



CCCS RESEARCH

CCCS **statistical** **yearbook** **2009**

APPENDICES

Appendices

Chart 1.1.1 – UK GDP growth

	2008	2009
Quarter 1	0.7%	-2.6%
Quarter 2	-0.1%	-0.6%
Quarter 3	-0.9%	-0.3%
Quarter 4	-1.8%	0.3%

Chart 1.1.2 – UK Unemployment Rate

Nov-Jan 2007	5.5%	May-Jun 2008	5.5%
Dec-Feb 2007	5.5%	Jun-Aug 2008	5.7%
Jan-Mar 2007	5.5%	Jul-Sept 2008	5.9%
Feb-Apr 2007	5.5%	Aug-Oct 2008	6.0%
Mar-May 2007	5.4%	Sept-Nov 2008	6.2%
Apr-Jun 2007	5.4%	Oct-Dec 2008	6.4%
May-Jul 2007	5.3%	Nov-Jan 2009	6.6%
Jun-Aug 2007	5.3%	Dec-Feb 2009	6.8%
Jul-Sept 2007	5.3%	Jan-Mar 2009	7.1%
Aug-Oct 2007	5.3%	Feb-Apr 2009	7.3%
Sept-Nov 2007	5.3%	Mar-May 2009	7.6%
Oct-Dec 2007	5.2%	Apr-Jun 2009	7.8%
Nov-Jan 2008	5.2%	May-Jul 2009	7.9%
Dec-Feb 2008	5.2%	Jun-Aug 2009	7.8%
Jan-Mar 2008	5.2%	Jul-Sept 2009	7.8%
Feb-Apr 2008	5.3%	Aug-Oct 2009	7.9%
Mar-May 2008	5.2%	Sept-Nov 2009	7.8%
Apr-Jun 2008	5.4%	Oct-Dec 2009	7.8%

Chart 1.1.3 – House price indices

	Nationwide				Halifax			
	2006	2007	2008	2009	2006	2007	2008	2009
January	100	109.3	113.8	95	100	111	114.8	96.1
February	100	110.2	113.2	93.3	101.3	112.5	114.1	93.9
March	101.3	110.7	112	94.4	102.3	113.6	111.7	92.1
April	101.3	111.7	110.7	94.3	104.4	114.9	110	90.4
May	101.8	112.4	107.6	95.5	104.4	115.1	107.5	92.8
June	102.1	113.5	106.3	96.5	103.6	115.7	105.5	92.4
July	103.2	113.4	104.3	97.8	104	116.5	103.7	93.5
August	103.9	114	102	99.2	105.3	116.8	102	94.2
September	105.2	114.5	100.2	100.1	106.4	116.2	100.6	95.7
October	105.6	115.7	98.7	100.6	108.1	115.7	98.4	96.8
November	107.4	114.6	98.6	101.2	110.4	114.2	96.4	98
December	109	114.2	96	101.6	108.4	115.3	93.7	98.9

Chart 1.2.1 – Mortgage arrears and possessions

	2007	2008	2009 June forecast	2009 November forecast	2010 November forecast
Arrears >2.5 percent of balance	1.08%	1.57%	3.24%	1.69%	1.85%
Possessions	0.22%	0.34%	0.54%	0.41%	0.48%

Chart 1.3.1 – The default rate on total unsecured loans to households

Net percentage balances	2007		2008			
	Quarter 3	Quarter 4	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Expectations for next three months	-18.2	-11.8	4.8	2.4	16.4	34.3
Outcomes for past three months	-17.2	-9.5	-6.2	9.5	35.5	37.7
2009						2010
	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Quarter 1	
Expectations for next three months	48.8	45.5	38.2	41.1	-9.2	
Outcomes for past three months	54.8	38.2	38.4	-7.3		

Chart 1.3.2 – Unsecured loan write-offs and other revaluations (£ millions)

	2004	2005	2006	2007	2008	2009
Credit card	1,664	2,185	2,797	3,113	3,199	4,116
Other unsecured	2,208	3,586	3,789	3,529	3,244	4,234

Chart 1.3.3 – Bankruptcy Orders, IVAs and DROs in England and Wales

	2001	2002	2003	2004	2005
Bankruptcy Orders	23,477	24,292	28,021	35,898	47,291
IVAs	6,298	6,295	7,583	10,752	20,293
DROs					
	2006	2007	2008	2009	
Bankruptcy Orders	62,956	64,480	67,428	74,670	
IVAs	44,332	42,165	39,116	47,641	
DROs				11,831	

Chart 1.4.1 – Bank secured loans: value of loans approved during period (£ billions)

	For house purchase			For remortgaging			Other secured lending		
	2007	2008	2009	2007	2008	2009	2007	2008	2009
January	9.63	6.79	3.18	7.02	10.24	3.80	1.34	1.16	0.65
February	9.51	6.54	3.78	8.70	10.02	3.55	1.31	1.19	0.63
March	9.45	5.72	3.70	8.53	9.56	3.37	1.30	1.02	0.58
April	9.44	5.28	3.99	8.22	9.94	3.21	1.34	0.95	0.53
May	9.80	4.18	4.47	9.34	8.97	3.21	1.39	0.84	0.54
June	9.73	3.22	5.11	9.06	8.41	3.41	1.34	0.75	0.56
July	9.73	2.96	5.75	9.35	7.66	3.89	1.37	0.78	0.53
August	9.03	2.79	5.79	8.75	6.71	3.16	1.28	0.73	0.46
September	8.55	3.18	5.99	9.37	7.49	2.72	1.32	0.68	0.55
October	7.02	2.80	6.13	7.90	8.15	2.76	1.15	0.65	0.56
November	7.07	2.13	6.57	7.88	4.28	2.89	1.22	0.62	0.55
December	6.69	2.66	6.50	9.21	3.83	3.16	1.20	0.60	0.54

Chart 1.4.2 – Bank structured personal loans: gross new loans during period (£ billions)

	2007	2008	2009
January	2.83	2.65	1.66
February	2.67	2.66	1.53
March	2.75	2.58	1.47
April	2.74	2.42	1.46
May	2.75	2.35	1.41
June	2.75	2.30	1.39
July	2.68	2.21	1.33
August	2.73	2.06	1.28
September	2.58	2.05	1.21
October	2.58	1.91	1.20
November	2.65	1.94	1.10
December	2.71	1.68	1.10

Chart 1.5.1 – UK consumer credit outstanding (£ billions)

1991	1992	1993	1994	1995	1996	1997	1998	1999	2000
54.4	53.5	53.9	59.1	69.8	79.9	91.2	106.3	121.5	135.2
2001	2002	2003	2004	2005	2006	2007	2008	2009	
150.8	169.2	180.6	198.9	211	212.8	221.7	233.2	226.8	

Chart 2.2.1 – Helpline calls

	2007	2008	2009
Quarter 1	86,990	62,557	69,431
Quarter 2	62,094	62,903	83,027
Quarter 3	54,374	70,831	96,292
Quarter 4	50,450	70,889	86,573
Total	253,908	267,180	335,323

Chart 2.2.2 – Referral source

Creditor	56.9%
Family and friends	21.8%
Internet	9.0%
Partnerships and Advice Agencies	7.7%
Media	1.7%
Government/Local initiatives	1.5%
Employers and professionals	1.3%

Chart 2.3.1 – Telephone counselling results

	2007	2008	2009
Increase income	2.1%	3.9%	33.0%
DMP	44.3%	36.9%	23.1%
Bankruptcy	18.5%	15.8%	14.0%
Token payments	14.2%	17.8%	7.1%
Debt Relief Order	NA	NA	5.9%
IVA	2.1%	2.2%	5.3%
Other	7.8%	13.3%	5.1%
Meets payments	7.0%	6.6%	4.7%
Realise assets	3.9%	3.6%	1.9%

Chart 2.4.1 – CCCS Debt Remedy unique clients

	2007	2008	2009
Quarter 1	22,839	21,823	45,097
Quarter 2	18,020	19,438	37,679
Quarter 3	18,465	23,143	39,229
Quarter 4	16,545	29,575	30,867
Total	75,869	93,979	152,872

Chart 2.4.2 – Online counselling results

	2007	2008	2009
Increase income	24.8%	26.4%	29.8%
DMP	31.9%	30.8%	29.8%
Bankruptcy	11.4%	12.3%	8.7%
Token payments	1.0%	0.8%	0.8%
Debt Relief Order	NA	NA	1.4%
IVA	8.5%	7.9%	9.3%
Other	5.3%	5.2%	3.8%
Meets payments	16.5%	15.8%	15.4%
Realise assets	0.7%	0.9%	1.0%

Chart 2.5.1 – DMPs under management

	2007	2008	2009
Quarter 1	79,562	88,028	96,232
Quarter 2	82,740	89,920	98,342
Quarter 3	84,467	91,607	101,201
Quarter 4	86,145	93,720	104,110

Chart 2.5.2 – DMP starts per year

	2007	2008	2009
Quarter 1	10,662	6,308	7,248
Quarter 2	7,838	6,142	6,571
Quarter 3	6,465	6,573	7,473
Quarter 4	6,080	6,567	7,280
Total	31,045	25,590	28,572

Chart 2.6.1 – Gender and marital status

	2007	2008	2009
Single male	20.7%	20.3%	21.7%
Single female	33.4%	28.9%	27.2%
Couple	45.9%	50.8%	51.1%

Chart 2.6.2 – Housing

	2007	2008	2009
Homeowners	41.6%	49.0%	49.1%
Renters	58.4%	51.0%	50.9%

Chart 2.6.3 – Income

	2007	2008	2009
Under £10,000	29.8%	26.9%	27.4%
£10,000-£19,999	42.8%	39.9%	39.3%
£20,000-£29,999	19.0%	21.4%	21.3%
£30,000 and over	8.4%	11.8%	12.0%

Chart 2.7.1 – Debt and income

	2007	2008	2009
Debt	£25,469	£25,664	£24,274
Income	£15,776	£18,776	£17,316

Chart 2.7.2 – Debt by age

	2007	2008	2009
18-24	£9,968	£9,179	£7,524
25-29	£17,701	£17,135	£15,073
30-34	£22,776	£22,477	£20,351
35-39	£26,375	£25,533	£24,101
40-44	£28,058	£27,789	£25,330
45-49	£29,520	£28,884	£26,352
50-54	£30,667	£28,667	£26,315
55-59	£31,221	£29,994	£26,201
60 and over	£29,950	£29,368	£26,008

Chart 2.7.3 – Debt by gender and marital status

	2007	2008	2009
Couple	£31,373	£31,384	£30,274
Single male	£22,436	£22,418	£19,830
Single female	£16,685	£18,115	£16,937

Chart 2.7.4 – Debt by type

Credit card	46.3%
Personal loan	39.0%
Overdraft	6.3%
Store card	1.1%
Catalogue	1.5%
Home credit	0.3%
Other	5.6%

Chart 2.7.5 – Average debt by type

Credit card	£13,109
Personal loan	£13,186
Overdraft	£2,125
Store card	£1,301
Catalogue	£1,400
Home credit	£1,402
Other	£5,304

Chart 2.7.6 – Debt by type, gender and marital status

	Couple	Single female	Single male
Credit card	61.5%	20.8%	17.7%
Personal loan	57.1%	22.8%	20.2%
Overdraft	54.7%	24.7%	20.6%
Store card	56.8%	33.3%	9.9%
Catalogue	55.0%	37.7%	7.4%
Home credit	52.5%	33.9%	13.6%
Other	46.5%	31.4%	22.2%

Chart 2.8.1 – Extreme debt

	2007	2008	2009
Debt > £100,000	2,344	2,693	2,813
D:I ratio > 66:1	4,825	5,863	8,468
16 + credit cards	228	256	121

Map 1 – Demand per head of population

	CCCS clients per 10,000 population
East Anglia	10
East Midlands	15
London	19
North East	20
North West	18
Northern Ireland	10
Scotland	11
South East	15
South West	15
Wales	18
West Midlands	19
Yorkshire	19

Map 2 – Average debt level

East Anglia	£24,022
East Midlands	£21,955
London	£22,899
North East	£21,125
North West	£21,598
Northern Ireland	£18,851
Scotland	£19,324
South East	£25,709
South West	£24,175
Wales	£21,430
West Midlands	£20,990
Yorkshire	£21,051

Chart 3.2.1 – Income and surplus by region

	Income	Surplus
East Anglia	£1,327	-£7
East Midlands	£1,243	£2
London	£1,218	-£54
North East	£1,217	£36
North West	£1,232	£9
Northern Ireland	£1,319	-£2
Scotland	£1,195	-£11
South East	£1,364	-£2
South West	£1,276	£15
Wales	£1,196	£2
West Midlands	£1,189	-£11
Yorkshire	£1,217	-£1