

CCCS
statistical
yearbook
2010

APPENDICES

Appendices

Chart 1.2.1 – The economy

	GDP growth
2007	2.7%
2008	-0.1%
2009	-4.9%
2010	1.5%
2011	1.8%

Chart 1.3.1 – Unemployment

	Unemployment rate
Sept-Nov 08	6.5%
Sept-Nov 09	8.0%
Dec 09-Feb 10	8.1%
Mar-May 10	8.0%
Jun-Aug 10	7.9%
Sept-Nov 10	8.0%

Chart 1.3.2 – Economic inactivity

	Numbers economically inactive
Sept-Nov 08	9,062,000
Sept-Nov 09	9,296,000
Dec 09-Feb 10	9,389,000
Mar-May 10	9,346,000
Jun-Aug 10	9,280,000
Sept-Nov 10	9,369,000

Chart 1.3.3 – Earnings and inflation

	Average Earnings Index	Consumer Price Index (CPI)
Q1 08	3.7%	2.4%
Q3 08	3.7%	4.9%
Q1 09	3.0%	3.0%
Q3 09	1.4%	1.5%
Q1 10	1.6%	3.2%
Q3 10	1.4%	3.1%
Q1 11	2.0%	3.6%
Q3 11	2.4%	3.2%
Q1 12	1.7%	1.6%

Chart 1.4.1 – Spending cuts by region

	Scale of spending cuts as % of Gross Value Added (GVA)
London	4%
South East	4%
East	5%
South West	5%
East Midlands	5%
West Midlands	6%
Yorkshire	6%
North West	6%
Scotland	7%
North East	7%
Wales	8%
Northern Ireland	9%

Chart 1.5.1 – Secured credit availability

	Expected change	Reported change
Q3 07	13.4	0.1
Q4 07	5.8	-31.2
Q1 08	-25.3	-30.2
Q2 08	-42.5	-47.0
Q3 08	-22.3	-39.3
Q4 08	-16.8	-31.1
Q1 09	-21.2	-25.2
Q2 09	14.8	9.7
Q3 09	13.6	-7.2
Q4 09	12.3	15.8
Q1 10	9.9	1.3
Q2 10	3.2	6.3
Q3 10	-11.4	8.3
Q4 10	-3.9	3.4
Q1 11	2.7	

Chart 1.5.2 – Cuts in benchmark interest rates

	Libor rate	Average Standard Variable Rate	Margin - RHS
Jan-01	5.7%	7.6%	1.9%
Jan-02	4.0%	5.7%	1.7%
Jan-03	3.6%	5.5%	1.9%
Jan-04	4.3%	5.8%	1.5%
Jan-05	4.9%	6.6%	1.7%
Jan-06	4.6%	6.4%	1.9%
Jan-07	5.6%	7.2%	1.6%
Jan-08	6.0%	7.2%	1.3%
Jan-09	1.7%	4.1%	2.4%
Jan-10	0.6%	4.0%	3.4%
Oct-10	0.8%	3.9%	3.1%

Chart 1.6.1 – Unsecured credit availability

	Expected change	Reported change
Q3 07	4.9	-10.2
Q4 07	-2.9	-13.6
Q1 08	-7.0	-21.1
Q2 08	-13.7	-24.0
Q3 08	-25.3	-27.5
Q4 08	-32.0	-30.5
Q1 09	-37.4	-17.1
Q2 09	-2.3	-13.4
Q3 09	-6.9	-9.0
Q4 09	-12.1	-16.2
Q1 10	-1.7	-1.5
Q2 10	16.1	-0.6
Q3 10	7.8	3.5
Q4 10	15.0	-7.7
Q1 11	18.2	

Chart 1.6.2 – Overdraft interest rates

	Base rate	O/d rates	Margin
Jan-01	6.00%	17.63%	11.63%
Jan-02	4.00%	17.09%	13.09%
Jan-03	3.75%	15.49%	11.74%
Jan-04	4.00%	14.92%	10.92%
Jan-05	4.75%	15.18%	10.43%
Jan-06	4.50%	16.22%	11.72%
Jan-07	5.25%	17.68%	12.43%
Jan-08	5.25%	17.57%	12.32%
Jan-09	0.50%	18.63%	18.13%
Jan-10	0.50%	18.96%	18.46%
Oct-10	0.50%	19.10%	18.60%

Chart 1.6.3 – Credit card margins

	Base rate	Credit card rate	Margin
Jan-01	6.00%	18.65%	12.65%
Jan-02	4.00%	17.10%	13.10%
Jan-03	3.75%	15.27%	11.52%
Jan-04	4.00%	14.80%	10.80%
Jan-05	4.75%	16.23%	11.48%
Jan-06	4.50%	16.56%	12.06%
Jan-07	5.25%	16.05%	10.80%
Jan-08	5.25%	14.75%	9.50%
Jan-09	0.50%	15.73%	15.23%
Jan-10	0.50%	16.53%	16.03%
Oct-10	0.50%	16.66%	16.16%

Chart 2.2.1 – Helpline calls

	2006	2007	2008	2009	2010
Helpline	303,919	253,908	267,180	335,338	287,120

Chart 2.2.2 – Referral source

	2010
Creditor	60.4%
Family and friends	19.6%
Internet	7.0%
Partnerships and advice agencies	8.2%
Media	1.5%
Government/Local initiatives	1.7%
Employers and professionals	1.6%

Chart 2.3.2 – Telephone counselling results

	2008	2009	2010
Increase income	3.9%	33.0%	32.0%
DMP	36.9%	23.1%	24.4%
Bankruptcy	15.8%	14.0%	10.8%
Token payments	17.8%	7.1%	6.2%
Debt Relief Order	0.0%	5.9%	6.4%
IVA	2.2%	5.3%	4.7%
Equity release	0.2%	0.6%	0.6%
Other	13.1%	4.6%	6.9%
Meets payment	6.6%	4.7%	5.7%
Realise assets	3.6%	1.9%	2.3%

Chart 2.4.1 – CCCS Debt Remedy unique users

	2006	2007	2008	2009	2010
Unique users	68,044	75,869	93,979	152,872	130,472

Chart 2.5.1 – Ages of telephone and online clients

	CCCS Debt Remedy	Telephone
18-24	8.0%	8.2%
25-29	16.9%	10.7%
30-34	17.3%	11.2%
35-39	17.1%	12.9%
40-44	15.5%	14.7%
45-49	10.8%	14.1%
50-54	6.6%	10.6%
55-59	3.9%	7.7%
60 and over	3.9%	9.7%

Chart 2.5.2 – Demographic of telephone and online clients

	CCCS Debt Remedy	Telephone
Owners	49.8%	47.1%
Single male	18.8%	24.6%
Single female	25.4%	30.2%
Couple	55.9%	45.2%
No children	50.9%	60.7%

Chart 2.6.1 – DMPs under management

	2006	2007	2008	2009	2010
DMPs under management	73,655	86,145	93,720	104,110	113,401

Chart 2.6.2 – DMP starts per year

	2006	2007	2008	2009	2010
DMP starts	35,135	31,045	25,590	28,572	28,419

Chart 2.6.3 – Demographic of DMP clients

	2010
Under 25	5.8%
25-39	40.0%
40-59	44.3%
60 and over	9.9%
Female	54.2%
Male	45.8%
Owners	54.7%
Renters	45.3%
Children	55.2%
No children	44.8%

Chart 2.7.1 – Marital status

	2008	2009	2010
Single male	20.3%	21.7%	21.9%
Single female	28.9%	27.2%	28.0%
Couple	50.8%	51.1%	50.1%

Chart 2.7.2 – Housing

	2008	2009	2010
Owners	49.0%	49.1%	48.3%
Renters	51.0%	50.9%	51.7%

Chart 2.7.3 – Renting by type

	2008	2009	2010
Housing association	17.8%	18.5%	18.8%
Local authority	17.0%	21.5%	21.9%
Private landlord	65.2%	59.9%	59.3%

Chart 2.7.4 – Income

	2008	2009	2010
Under £10,000	26.9%	27.4%	27.2%
£10,000-£19,999	39.9%	39.3%	39.7%
£20,000-£29,999	21.4%	21.3%	21.1%
£30,000 and over	11.8%	12.0%	12.0%

Chart 2.8.1 – Average client debt

	2008	2009	2010
Debt	£25,664	£24,274	£22,476

Chart 2.8.2 – Income, expenditure and surplus

	2008	2009	2010
Income	£1,433	£1,443	£1,448
Expenditure	£1,379	£1,483	£1,410
Surplus	£55	-£40	£43

Chart 2.8.3 – Income and age

	2010
Under 25	£762
25-39	£1,342
40-59	£1,385
60 and over	£1,130

Chart 2.8.4 – Income and gender

	2010
Female	£1,446
Male	£1,461

Chart 2.8.5 – Income and marital status

	2010
Single male	£998
Single female	£1,173
Couple	£1,811

Chart 2.8.6 – Income and children

	2010
None	£1,173
One	£1,622
Two	£1,926
Three+	£2,046

Chart 2.8.7 – Income and housing status

	2010
Owners	£1,808
Renters	£1,117

Chart 2.8.8 – Surplus and demographic group

	2010
Under 25	£34
25-39	£56
40-59	-£18
60 and over	£88
Female	£57
Male	£41
Single male	£9
Single female	£39
Couple	£61
No child	£50
1 child	£40
2 children	£62
3+ children	-£45
Owners	£10
Renters	£74

Chart 2.8.9 – Debt held by type

	2010
Overdraft	7.0%
Personal loan	39.4%
Store card	1.1%
Catalogue	1.6%
Other	6.0%
Credit card	44.5%
Home credit	0.4%

Chart 2.8.10 – Average debt by type

	2010
Overdraft	£2,222
Personal loan	£12,911
Store card	£1,286
Catalogue	£1,509
Other	£5,227
Credit card	£12,418
Home credit	£1,391

Chart 2.8.11 – Debt type – gender and housing status

	Female	Male	Owners	Renters
Overdraft	£1,897	£2,560	£2,825	£1,608
Personal loan	£12,549	£13,324	£15,382	£10,510
Store card	£1,265	£1,327	£1,493	£1,049
Catalogue	£1,509	£1,517	£1,426	£1,571
Other	£4,435	£6,146	£6,812	£4,391
Credit card	£10,565	£14,355	£16,818	£7,436
Home credit	£1,369	£1,423	£1,589	£1,333

Chart 2.9.1 – Benefits clients

	Proportion of clients claiming
Child benefit	36.2%
Child tax credit	25.9%
Disability living allowance	6.5%
Incapacity benefit	5.8%
Income support	6.4%
Jobseekers allowance	10.8%
Working tax credit	11.8%
All clients claiming benefits	55.4%

Chart 2.9.2 – Benefits clients - income and expenditure

	Income	Expenditure
Child benefit	£1,869	£1,806
Child tax credit	£1,721	£1,665
Disability living allowance	£1,523	£1,283
Incapacity benefit	£1,062	£1,054
Income support	£954	£964
Jobseekers allowance	£626	£829
Working tax credit	£1,667	£1,667
All clients claiming benefits	£1,492	£1,480

Chart 2.9.3 – Benefits as a proportion of income

	Benefits as a proportion of income
Child benefit	7%
Child tax credit	19%
Disability living allowance	18%
Incapacity benefit	37%
Income support	33%
Jobseekers allowance	45%
Working tax credit	16%
All clients claiming benefits	32%

Chart 2.9.4 – Benefits clients - gender

	Female	Male
Child benefit	66.8%	33.2%
Child tax credit	68.4%	31.6%
Disability living allowance	59.5%	40.5%
Incapacity benefit	52.0%	48.0%
Income support	74.4%	25.6%
Jobseekers allowance	36.7%	63.3%
Working tax credit	64.4%	35.6%
All clients claiming benefits	58.3%	41.7%

Map 1 – Demand per head of population

	CCCS clients per 10,000 population
East Anglia	12
East Midlands	18
London	24
North East	23
North West	23
Northern Ireland	12
Scotland	13
South East	19
South West	18
Wales	21
West Midlands	23
Yorkshire	24

Map 2 – Average debt levels

	Total
East Anglia	£22,245
East Midlands	£20,815
London	£21,129
North East	£19,236
North West	£19,964
Northern Ireland	£19,998
Scotland	£17,969
South East	£23,925
South West	£22,046
Wales	£19,630
West Midlands	£19,521
Yorkshire	£19,416

Chart 3.2.1 – Debt by housing status

	Owners	Renters
East Anglia	£30,985	£15,241
East Midlands	£27,518	£14,261
London	£31,372	£15,324
North East	£25,803	£13,241
North West	£26,763	£13,197
Northern Ireland	£24,108	£13,438
Scotland	£24,320	£11,936
South East	£32,666	£16,898
South West	£31,114	£15,531
Wales	£25,780	£13,596
West Midlands	£26,522	£13,129
Yorkshire	£25,813	£13,296
United Kingdom	£30,160	£15,892

Chart 3.2.2 – Income, expenditure and surplus

	Income	Surplus	Expenditure
East Anglia	£1,363	£28	£1,335
East Midlands	£1,308	£41	£1,267
London	£1,259	-£28	£1,286
North East	£1,251	£59	£1,192
North West	£1,286	£40	£1,245
Northern Ireland	£1,398	-£55	£1,453
Scotland	£1,218	£34	£1,184
South East	£1,408	£21	£1,387
South West	£1,324	£32	£1,292
Wales	£1,240	£30	£1,210
West Midlands	£1,250	£29	£1,221
Yorkshire	£1,257	£41	£1,216
United Kingdom	£1,448	£43	£1,410