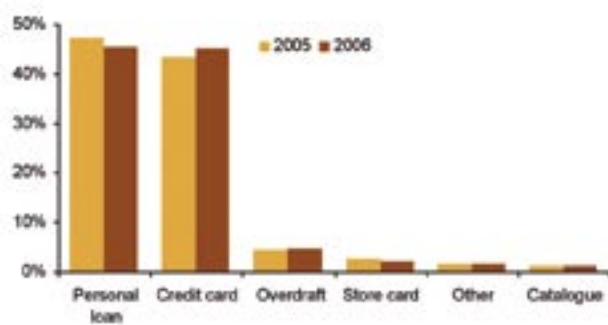


Chart 3.2.8 - Debt type by gender

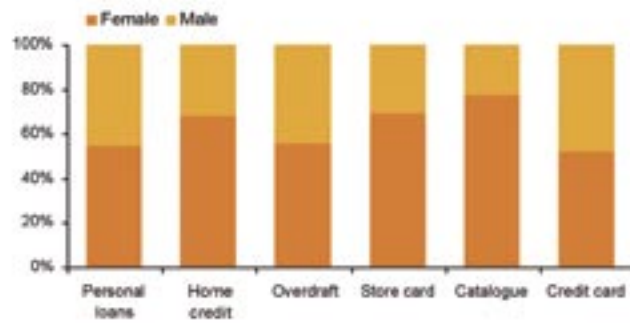


Chart 3.2.9 - Debt type by marital status

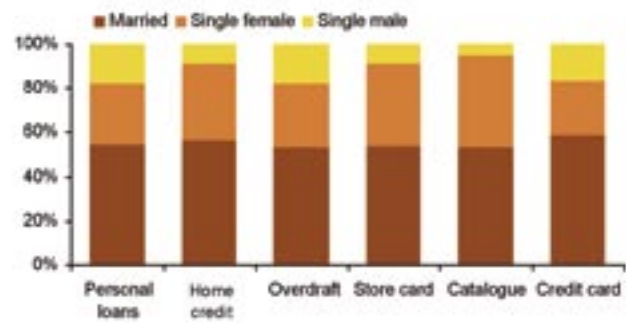


Chart 3.2.10 - Debt type by income

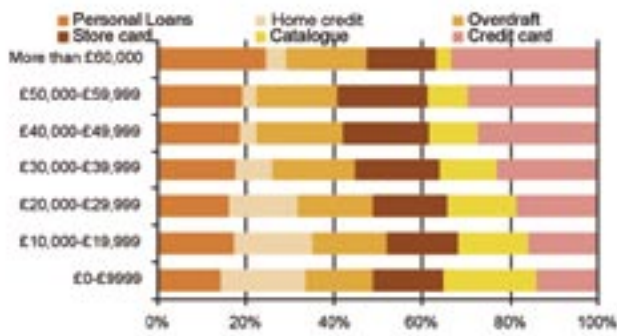
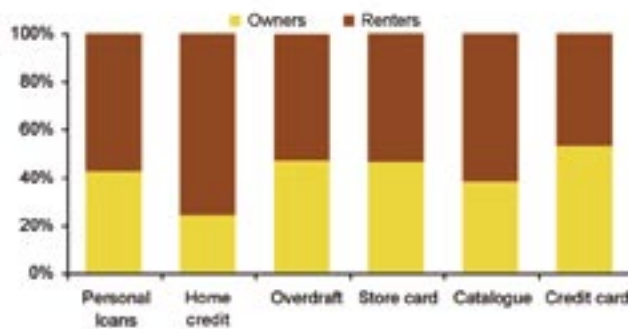


Chart 3.2.11 - Debt type by housing status



The majority of CCCS client debt consists of credit cards and personal loans. Females tend to owe more on store cards, catalogues and home credit than males. Somewhat unsurprisingly, home credit and store cards make up a greater share of debt for those on lower incomes. Debts of those in the higher income brackets are concentrated mainly in personal loans, overdrafts and credit cards.

Chart 3.2.12 – Debt by area in 2005

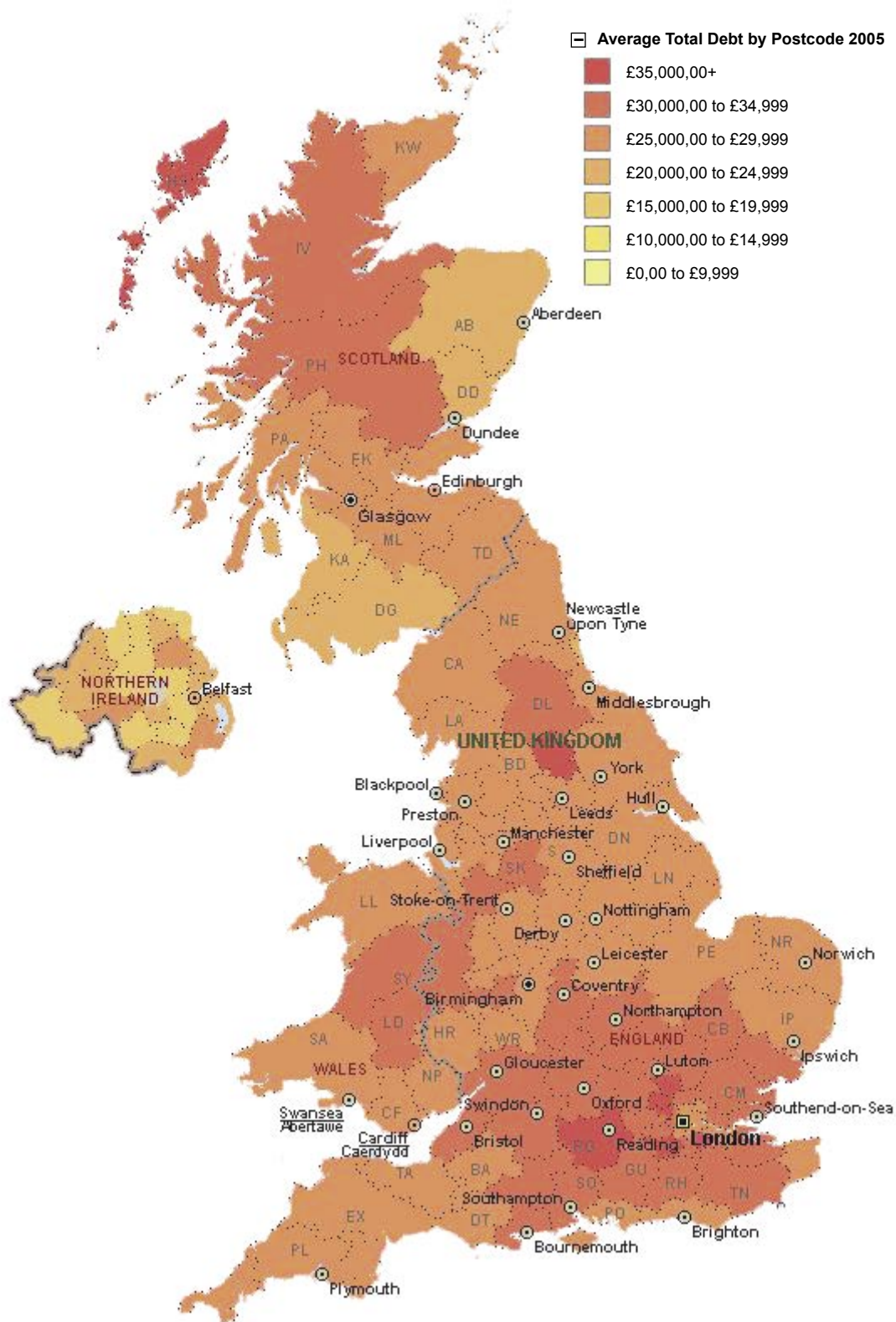
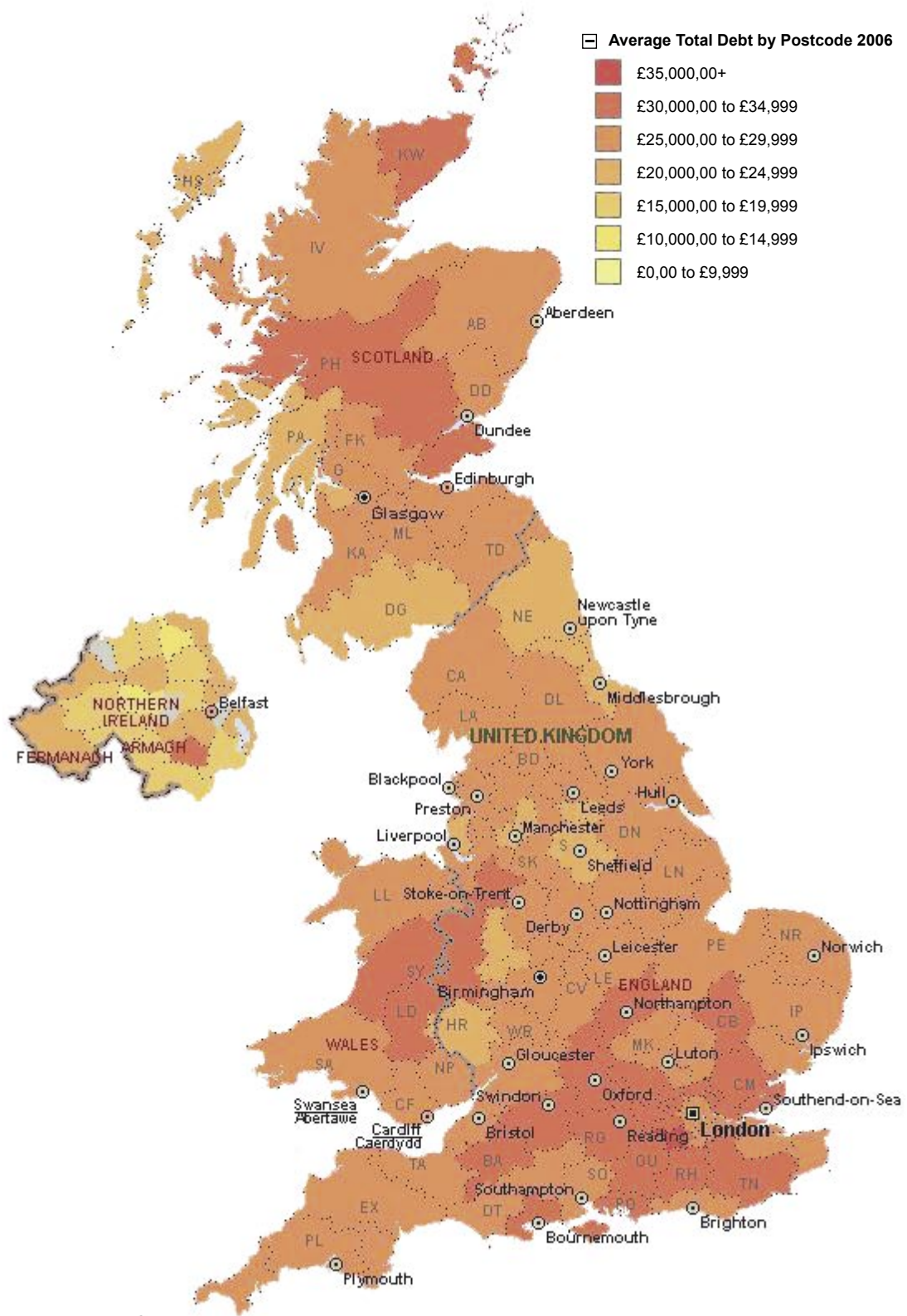


Chart 3.2.13 – Debt by area in 2006



3.3 DEBT MANAGEMENT PLANS

The best advice for just over half of the clients counselled by CCCS is to benefit from the help and support offered by a CCCS administered Debt Management Plan (DMP).

While repaying through a DMP, a client will make one monthly payment to CCCS which will distribute the negotiated repayment amongst the client’s lenders on a pro-rata basis. Lenders agree to stop any collections activity, and most choose to stop interest charges and late payment fees on their customers’ accounts when they come under CCCS debt management.

The following charts and tables show statistics about DMPs administered by CCCS during 2006.

Table 3.3.1 shows that CCCS is helping its clients pay back over £2.3 billion to their lenders through DMPs. Calculations show that while only 0.16 percent of the UK adult population is repaying debt through CCCS, they hold 10 percent of UK problem debt.

Table 3.3.1 – Total debt under management at year end

	2004	2005	2006
Total debt in DMPs	£1,014,478,995	£1,515,748,836	£2,299,658,646

Chart 3.3.1 - Total debt in DMPs

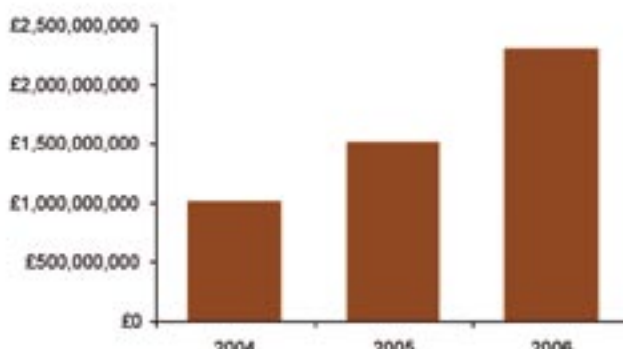


Table 3.3.2 details how much has been paid by clients to their lenders through CCCS. In 2006 CCCS repaid over £140 million to lenders⁷ :

⁷ Year-on-year growth rates from 2004/5 and 2005/6 can be found on a supplementary table in appendix 4.8

Table 3.3.2 – Repayments to lenders

	2004	2005	2006
Repaid to lenders	£77,565,506	£99,269,884	£140,327,999

The average outstanding debt of clients beginning a DMP in each month increased from an average of £29,341 in 2004 to £31,370 in 2006.

Table 3.3.3 – Average outstanding debt by starting month

	2004	2005	2006
January	£27,678	£31,406	£32,042
February	£27,211	£29,736	£32,177
March	£28,689	£31,078	£33,107
April	£30,590	£30,551	£32,083
May	£30,086	£30,738	£31,031
June	£29,490	£30,800	£32,473
July	£29,007	£31,779	£30,541
August	£29,305	£31,331	£30,458
September	£31,038	£30,680	£31,585
October	£28,908	£30,921	£29,625
November	£29,269	£30,486	£30,560
December	£30,815	£29,648	£30,757
Average	£29,341	£30,763	£31,370

Table 3.3.4 – Number of new clients starting a DMP per month

	2004	2005	2006
January	1,152	1,705	2,189
February	1,149	1,728	2,496
March	1,620	1,939	2,987
April	1,344	1,864	2,524
May	1,300	1,804	2,730
June	1,500	2,162	3,699
July	1,385	2,032	2,987
August	1,427	2,174	2,975
September	1,552	2,253	2,627
October	1,614	2,389	3,302
November	1,641	2,348	3,790
December	1,300	2,046	2,829
Total	16,984	24,444	35,135

Some clients complete their DMPs or decide that they are in a strong enough position, both financially and personally, to continue repayments to lenders on their own. Some benefit from a salary increase or promotion or find other means of paying off their debts. At the same time, new people are starting a CCCS DMP every month. The following table gives the number of CCCS clients at each month end.

Table 3.3.5 – Number of clients on a DMP at month end

	2004	2005	2006
January	30,891	38,640	52,513
February	31,312	39,647	53,851
March	32,179	40,866	55,834
April	32,896	41,384	57,475
May	33,224	42,345	59,217
June	34,023	43,423	61,829
July	34,642	44,540	63,585
August	35,226	45,885	65,480
September	35,700	47,188	66,912
October	36,474	48,717	68,784
November	37,308	50,188	71,482
December	37,825	51,333	73,655

CCCS clients' financial circumstances vary widely. There are some clients who can make repayments of over £1,000 a month, while others can only spare a small amount. The table over shows the average payment made each month to CCCS (for distribution to lenders) by clients on a DMP.

Table 3.3.6 – Average repayment per month

	2004	2005	2006
January	£227	£221	£222
February	£223	£220	£219
March	£222	£218	£217
April	£221	£220	£218
May	£219	£217	£218
June	£219	£216	£217
July	£220	£216	£216
August	£217	£217	£214
September	£217	£215	£216
October	£220	£216	£216
November	£217	£217	£219
December	£219	£217	£218
Average	£220	£218	£217

3.4 CALLING CCCS

CCCS' helplines are the lifeblood of the charity. There are now five main helpline areas which take calls from different people outside the charity. These areas are: helpline, counselling, client support, debt management services and customer services (which contains client and creditor services). Each has its own role to play.⁸

CCCS answered over of 900,000 calls in 2006, of which 300,000 were helpline counselling calls:

Table 3.4.1 – Total calls received

	2004	2005	2006
Helpline	166,720	201,145	293,521
Client support	75,905	83,346	152,064
Customer services	254,155	315,062	436,283
Debt management services	-	-	35,683
Total	496,780	599,553	917,551

Table 3.4.2 – Number of helpline counselling calls taken

	2004	2005	2006
Q1	43,454	53,689	65,537
Q2	42,441	50,353	70,592
Q3	41,309	46,847	83,604
Q4	39,516	50,256	73,788
Total	166,720	201,145	293,521

Table 3.4.3 – Number of client support calls taken

	2004	2005	2006
Q1	20,492	19,171	30,553
Q2	18,472	20,564	34,341
Q3	19,304	23,564	42,485
Q4	17,637	20,047	44,685
Total	75,905	83,346	152,064

⁸ For a description of the function of each department, please see the Data Dictionary in the appendix

Table 3.4.4 – Number of debt management service calls taken

	2006
Q1	4,607
Q2	8,254
Q3	11,040
Q4	11,782
Total	35,683

Table 3.4.5 – Number of customer service calls taken

	2004	2005	2006
Q1	61,332	79,003	92,969
Q2	59,842	79,332	106,624
Q3	67,615	83,073	117,690
Q4	65,366	73,654	119,000
Total	254,155	315,062	436,283

Debt Management Services deals with the setting up of DMPs and calls relating to payments and disbursements. Owing to a process change in CCCS' operations, this is now recorded separately.

Customer service calls are broken down into two categories:

Table 3.4.6 – Number of client service calls taken

	2004	2005	2006
Q1	42,594	57,021	67,194
Q2	40,993	58,523	77,327
Q3	47,916	59,190	87,145
Q4	47,005	52,703	87,929
Total	178,508	227,437	319,595

Table 3.4.7 – Number of creditor service calls taken

	2004	2005	2006
Q1	18,738	21,982	25,775
Q2	18,849	20,809	29,297
Q3	19,699	23,883	30,545
Q4	18,361	20,951	31,071
Total	75,647	87,625	116,688

3.5 WEBSITE STATISTICS

CCCS' website received a total of over 700,000 visits in 2006. The website provides general information on CCCS, together with advice to the public on budgeting and dealing with debts. It also allows clients to log in to view their DMP online. This gives them instant access to maintain their DMP and make amendments to their circumstances.

Creditor services allows creditors to review their clients' DMP payments and budgets.

Table 3.5.1 – CCCS website usage

	Homepage	Creditor services	Client services	CCCS Debt remedy
January	52,081	419	12,587	-
February	40,903	491	10,477	-
March	41,083	516	12,505	-
April	37,343	496	10,846	-
May	42,802	660	12,326	-
June	40,682	724	11,937	-
July	40,555	927	12,624	-
August	45,002	1,305	14,574	-
September	48,368	1,372	11,878	18,173
October	51,295	1,829	12,814	18,124
November	53,871	1,888	13,751	19,722
December	33,443	1,283	9,570	12,025
Total	527,428	11,910	145,889	68,044

CCCS Debt Remedy is a new system of online counselling, introduced in September 2006. It provides visitors to the site with the opportunity to undertake an individual and tailored online assessment of their debt problems.

3.6 APPOINTMENT RESULTS

Clients come to CCCS with different counselling needs. There are two first points of contact: via the helpline and via the website and CCCS Debt Remedy. The following statistics relate to calls received through the helpline.

Some calls are termed general advice calls, in which the helpline adviser will be able to deal with the problems there and then, or redirect callers to another resource or agency who will be better able to help. Other clients are either sent a self-help pack, so they can manage their own debts, or are offered an appointment. At the appointment, the counsellor will examine the client's debts and financial situation and advise either a DMP or another solution – these are headed below under the catch-all of financial counselling only.

Table 3.6.1 – Number of self-help packs sent

	2004	2005	2006
Q1	6,442	8,519	13,137
Q2	6,950	9,367	8,447
Q3	5,525	8,934	6,062
Q4	4,938	9,952	3,926
Total	23,855	36,772	31,572

Table 3.6.2 – Number of DMPs offered

	2004	2005	2006
Q1	4,687	6,813	9,219
Q2	5,090	7,205	9,592
Q3	5,785	8,464	9,529
Q4	5,676	8,462	11,145
Total	21,238	30,944	39,485

Table 3.6.3 – Number of clients offered financial counselling

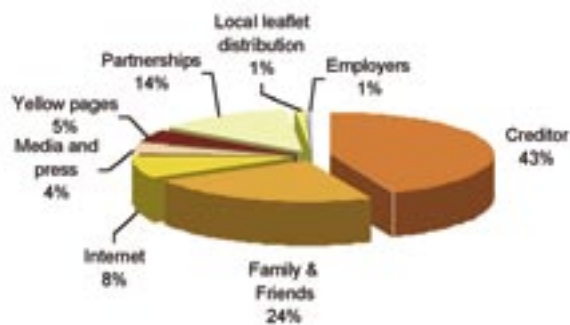
	2004	2005	2006
Q1	3,551	4,769	6,781
Q2	3,353	4,633	7,964
Q3	4,501	5,580	8,776
Q4	4,086	5,886	10,280
Total	15,491	20,868	33,801

Table 3.6.4 – Number of appointments completed

	2004	2005	2006
Q1	8,238	11,582	16,000
Q2	8,443	11,838	17,556
Q3	10,286	14,044	18,305
Q4	9,762	14,348	21,425
Total	36,729	51,812	73,286

Clients advised to contact CCCS by their lenders make up between 40 and 45 percent of the total referrals that CCCS receives. Personal recommendations from family and friends are also high reflecting CCCS' good reputation with clients and former clients.

Chart 3.6.1 - How clients heard of CCCS



The table below shows the recommended solution reached by a CCCS counsellor at the time of an appointment. DMPs account for the largest percentage with over 45 percent of clients being recommended this solution. Bankruptcies make up 20 percent and despite the large media attention and a massive increase in numbers of IVAs in 2006, this is only the best solution in three percent of cases.

Table 3.6.5 – Appointment recommendations in 2006

	2006
DMP	45.8%
Bankruptcy/sequestration	20.0%
Token payments	13.9%
Meets actual payments	6.3%
Client to deal directly with creditors	4.6%
Realise assets	4.1%
IVA/trust deed	3.0%
Income maximisation	1.9%
Administration orders	0.5%

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4.3 THE CREDIT COUNSELLING PROCESS

There are two main points of contact, via the free phone helpline and via the CCCS' website which includes CCCS Debt Remedy.

If contact is made via the free helpline, people are offered emergency help, self-help material or the offer of an in-depth advice session. About a quarter of all those contacting CCCS will end up in a full counselling session. Most counselling takes place over the phone, although face-to-face interviews are available in all 11 CCCS centres across the country.

The interview consists of a full review of the credit and debt situation followed by a recommendation. The first priority is to ensure that the client and the client's family have enough to live on: only then will the counsellor discuss options for repaying debts. Provided there are sufficient funds, the counsellor will propose a DMP which CCCS will administer. Other advice is offered as appropriate, including bankruptcy, IVAs and token payments.

If contact is made via the website then the entire counselling process is done on-line through CCCS Debt Remedy and is tailored to personal circumstances. A handbook outlining all the relevant information is generated for the user to download or print and is emailed to them. This is a revolutionary new counselling approach.

Such is the quality of counselling that many creditors now accept our repayment proposals without further checking and the repayment records of clients counselled are uniquely good. This is because counsellors follow the two key principles of best advice and sustainable plans.

Who uses credit counselling?

Over-indebtedness largely results from a change in financial circumstances, caused by reduced income or overuse of credit, with relationship problems and changes in employment status common causes. CCCS clients are from all walks of life and include people with both high and low incomes but in 2006 a typical client receiving counselling was late 30s/early 40s, married with children with an average debt of £27,830.

Who supports CCCS?

CCCS is self-funding. Lenders share with the charity the benefit they receive from its operation. This unique mechanism allows CCCS to provide its services free to consumers and to develop new services.

From its original founders, Registry Trust and major lenders, CCCS now has the support of the credit industry and associated organisations. Nearly half of the people who contact CCCS are referred by their creditors.

4.4 DATA DICTIONARY AND NOTES ON DATA

The data for the CCCS Statistical Yearbook has been taken from the CCCS data warehouse, using information gathered during counselling sessions for clients with more than one debt from January 1 2004 to December 31 2006.

What follows are definitions of terms used in this statistical yearbook.

Helpline

CCCS operates a free phone helpline and is the first point of contact for families and individuals with debt problems giving them free and confidential debt advice. A quarter of people calling this number in 2006 were offered an appointment with a trained debt counsellor for further budgeting and advice.

Helpline terms

GAC – General Advice Call. Calls from clients where the client receives advice and does not require an appointment with a counsellor.

SHP – Self Help Pack. A brochure and budgeting advice usually given to clients who wish to manage their debt on their own.

Counselling terms

DMP – Debt Management Plan. The DMP is a repayment scheme administered by Consumer Credit Counselling Service for people unable to pay their creditors the full contractual payments.

DMP offered – Clients who have been offered a DMP after a telephone or face-to-face appointment with a CCCS counsellor.

FCO – Financial Counselling Offered. Clients who have had an appointment with a counsellor but have not gone onto a DMP.

Customer Services (CS)

Customer Services offers after care support for people on DMPs. This department also deals with calls from creditors to maintain the DMPs.

Client Support (CSP)

Client Support gives aftercare support to DMP clients in the form of budget reviews and further debt advice. They contact clients who have missed payments to assess their situation.

Client support terms

Review – A review of a client's budget carried out yearly.

Debt Management Services (DMS)

Debt Management Services deals with setting up DMPs and collecting and disbursing clients' monthly repayments to creditors.

Debt Remedy

CCCS on-line virtual counselling service available on the website.

4.5 TABLES RELATING TO GRAPHS FROM SECTION 1

Table 4.5.1 – Total UK lending to individuals (outstanding)

	£bn
1994	434
1995	459
1996	489
1997	523
1998	563
1999	616
2000	672
2001	742
2002	844
2003	955
2004	1,076
2005	1,178
2006	1,292

Source: Bank of England

Table 4.5.2 – Unsecured lending to individuals (outstanding)

	£bn	Y/Y growth
1994	59	4.8%
1995	69	18.3%
1996	79	14.3%
1997	91	14.4%
1998	106	16.7%
1999	121	14.3%
2000	135	11.3%
2001	150	11.5%
2002	169	12.3%
2003	180	7.0%
2004	199	10.2%
2005	211	6.2%
2006	213	0.9%

Source: Bank of England

Table 4.5.3 – Unsecured debt as a percentage of average income and GDP

	as a percentage of average income	as a percentage of GDP
1995	15.6%	10.8%
1996	15.2%	10.5%
1997	15.8%	10.9%
1998	16.7%	11.3%
1999	17.9%	12.0%
2000	19.3%	13.0%
2001	20.5%	14.1%
2002	22.2%	15.0%
2003	22.1%	14.7%
2004	24.0%	15.6%
2005	24.1%	15.8%

Source: Hansard/Office of National Statistics

Table 4.5.4 – Outstanding balances held on credit cards

	£bn
1994	12
1995	13
1996	16
1997	18
1998	22
1999	32
2000	38
2001	42
2002	47
2003	48
2004	55
2005	58
2006	55

Source: Bank of England

Table 4.5.5 – Make up of credit in the UK

	Consumer Debt			Total Debt	
	Credit Cards	Other Consumer	Total Consumer	Secured on Dwellings	
1995	13	56	69	389	459
1996	16	64	79	410	489
1997	18	72	91	432	523
1998	22	83	106	457	563
1999	32	89	121	495	616
2000	38	97	135	537	672
2001	42	108	150	592	742
2002	47	121	169	676	844
2003	48	132	180	775	955
2004	55	143	199	878	1,076
2005	58	153	211	967	1,178
2006	55	158	213	1,076	1,289

Source: Bank of England. Figures in £bn

Table 4.5.5/A – Insolvencies and CCCS DMPs

	Bankruptcy Orders	IVAs	Scottish Sequestrations	Scottish PTDs	Scottish Insolvencies	CCCS DMPs
2005-Q1	8,999	3,224	803	1,763	2,566	5,608
2005-Q2	10,175	3,292	908	1,554	2,462	6,700
2005-Q3	11,259	4,386	1,307	1,523	2,830	7,078
2005-Q4	12,182	5,611	1,461	2,132	3,593	6,459
2006-Q1	13,675	7,004	1,289	1,672	2,961	6,783
2006-Q2	15,418	7,961	1,241	1,870	3,111	7,672
2006-Q3	14,915	11,105	1,305	2,239	3,544	8,953
2006-Q4	15,416	12,228	1,528	2,073	3,601	8,589

Source: Insolvency Service and CCCS

Table 4.5.5/B – Year-on-year growth rates of Insolvencies and CCCS DMPs

	Bankruptcy Orders	IVAs	Scottish Sequestrations	Scottish PTDs	Scottish Insolvencies	CCCS DMPs
2005-Q1	29.7%	56.7%	-2.8%	27.5%	16.2%	54.0%
2005-Q2	19.4%	53.8%	26.1%	8.4%	14.3%	43.3%
2005-Q3	24.3%	77.2%	53.6%	16.3%	31.0%	40.7%
2005-Q4	30.8%	92.7%	58.3%	40.4%	47.2%	13.6%
2006-Q1	52.0%	117.2%	60.5%	-5.2%	15.4%	21.0%
2006-Q2	51.5%	141.8%	36.7%	20.3%	26.4%	14.5%
2006-Q3	32.5%	153.2%	-0.2%	47.0%	25.2%	26.5%
2006-Q4	26.5%	117.9%	4.6%	-2.8%	0.2%	33.0%

Source: Insolvency Service and CCCS

4.6 TABLES RELATING TO GRAPHS FROM SECTION 2.1

Table 4.6.1 – CCCS clients recommended bankruptcy by month

January	14.6%
February	15.3%
March	13.5%
April	14.3%
May	15.2%
June	16.7%
July	16.1%
August	15.0%
September	17.7%
October	17.3%
November	17.6%
December	17.3%

Table 4.6.2 – Bankruptcy recommended by age group

Age	Bankruptcy Segment	Rest of CCCS
18-24	7.3%	8.7%
25-31	16.4%	18.1%
32-38	21.7%	22.3%
38-45	16.8%	21.1%
46-52	13.5%	13.6%
53-59	12.8%	9.1%
60+	11.4%	7.1%

Table 4.6.3 – Reasons why clients did not pursue bankruptcy

Stigma	36%
Considering other options	23%
Cannot afford court fees	18%
Do not wish to loose assets	14%
Wish to pay back full amount	5%
Other	4%

4.7 TABLES RELATING TO GRAPHS FROM SECTION 3.2

Table 4.7.1/A – Outstanding debt by marital status

	2004	2005	2006
Single female	£17,729	£20,592	£19,380
Single male	£24,129	£26,187	£25,952
Couple	£31,365	£35,348	£34,309

Table 4.7.1/B – Percentage increase in debt by marital status

	Growth during 2004	Growth during 2005	Growth during 2006
Single female	10.3%	16.1%	-5.9%
Single male	12.5%	8.5%	-0.9%
Couple	5.3%	12.7%	-2.9%

Table 4.7.2/A – Outstanding debt by age band

	2004	2005	2006
18 to 24	£13,333	£15,079	£12,790
25 to 39	£23,965	£27,152	£25,281
40 to 59	£29,908	£34,456	£32,886
60 and over	£26,965	£33,568	£31,867

Table 4.7.2/B – Percentage increase in outstanding debt by age band

	Growth during 2004	Growth during 2005	Growth during 2006
18 to 24	11.7%	13.1%	-15.2%
25 to 39	9.6%	13.3%	-6.9%
40 to 59	7.9%	15.2%	-4.6%
60 and over	4.9%	24.5%	-5.1%

Table 4.7.3 – Outstanding debt by income

	2004	2005	2006
Under £10,000	£15,633	£17,152	£17,100
£10,000 - £19,999	£23,636	£25,571	£24,885
£20,000 - £29,999	£37,113	£39,406	£37,763
£30,000 - £39,999	£56,598	£57,712	£55,042
£40,000 - £49,999	£77,676	£76,270	£70,114
£50,000 - £59,999	£105,784	£93,741	£87,752
£60,000 and over	£111,046	£111,729	£109,550

Table 4.7.4/A – Outstanding debt by housing status

	2004	2005	2006
Owners	£35,188	£38,724	£37,836
Renters	£21,824	£24,161	£23,174

Table 4.7.4/B – Percentage increase in debt by housing status

	Growth during 2004	Growth during 2005	Growth during 2006
Owners	14.1%	10.0%	-2.3%
Renters	10.5%	10.7%	-4.1%

Table 4.7.5/A – Outstanding debt by debt to income ratio

	2004	2005	2006
Under 10:1	£7,649	£8,693	£8,411
10 to under 20:1	£18,901	£20,769	£20,852
20 to under 30:1	£31,422	£34,003	£34,110
30 to under 40:1	£41,879	£46,252	£44,732
40 to under 50:1	£50,287	£55,541	£52,245
50 to under 60:1	£57,140	£61,784	£58,288
60 to under 70:1	£61,624	£67,596	£62,356
70 to under 80:1	£65,546	£73,228	£65,331
80 to under 90:1	£65,947	£78,748	£65,841
90 to under 100:1	£67,766	£75,741	£61,776
100:1 and over	£78,486	£83,278	£78,523

Table 4.7.5/B – Proportion of CCCS clients counselled by debt to income ratio

	2004	2005	2006
Under 10:1	27.0%	23.1%	25.3%
10 to under 20:1	31.8%	32.7%	32.0%
20 to under 30:1	19.7%	20.8%	19.8%
30 to under 40:1	9.9%	10.7%	10.1%
40 to under 50:1	4.9%	5.4%	5.0%
50 to under 60:1	2.5%	2.7%	2.7%
60 to under 70:1	1.3%	1.4%	1.6%
70 to under 80:1	0.8%	1.0%	0.9%
80 to under 90:1	0.5%	0.5%	0.7%
90 to under 100:1	0.3%	0.4%	0.4%
100:1 and over	1.4%	1.2%	1.6%

Table 4.7.6 – Proportion of CCCS clients counselled by debt levels

	2004	2005	2006
Under £10,000	25.8%	19.5%	22.8%
£10,000 - £19,999	27.5%	26.8%	26.0%
£20,000 - £29,999	18.1%	19.2%	18.4%
£30,000 - £39,999	10.8%	12.1%	11.6%
£40,000 - £49,999	6.5%	7.6%	7.4%
£50,000 - £59,999	4.0%	5.0%	4.7%
£60,000 - £69,999	2.5%	3.0%	2.9%
£70,000 - £79,999	1.5%	2.1%	2.0%
£80,000 - £89,999	1.0%	1.3%	1.3%
£90,000 - £99,999	0.7%	0.9%	0.8%
£100,000 - £109,999	0.4%	0.7%	0.6%
£110,000 - £119,999	0.3%	0.5%	0.4%
£120,000 - £129,999	0.2%	0.3%	0.3%
£130,000 - £139,999	0.1%	0.2%	0.2%
£140,000 - £149,999	0.1%	0.2%	0.1%
£150,000 - £159,999	0.1%	0.1%	0.1%
£160,000 - £169,999	0.1%	0.1%	0.1%
£170,000 - £179,999	0.1%	0.1%	0.1%
£180,000 - £189,999	0.0%	0.0%	0.1%
£190,000 - £199,999	0.0%	0.0%	0.1%
Over 200,000	0.1%	0.1%	0.1%

Table 4.7.7 – Debt by type

	2005	2006
Personal loans	47.1%	45.3%
Credit card	43.3%	45.2%
Overdraft	4.3%	4.6%
Store card	2.6%	2.1%
Other	1.5%	1.6%
Catalogue	1.3%	1.3%

Table 4.7.8 – Debt type by gender

	Female	Male
Personal loans	54.0%	46.0%
Home credit	68.1%	32.0%
Overdraft	55.1%	44.9%
Store card	69.3%	30.8%
Catalogue	77.6%	22.4%
Credit card	52.0%	48.0%

Table 4.7.9 – Debt type by marital status

	Married	Single female	Single male
Personal loans	54.3%	27.8%	17.9%
Home credit	56.2%	34.7%	9.1%
Overdraft	53.3%	28.7%	18.0%
Store card	53.6%	37.1%	9.3%
Catalogue	53.1%	41.7%	5.3%
Credit card	58.6%	24.7%	16.7%

Table 4.7.10 – Debt type by income

	Personal loans	Home credit	Overdraft
£0-£9999	18.5%	25.1%	19.5%
£10,000-£19,999	49.7%	49.8%	47.3%
£20,000-£29,999	22.4%	21.4%	23.5%
£30,000-£39,999	7.0%	3.4%	7.3%
£40,000-£49,999	1.6%	0.3%	1.6%
£50,000-£59,999	0.6%	0.1%	0.5%
More than £60,000	0.3%	0.1%	0.2%

	Store card	Catalogue	Credit card
£0-£9999	20.9%	26.8%	18.0%
£10,000-£19,999	46.0%	45.2%	44.4%
£20,000-£29,999	23.0%	21.7%	25.1%
£30,000-£39,999	7.6%	5.1%	9.0%
£40,000-£49,999	1.7%	0.9%	2.3%
£50,000-£59,999	0.6%	0.3%	0.9%
More than £60,000	0.2%	0.0%	0.4%

Table 4.7.11 – Debt type by housing status

	Owners	Renters
Personal loans	42.7%	57.4%
Home credit	24.3%	75.7%
Overdraft	46.9%	53.1%
Store card	46.4%	53.6%
Catalogue	38.3%	61.7%
Credit card	53.0%	47.1%

4.8 TABLES RELATING TO GRAPHS FROM SECTION 3.3

Table 4.8.1 – Percentage increase year-on-year of debt managed

	Growth during 2004	Growth during 2005	Growth during 2006
Total debt in DMPs	34.0%	49.4%	51.7%

Table 4.8.2 – Percentage increase year-on-year in repayment values

	Growth during 2004	Growth during 2005	Growth during 2006
Total	15.7%	28.0%	41.0%

4.10 TABLES RELATING TO GRAPHS FROM SECTION 3.6

Table 4.10.1 – Proportion of referrals by category

	2004	2005	2006
Creditor	42.3%	45.1%	43.5%
Family and friends	18.4%	20.1%	23.5%
Partnerships	9.4%	14.4%	13.6%
Internet	8.6%	7.4%	8.2%
Yellow pages	13.5%	8.3%	5.4%
Media and press	4.7%	2.8%	4.2%
Local leaflet distribution	2.5%	1.2%	1.0%
Employers	0.5%	0.7%	0.6%

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