

Scotland in the red

A research report
prepared by
StepChange
Debt Charity



Contents

Introduction & key findings	1
1. Home nation debts	3
1.1 Debt by volume	5
2. The debt problem in Scotland	7
2.1 Average incomes	8
2.2 Average debt levels	8
2.3 Budget surplus and deficit	9
3. Housing-related debt	13
3.1 Rent arrears	13
3.2 Mortgage arrears	14
3.3 Council Tax arrears	15
4. Payday lending	17
5. Region profiles	21
6. Constituency profiles	27
7. Annex	67

Introduction

Debt is pervasive in modern Britain. At the beginning of 2013, the total value of all loans in the UK – excluding student loans – stood at £1.4 trillion, or almost £30,000 for every adult.

89 percent of these trillions is mortgage debt. The remainder – around £158 billion – is consumer debt. About a third of this – £53 billion – is credit card debt.

StepChange Debt Charity has £3.8 billion in unsecured debts under its management, and helped over 129,000 people repay £327 million in 2012. £13.3 million came from Scotland.

However debt can become a problem at just £10, particularly for those on low incomes, and this report is about them. It looks at extensive data provided by StepChange clients in Scotland – 4,557 in 2012 – and allocates each according to postcode into one of the 73 Scottish Parliament constituencies. It also compares debts in Scotland with trends in the other home nations and the eight Scottish Parliament electoral regions.

We present this data to give a general indication of the debt problems across Scotland and where demand for StepChange services came from between 2009-2013. Due to the low number of clients in some Scottish constituencies, data in these tables should not be viewed as statistically representative.

StepChange Debt Charity Scotland advised 4,694 Scots by the end August 2013, an increase of 46 percent on the same point last year.

Key findings

1. The average debt of a StepChange client in Scotland fell to £13,939 by June 2013. This was the lowest in the UK, which had an average client debt of £15,047.
2. The average net income of a StepChange client in Scotland increased slightly to £14,532 by June 2013. Average net incomes fell in every other nation over the same period, with a UK average of £14,457.
3. In 2012 clients in Scotland had almost twice the UK average value in Council Tax arrears, at £1,312.
4. Over 10 percent of client debt in Scotland last year was due to payday loans – the largest share among the home nations.
5. StepChange has seen a significant increase in the number of clients with arrears in priority debts including rent, mortgage, gas, electricity and Council Tax.

1 Home nation debts

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

Considerable challenges remain however, not least that many Britons still owe more in unsecured debts than they can earn in a year. In 2012, the average net income of a StepChange client in the UK was just £14,707, while the average debt was £16,557.

Rising prices plus static wages equal declining incomes, meaning many of these households are treading water just to stand still. The Joseph Rowntree Foundation suggests a 'minimum income standard' in 2013 of £16,850 net for a single person, or £19,400 each for a working couple with two children.

It also estimates that food costs have risen 24 percent in the last five years, rent in social housing by 26 percent and energy costs by 39 percent. Such dramatic inflation puts a heavy weight on those already struggling to balance a delicate budget, something evidenced by the data in this report.

As the table below illustrates, the average debt of StepChange clients across the UK fell to £15,047 in the first six months of this year. Clients in Scotland had the lowest average debt of £13,939.

Incomes have fallen in each country except Scotland, which by June 2013 had an average client net income of £14,532, slightly above the UK client average of £14,457.

There has been a significant rise in priority debt arrears at the same time, with rent, mortgage, gas, electricity and Council Tax arrears all showing a marked increase.

	Scotland		Rank	England		Rank	Wales		Rank	N Ireland		Rank	UK	
	Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012
Average income	£14,532	£14,280	3	£14,439	£14,709	2	£14,053	£14,170	4	£16,112	£16,957	1	£14,457	£14,707
Average debt	£13,939	£14,149	4	£15,101	£16,658	2	£14,334	£16,218	3	£17,431	£18,359	1	£15,047	£16,557

1. Home nation debts

	Scotland		Rank	England		Rank	Wales		Rank	N Ireland		Rank	UK	
	Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012
% with Council Tax arrears	35.2%	29.0%	2	31.5%	27.1%	3	40.2%	31.0%	1	20.9%	21.4%	2	31.9%	27.3%
Average Council Tax arrears	£1,326	£1,312	1	£704	£744	3	£690	£694	4	£1,155	£1,174	2	£753	£783
% with rent arrears	31.0%	25.1%	2	26.8%	31.6%	1	26.8%	23.6%	3	22.4%	15.1%	4	31.2%	26.4%
Average rent arrears	£565	£581	3	£811	£826	1	£614	£564	4	£663	£706	2	£792	£805
% with mortgage arrears	40.1%	35.0%	4	43.7%	38.1%	2	43.5%	36.3%	3	45.2%	42.1%	1	43.5%	38.0%
Average mortgage arrears	£2,353	£2,328	4	£3,016	£3,022	1	£2,675	£2,682	2	£2,038	£2,659	3	£2,929	£2,962

StepChange clients in Scotland had the second lowest average income among the home nations in 2012, but also the lowest average debt. In fact it was the only nation with a larger average income than debt, at £14,280 and £14,149 respectively, and this gap has widened in the first six months of this year.

In 2012 Northern Ireland had both the highest income and highest debt of StepChange clients in the UK. Wales had the lowest income in 2012, and this trend continued by June 2013.

Clients in Scotland had the greatest Council Tax arrears in 2012 – at £1,312, nearly double the UK average. Scots were also amongst the highest in number for Council Tax arrears, and this trend continued in the first six months of 2013, where over a third of clients in Scotland had arrears.

However Scotland had the lowest percentage of clients with mortgage arrears in 2012, together with their lowest average value, at 35 percent and £2,328 respectively, or three percent and £634 below the UK average.

	Scotland		Rank	England		Rank	Wales		Rank	N Ireland		Rank	UK	
	Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012
% with gas arrears	11.8%	11.3%	2	16.1%	13.6%	1	14.8%	11.3%	2	1.2%	1.5%	4	15.7%	13.2%
Average gas arrears	£453	£447	3	£487	£469	2	£395	£383	4	£513	£495	1	£481	£464
% with electricity arrears	11.7%	9.7%	3	16.1%	13.4%	1	13.2%	10.4%	2	3.2%	3.0%	4	15.4%	12.9%
Average electricity arrears	£523	£542	1	£529	£516	2	£463	£467	4	£574	£499	3	£527	£516

	Scotland		Rank	England		Rank	Wales		Rank	N Ireland		Rank	UK	
	Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012		Jan-June 2013	2012
% with payday loans	18.2%	9.0%	3	18.6%	9.8%	2	19.7%	14.0%	1	13.0%	7.4%	4	18.3%	9.7%
Average payday loan debt	£1,485	£1,400	3	£1,490	£1,466	1	£1,331	£1,438	2	£1,331	£1,316	4	£1,478	£1,459

England was predominant in the home nations for problem debt in 2012, perhaps reflecting its larger share of the charity’s client base. 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.

Only Northern Ireland had a higher number of clients with mortgage arrears than England in 2012, perhaps reflecting its recent tumultuous housing market.

Clients in Scotland had the highest electricity arrears by value in 2012.

Clients in Wales had the highest number and value of payday loan debts in 2012, although the spread in this type of lending has been consistent throughout the UK. Nearly 20 percent of StepChange clients had at least one payday loan by June this year, double the number from 2012, and up from just two or three percent in 2010.

1.1 Debt by volume

Clients in Scotland had the highest level of debt from overdrafts and personal loans between 2010 and 2012, at about 20 percent for each (See Annex 1). These had dropped to around 16 percent by June this year, although remain significant.

Over 10 percent of client debt in Scotland was the result of payday loans by June 2013 – the highest rate among the home nations. Across the UK, payday loan debt by value has grown from 0.9 percent in 2010 to 9.4 percent in June 2013. Over the same period credit card debt by value fell from 38.6 percent to 30.9 percent (See Annex 1).

Clients in Northern Ireland have consistently had the highest rate of credit card debt since 2010, at around 40 percent, while historically Wales has had the highest rate of catalogue debt (See Annex 1).

Debt by volume – StepChange clients, Jan-June 2013

Type	Scotland	England	Wales	N Ireland	UK
Catalogue	6.7%	11.1%	6.9%	6.5%	10.6%
Credit Card	32.7%	30.6%	30.9%	39.5%	30.9%
Other	9.8%	12.8%	14.0%	8.3%	12.6%
Overdraft	16.3%	15.4%	15.7%	15.3%	15.5%
Personal loan	16.7%	14.4%	15.7%	17.1%	14.6%
Store card	2.8%	2.3%	2.8%	3.1%	2.4%
Home credit	4.8%	3.9%	5.5%	3.3%	4.0%
Payday loan	10.3%	9.4%	8.4%	7.0%	9.4%

2 The debt problem in Scotland

SCOTLAND	Jan - June 2013	2012	2011	2010
Average income	£1,212	£1,190	£1,192	£1,187
Average debt	£13,968	£14,149	£15,482	£17,575
% rent arrears	31.0%	25.1%	21.0%	20.4%
Average rent arrears	£562	£581	£594	£616
% mortgage arrears	40.3%	35.0%	38.5%	32.5%
Average mortgage arrears	£2,372	£2,328	£2,458	£2,442
% electricity arrears	11.6%	9.7%	7.7%	8.5%
Average electricity arrears	£520	£542	£468	£449
% gas arrears	11.9%	11.3%	10.0%	9.3%
Average gas arrears	£455	£447	£389	£391
% Council Tax arrears	35.3%	29.0%	22.1%	18.7%
Average Council Tax arrears	£1,317	£1,313	£989	£1,131
% payday loan	18.2%	9.0%	5.9%	2.6%
Average payday loan	£1,452	£1,398	£1,070	£904

The average unsecured debt of a StepChange 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 clients with arrears in priority debts. Over a third of clients in Scotland had Council Tax arrears in June this year, almost double the number in 2010 and the highest rate in the UK.

40 percent of clients were in arrears with their mortgage in June 2013 – incredibly still the lowest

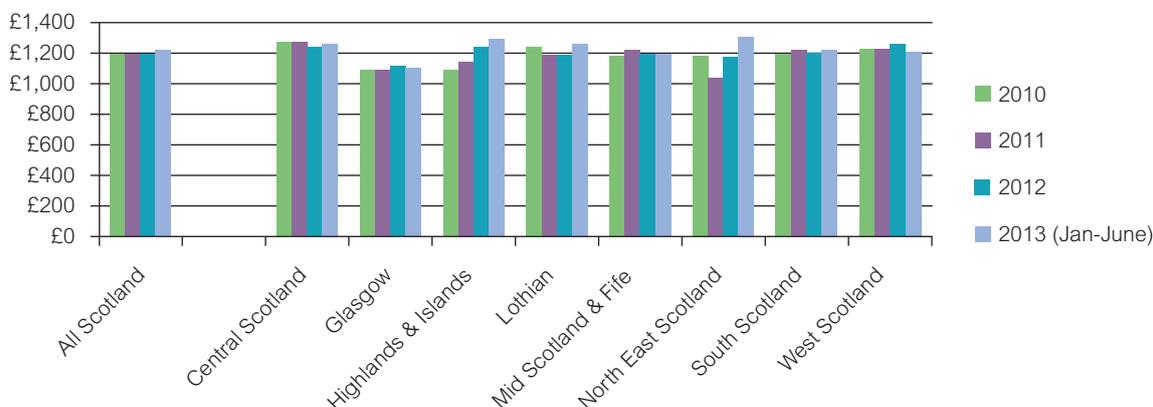
percentage in the UK – while just under a third were behind with their rent. The value of these arrears however has remained fairly level, and below the UK average. This suggests that more people have exhausted all other forms of credit to pay their housing costs before seeking help.

Energy arrears have shown a slight but steady increase, and now affect over one in 10 clients.

The most dramatic rise in client debts in Scotland has been in payday lending, with almost 20 percent of clients having at least one in June 2013 – a ten-fold increase since 2010.

2. The debt problem in Scotland

Average client incomes



2.1 Average incomes

The average Scottish client income in 2012 was £14,280 – or £1,190 each month – below the UK client average of £14,707, or £1,226 each month.

37 Scottish Parliament constituencies – just over half – had average client incomes greater than this.

Glasgow Region has had the lowest average client income for two of the last three years. As the table above illustrates, it has remained fairly level at just over £1,000 per month since 2010.

Constituencies with highest average income (2012)

Strathkelvin and Bearsden	£1,536
Midlothian South, Tweeddale and Lauderdale	£1,519
Aberdeenshire West	£1,480
Renfrewshire South	£1,472
Renfrewshire North and West	£1,428

Constituencies with lowest average income (2012)

Glasgow Pollock	£951
Dundee City West	£965
Shetland Islands	£996
Edinburgh Northern and Leith	£1,025
Glasgow Kelvin	£1,025

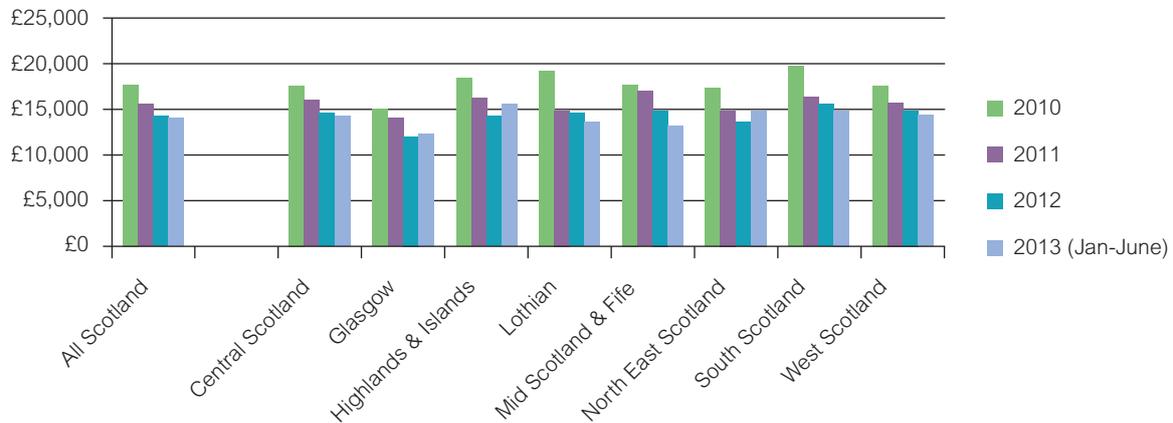
2.2 Average debt levels

The average debt for StepChange clients in Scotland was £14,149 in 2012, below the UK average of £16,557.

32 Scottish Parliament constituencies were above the average Scottish client debt level in 2012.

Glasgow Region has consistently had the lowest average client debt in Scotland, falling to £11,946 in 2012. This perhaps reflects the traditional correlation between low income and low borrowing. The highest average debt is found with clients in the South Scotland Region, at £15,537 in 2012.

Average client outstanding debt



2.3 Budget surplus and deficit

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

In 2012 the average budget surplus in Scotland was £17.94. 30 constituencies had a surplus below this, of which 24 were deficit budgets i.e. clients in 24 constituencies did not have enough income to meet basic living costs.

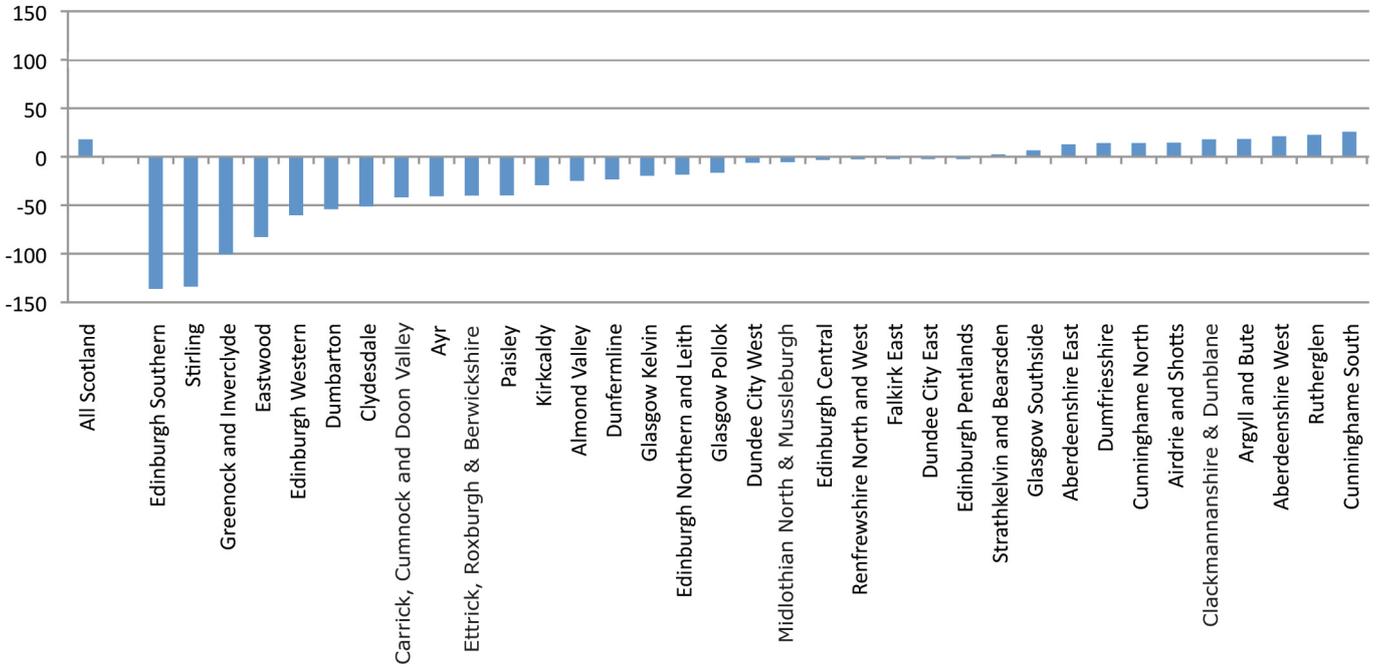
Constituencies with largest surplus (2012)

Dunfermline South	£136
North East Fife	£121
Galloway and West Dumfries	£118
Moray	£106
Orkney Islands	£82

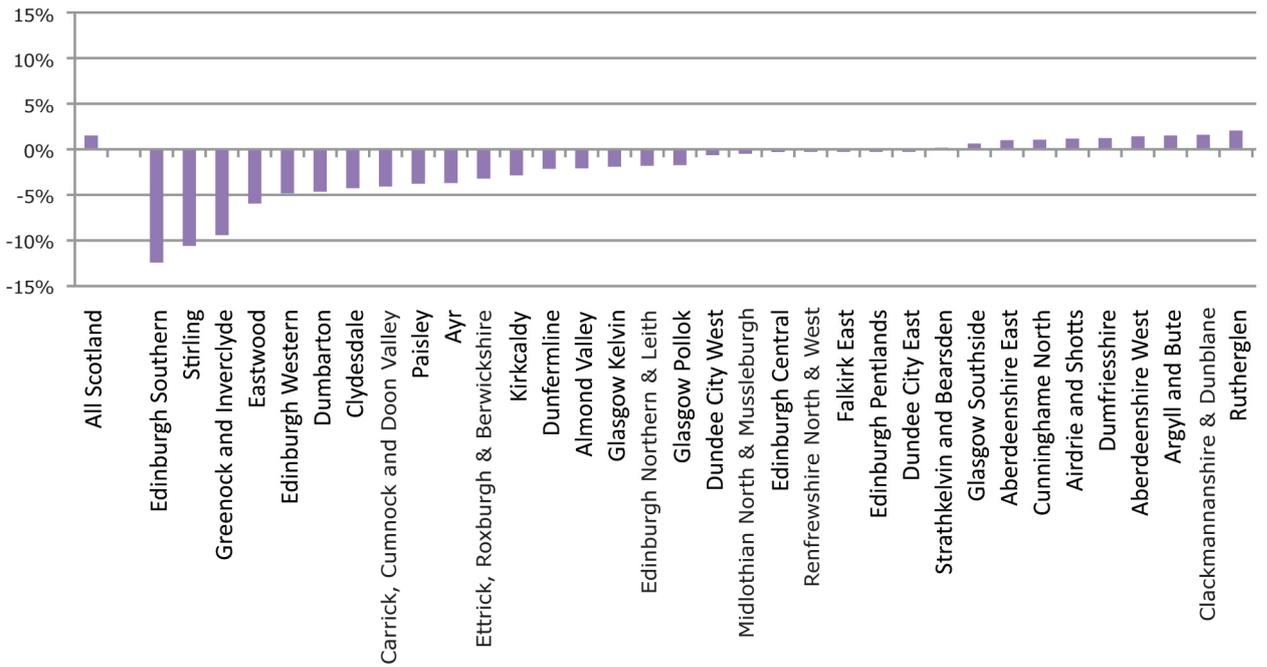
Constituencies with largest deficit (2012)

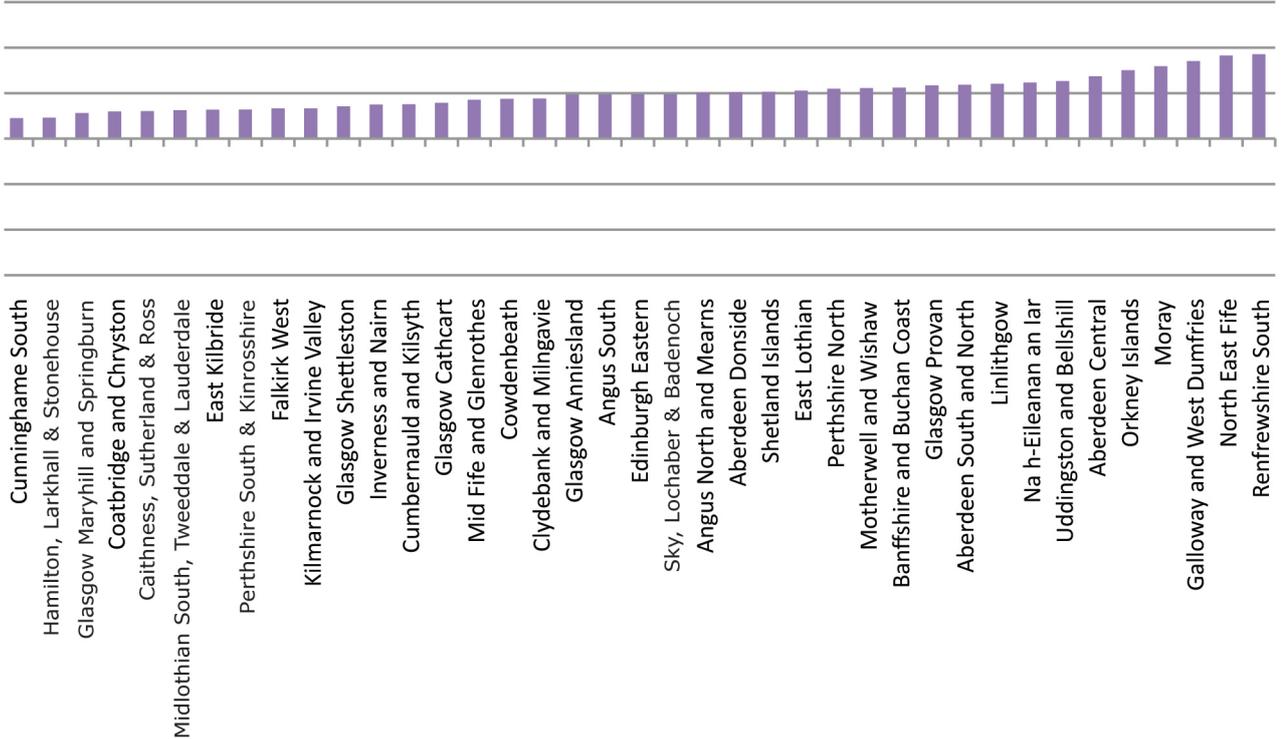
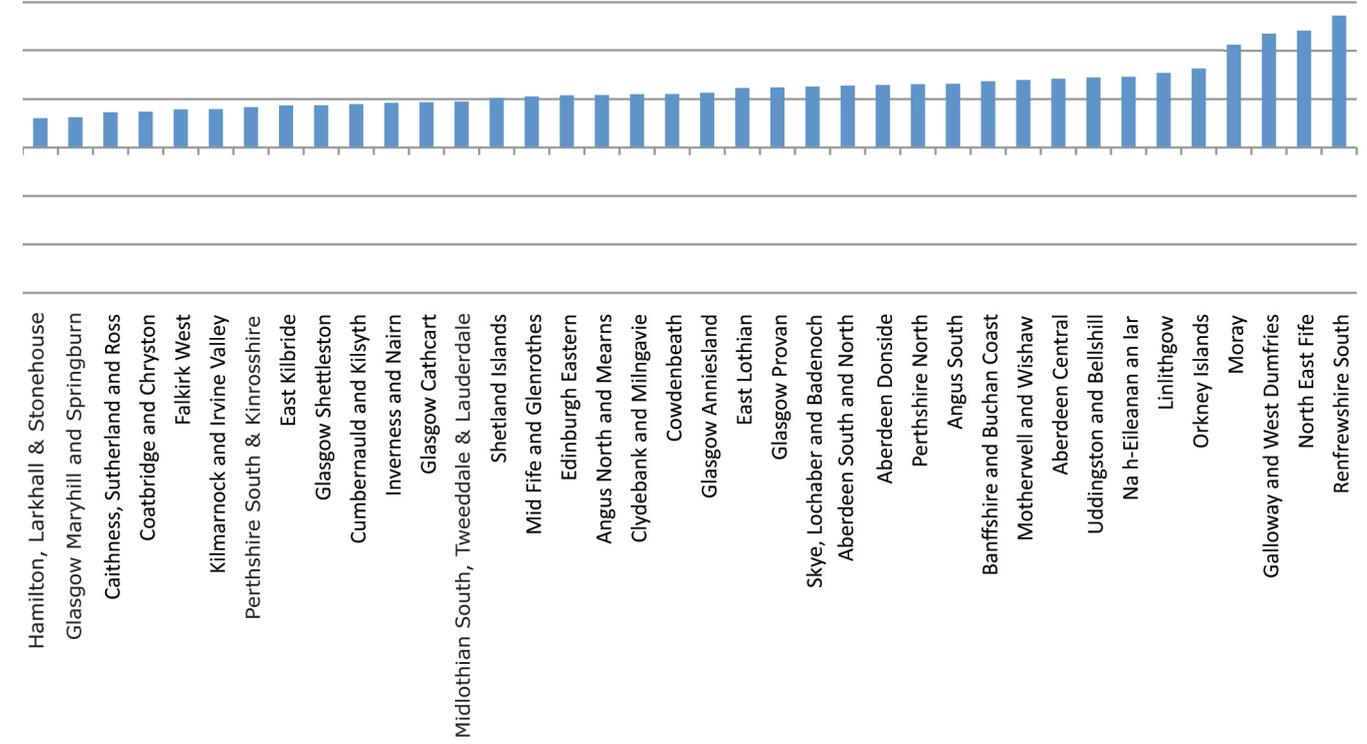
Edinburgh Southern	-£136
Stirling	-£134
Greenock and Inverclyde	-£101
Eastwood	-£83
Edinburgh Western	-£6

Average surplus



Repayment as percentage of income





3 Housing-related debt

Household bills such as rent, mortgage and utilities are classed as priority because the consequences of not paying them are significant, such as homelessness. Nevertheless, StepChange Debt Charity frequently finds clients prioritising other debts such as payday loans, due to misplaced fear and anxiety.

3.1 Rent arrears

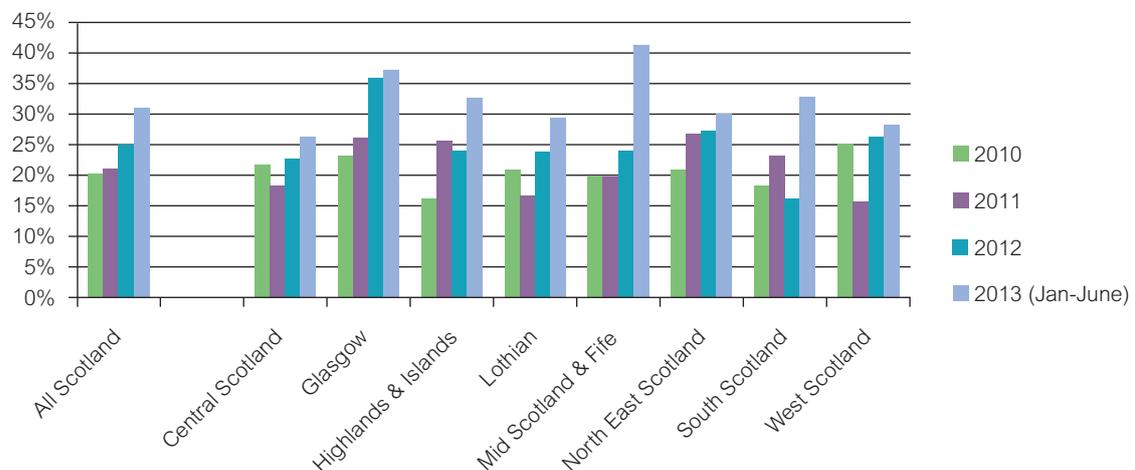
The average value of rent arrears among clients in Scotland has been declining steadily, reaching £581 in 2012, suggesting that clients are receiving help sooner. However the spread of arrears has grown, particularly over the last six months. In June 2013 almost a third of clients had rent arrears, an increase of over 10 percent in the last three years. This indicates more than just pressure from low wage inflation, but also the impact of benefit changes under welfare reform.

Over a third of clients in Glasgow Region had rent arrears in 2012, making it the highest at more than 10 percent above the Scotland average. Glasgow has remained near the top for rent arrears since 2010, although was overtaken by Mid Scotland and Fife in the first six months of 2013.

South Scotland Region had the lowest average number of clients with rent arrears in 2012, yet was highest in the value of arrears. West Scotland Region had the highest value of rent arrears in both 2010 and 2011, but this position was taken by Lothian Region in the first six months of 2013.

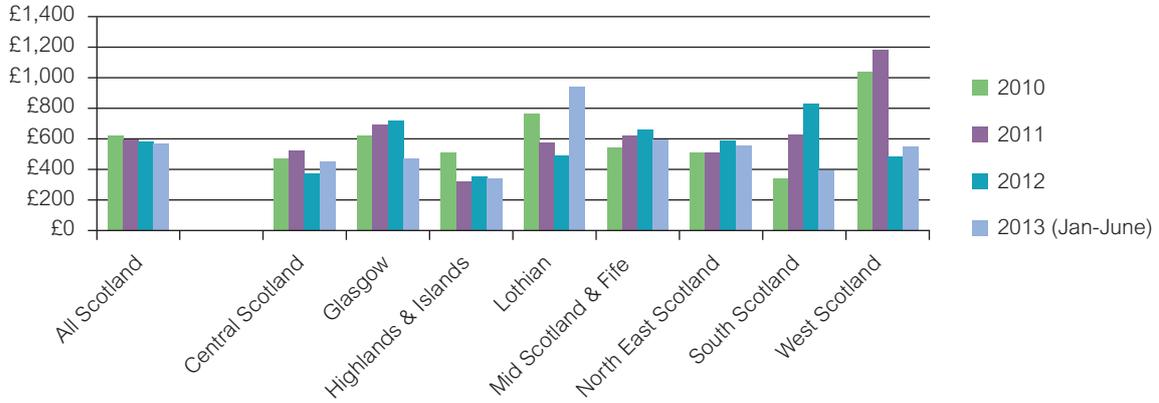
26 Scottish Parliament constituencies were above the £551 Scottish average value of rent, with Clydesdale over six times that.

Percentage of clients with rent arrears

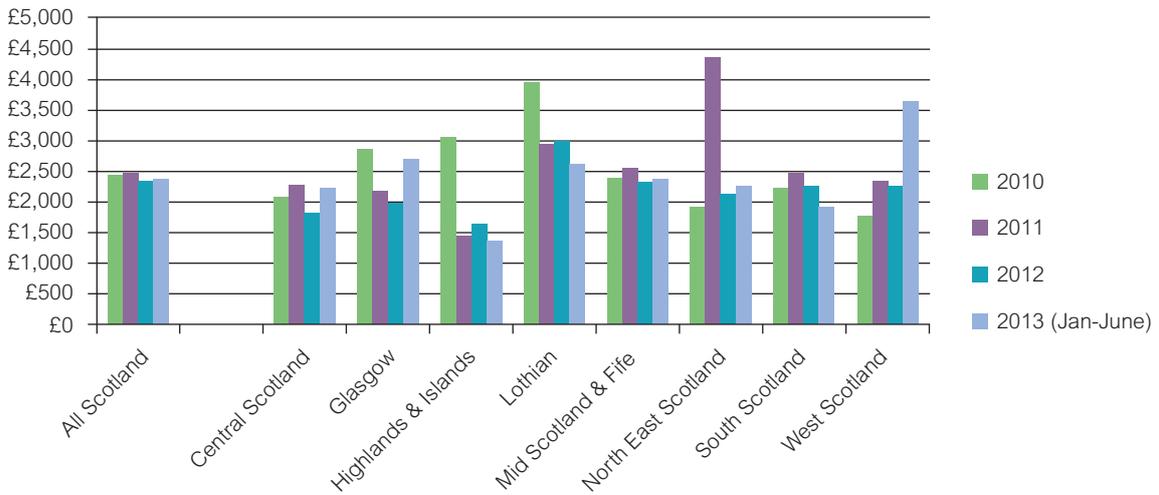


3. Housing-related debt

Average rent arrears



Average mortgage arrears

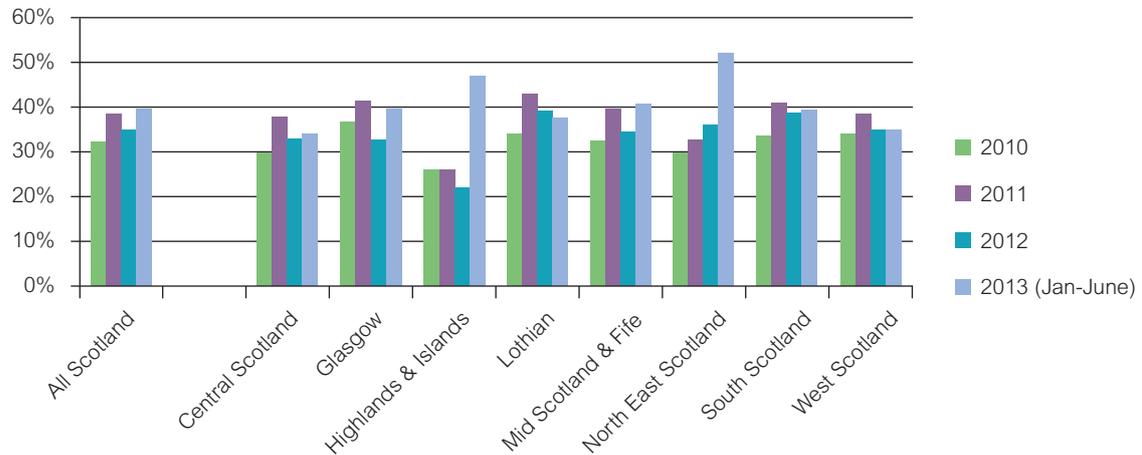


3.2 Mortgage arrears

Mortgages are by far the largest priority debt among StepChange clients in Scotland, with over a third in arrears in 2012, rising to over four in 10 by June this year. The charity is seeing more clients in Scotland with mortgage arrears although the average value of arrears has remained fairly level.

Scots owed £2,328 on average in mortgage arrears in 2012. This figure has see-sawed around that number in previous years, and there is considerable variation between constituencies.

Percentage of clients with mortgage arrears



Lothian Region has traditionally shown the highest number and value of mortgage arrears, at almost 40 percent and £3,000 respectively in 2012. However North East Scotland has shown a big increase in the first six months of 2013 in the number of clients with mortgage arrears, while West Scotland has seen a significant increase in the value of arrears. Lower levels of mortgage arrears are seen among clients from the Highlands and Islands Region.

38 Scottish Parliament constituencies were above the 35 percent Scottish average in mortgage arrears by number, while seven constituencies had one in two clients in arrears. Only six constituencies had less than one in five clients with mortgage arrears.

30 Scottish Parliament constituencies had a greater value of mortgage arrears than the Scottish average value of £2,328.

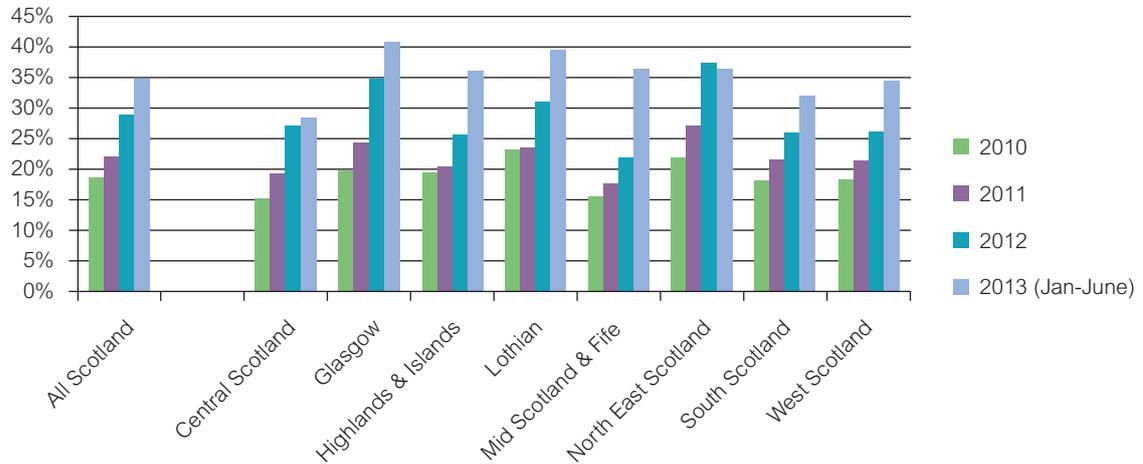
3.3 Council Tax arrears

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, 29 percent of Scottish clients had arrears in 2012, and this jumped to over 35 percent by June this year – more than double the number from 2010.

As the chart on page 16 illustrates, the rise in the number of clients with Council Tax arrears has been consistent across Scotland. Glasgow Region had the highest percentage in arrears by June 2013, although Mid Scotland and Fife and Lothian Regions also show notable increases.

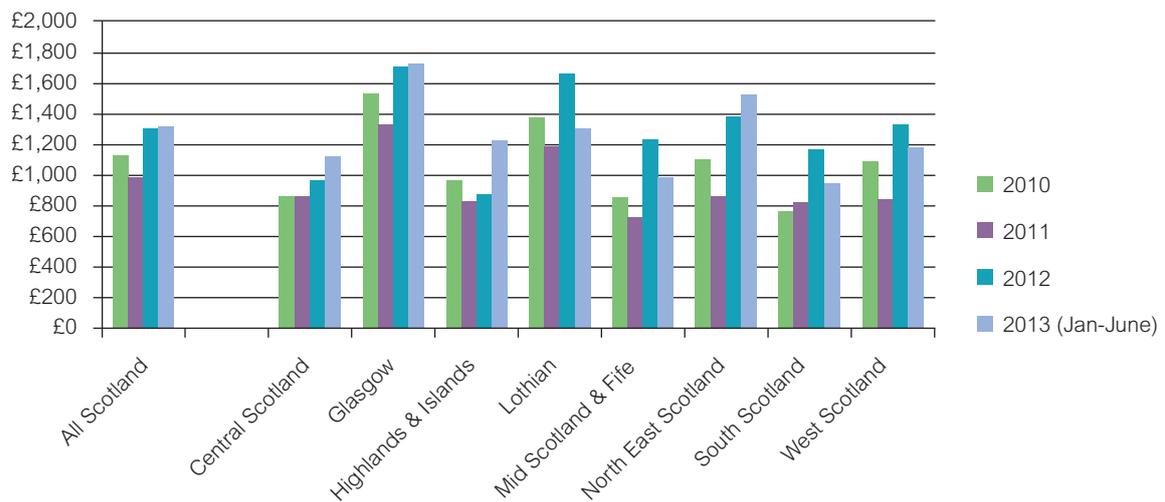
3. Housing-related debt

Percentage of clients with Council Tax arrears



Glasgow Region does remain consistent in the value of arrears however.

Average Council Tax arrears



4 Payday lending

There has been a dramatic rise in payday lending client debts in Scotland. Almost 20 percent of clients had at least one in June 2013 – a ten-fold increase since 2010.

In 2012 the average monthly income of a StepChange client in Scotland with payday loans was £1,190, but the average payday loan debt was £1,400, meaning monthly repayments could leave a client with no money for living expenses and push them further into debt.

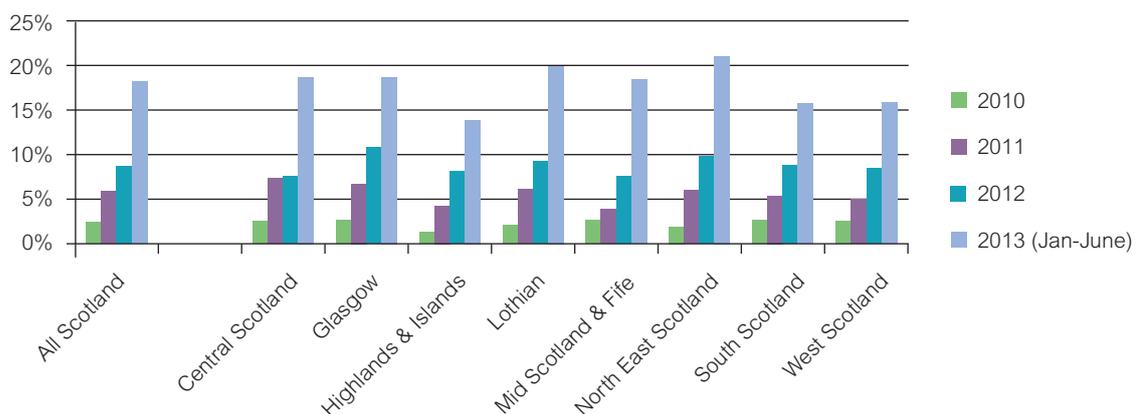
Across the UK, over 65 percent of clients with a payday loan in 2012 had contractual payments worth more than 100 percent of their income. When compared to clients who did not have a payday loan,

only 14 percent had contractual payments worth more than 100 percent of their income.

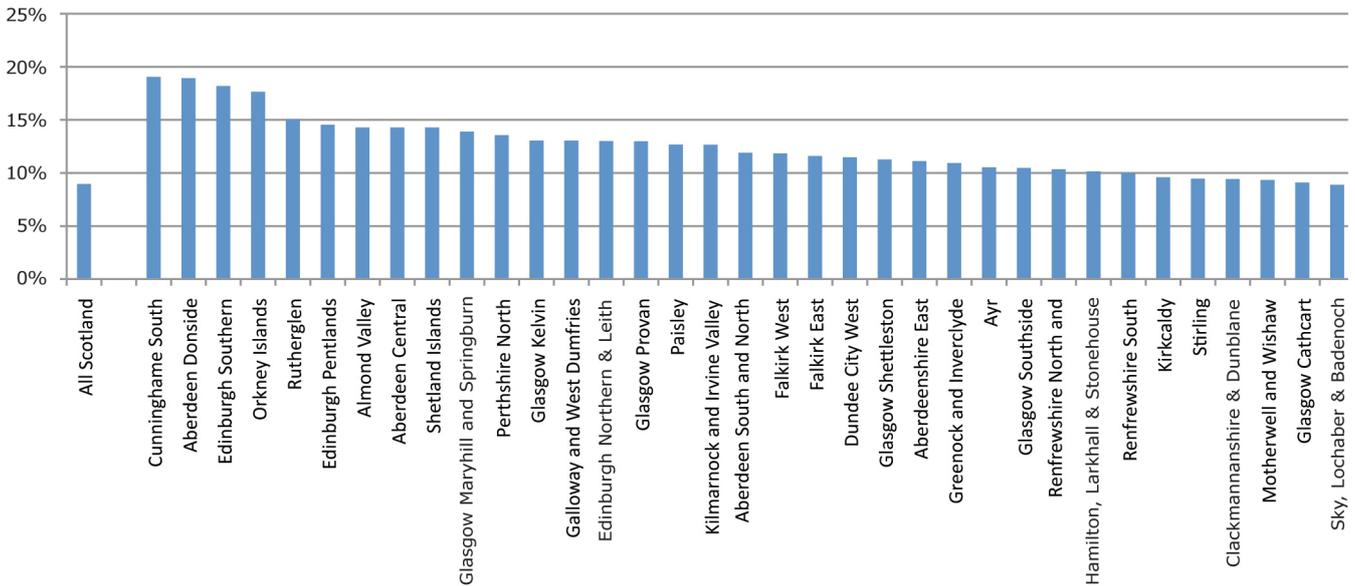
StepChange Debt Charity has seen a massive rise in complaints about payday loans – increasing from four percent in 2010 to 30 percent in 2012. The problem is being felt by the under-25s particularly – in 2012 42 percent of our UK clients under the age of 25 had payday loan debts. In 2011, this was 25 percent and in 2010 only 10 percent.

34 Scottish Parliament constituencies had more than the Scottish average number of clients with payday loans in 2012, three of whom had more than double the average.

Percentage of clients with payday loan debt



Percentage of clients with a payday loan



The average number of payday loans per Scottish client in 2012 was 2.9 – an increase from 2.2 in 2011 and 1.8 in 2010. This reached 3.0 in the first six months of this year.

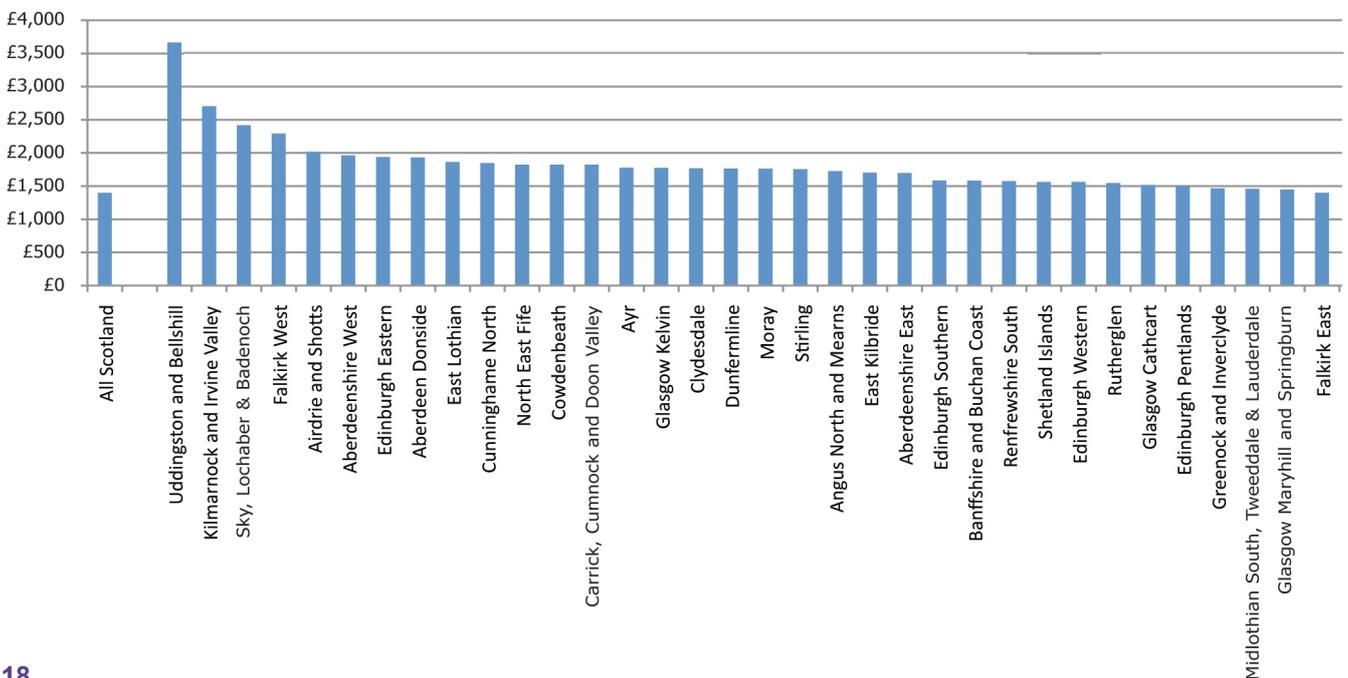
Constituencies with highest number of payday loans (2012)

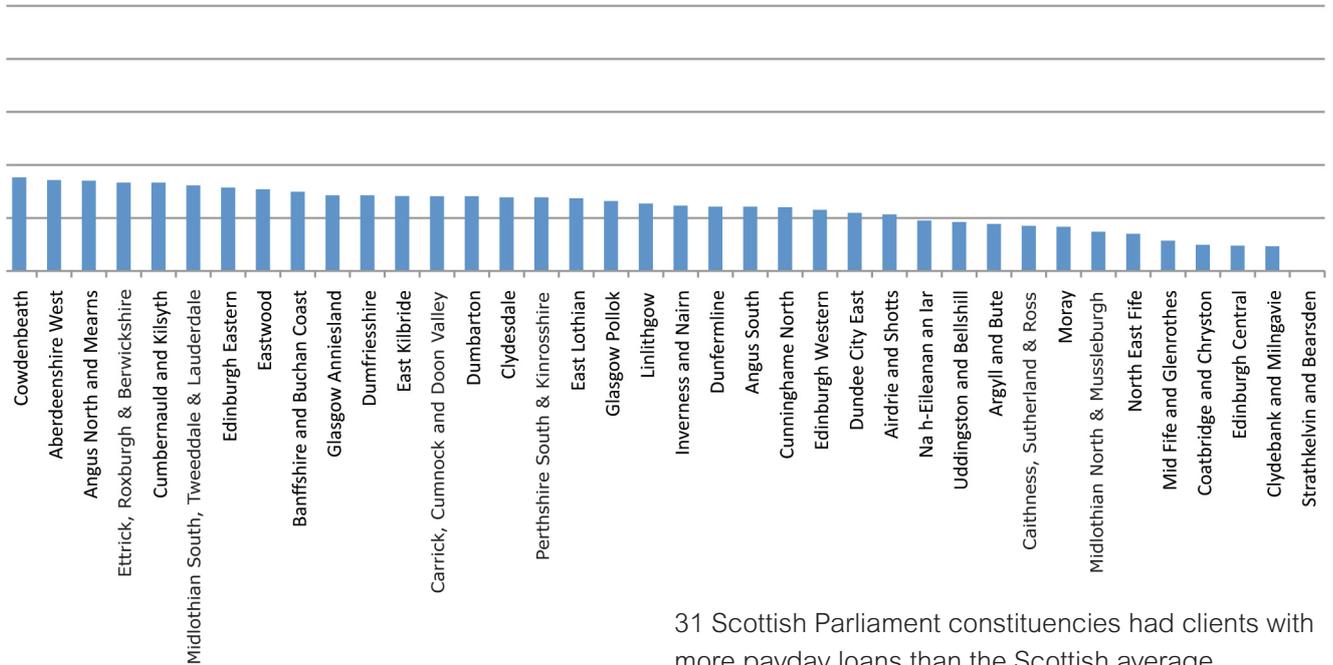
Cunninghame South	19.0%
Aberdeen Donside	18.9%
Edinburgh Southern	18.2%
Orkney Islands	17.6%
Rutherglen	15.1%

Constituencies with lowest number of payday loans (2012)

Strathkelvin and Bearsden	0.0%
Clydebank and Milngavie	2.3%
Edinburgh Central	2.4%
Coatbridge and Chryston	2.5%
Mid Fife and Glenrothes	2.9%

Average payday loan balance



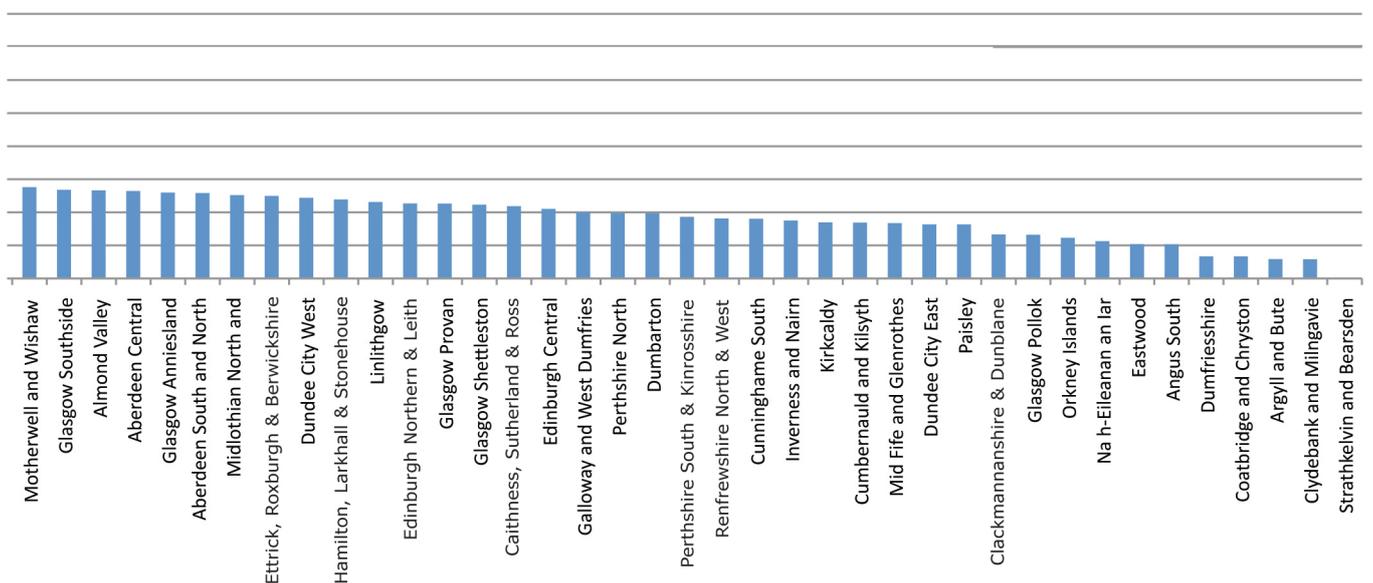


Constituencies with lowest payday loan debt (2012)

Strathkelvin and Bearsden	£0
Clydebank and Milngavie	£290
Argyll and Bute	£292
Coatbridge and Chryston	£332
Dumfriesshire	£333

Constituencies with largest payday loan debt (2012)

Uddingston and Bellshill	£3,665
Kilmarnock and Irvine Valley	£2,705
Skye, Lochaber and Badenoch	£2,419
Falkirk West	£2,293
Airdrie and Shotts	£2,018



5 Region profiles

CENTRAL SCOTLAND

Clients advised: 655	2012	Position in 2012	+/- client average in 2012	2011	Position in 2011	2010	Position in 2010
Average income	£1,229.63	2	+£39.61	£1,263.33	1	£1,269.73	1
Average debt	£14,599.37	5	+£450.11	£15,856.39	4	£17,479.56	6
With rent arrears	22.7%	7	-£2.4%	18.3%	6	21.6%	3
Average rent arrears	£365.99	7	-£214.90	£518.87	6	£462.83	7
With mortgage arrears	33.1%	6	-1.9%	37.8%	6	30.4%	6
Average mortgage arrears	£1,822.79	7	-£505.52	£2,272.11	6	£2,082.19	6
With electricity arrears	8.3%	6	-1.3%	6.2%	7	7.3%	7
Average electricity arrears	£571.92	4	+£30.39	£255.70	7	£399.17	7
With gas arrears	10.8%	5	-0.6%	9.4%	4	9.8%	4
Average gas arrears	£438.04	4	-£9.41	£417.42	1	£419.13	2
With Council Tax arrears	27.2%	4	-1.8%	19.4%	7	15.4%	8
Average Council Tax arrears	£972.73	7	-£339.57	£866.86	3	£865.38	6
With payday loan	7.9%	7	-1.1%	7.5%	1	2.8%	5
Average payday loan debt	£1,647.61	1	+£249.54	£1,109.82	3	£951.41	3

GLASGOW

Clients advised: 711	2012	Position in 2012	+/- client average in 2012	2011	Position in 2011	2010	Position in 2010
Average income	£1,099.00	8	-£91.02	£1,075.14	7	£1,076.75	8
Average debt	£11,946.24	8	-£2,203.02	£13,896.13	8	£14,781.27	8
With rent arrears	35.8%	1	+10.8%	26.0%	2	23.1%	2
Average rent arrears	£711.31	2	+£130.42	£680.63	2	£614.21	3
With mortgage arrears	32.7%	7	-2.3%	41.4%	2	36.6%	1
Average mortgage arrears	£2,016.86	6	-£311.46	£2,152.06	7	£2,859.80	3
With electricity arrears	12.5%	1	+2.8%	8.5%	3	9.6%	3
Average electricity arrears	£690.41	1	+£148.87	£387.20	4	£434.58	4
With gas arrears	14.1%	1	+2.8%	12.2%	1	11.6%	1
Average gas arrears	£598.48	1	+151.04	£349.09	4	£379.55	4
With Council Tax arrears	35.0%	2	+5.9%	24.6%	2	19.9%	3
Average Council Tax arrears	£1,712.22	1	+£399.93	£1,342.18	1	£1,535.31	1
With payday loan	11.1%	1	+2.1%	6.9%	2	2.9%	2
Average payday loan debt	£1,313.81	5	-£84.27	£1,167.25	2	£949.56	4

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

HIGHLANDS & ISLANDS

Clients advised: 256	2012	Position in 2012	+/- client average in 2012	2011	Position in 2011	2010	Position in 2010
Average income	£1,234.80	2	+£44.78	£1,130.98	6	£1,080.67	7
Average debt	£14,184.53	6	+£35.27	£16,086.09	3	£18,393.85	3
With rent arrears	24.0%	4	-1.0%	25.7%	3	16.2%	8
Average rent arrears	£347.25	8	-£233.64	£316.06	8	£499.82	6
With mortgage arrears	22.1%	8	-12.9%	25.7%	8	25.9%	8
Average mortgage arrears	£1,648.80	8	-£679.51	£1,440.13	8	£3,054.02	2
With electricity arrears	10.8%	2	+1.1%	6.7%	6	10.1%	2
Average electricity arrears	£674.66	2	+£133.12	£34.16	5	£653.63	1
With gas arrears	2.5%	8	-8.8%	7.9%	7	10.6%	2
Average gas arrears	£55.04	8	-£392.40	£277.77	6	£300.88	6
With Council Tax arrears	25.7%	7	-3.3%	20.3%	6	19.6%	4
Average Council Tax arrears	£882.35	8	-£429.95	£834.82	6	£971.49	5
With payday loan	8.1%	6	-0.9%	4.5%	7	1.6%	8
Average payday loan debt	£1,146.84	7	-£251.23	£797.86	7	£351.65	8

LOTHIAN

Clients advised: 587	2012	Position in 2012	+/- client average in 2012	2011	Position in 2011	2010	Position in 2010
Average income	£1,177.50	7	-£12.52	£1,184.63	5	£1,240.22	2
Average debt	£14,627.69	4	+£478.43	£14,977.07	7	£19,155.30	2
With rent arrears	23.8%	6	-1.2%	16.6%	7	21.0%	5
Average rent arrears	£486.94	5	-£93.95	£570.77	5	£758.92	2
With mortgage arrears	39.2%	1	+4.2%	42.7%	1	33.8%	2
Average mortgage arrears	£2,977.55	1	+£649.24	£2,937.52	2	£3,948.81	1
With electricity arrears	10.1%	4	+0.4%	5.6%	8	8.6%	4
Average electricity arrears	£472.03	5	-£69.51	£203.00	8	£402.31	6
With gas arrears	12.0%	3	+0.6%	6.6%	8	7.0%	8
Average gas arrears	£423.90	5	-£23.55	£240.48	7	£296.04	7
With Council Tax arrears	31.2%	3	+2.1%	23.4%	3	23.3%	1
Average Council Tax arrears	£1,674.25	2	+£361.95	£1,188.57	2	£1,384.47	2
With payday loan	9.6%	3	+0.6%	6.4%	3	2.3%	6
Average payday loan debt	£1,391.10	4	-£6.97	£1,403.14	1	£959.50	2

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

MID SCOTLAND AND FIFE

Clients advised: 592	2012	Position in 2012	+/- client average in 2012	2011	Position in 2011	2010	Position in 2010
Average income	£1,204.22	5	+£14.20	£1,219.96	4	£1,184.60	6
Average debt	£14,968.83	2	+£819.57	£16,901.14	1	£17,704.05	4
With rent arrears	24.0%	5	-1.0%	20.0%	5	19.8%	6
Average rent arrears	£659.20	3	+£78.30	£609.28	4	£538.07	4
With mortgage arrears	34.4%	5	-0.6%	40.3%	4	32.5%	5
Average mortgage arrears	£2,312.96	2	-£15.35	£2,548.85	3	£2,385.03	4
With electricity arrears	8.7%	5	-1.0%	8.2%	4	8.1%	5
Average electricity arrears	£576.00	3	+£34.46	£452.60	3	£563.28	2
With gas arrears	9.7%	6	-1.7%	10.0%	3	10.1%	3
Average gas arrears	£356.86	6	-£90.59	£391.96	2	£534.33	1
With Council Tax arrears	21.9%	8	-7.1%	17.8%	8	15.6%	7
Average Council Tax arrears	£1,243.97	5	-£68.32	£734.36	8	£861.82	7
With payday loan	7.8%	8	-1.1%	4.1%	8	3.0%	1
Average payday loan debt	£1,270.46	6	-£127.61	£863.15	6	£602.84	7

NORTH EAST SCOTLAND

Clients advised: 529	2012	Position in 2012	+/- client average in 2012	2011	Position in 2011	2010	Position in 2010
Average income	£1,178.97	6	-£11.05	£1,037.60	8	£1,188.68	5
Average debt	£13,289.81	7	-£859.45	£15,024.99	6	£17,270.21	7
With rent arrears	27.2%	2	+2.2%	26.7%	1	21.0%	4
Average rent arrears	£586.83	4	+£5.94	£492.87	7	£500.39	5
With mortgage arrears	35.8%	3	+0.8%	33.1%	7	30.1%	7
Average mortgage arrears	£2,116.61	5	-£211.71	£4,350.17	1	£1,919.13	7
With electricity arrears	8.2%	7	-1.5%	8.6%	2	6.6%	8
Average electricity arrears	£471.55	6	-£69.99	£467.30	2	£423.68	5
With gas arrears	8.5%	7	-2.8%	8.3%	6	8.0%	7
Average gas arrears	£233.03	7	-£214.42	£196.60	8	£249.54	8
With Council Tax arrears	37.2%	1	+8.1%	27.0%	1	21.8%	2
Average Council Tax arrears	£1,397.84	3	+£85.55	£863.82	4	£1,110.85	3
With payday loan	10.4%	2	+1.4%	6.1%	4	2.1%	7
Average payday loan debt	£1,406.56	3	+£8.48	£690.59	8	£760.78	5

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

SOUTH SCOTLAND

Clients advised: 574	2012	Position in 2012	+/- client average in 2012	2011	Position in 2011	2010	Position in 2010
Average income	£1,215.11	4	+£25.09	£1,220.21	3	£1,197.22	4
Average debt	£15,536.65	1	+£1,387.39	£16,283.30	2	£19,455.14	1
With rent arrears	16.0%	8	-9.0%	23.2%	4	18.1%	7
Average rent arrears	£824.31	1	+£243.41	£620.43	3	£332.09	8
With mortgage arrears	38.6%	2	+3.6%	41.1%	3	33.3%	4
Average mortgage arrears	£2,254.15	4	-£74.17	£2,474.45	4	£2,226.82	5
With electricity arrears	8.1%	8	-1.6%	9.4%	1	7.8%	6
Average electricity arrears	£350.71	8	-£190.83	£483.60	1	£453.05	3
With gas arrears	13.5%	2	+2.2%	10.1%	2	8.6%	6
Average gas arrears	£483.35	3	+£35.90	£375.96	3	£358.41	5
With Council Tax arrears	25.9%	6	-3.2%	21.8%	4	18.3%	6
Average Council Tax arrears	£1,174.59	6	-£137.71	£824.03	7	£773.58	8
With payday loan	9.0%	4	0.0%	5.5%	5	2.8%	4
Average payday loan debt	£1,552.60	2	+£154.53	£940.52	5	£1,017.94	1

WEST SCOTLAND

Clients advised: 559	2012	Position in 2012	+/- client average in 2012	2011	Position in 2011	2010	Position in 2010
Average income	£1,266.15	1	+£76.33	£1,236.98	2	£1,232.62	3
Average debt	£14,860.43	3	+£711.17	£15,632.26	5	£17,527.13	5
With rent arrears	26.3%	3	+1.2%	15.8%	8	25.0%	1
Average rent arrears	£476.15	6	-£104.74	£1,177.37	1	£1,028.11	1
With mortgage arrears	35.4%	4	+0.4%	38.6%	5	33.5%	3
Average mortgage arrears	£2,266.21	3	-£62.11	£2,344.35	5	£1,760.31	8
With electricity arrears	10.8%	3	+1.1%	7.6%	5	11.1%	1
Average electricity arrears	£400.16	7	-£141.38	£286.50	6	£317.03	8
With gas arrears	12.0%	4	+0.6%	9.4%	5	9.5%	5
Average gas arrears	£488.80	2	+£41.36	£344.04	5	£417.33	3
With Council Tax arrears	26.2%	5	-2.8%	21.4%	5	18.5%	5
Average Council Tax arrears	£1,335.37	4	+£23.08	£854.47	5	£1,099.81	4
With payday loan	8.6%	5	-0.3%	5.1%	6	2.9%	3
Average payday loan debt	£930.91	8	-£467.16	£988.19	4	£641.26	6

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

6 Constituency profiles

ABERDEEN CENTRAL

Clients advised: 56	2012	+/- client average in 2012	2011	2010
Average income	£1,036.25	-£153.77	£1,040.48	£981.16
Average debt	£9,284.45	-£4,864.81	£12,827.40	£15,187.84
With rent arrears	22.6%	-2.5%	18.2%	30.8%
Average rent arrears	£554.57	-£26.32	£563.83	£353.00
With mortgage arrears	22.2%	-12.8%	28.6%	30.8%
Average mortgage arrears	£852.50	-£1,475.81	£598.00	£1,003.75
With electricity arrears	8.2%	-1.5%	8.3%	8.1%
Average electricity arrears	£148.50	-£393.04	£253.50	£144.20
With gas arrears	10.7%	-0.6%	19.0%	18.4%
Average gas arrears	£133.00	-£314.45	£194.25	£348.00
With Council Tax arrears	42.9%	+13.8%	22.5%	18.0%
Average Council Tax arrears	£1,224.17	-£88.13	£1,130.56	£1,191.56
With payday loan	14.3%	+5.3%	0	2.7%
Average payday loan debt	£1,321.63	-£76.45	0	£1,240.00

ABERDEEN DONSIDER

Clients advised: 37	2012	+/- client average in 2012	2011	2010
Average income	£1,272.89	+£82.87	£1,387.81	£1,072.82
Average debt	£10,257.24	-£3,892.02	£16,491.09	£14,812.81
With rent arrears	23.1%	-2.0%	25.0%	25.0%
Average rent arrears	£450.67	-£130.23	£510.40	£362.57
With mortgage arrears	60.0%	+25.0%	58.8%	30.8%
Average mortgage arrears	£1,707.83	-£620.48	£1,158.30	£2,142.50
With electricity arrears	6.3%	-3.4%	11.9%	9.2%
Average electricity arrears	£425.00	-£116.54	£381.70	£733.50
With gas arrears	4.3%	-7.0%	16.1%	9.4%
Average gas arrears	£240.00	-£207.45	£285.40	£449.40
With Council Tax arrears	29.2%	+0.1%	36.8%	29.1%
Average Council Tax arrears	£3,033.86	+£1,721.56	£647.48	£1,532.94
With payday loan	18.9%	+10.0%	13.2%	3.4%
Average payday loan debt	£1,932.48	+£534.36	£1,386.86	£2,036.67

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

ABERDEEN SOUTH & NORTH KINCARDINE

Clients advised: 42	2012	+/- client average in 2012	2011	2010
Average income	£1,082.07	-£107.95	£1,118.33	£1,411.88
Average debt	£11,893.93	-£2,255.33	£14,571.10	£16,651.22
With rent arrears	40.0%	+14.9%	38.5%	21.1%
Average rent arrears	£765.33	+£184.44	£386.40	£717.50
With mortgage arrears	25.0%	-10.0%	23.1%	37.5%
Average mortgage arrears	£2,428.00	+£99.69	£8,000.00	£2,448.78
With electricity arrears	8.8%	-0.9%	10.0%	10.9%
Average electricity arrears	£397.33	-£144.20	£208.70	£333.83
With gas arrears	4.0%	-7.3%	4.5%	7.0%
Average gas arrears	£50.00	-£397.45	£65.00	£175.00
With Council Tax arrears	39.3%	+10.3%	38.5%	12.5%
Average Council Tax arrears	£1,344.18	+£31.89	£1,241.00	£603.83
With payday loan	11.9%	+3.0%	11.6%	4.4%
Average payday loan debt	£1,291.20	-£106.87	£715.40	£531.67

ABERDEENSHIRE EAST

Clients advised: 45	2012	+/- client average in 2012	2011	2010
Average income	£1,302.16	-£112.14	£1,396.20	£1,638.34
Average debt	£17,786.98	+£3,637.72	£18,798.17	£22,431.43
With rent arrears	17.6%	-7.4%	42.9%	29.4%
Average rent arrears	£232.67	-£348.23	£672.17	£886.80
With mortgage arrears	54.5%	+19.5%	31.8%	22.2%
Average mortgage arrears	£4,017.83	+£1,689.52	£2,205.71	£2,374.75
With electricity arrears	7.7%	-2.0%	5.0%	9.1%
Average electricity arrears	£232.67	-£308.87	£213.30	£205.33
With gas arrears	15.4%	+4.1%	0	15.4%
Average gas arrears	£135.00	-£312.45	0	£722.50
With Council Tax arrears	30.3%	+1.3%	18.2%	28.1%
Average Council Tax arrears	£1,809.40	+£497.10	£1,331.67	£1,023.67
With payday loan	11.1%	+2.2%	6.4%	2.4%
Average payday loan debt	£1,696.60	+£298.53	£1,119.67	£708.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

ABERDEENSHIRE WEST

Clients advised: 35	2012	+/- client average in 2012	2011	2010
Average income	£1,479.79	+£289.77	£1,330.00	£1,196.64
Average debt	£23,586.35	+£9,437.09	£22,018.51	£20,966.66
With rent arrears	22.2%	-2.8%	7.1%	0
Average rent arrears	£975.00	+£394.11	£632.00	0
With mortgage arrears	45.5%	+10.4%	38.5%	30.8%
Average mortgage arrears	£3,028.60	+£700.29	£2,613.00	£1,503.25
With electricity arrears	13.3%	+3.6%	5.6%	4.0%
Average electricity arrears	£501.00	-£40.54	£991.40	£628.00
With gas arrears	11.1%	-0.2%	10.0%	11.1%
Average gas arrears	£521.00	+£73.55	£600.00	£150.00
With Council Tax arrears	42.9%	+13.8%	24.2%	27.3%
Average Council Tax arrears	£1,511.92	+£199.62	£717.38	£757.67
With payday loan	8.6%	-0.4%	0	0
Average payday loan debt	£1,961.67	+£563.59	0	0

AIRDRIE & SHOTTS

Clients advised: 75	2012	+/- client average in 2012	2011	2010
Average income	£1,228.04	+£38.02	£1,329.76	£1,279.50
Average debt	£13,153.07	-£996.19	£16,161.05	£15,843.43
With rent arrears	33.3%	+8.3%	12.5%	12.5%
Average rent arrears	£170.00	-£410.89	£227.00	£186.00
With mortgage arrears	29.7%	-5.3%	17.9%	35.0%
Average mortgage arrears	£2,265.82	-£62.50	£2,232.57	£2,223.67
With electricity arrears	8.5%	-1.2%	3.1%	8.2%
Average electricity arrears	£826.80	+£285.26	£250.50	£776.00
With gas arrears	7.9%	-3.4%	6.5%	11.3%
Average gas arrears	£462.67	+£15.22	£503.67	£291.13
With Council Tax arrears	25.0%	-4.0%	11.3%	19.8%
Average Council Tax arrears	£871.00	-£441.30	£1,195.50	£748.11
With payday loan	5.3%	-3.6%	5.2%	2.5%
Average payday loan debt	£2,018.00	+£619.93	£1,551.00	£1,395.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

ALMOND VALLEY

Clients advised: 91	2012	+/- client average in 2012	2011	2010
Average income	£1,194.40	+£4.38	£1,274.69	£1,443.57
Average debt	£12,460.88	-£1,688.38	£14,908.76	£20,539.34
With rent arrears	28.6%	+3.5%	14.8%	17.6%
Average rent arrears	£488.00	-£92.89	£273.75	£1,537.67
With mortgage arrears	41.5%	+6.4%	43.2%	29.6%
Average mortgage arrears	£2,082.12	-£246.20	£1,445.69	£2,375.92
With electricity arrears	14.7%	+5.0%	9.6%	7.1%
Average electricity arrears	£711.36	+£169.83	£537.00	£605.44
With gas arrears	8.9%	-2.4%	19.3%	5.7%
Average gas arrears	£642.50	+£195.05	£500.00	£424.00
With Council Tax arrears	25.7%	-3.3%	15.9%	18.5%
Average Council Tax arrears	£747.06	-£565.24	£1,015.64	£1,872.64
With payday loan	14.3%	+5.3%	3.5%	2.0%
Average payday loan debt	£1,330.92	-£67.15	£1,427.33	£1,810.00

ANGUS NORTH & MEARNS

Clients advised: 47	2012	+/- client average in 2012	2011	2010
Average income	£1,080.60	-£109.42	£1,189.13	£1,393.33
Average debt	£9,162.45	-£4,986.81	£12,567.91	£15,877.66
With rent arrears	38.1%	+13.0%	31.3%	20.0%
Average rent arrears	£1,135.38	+£554.48	£518.40	£449.40
With mortgage arrears	0	-35.0%	20.0%	22.2%
Average mortgage arrears	0	-£2,328.31	£19,676.33	£1,848.83
With electricity arrears	2.7%	-7.0%	7.1%	4.3%
Average electricity arrears	£533.00	-£8.54	£324.30	£397.50
With gas arrears	0	-11.3%	5.0%	3.7%
Average gas arrears	0	-£447.45	£130.00	£140.00
With Council Tax arrears	42.4%	+13.4%	14.3%	17.8%
Average Council Tax arrears	£927.79	-£384.51	£323.00	£988.88
With payday loan	8.5%	-0.4%	4.3%	1.7%
Average payday loan debt	£1,725.75	+£327.68	£450.00	£975.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

ANGUS SOUTH

Clients advised: 66	2012	+/- client average in 2012	2011	2010
Average income	£1,351.62	+£161.60	£1,455.30	£1,293.15
Average debt	£16,770.19	+£2,620.93	£15,191.62	£20,117.82
With rent arrears	9.5%	-15.5%	18.2%	16.7%
Average rent arrears	£305.50	-£275.39	£166.00	£1,033.33
With mortgage arrears	35.0%	+0.0%	47.1%	38.5%
Average mortgage arrears	£3,214.71	+£886.40	£2,408.63	£2,945.70
With electricity arrears	3.8%	-5.9%	19.4%	5.5%
Average electricity arrears	£530.00	-£11.54	£702.60	£627.33
With gas arrears	0	-11.3%	10.5%	6.7%
Average gas arrears	0	-£447.45	£219.00	£140.00
With Council Tax arrears	29.5%	+0.5%	23.3%	15.1%
Average Council Tax arrears	£1,383.38	+£71.09	£450.29	£1,987.88
With payday loan	6.1%	-2.9%	5.4%	1.5%
Average payday loan debt	£517.00	-£881.07	£1,363.00	£1,030.00

ARGYLL & BUTE

Clients advised: 45	2012	+/- client average in 2012	2011	2010
Average income	£1,227.16	+£37.14	£1,041.43	£939.93
Average debt	£17,123.96	+£2,974.70	£17,470.63	£18,534.85
With rent arrears	21.4%	-3.6%	22.2%	8.0%
Average rent arrears	£450.00	-£130.89	£537.50	£264.50
With mortgage arrears	42.9%	+7.8%	11.1%	31.3%
Average mortgage arrears	£2,040.50	-£287.81	£198.50	£1,346.60
With electricity arrears	12.5%	+2.8%	10.6%	17.5%
Average electricity arrears	£812.60	+£271.06	£676.40	£625.80
With gas arrears	7.1%	-4.2%	15.4%	10.0%
Average gas arrears	£197.00	-£250.45	£671.00	£294.50
With Council Tax arrears	24.2%	-4.8%	13.2%	14.3%
Average Council Tax arrears	£1,370.75	+£58.45	£788.20	£616.71
With payday loan	4.4%	-4.5%	0	1.3%
Average payday loan debt	£291.50	-£1,106.57	0	£550.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

AYR

Clients advised: 57	2012	+/- client average in 2012	2011	2010
Average income	£1,098.62	-£91.40	£1,096.00	£1,201.67
Average debt	£15,563.21	+£1,413.95	£18,733.57	£20,200.58
With rent arrears	0	-25.1%	13.3%	0
Average rent arrears	0	-£580.89	£1,520.50	0
With mortgage arrears	41.4%	+6.4%	37.9%	24.5%
Average mortgage arrears	£1,230.58	-£1,097.73	£1,606.73	£2,332.23
With electricity arrears	4.4%	-5.3%	5.4%	4.9%
Average electricity arrears	£453.00	-£88.54	£175.00	£481.25
With gas arrears	10.3%	-1.0%	8.1%	6.4%
Average gas arrears	£312.67	-£134.78	£390.00	£268.33
With Council Tax arrears	32.5%	+3.5%	14.0%	14.9%
Average Council Tax arrears	£759.08	-£553.22	£910.00	£708.27
With payday loan	10.5%	+1.6%	5.6%	0.9%
Average payday loan debt	£1,777.17	+£379.09	£320.75	£1,984.00

BANFFSHIRE & BUCHAN COAST

Clients advised: 67	2012	+/- client average in 2012	2011	2010
Average income	£1,222.61	+£32.59	£1,123.40	£1,302.58
Average debt	£13,480.12	-£669.14	£16,890.50	£20,968.15
With rent arrears	30.8%	+5.7%	20.0%	16.7%
Average rent arrears	£476.00	-£104.89	£133.67	£600.00
With mortgage arrears	35.0%	+0.0%	33.3%	54.8%
Average mortgage arrears	£3,552.14	+£1,223.83	£1,959.33	£1,480.24
With electricity arrears	16.0%	+6.3%	4.8%	1.9%
Average electricity arrears	£1,517.25	+£975.71	£809.50	£270.00
With gas arrears	11.8%	+0.4%	4.5%	3.2%
Average gas arrears	£374.75	-£72.70	£220.00	£53.00
With Council Tax arrears	40.0%	+11.0%	31.6%	27.7%
Average Council Tax arrears	£698.50	-£613.80	£1,185.00	£871.15
With payday loan	7.5%	-1.5%	6.0%	0
Average payday loan debt	£1,583.20	+£185.13	£694.00	0

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

CAITHNESS, SUTHERLAND & ROSS

Clients advised: 47	2012	+/- client average in 2012	2011	2010
Average income	£1,202.57	+£12.55	£1,184.08	£1,056.58
Average debt	£17,105.28	+£2,956.02	£18,107.18	£19,633.32
With rent arrears	50.0%	+24.9%	33.3%	17.6%
Average rent arrears	£417.00	-£163.89	£555.00	£1,637.33
With mortgage arrears	42.1%	+7.1%	31.6%	46.7%
Average mortgage arrears	£1,970.00	-£358.31	£2,042.67	£4,076.71
With electricity arrears	10.5%	+0.8%	6.8%	10.2%
Average electricity arrears	£620.00	+£78.46	£386.40	£350.60
With gas arrears	0	-11.3%	18.2%	15.4%
Average gas arrears	0	-£447.45	£440.50	£295.00
With Council Tax arrears	41.2%	+12.2%	21.6%	23.4%
Average Council Tax arrears	£773.71	-£538.58	£565.63	£882.64
With payday loan	4.3%	-4.7%	2.0%	0
Average payday loan debt	£1,091.00	-£307.07	£288.00	0

CARRICK, CUMNOCK & DOON VALLEY

Clients advised: 71	2012	+/- client average in 2012	2011	2010
Average income	£1,025.49	-£164.53	£1,012.55	£1,139.66
Average debt	£15,286.40	+£1,137.14	£11,503.47	£16,456.44
With rent arrears	11.1%	-13.9%	28.6%	18.2%
Average rent arrears	£675.00	+£94.11	£712.50	£245.00
With mortgage arrears	36.0%	+1.0%	48.0%	32.5%
Average mortgage arrears	£3,866.78	+£1,538.46	£1,406.67	£2,271.62
With electricity arrears	5.8%	-3.9%	17.5%	6.3%
Average electricity arrears	£330.00	-£211.54	£657.00	£401.00
With gas arrears	16.7%	+5.3%	16.7%	6.4%
Average gas arrears	£510.20	+£62.75	£586.17	£310.67
With Council Tax arrears	10.2%	-18.8%	19.1%	25.0%
Average Council Tax arrears	£453.80	-£858.50	£551.33	£1,437.31
With payday loan	7.0%	-1.9%	8.1%	3.0%
Average payday loan debt	£1,821.80	+£423.73	£1,662.17	£400.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

CLACKMANNANSHIRE & DUNBLANE

Clients advised: 53	2012	+/- client average in 2012	2011	2010
Average income	£1,135.94	-£54.08	£1,400.02	£1,196.97
Average debt	£14,625.87	+£476.61	£18,452.19	£15,670.57
With rent arrears	26.7%	+1.6%	30.0%	28.6%
Average rent arrears	£235.25	-£345.64	£436.67	£209.17
With mortgage arrears	28.6%	-6.5%	24.1%	25.0%
Average mortgage arrears	£2,099.00	-£229.31	£2,218.86	£1,335.75
With electricity arrears	10.3%	+0.6%	6.3%	6.2%
Average electricity arrears	£353.25	-£188.29	£416.70	£911.00
With gas arrears	14.8%	+3.5%	7.4%	13.5%
Average gas arrears	£574.25	+£126.80	£830.00	£330.14
With Council Tax arrears	27.8%	-1.2%	18.6%	18.8%
Average Council Tax arrears	£1,197.10	-£115.20	£864.00	£1,001.00
With payday loan	9.4%	+0.5%	3.4%	3.9%
Average payday loan debt	£663.00	-£735.07	£607.50	£1,153.33

CLYDEBANK & MILNGAVIE

Clients advised: 43	2012	+/- client average in 2012	2011	2010
Average income	£1,251.91	+£61.89	£1,347.00	£1,308.10
Average debt	£14,101.33	-£47.93	£17,905.00	£17,183.52
With rent arrears	9.1%	-16.0%	16.7%	15.8%
Average rent arrears	£270.00	-£310.89	£530.00	£224.67
With mortgage arrears	56.3%	+21.2%	50.0%	38.7%
Average mortgage arrears	£1,630.89	-£697.42	£2,235.75	£1,760.08
With electricity arrears	18.9%	+9.2%	14.0%	3.5%
Average electricity arrears	£294.29	-£247.25	£434.00	£252.50
With gas arrears	25.0%	+13.7%	15.6%	5.4%
Average gas arrears	£551.00	+£103.55	£283.60	£604.50
With Council Tax arrears	23.5%	-5.5%	20.0%	22.0%
Average Council Tax arrears	£806.88	-£505.42	£1,868.89	£1,649.00
With payday loan	2.3%	-6.6%	4.5%	1.4%
Average payday loan debt	£290.00	-£1,108.07	£753.67	£1,200.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

CLYDESDALE

Clients advised: 72	2012	+/- client average in 2012	2011	2010
Average income	£1,199.79	+£9.77	£1,263.99	£1,239.67
Average debt	£14,944.84	+£795.58	£15,998.27	£25,271.29
With rent arrears	11.1%	-13.9%	21.4%	6.7%
Average rent arrears	£3,550.00	+£2,969.11	£84.67	£260.00
With mortgage arrears	42.3%	+7.3%	48.8%	38.1%
Average mortgage arrears	£1,981.45	-£346.86	£3,180.05	£2,406.06
With electricity arrears	12.7%	+3.0%	11.9%	6.9%
Average electricity arrears	£613.57	+£72.03	£557.60	£483.80
With gas arrears	5.9%	-5.5%	21.1%	12.5%
Average gas arrears	£1,548.00	+£1,100.55	£376.00	£350.00
With Council Tax arrears	25.0%	-4.0%	33.9%	17.2%
Average Council Tax arrears	£1,828.08	+£515.79	£1,060.80	£827.73
With payday loan	6.9%	-2.0%	3.9%	1.1%
Average payday loan debt	£1,767.60	+£369.53	£1,127.67	£160.00

COATBRIDGE & CHRYSTON

Clients advised: 81	2012	+/- client average in 2012	2011	2010
Average income	£1,245.45	+£55.43	£1,226.96	£1,288.63
Average debt	£18,954.62	+£4,805.36	£14,547.24	£14,809.79
With rent arrears	30.8%	+5.7%	10.0%	8.7%
Average rent arrears	£254.75	-£326.14	£212.50	£206.50
With mortgage arrears	36.6%	+1.6%	42.2%	32.7%
Average mortgage arrears	£1,194.60	-£1,133.71	£2,421.11	£2,682.44
With electricity arrears	3.0%	-6.7%	6.5%	11.4%
Average electricity arrears	£935.00	+£393.46	£398.20	£320.78
With gas arrears	11.4%	+0.0%	14.0%	17.9%
Average gas arrears	£270.60	-£176.85	£516.88	£388.50
With Council Tax arrears	19.7%	-9.4%	15.7%	16.4%
Average Council Tax arrears	£1,397.58	+£85.29	£993.73	£722.75
With payday loan	2.5%	-6.5%	12.0%	4.0%
Average payday loan debt	£332.00	-£1,066.07	£1,045.45	£492.25

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

COWDENBEATH

Clients advised: 68	2012	+/- client average in 2012	2011	2010
Average income	£1,260.28	+£70.26	£1,121.76	£1,124.09
Average debt	£20,927.91	+£6,778.65	£14,477.18	£16,844.29
With rent arrears	4.5%	-20.5%	3.7%	18.2%
Average rent arrears	£850.00	+£269.11	£1,080.00	£342.50
With mortgage arrears	30.0%	-5.0%	45.9%	38.0%
Average mortgage arrears	£1,591.78	-£736.53	£2,170.65	£2,664.00
With electricity arrears	9.1%	-0.6%	9.9%	8.0%
Average electricity arrears	£327.40	-£214.14	£671.80	£310.57
With gas arrears	9.7%	-1.7%	12.8%	12.7%
Average gas arrears	£327.00	-£120.45	£402.33	£256.13
With Council Tax arrears	22.0%	-7.0%	25.4%	17.5%
Average Council Tax arrears	£811.00	-£501.30	£408.38	£456.71
With payday loan	8.8%	-0.1%	3.4%	2.9%
Average payday loan debt	£1,822.33	+£424.26	£1,915.67	£396.33

CUMBERNAULD & KILSYTH

Clients advised: 60	2012	+/- client average in 2012	2011	2010
Average income	£1,188.39	-£1.63	£1,164.36	£1,214.37
Average debt	£15,136.48	+£987.22	£12,625.63	£17,074.39
With rent arrears	25.0%	-0.1%	18.2%	33.3%
Average rent arrears	£516.67	-£64.23	£850.00	£364.20
With mortgage arrears	13.8%	-21.2%	32.0%	22.7%
Average mortgage arrears	£1,130.75	-£1,197.56	£1,667.56	£1,369.30
With electricity arrears	7.1%	-2.6%	6.7%	7.1%
Average electricity arrears	£1,609.33	+£1,067.80	£126.10	£195.00
With gas arrears	5.9%	-5.5%	9.3%	13.3%
Average gas arrears	£178.00	-£269.45	£296.25	£351.17
With Council Tax arrears	20.5%	-8.5%	22.4%	18.5%
Average Council Tax arrears	£1,661.88	+£349.58	£751.07	£901.25
With payday loan	8.3%	-0.6%	5.2%	1.2%
Average payday loan debt	£843.00	-£555.07	£1,028.60	£624.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

CUNNINGHAME NORTH

Clients advised: 50	2012	+/- client average in 2012	2011	2010
Average income	£1,345.13	+£155.11	£1,234.89	£1,199.00
Average debt	£13,324.86	-£824.40	£14,934.49	£19,873.76
With rent arrears	11.8%	-13.3%	9.1%	19.0%
Average rent arrears	£228.50	-£352.39	£228.50	£1,418.25
With mortgage arrears	18.2%	-16.8%	48.8%	31.4%
Average mortgage arrears	£801.25	-£1,527.06	£1,867.70	£1,636.09
With electricity arrears	5.1%	-4.6%	5.6%	12.9%
Average electricity arrears	£364.00	-£177.54	£193.50	£317.78
With gas arrears	3.8%	-7.5%	6.8%	4.5%
Average gas arrears	£800.00	+£352.55	£528.67	£879.00
With Council Tax arrears	12.2%	-16.8%	20.3%	10.8%
Average Council Tax arrears	£940.80	-£371.50	£636.21	£734.00
With payday loan	6.0%	-3.0%	4.5%	3.3%
Average payday loan debt	£1,848.00	+£449.93	£1,011.50	£1,125.67

CUNNINGHAME SOUTH

Clients advised: 63	2012	+/- client average in 2012	2011	2010
Average income	£1,144.55	-£45.47	£1,272.86	£1,124.13
Average debt	£12,523.81	-£1,625.45	£13,156.30	£12,763.38
With rent arrears	41.7%	+16.6%	29.4%	17.4%
Average rent arrears	£296.00	-£284.89	£345.60	£252.50
With mortgage arrears	25.0%	-10.0%	36.1%	36.8%
Average mortgage arrears	£893.33	-£1,434.98	£1,984.54	£1,235.86
With electricity arrears	13.7%	+4.0%	5.0%	4.3%
Average electricity arrears	£201.71	-£339.82	£154.00	£277.33
With gas arrears	18.8%	+7.4%	6.8%	3.8%
Average gas arrears	£185.17	-£262.28	£174.00	£188.50
With Council Tax arrears	27.3%	-1.8%	17.6%	20.3%
Average Council Tax arrears	£858.33	-£453.96	£425.30	£357.29
With payday loan	19.0%	+10.1%	5.6%	2.3%
Average payday loan debt	£900.25	-£497.82	£2,797.50	£775.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

DUMBARTON

Clients advised: 71	2012	+/- client average in 2012	2011	2010
Average income	£1,162.33	-£27.69	£1,265.16	£1,190.73
Average debt	£13,821.81	-£327.45	£15,374.99	£18,920.19
With rent arrears	25.0%	-0.1%	18.8%	20.7%
Average rent arrears	£395.60	-£185.29	£192.67	£1,440.17
With mortgage arrears	33.3%	-1.7%	26.5%	34.0%
Average mortgage arrears	£2,639.00	+£310.69	£2,668.56	£1,467.71
With electricity arrears	8.8%	-0.9%	8.1%	11.5%
Average electricity arrears	£399.00	-£142.54	£29.45	£412.70
With gas arrears	5.7%	-5.6%	14.6%	9.3%
Average gas arrears	£404.50	-£42.95	£334.67	£260.00
With Council Tax arrears	34.0%	+5.0%	24.1%	19.8%
Average Council Tax arrears	£1,696.82	+£384.53	£618.15	£988.13
With payday loan	7.0%	-1.9%	2.6%	0
Average payday loan debt	£986.00	-£412.07	£496.00	0

DUMFRIESSHIRE

Clients advised: 42	2012	+/- client average in 2012	2011	2010
Average income	£1,150.31	-£39.71	£1,181.54	£1,106.41
Average debt	£15,562.54	+£1,413.28	£19,185.80	£19,595.15
With rent arrears	18.2%	-6.9%	4.5%	19.0%
Average rent arrears	£490.00	-£90.89	£200.00	£222.50
With mortgage arrears	40.0%	+5.0%	28.0%	28.6%
Average mortgage arrears	£1,298.67	-£1,029.65	£2,880.29	£3,303.17
With electricity arrears	10.5%	+0.8%	7.1%	9.4%
Average electricity arrears	£540.75	-£0.79	£803.60	£555.40
With gas arrears	25.0%	+13.7%	8.3%	10.7%
Average gas arrears	£274.75	-£172.70	£170.00	£193.67
With Council Tax arrears	31.3%	+2.2%	17.3%	8.5%
Average Council Tax arrears	£2,421.10	+£1,108.80	£932.89	£687.75
With payday loan	7.1%	-1.8%	4.4%	4.1%
Average payday loan debt	£333.00	-£1,065.07	£839.33	£744.67

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

DUNDEE CITY EAST

Clients advised: 73	2012	+/- client average in 2012	2011	2010
Average income	£1,222.82	-£67.20	£986.06	£1,000.33
Average debt	£12,366.49	-£1,782.77	£11,428.76	£16,207.31
With rent arrears	28.6%	+3.5%	29.2%	18.2%
Average rent arrears	£540.63	-£40.27	£735.29	£303.00
With mortgage arrears	47.6%	+12.6%	40.0%	14.8%
Average mortgage arrears	£1,352.10	-£976.21	£2,402.38	£1,525.00
With electricity arrears	6.9%	-2.8%	2.0%	4.8%
Average electricity arrears	£155.00	-£386.54	£29.80	£182.33
With gas arrears	13.9%	+2.6%	3.3%	5.6%
Average gas arrears	£552.00	+£104.55	£66.00	£317.50
With Council Tax arrears	32.0%	+3.0%	26.8%	18.8%
Average Council Tax arrears	£1,421.25	+£108.95	£768.36	£457.11
With payday loan	5.5%	-3.5%	6.1%	2.6%
Average payday loan debt	£817.25	-£580.82	£497.00	£745.50

DUNDEE CITY WEST

Clients advised: 61	2012	+/- client average in 2012	2011	2010
Average income	£964.52	-£225.50	£994.32	£945.36
Average debt	£10,852.37	-£3,296.89	£12,489.90	£14,781.53
With rent arrears	40.0%	+14.9%	36.8%	31.8%
Average rent arrears	£432.60	-£148.29	£610.57	£298.29
With mortgage arrears	33.3%	-1.7%	10.0%	18.8%
Average mortgage arrears	£1,012.33	-£1,315.98	£2,480.00	£1,918.50
With electricity arrears	8.0%	-1.7%	11.5%	8.2%
Average electricity arrears	£275.75	-£265.79	£758.50	£714.80
With gas arrears	14.3%	+3.0%	10.3%	0
Average gas arrears	£324.50	-£122.95	£186.33	0
With Council Tax arrears	43.2%	+14.2%	34.1%	24.0%
Average Council Tax arrears	£624.00	-£688.30	£843.27	£1,693.83
With payday loan	11.5%	+2.5%	7.8%	2.4%
Average payday loan debt	£1,218.86	-£179.22	£600.00	£341.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

DUNFERMLINE

Clients advised: 66	2012	+/- client average in 2012	2011	2010
Average income	£1,090.08	-£99.94	£1,111.96	£1,296.27
Average debt	£15,849.26	+£1,700.00	£14,107.45	£17,252.33
With rent arrears	25.0%	-0.1%	25.0%	16.7%
Average rent arrears	£861.50	+£280.61	£309.25	£1,475.00
With mortgage arrears	42.9%	+7.8%	44.4%	31.3%
Average mortgage arrears	£2,034.83	-£293.48	£2,948.38	£1,534.20
With electricity arrears	13.0%	+3.3%	7.0%	7.7%
Average electricity arrears	£1,390.86	+£849.32	£5.00	£451.40
With gas arrears	8.8%	-2.5%	6.7%	7.1%
Average gas arrears	£293.67	-£153.78	£85.00	£979.33
With Council Tax arrears	25.5%	-3.5%	13.9%	16.7%
Average Council Tax arrears	£1,331.00	+£18.70	£628.80	£1,130.30
With payday loan	6.1%	-2.9%	10.5%	3.7%
Average payday loan debt	£1,764.50	+£366.43	£976.17	£796.00

EAST KILBRIDE

Clients advised: 85	2012	+/- client average in 2012	2011	2010
Average income	£1,367.42	+£177.40	£1,378.54	£1,387.40
Average debt	£15,370.58	+£1,221.32	£21,050.90	£21,168.08
With rent arrears	3.8%	-21.2%	18.2%	21.1%
Average rent arrears	£40.00	-£540.89	£332.50	£1,004.50
With mortgage arrears	36.6%	+1.6%	40.3%	35.2%
Average mortgage arrears	£1,438.80	-£889.51	£2,482.40	£2,488.32
With electricity arrears	16.4%	+6.7%	5.9%	12%
Average electricity arrears	£362.18	-£179.36	£194.00	£487.70
With gas arrears	26.5%	+15.1%	11.3%	12.7%
Average gas arrears	£436.56	-£10.89	£610.00	£481.00
With Council Tax arrears	31.3%	+2.2%	22.7%	28%
Average Council Tax arrears	£734.50	-£577.80	£1,066.53	£883.38
With payday loan	7.1%	-1.9%	4.3%	3%
Average payday loan debt	£1,703.67	+£305.59	£1,370.00	£810.33

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

EAST LOTHIAN

Clients advised: 73	2012	+/- client average in 2012	2011	2010
Average income	£1,166.24	-£23.78	£1,357.63	£1,317.36
Average debt	£14,633.09	+£483.83	£15,739.10	£18,418.60
With rent arrears	25%	-0.1%	14.3%	24.0%
Average rent arrears	£902.00	+£321.11	£1,200.00	£437.50
With mortgage arrears	38.5%	+3.4%	28.6%	38.9%
Average mortgage arrears	£2,551.10	+£222.79	£3,993.50	£2,749.86
With electricity arrears	12.1%	+2.4%	5.9%	7.9%
Average electricity arrears	£366.00	-£175.54	£252.50	£302.80
With gas arrears	9.7%	-1.7%	3.6%	8.6%
Average gas arrears	£426.00	-£21.45	£260.00	£226.00
With Council Tax arrears	34.0%	+5.0%	25.5%	17.5%
Average Council Tax arrears	£1,283.76	-£28.53	£1,030.75	£695.70
With payday loan	6.8%	-2.1%	5.1%	1.2%
Average payday loan debt	£1,864.40	+£466.33	£853.67	£1,520.00

EASTWOOD

Clients advised: 26	2012	+/- client average in 2012	2011	2010
Average income	£1,393.92	+£203.90	£1,385.59	£1,392.83
Average debt	£16,727.79	+£2,578.53	£27,454.11	£28,623.85
With rent arrears	22.2%	-2.8%	0	9.1%
Average rent arrears	£645.00	+£64.11	0	£1,570.00
With mortgage arrears	50.0%	+15.0%	33.3%	31.8%
Average mortgage arrears	£2,533.71	+£205.40	£1,896.50	£1,807.29
With electricity arrears	14.3%	+4.6%	7.1%	14.7%
Average electricity arrears	£720.00	+£178.46	£32.86	£383.20
With gas arrears	25%	+13.7%	0	13.3%
Average gas arrears	£768.67	+£321.22	0	£400.00
With Council Tax arrears	40.0%	+11.0%	19.0%	12.1%
Average Council Tax arrears	£1,351.00	+£38.70	£167.00	£486.25
With payday loan	7.1%	-1.3%	0	0
Average payday loan debt	£519.50	-£878.57	0	0

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

EDINBURGH CENTRAL

Clients advised: 42	2012	+/- client average in 2012	2011	2010
Average income	£1,121.12	-£68.90	£1,057.88	£1,084.49
Average debt	£16,940.53	+£2,791.27	£12,778.55	£14,150.63
With rent arrears	31.6%	+6.5%	6.7%	15.4%
Average rent arrears	£502.00	-£78.89	£1,194.00	£620.33
With mortgage arrears	35.7%	+0.7%	55.6%	45.0%
Average mortgage arrears	£5,300.20	+£2,971.89	£2,526.30	£3,876.44
With electricity arrears	11.4%	+1.7%	7.7%	10.3%
Average electricity arrears	£149.50	-£392.04	£340.80	£371.67
With gas arrears	12.5%	+1.2%	0.0%	5.1%
Average gas arrears	£130.00	-£317.45	£0.00	£69.00
With Council Tax arrears	54.5%	+25.5%	23.5%	25.0%
Average Council Tax arrears	£1,872.06	+£559.76	£1,086.25	£1,206.00
With payday loan	2.4%	-6.6%	2.0%	0.0%
Average payday loan debt	£1,050.00	-£348.07	£1,075.00	£0.00

EDINBURGH EASTERN

Clients advised: 89	2012	+/- client average in 2012	2011	2010
Average income	£1,104.92	-£85.10	£1,021.66	£1,058.19
Average debt	£14,413.27	+£264.01	£15,847.49	£17,735.41
With rent arrears	12.0%	-13.1%	33.3%	29.4%
Average rent arrears	£613.00	+£32.11	£563.86	£1,670.00
With mortgage arrears	25.7%	-9.3%	43.5%	29.0%
Average mortgage arrears	£2,567.33	+£239.02	£2,905.60	£4,131.56
With electricity arrears	12.3%	+2.6%	7.3%	10.0%
Average electricity arrears	£457.38	-£84.16	£153.80	£360.00
With gas arrears	7.9%	-3.4%	9.4%	5.3%
Average gas arrears	£987.33	+£539.89	£401.33	£175.00
With Council Tax arrears	31.0%	+2.0%	27.7%	14.9%
Average Council Tax arrears	£2,733.78	+£1,421.48	£1,092.46	£1,504.14
With payday loan	7.9%	-1.1%	5.6%	1.3%
Average payday loan debt	£1,937.57	+£539.50	£2,288.00	£1,661.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

EDINBURGH NORTHERN & LEITH

Clients advised: 100	2012	+/- client average in 2012	2011	2010
Average income	£1,015.13	-£174.89	£940.37	£1,051.60
Average debt	£9,987.46	-£4,161.80	£12,217.07	£17,794.05
With rent arrears	31.9%	+6.9%	10.0%	16.1%
Average rent arrears	£534.47	-£46.43	£1,077.50	£570.00
With mortgage arrears	28.6%	-6.5%	29.2%	25.9%
Average mortgage arrears	£2,088.13	-£240.19	£2,436.43	£2,370.14
With electricity arrears	9.6%	-0.1%	7.8%	7.0%
Average electricity arrears	£378.25	-£163.29	£203.00	£243.00
With gas arrears	14.6%	+3.3%	5.1%	7.1%
Average gas arrears	£244.14	-£203.30	£227.00	£504.67
With Council Tax arrears	35.3%	+6.3%	23.8%	29.1%
Average Council Tax arrears	£1,056.96	-£255.34	£3,361.00	£2,199.69
With payday loan	13.0%	+4.0%	7.1%	4.5%
Average payday loan debt	£1,134.15	-£263.92	£876.71	£555.00

EDINBURGH PENTLANDS

Clients advised: 55	2012	+/- client average in 2012	2011	2010
Average income	£1,091.39	-£98.63	£984.62	£1,175.15
Average debt	£10,783.48	-£3,365.78	£14,657.61	£17,557.09
With rent arrears	50.0%	+24.9%	7.1%	15.4%
Average rent arrears	£324.50	-£256.39	£280.00	£354.50
With mortgage arrears	28.6%	-6.5%	45.5%	48.1%
Average mortgage arrears	£749.17	-£1,579.15	£4,703.40	£2,801.38
With electricity arrears	8.7%	-1.0%	4.5%	10.2%
Average electricity arrears	£357.25	-£184.29	£55.20	£569.20
With gas arrears	18.8%	+7.4%	3.1%	5.9%
Average gas arrears	£355.00	-£92.45	£450.00	£302.50
With Council Tax arrears	21.6%	-7.4%	21.6%	28.9%
Average Council Tax arrears	£3,447.25	+£2,134.95	£853.50	£1,147.46
With payday loan	14.5%	+5.6%	1.9%	3.3%
Average payday loan debt	£1,506.38	+£108.30	£2,280.00	£402.50

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

EDINBURGH SOUTHERN

Clients advised: 33	2012	+/- client average in 2012	2011	2010
Average income	£1,096.19	-£93.83	£1,029.69	£1,128.40
Average debt	£30,863.87	+£16,714.61	£15,071.75	£31,150.63
With rent arrears	12.5%	-12.6%	21.4%	21.1%
Average rent arrears	£410.00	-£170.89	£579.33	£401.00
With mortgage arrears	64.7%	+29.7%	45.5%	23.5%
Average mortgage arrears	£6,215.64	+£3,887.32	£4,052.60	£9,431.50
With electricity arrears	7.4%	-2.3%	0.0%	7.5%
Average electricity arrears	£250.00	-£291.54	£0.00	£469.67
With gas arrears	5.3%	-6.1%	0.0%	8.0%
Average gas arrears	£300.00	-£147.45	£0.00	£154.00
With Council Tax arrears	30.4%	+1.4%	25.0%	30.3%
Average Council Tax arrears	£2,527.57	+£1,215.27	£434.00	£1,347.40
With payday loan	18.2%	+9.2%	10.8%	3.6%
Average payday loan debt	£1,585.50	+£187.43	£1,281.00	£1,384.50

EDINBURGH WESTERN

Clients advised: 52	2012	+/- client average in 2012	2011	2010
Average income	£1,250.48	-£85.10	£1,356.65	£1,386.93
Average debt	£15,371.27	+£264.01	£16,948.34	£21,429.92
With rent arrears	23.1%	-13.1%	23.1%	28.6%
Average rent arrears	£612.00	+£32.11	£210.67	£730.00
With mortgage arrears	50.0%	-9.3%	45.0%	50.0%
Average mortgage arrears	£1,913.08	+£239.02	£3,739.33	£3,115.55
With electricity arrears	9.8%	+2.6%	3.3%	17.6%
Average electricity arrears	£511.00	-£84.16	£166.70	£350.08
With gas arrears	12.5%	-3.4%	0.0%	10.8%
Average gas arrears	£497.00	+£539.89	£0.00	£231.50
With Council Tax arrears	33.3%	+2.0%	25.5%	29.0%
Average Council Tax arrears	£1,116.92	+£1,421.48	£1,564.42	£1,657.78
With payday loan	5.8%	-1.1%	10.8%	1.3%
Average payday loan debt	£1,561.67	+£539.50	£1,403.38	£1,306.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

ETTRICK, ROXBURGH & BERWICKSHIRE

Clients advised: 72	2012	+/- client average in 2012	2011	2010
Average income	£1,248.08	+£58.06	£1,261.53	£1,235.71
Average debt	£17,073.31	+£2,924.05	£21,630.33	£18,934.18
With rent arrears	16.7%	-8.4%	26.3%	27.6%
Average rent arrears	£671.60	+£90.71	£346.20	£541.88
With mortgage arrears	23.8%	-11.2%	31.8%	28.0%
Average mortgage arrears	£2,795.80	+£467.49	£2,211.86	£1,484.29
With electricity arrears	9.7%	0.0%	4.1%	6.3%
Average electricity arrears	£269.33	-£272.20	£359.60	£370.00
With gas arrears	11.5%	+0.2%	0.0%	4.0%
Average gas arrears	£316.00	-£131.45	£0.00	£680.00
With Council Tax arrears	26.9%	-2.1%	9.8%	14.0%
Average Council Tax arrears	£409.71	-£902.58	£239.25	£588.88
With payday loan	8.3%	-0.6%	6.7%	1.4%
Average payday loan debt	£1,247.33	-£150.74	£915.50	£1,790.00

FALKIRK EAST

Clients advised: 69	2012	+/- client average in 2012	2011	2010
Average income	£1,084.36	-£105.66	£1,335.04	£1,333.87
Average debt	£11,191.95	-£2,957.31	£18,995.41	£18,524.71
With rent arrears	25.0%	-0.1%	53.8%	28.0%
Average rent arrears	£732.50	+£151.61	£535.00	£330.71
With mortgage arrears	39.1%	+4.1%	37.1%	19.4%
Average mortgage arrears	£1,307.44	-£1,020.87	£2,182.15	£1,271.14
With electricity arrears	5.9%	-3.8%	5.5%	1.5%
Average electricity arrears	£274.67	-£266.87	£235.60	£140.00
With gas arrears	5.7%	-5.6%	10.7%	5.6%
Average gas arrears	£545.00	+£97.55	£186.67	£587.50
With Council Tax arrears	18.8%	-10.3%	25.0%	5.2%
Average Council Tax arrears	£995.56	-£316.74	£567.18	£178.00
With payday loan	11.6%	+2.6%	11.4%	1.2%
Average payday loan debt	£1,398.88	+£0.80	£786.38	£1,235.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

FALKIRK WEST

Clients advised: 76	2012	+/- client average in 2012	2011	2010
Average income	£1,188.42	-£1.60	£1,272.99	£1,399.84
Average debt	£11,949.32	-£2,199.94	£17,007.18	£19,900.01
With rent arrears	34.6%	+9.6%	9.1%	23.8%
Average rent arrears	£371.56	-£209.34	£650.00	£617.80
With mortgage arrears	34.8%	-0.2%	39.3%	30.2%
Average mortgage arrears	£2,338.00	+£9.69	£2,883.73	£2,119.31
With electricity arrears	11.5%	+1.8%	3.2%	7.1%
Average electricity arrears	£369.14	-£172.39	£80.50	£352.33
With gas arrears	8.6%	-2.8%	5.7%	8.9%
Average gas arrears	£740.00	+£292.55	£620.00	£422.50
With Council Tax arrears	27.6%	-1.4%	10.7%	10.3%
Average Council Tax arrears	£536.63	-£775.67	£1,089.67	£1,244.38
With payday loan	11.8%	+2.9%	5.1%	1.0%
Average payday loan debt	£2,293.11	+£895.04	£1,148.25	£1,669.00

GALLOWAY & WEST DUMFRIES

Clients advised: 46	2012	+/- client average in 2012	2011	2010
Average income	£1,379.89	+£189.87	£1,130.86	£1,176.59
Average debt	£11,505.24	-£2,644.02	£12,881.22	£16,925.50
With rent arrears	26.3%	+1.3%	26.1%	22.2%
Average rent arrears	£315.40	-£265.49	£362.00	£263.50
With mortgage arrears	37.5%	+2.5%	73.3%	43.5%
Average mortgage arrears	£1,091.83	-£1,236.48	£2,321.27	£1,534.40
With electricity arrears	3.0%	-6.7%	12.8%	16.0%
Average electricity arrears	£48.00	-£493.54	£724.70	£929.50
With gas arrears	16.7%	+5.3%	11.1%	13.6%
Average gas arrears	£236.00	-£211.45	£920.67	£757.33
With Council Tax arrears	13.8%	-15.2%	30.0%	26.7%
Average Council Tax arrears	£1,367.50	+£55.20	£1,233.42	£616.67
With payday loan	13.0%	+4.1%	3.4%	3.1%
Average payday loan debt	£997.00	-£401.07	£1,552.00	£1,407.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

GLASGOW ANNIESLAND

Clients advised: 84	2012	+/- client average in 2012	2011	2010
Average income	£1,168.87	-£21.15	£954.28	£990.58
Average debt	£12,040.45	-£2,108.81	£13,971.30	£15,372.96
With rent arrears	30.4%	+5.4%	42.9%	37.0%
Average rent arrears	£745.43	+£164.54	£531.67	£716.90
With mortgage arrears	34.4%	-0.6%	43.3%	25.0%
Average mortgage arrears	£2,310.91	-£17.40	£1,969.69	£2,789.00
With electricity arrears	23.9%	+14.2%	9.1%	8.0%
Average electricity arrears	£483.47	-£58.07	£403.80	£292.00
With gas arrears	18.2%	+6.8%	7.1%	8.8%
Average gas arrears	£429.38	-£18.07	£516.67	£314.67
With Council Tax arrears	38.6%	+9.6%	31.0%	14.3%
Average Council Tax arrears	£2,333.64	+£1,021.34	£1,563.94	£433.62
With payday loan	7.1%	-1.8%	11.9%	3.8%
Average payday loan debt	£1,296.33	-£101.74	£950.00	£971.60

GLASGOW CATHCART

Clients advised: 88	2012	+/- client average in 2012	2011	2010
Average income	£1,194.10	+£4.08	£1,156.36	£1,133.01
Average debt	£13,125.04	-£1,024.22	£18,686.25	£16,300.37
With rent arrears	21.4%	-3.6%	25.0%	20.7%
Average rent arrears	£578.00	-£2.89	£804.43	£446.50
With mortgage arrears	36.7%	+1.6%	33.3%	33.3%
Average mortgage arrears	£1,371.00	-£957.31	£1,720.06	£4,068.50
With electricity arrears	10.1%	+0.4%	8.1%	5.9%
Average electricity arrears	£1,629.14	+£1,087.61	£562.40	£546.00
With gas arrears	17.5%	+6.2%	7.7%	12.7%
Average gas arrears	£629.57	+£182.13	£523.25	£767.11
With Council Tax arrears	37.7%	+8.7%	19.2%	12.6%
Average Council Tax arrears	£1,459.35	+£147.05	£1,780.27	£1,431.00
With payday loan	9.1%	+0.1%	7.2%	3.4%
Average payday loan debt	£1,517.88	+£119.80	£809.63	£635.75

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

GLASGOW KELVIN

Clients advised: 69	2012	+/- client average in 2012	2011	2010
Average income	£1,025.38	-£164.64	£985.70	£1,067.29
Average debt	£13,847.44	-£301.82	£16,529.89	£14,533.28
With rent arrears	21.2%	-3.8%	16.7%	12.2%
Average rent arrears	£1,502.86	+£921.96	£1,282.50	£423.67
With mortgage arrears	40.0%	+5.0%	57.7%	38.5%
Average mortgage arrears	£1,632.17	-£696.15	£2,319.53	£2,104.30
With electricity arrears	9.4%	-0.3%	11.8%	9.9%
Average electricity arrears	£222.60	-£318.94	£506.90	£349.43
With gas arrears	9.5%	-1.8%	27.3%	12.5%
Average gas arrears	£755.00	+£307.55	£480.00	£194.00
With Council Tax arrears	30.4%	+1.4%	27.3%	25.0%
Average Council Tax arrears	£2,840.93	+£1,528.63	£1,818.58	£4,060.20
With payday loan	13.0%	+4.1%	9.1%	3.5%
Average payday loan debt	£1,775.78	+£377.70	£1,126.67	£717.67

GLASGOW MARYHILL & SPRINGBURN

Clients advised: 72	2012	+/- client average in 2012	2011	2010
Average income	£1,115.32	-£74.70	£1,002.45	£1,018.61
Average debt	£9,045.09	-£5,104.17	£11,952.72	£11,472.39
With rent arrears	50.0%	+24.9%	40.9%	18.2%
Average rent arrears	£620.00	+£39.11	£772.78	£469.83
With mortgage arrears	35.3%	+0.3%	40.0%	57.1%
Average mortgage arrears	£1,173.50	-£1,154.81	£1,921.42	£1,568.25
With electricity arrears	13.8%	+4.1%	7.5%	9.3%
Average electricity arrears	£652.75	+£111.21	£268.70	£428.38
With gas arrears	10.7%	-0.6%	11.1%	10.4%
Average gas arrears	£533.33	+£85.89	£376.25	£291.40
With Council Tax arrears	37.0%	+8.0%	31.0%	24.7%
Average Council Tax arrears	£1,504.25	+£191.95	£950.56	£1,656.61
With payday loan	13.9%	+4.9%	3.9%	1.9%
Average payday loan debt	£1,446.00	+£47.93	£1,986.33	£419.50

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

GLASGOW POLLOK

Clients advised: 91	2012	+/- client average in 2012	2011	2010
Average income	£950.50	-£74.70	£1,137.81	£1,105.26
Average debt	£11,463.20	-£5,104.17	£12,108.86	£15,143.71
With rent arrears	40.0%	+24.9%	20.0%	25.0%
Average rent arrears	£693.17	+£39.11	£1,084.20	£1,498.80
With mortgage arrears	25.0%	+0.3%	45.2%	30.9%
Average mortgage arrears	£1,764.63	-£1,154.81	£2,061.32	£2,667.47
With electricity arrears	15.4%	+4.1%	11.3%	8.8%
Average electricity arrears	£541.50	+£111.21	£358.00	£144.75
With gas arrears	7.3%	-0.6%	16.0%	9.5%
Average gas arrears	£1,200.00	+£85.89	£423.50	£398.00
With Council Tax arrears	29.1%	+8.0%	26.2%	14.5%
Average Council Tax arrears	£702.50	+£191.95	£1,561.41	£1,872.73
With payday loan	6.6%	+4.9%	5.1%	2.6%
Average payday loan debt	£659.83	+£47.93	£1,393.80	£1,660.67

GLASGOW PROVAN

Clients advised: 77	2012	+/- client average in 2012	2011	2010
Average income	£1,062.33	-£127.69	£1,069.68	£1,133.40
Average debt	£9,803.18	-£4,346.08	£12,429.67	£13,851.16
With rent arrears	45.5%	+20.4%	26.9%	25.0%
Average rent arrears	£474.00	-£106.89	£382.14	£550.83
With mortgage arrears	35.7%	+0.7%	57.8%	38.0%
Average mortgage arrears	£1,947.70	-£380.61	£1,803.46	£2,639.74
With electricity arrears	12.7%	+3.0%	8.0%	8.0%
Average electricity arrears	£399.86	-£141.68	£288.50	£622.00
With gas arrears	13.9%	+2.6%	15.8%	8.3%
Average gas arrears	£413.40	-£34.05	£266.11	£204.00
With Council Tax arrears	43.6%	+14.6%	22.1%	15.1%
Average Council Tax arrears	£1,204.71	-£107.59	£1,182.71	£1,079.92
With payday loan	13.0%	+4.0%	3.8%	4.7%
Average payday loan debt	£1,130.00	-£268.07	£1,318.75	£1,654.83

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

GLASGOW SHETTLESTON

Clients advised: 71	2012	+/- client average in 2012	2011	2010
Average income	£1,230.59	+£40.57	£1,214.23	£1,162.56
Average debt	£13,321.30	-£827.96	£11,213.55	£14,454.90
With rent arrears	20.0%	-5.1%	21.1%	31.8%
Average rent arrears	£595.60	+£14.71	£493.75	£443.00
With mortgage arrears	20.0%	-15.0%	27.3%	32.7%
Average mortgage arrears	£2,829.33	+£501.02	£2,764.11	£2,297.56
With electricity arrears	8.9%	-0.8%	5.0%	12.8%
Average electricity arrears	£1,152.00	+£610.46	£157.50	£369.10
With gas arrears	12.8%	+1.5%	12.8%	10.2%
Average gas arrears	£456.80	+£9.35	£260.40	£293.60
With Council Tax arrears	34.7%	+5.7%	22.0%	26.4%
Average Council Tax arrears	£1,436.94	+£124.64	£1,318.09	£851.95
With payday loan	11.3%	+2.3%	9.2%	4.9%
Average payday loan debt	£1,114.25	-£283.82	£753.71	£1,671.00

GLASGOW SOUTHSIDE

Clients advised: 86	2012	+/- client average in 2012	2011	2010
Average income	£1,053.76	-£136.26	£1,053.86	£953.22
Average debt	£11,244.99	-£2,904.27	£11,751.75	£16,178.38
With rent arrears	43.9%	+18.8%	20.9%	22.9%
Average rent arrears	£759.00	+£178.11	£522.56	£578.38
With mortgage arrears	30.0%	-5.0%	41.9%	38.9%
Average mortgage arrears	£2,471.17	+£142.85	£2,209.69	£5,671.79
With electricity arrears	9.6%	-0.1%	10.4%	10.6%
Average electricity arrears	£647.57	+£106.03	£853.50	£657.10
With gas arrears	22.2%	+10.9%	6.8%	9.1%
Average gas arrears	£645.88	+£198.43	£73.67	£506.67
With Council Tax arrears	34.4%	+5.4%	22.4%	20.3%
Average Council Tax arrears	£2,449.38	+£1,137.08	£958.87	£1,559.73
With payday loan	10.5%	+1.5%	8.0%	1.7%
Average payday loan debt	£1,338.56	-£59.52	£1,754.71	£815.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

GREENOCK & INVERCLYDE

Clients advised: 64	2012	+/- client average in 2012	2011	2010
Average income	£1,067.32	-£122.70	£921.50	£1,128.90
Average debt	£14,170.32	+£21.06	£10,362.98	£13,147.84
With rent arrears	25.0%	-0.1%	28.6%	30.0%
Average rent arrears	£986.67	+£405.77	£1,194.17	£1,187.00
With mortgage arrears	27.3%	-7.8%	51.9%	36.8%
Average mortgage arrears	£5,346.22	+£3,017.91	£1,503.29	£1,010.93
With electricity arrears	10.0%	+0.3%	9.1%	12.9%
Average electricity arrears	£505.80	-£35.74	£281.80	£334.56
With gas arrears	3.6%	-7.8%	16.3%	9.3%
Average gas arrears	£417.00	-£30.45	£351.86	£295.75
With Council Tax arrears	17.8%	-11.2%	23.2%	21.0%
Average Council Tax arrears	£1,284.63	-£27.67	£531.62	£1,043.38
With payday loan	10.9%	+2.0%	8.2%	2.3%
Average payday loan debt	£1,467.43	+£69.36	£871.43	£425.00

HAMILTON, LARKHALL & STONEHOUSE

Clients advised: 69	2012	+/- client average in 2012	2011	2010
Average income	£1,318.26	+£128.24	£1,308.83	£1,254.71
Average debt	£17,113.27	+£2,964.01	£16,610.06	£17,855.93
With rent arrears	26.7%	+1.6%	7.4%	11.1%
Average rent arrears	£271.25	-£309.64	£850.00	£836.33
With mortgage arrears	41.7%	+6.6%	45.5%	44.2%
Average mortgage arrears	£2,600.73	+£272.42	£3,352.55	£2,997.39
With electricity arrears	5.1%	-4.6%	10.0%	7.5%
Average electricity arrears	£200.00	-£341.54	£572.90	£338.43
With gas arrears	9.7%	-1.7%	8.3%	9.0%
Average gas arrears	£475.00	+£27.55	£241.75	£519.00
With Council Tax arrears	37.0%	+8.0%	23.6%	14.3%
Average Council Tax arrears	£960.90	-£351.40	£969.59	£1,863.50
With payday loan	10.1%	+1.2%	8.1%	2.6%
Average payday loan debt	£1,194.29	-£203.79	£854.63	£972.33

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

INVERNESS & NAIRN

Clients advised: 65	2012	+/- client average in 2012	2011	2010
Average income	£1,234.23	+£44.21	£1,260.48	£1,197.79
Average debt	£12,972.69	-£1,176.57	£14,652.15	£16,588.69
With rent arrears	23.8%	-1.2%	21.7%	12.5%
Average rent arrears	£515.60	-£65.29	£322.80	£673.50
With mortgage arrears	23.1%	-11.9%	32.0%	14.3%
Average mortgage arrears	£1,180.67	-£1,147.65	£3,572.25	£1,470.00
With electricity arrears	4.1%	-5.6%	3.6%	8.9%
Average electricity arrears	£420.00	-£121.54	£417.90	£636.00
With gas arrears	13.0%	+1.7%	3.8%	4.0%
Average gas arrears	£243.33	-£204.11	£700.00	£210.00
With Council Tax arrears	44.4%	+15.4%	19.1%	20.0%
Average Council Tax arrears	£829.80	-£482.50	£548.22	£689.00
With payday loan	6.2%	-2.8%	6.8%	2.6%
Average payday loan debt	£874.25	-£523.82	£836.40	£652.00

KILMARNOCK & IRVINE VALLEY

Clients advised: 79	2012	+/- client average in 2012	2011	2010
Average income	£1,198.25	+£8.23	£1,124.41	£1,163.81
Average debt	£14,193.38	+£44.12	£11,455.65	£17,685.86
With rent arrears	12.5%	-12.6%	41.7%	17.9%
Average rent arrears	£346.00	-£234.89	£480.20	£431.40
With mortgage arrears	41.4%	+6.4%	39.0%	31.1%
Average mortgage arrears	£2,407.58	+£79.27	£1,091.38	£1,688.14
With electricity arrears	11.1%	+1.4%	10.8%	7.8%
Average electricity arrears	£415.71	-£125.82	£336.60	£173.33
With gas arrears	18.6%	+7.3%	10.0%	10.3%
Average gas arrears	£526.50	+£79.05	£296.60	£341.17
With Council Tax arrears	25.9%	-3.2%	24.6%	22.7%
Average Council Tax arrears	£1,361.33	+£49.04	£938.67	£994.60
With payday loan	12.7%	+3.7%	11.0%	6.7%
Average payday loan debt	£2,705.10	+£1,307.03	£765.56	£505.17

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

KIRKCALDY

Clients advised: 73	2012	+/- client average in 2012	2011	2010
Average income	£1,027.90	-£162.12	£1,080.19	£1,034.17
Average debt	£12,747.11	-£1,402.15	£13,548.60	£13,290.48
With rent arrears	37.9%	+12.9%	33.3%	29.2%
Average rent arrears	£351.18	-£229.71	£797.60	£498.57
With mortgage arrears	29.6%	-5.4%	44.0%	34.1%
Average mortgage arrears	£1,250.13	-£1,078.19	£1,456.00	£3,307.79
With electricity arrears	12.1%	+2.4%	7.4%	14.3%
Average electricity arrears	£526.00	-£15.54	£466.10	£581.18
With gas arrears	17.8%	+6.4%	13.2%	10.9%
Average gas arrears	£361.50	-£85.95	£288.20	£419.50
With Council Tax arrears	31.6%	+2.6%	6.4%	17.4%
Average Council Tax arrears	£1,285.00	-£27.30	£772.33	£964.17
With payday loan	9.6%	+0.6%	3.1%	4.3%
Average payday loan debt	£848.71	-£549.36	£1,372.00	£901.00

LINLITHGOW

Clients advised: 63	2012	+/- client average in 2012	2011	2010
Average income	£1,280.37	+£90.35	£1,443.12	£1,279.04
Average debt	£14,130.73	-£18.53	£16,789.95	£16,596.41
With rent arrears	8.7%	-16.4%	22.2%	20.0%
Average rent arrears	£453.50	-£127.39	£378.50	£316.17
With mortgage arrears	42.9%	+7.8%	31.4%	23.4%
Average mortgage arrears	£4,200.78	+£1,872.46	£2,469.75	£3,506.18
With electricity arrears	5.5%	-4.2%	4.3%	4.5%
Average electricity arrears	£1,118.00	+£576.46	£116.00	£381.75
With gas arrears	10.7%	-0.6%	14.5%	11.1%
Average gas arrears	£319.33	-£128.11	£338.22	£629.00
With Council Tax arrears	16.3%	-12.7%	17.9%	11.8%
Average Council Tax arrears	£504.63	-£807.67	£558.40	£495.90
With payday loan	6.3%	-2.6%	8.4%	0.9%
Average payday loan debt	£1,154.75	-£243.32	£713.00	£720.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

MID FIFE & GLENROTHES

Clients advised: 70	2012	+/- client average in 2012	2011	2010
Average income	£1,236.93	+£46.91	£1,376.92	£1,121.15
Average debt	£13,482.20	-£667.06	£18,726.22	£14,171.83
With rent arrears	23.1%	-2.0%	23.1%	20.0%
Average rent arrears	£222.83	-£358.06	£711.00	£516.00
With mortgage arrears	42.3%	+7.3%	38.5%	37.5%
Average mortgage arrears	£3,084.45	+£756.14	£1,774.53	£2,436.20
With electricity arrears	7.0%	-2.7%	9.5%	9.4%
Average electricity arrears	£247.50	-£294.04	£343.20	£519.13
With gas arrears	7.9%	-3.4%	17.8%	11.1%
Average gas arrears	£600.00	+£152.55	£294.13	£435.00
With Council Tax arrears	23.1%	-5.9%	25.5%	14.7%
Average Council Tax arrears	£1,429.33	+£117.04	£690.14	£587.18
With payday loan	2.9%	-6.1%	4.1%	0.9%
Average payday loan debt	£836.50	-£561.57	£851.33	£624.00

MIDLOTHIAN NORTH & MUSSLEBURGH

Clients advised: 81	2012	+/- client average in 2012	2011	2010
Average income	£1,156.50	-£33.52	£1,280.78	£1,294.22
Average debt	£14,300.58	+£151.32	£14,984.70	£18,253.91
With rent arrears	16.0%	-9.1%	10.3%	25.0%
Average rent arrears	£445.00	-£135.89	£579.33	£630.60
With mortgage arrears	35.5%	+0.5%	45.7%	29.8%
Average mortgage arrears	£1,681.55	-£646.77	£2,158.57	£3,930.64
With electricity arrears	11.9%	+2.2%	6.0%	2.6%
Average electricity arrears	£315.50	-£226.04	£254.30	£270.00
With gas arrears	16.7%	+5.3%	7.7%	4.2%
Average gas arrears	£339.75	-£107.70	£247.75	£174.50
With Council Tax arrears	32.3%	+3.2%	29.7%	21.9%
Average Council Tax arrears	£1,062.05	-£250.25	£731.45	£1,029.25
With payday loan	3.7%	-5.2%	7.5%	4.0%
Average payday loan debt	£1,259.00	-£139.07	£1,283.88	£796.50

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

MIDLOTHIAN SOUTH, TWEEDDALE & LAUDERDALE

Clients advised: 62	2012	+/- client average in 2012	2011	2010
Average income	£1,519.49	+£329.47	£1,523.24	£1,196.24
Average debt	£20,221.59	+£6,072.33	£19,808.56	£20,893.88
With rent arrears	23.5%	-1.5%	32.3%	27.6%
Average rent arrears	£468.75	-£112.14	£677.80	£587.00
With mortgage arrears	46.9%	+11.9%	34.1%	34.5%
Average mortgage arrears	£3,063.53	+£735.22	£3,578.36	£2,271.60
With electricity arrears	3.7%	-6.0%	9.3%	5.0%
Average electricity arrears	£120.00	-£421.54	£485.90	£380.33
With gas arrears	7.4%	-3.9%	12.5%	5.0%
Average gas arrears	£200.00	-£247.45	£384.20	£98.50
With Council Tax arrears	33.3%	+4.3%	21.9%	18.0%
Average Council Tax arrears	£686.94	-£625.36	£519.13	£405.33
With payday loan	8.1%	-0.9%	1.2%	3.6%
Average payday loan debt	£1,460.00	+£61.93	£428.00	£650.67

MORAY

Clients advised: 48	2012	+/- client average in 2012	2011	2010
Average income	£1,335.79	+£145.77	£1,003.32	£1,004.89
Average debt	£13,356.06	-£793.20	£14,957.46	£18,905.59
With rent arrears	17.6%	-7.4%	25.0%	16.7%
Average rent arrears	£698.67	+£117.77	£146.50	£230.00
With mortgage arrears	10.5%	-24.5%	58.3%	26.1%
Average mortgage arrears	£1,115.50	-£1,212.81	£1,836.86	£2,572.17
With electricity arrears	4.5%	-5.2%	6.3%	4.4%
Average electricity arrears	£280.00	-£261.54	£132.20	£375.00
With gas arrears	0.0%	-11.3%	14.3%	4.2%
Average gas arrears	£0.00	-£447.45	£308.67	£400.00
With Council Tax arrears	18.4%	-10.6%	23.3%	18.9%
Average Council Tax arrears	£467.86	-£844.44	£1,763.57	£2,110.86
With payday loan	4.2%	-4.8%	0.0%	5.2%
Average payday loan debt	£1,761.50	+£363.43	£0.00	£451.67

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

MOTHERWELL & WISHAW

Clients advised: 75	2012	+/- client average in 2012	2011	2010
Average income	£1,256.20	+£66.18	£1,195.15	£1,175.29
Average debt	£14,052.26	-£97.00	£13,307.55	£17,889.22
With rent arrears	19.2%	-5.8%	18.5%	18.5%
Average rent arrears	£237.20	-£343.69	£335.80	£378.60
With mortgage arrears	31.0%	-4.0%	46.9%	24.3%
Average mortgage arrears	£1,269.89	-£1,058.42	£1,624.93	£1,794.56
With electricity arrears	7.8%	-1.9%	7.6%	5.6%
Average electricity arrears	£344.00	-£197.54	£181.40	£672.75
With gas arrears	6.4%	-4.9%	10.0%	2.0%
Average gas arrears	£166.00	-£281.45	£175.80	£370.00
With Council Tax arrears	30.0%	+1.0%	20.3%	18.0%
Average Council Tax arrears	£690.50	-£621.80	£672.50	£565.09
With payday loan	9.3%	+0.4%	8.3%	8.4%
Average payday loan debt	£1,380.57	-£17.50	£1,127.71	£944.75

NORTH EAST FIFE

Clients advised: 57	2012	+/- client average in 2012	2011	2010
Average income	£1,323.65	+£133.63	£1,485.64	£1,245.15
Average debt	£13,527.73	-£621.53	£19,167.36	£22,460.49
With rent arrears	37.5%	+12.4%	0.0%	5.6%
Average rent arrears	£718.17	+£137.27	£0.00	£218.00
With mortgage arrears	29.4%	-5.6%	37.5%	26.9%
Average mortgage arrears	£2,840.60	+£512.29	£1,473.00	£3,736.71
With electricity arrears	2.1%	-7.6%	7.0%	3.9%
Average electricity arrears	£231.00	-£310.54	£789.30	£765.00
With gas arrears	10.3%	-1.0%	10.0%	3.1%
Average gas arrears	£583.33	+£135.89	£203.00	£1,250.00
With Council Tax arrears	11.6%	-17.4%	14.3%	8.5%
Average Council Tax arrears	£590.40	-£721.90	£1,227.83	£1,269.75
With payday loan	3.5%	-5.4%	0.0%	6.3%
Average payday loan debt	£1,823.50	+£425.43	£0.00	£629.25

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

PAISLEY

Clients advised: 71	2012	+/- client average in 2012	2011	2010
Average income	£1,055.84	-£134.18	£1,179.68	£1,171.29
Average debt	£9,359.35	-£4,789.91	£14,488.45	£17,969.72
With rent arrears	26.3%	+1.3%	22.2%	16.0%
Average rent arrears	£699.40	+£118.51	£276.75	£399.50
With mortgage arrears	21.7%	-13.3%	36.1%	32.3%
Average mortgage arrears	£1,850.40	-£477.91	£2,835.54	£2,217.20
With electricity arrears	12.7%	+3.0%	7.8%	15.4%
Average electricity arrears	£567.00	+£25.46	£207.30	£269.80
With gas arrears	7.7%	-3.6%	5.0%	13.3%
Average gas arrears	£599.00	+£151.55	£87.50	£387.50
With Council Tax arrears	32.7%	+3.7%	25.8%	17.2%
Average Council Tax arrears	£1,606.50	+£294.20	£1,392.81	£923.36
With payday loan	12.7%	+3.7%	2.4%	3.3%
Average payday loan debt	£816.78	-£581.30	£896.50	£929.67

PERTSHIRE NORTH

Clients advised: 59	2012	+/- client average in 2012	2011	2010
Average income	£1,197.24	+£7.22	£1,054.77	£1,198.75
Average debt	£12,151.40	-£1,997.86	£14,129.26	£25,204.90
With rent arrears	22.2%	-2.8%	27.8%	11.5%
Average rent arrears	£1,175.83	+£594.94	£344.00	£350.00
With mortgage arrears	31.3%	-3.8%	58.3%	50.0%
Average mortgage arrears	£1,578.60	-£749.71	£4,090.86	£2,104.50
With electricity arrears	10.4%	+0.7%	10.3%	8.1%
Average electricity arrears	£710.00	+£168.46	£612.80	£866.60
With gas arrears	11.1%	-0.2%	0.0%	9.7%
Average gas arrears	£237.00	-£210.45	£0.00	£278.33
With Council Tax arrears	13.3%	-15.7%	25.0%	15.1%
Average Council Tax arrears	£2,060.17	+£747.87	£619.29	£1,138.75
With payday loan	13.6%	+4.6%	6.4%	0.0%
Average payday loan debt	£988.88	-£409.20	£696.00	£0.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

PERTSHIRE SOUTH & KINROSSHIRE

Clients advised: 72	2012	+/- client average in 2012	2011	2010
Average income	£1,302.32	+£112.30	£1,175.69	£1,263.19
Average debt	£15,419.76	+£1,270.50	£20,373.39	£19,288.07
With rent arrears	14.3%	-10.8%	11.1%	19.4%
Average rent arrears	£999.00	+£418.11	£625.00	£681.83
With mortgage arrears	24.0%	-11.0%	50.0%	25.0%
Average mortgage arrears	£3,555.67	+£1,227.35	£4,600.40	£2,470.67
With electricity arrears	7.4%	-2.3%	12.5%	10.3%
Average electricity arrears	£918.50	+£376.96	£528.60	£346.86
With gas arrears	0.0%	-11.3%	17.4%	12.5%
Average gas arrears	£0.00	-£447.45	£825.00	£405.50
With Council Tax arrears	15.7%	-13.3%	18.0%	15.4%
Average Council Tax arrears	£1,676.50	+£364.20	£878.78	£744.70
With payday loan	6.9%	-2.0%	4.3%	3.4%
Average payday loan debt	£930.60	-£467.47	£849.67	£362.67

RENFREWSHIRE NORTH & WEST

Clients advised: 58	2012	+/- client average in 2012	2011	2010
Average income	£1,428.00	+£237.98	£1,186.01	£1,331.15
Average debt	£21,451.20	+£7,301.94	£16,067.01	£16,727.77
With rent arrears	9.1%	-16.0%	16.7%	40.0%
Average rent arrears	£515.00	-£65.89	£625.00	£2,278.75
With mortgage arrears	48.5%	+13.5%	34.3%	22.6%
Average mortgage arrears	£2,511.81	+£183.50	£3,026.33	£1,792.86
With electricity arrears	4.1%	-5.6%	11.3%	14.3%
Average electricity arrears	£187.00	-£354.54	£724.30	£210.13
With gas arrears	3.4%	-7.9%	8.3%	12.9%
Average gas arrears	£102.00	-£345.45	£573.33	£359.00
With Council Tax arrears	18.8%	-10.3%	23.3%	14.9%
Average Council Tax arrears	£716.56	-£595.74	£1,098.30	£1,940.43
With payday loan	10.3%	+1.4%	11.4%	5.3%
Average payday loan debt	£905.17	-£492.91	£1,273.00	£540.75

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

RENFREWSHIRE SOUTH

Clients advised: 60	2012	+/- client average in 2012	2011	2010
Average income	£1,472.15	+£282.13	£1,229.51	£1,276.01
Average debt	£17,777.97	+£3,628.71	£13,149.14	£16,177.85
With rent arrears	42.9%	+17.8%	7.1%	15.4%
Average rent arrears	£380.83	-£200.06	£8,160.00	£1,027.25
With mortgage arrears	32.3%	-2.8%	40.0%	33.3%
Average mortgage arrears	£1,701.10	-£627.21	£3,165.64	£3,255.94
With electricity arrears	12.0%	+2.3%	0.0%	8.5%
Average electricity arrears	£263.00	-£278.54	£0.00	£344.43
With gas arrears	7.4%	-3.9%	10.8%	10.9%
Average gas arrears	£425.50	-£21.95	£714.75	£324.00
With Council Tax arrears	28.3%	-0.8%	22.0%	21.1%
Average Council Tax arrears	£2,041.31	+£729.01	£873.00	£1,046.93
With payday loan	10.0%	+1.0%	8.5%	3.1%
Average payday loan debt	£1,576.00	+£177.93	£1,047.83	£1,010.00

RUTHERGLEN

Clients advised: 73	2012	+/- client average in 2012	2011	2010
Average income	£1,106.58	-£83.44	£1,050.96	£1,152.35
Average debt	£13,832.62	-£316.64	£16,105.82	£15,465.45
With rent arrears	50.0%	+24.9%	20.0%	15.4%
Average rent arrears	£433.75	-£147.14	£251.67	£400.00
With mortgage arrears	37.1%	+2.1%	25.8%	34.6%
Average mortgage arrears	£2,651.31	+£322.99	£2,599.25	£1,931.61
With electricity arrears	8.3%	-1.4%	5.1%	12.7%
Average electricity arrears	£484.80	-£56.74	£85.60	£502.44
With gas arrears	14.7%	+3.4%	5.6%	22.7%
Average gas arrears	£323.00	-£124.45	£222.00	£446.50
With Council Tax arrears	29.1%	+0.1%	20.0%	26.5%
Average Council Tax arrears	£1,478.31	+£166.02	£945.20	£872.00
With payday loan	15.1%	+6.1%	4.2%	0.0%
Average payday loan debt	£1,545.64	+£147.56	£411.67	£0.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

SKYE, LOCHABER & BADENOCH

Clients advised: 45	2012	+/- client average in 2012	2011	2010
Average income	£1,285.11	+£95.09	£1,150.23	£1,161.65
Average debt	£16,194.42	+£2,045.16	£17,641.59	£18,784.09
With rent arrears	21.1%	-4.0%	28.6%	22.2%
Average rent arrears	£414.75	-£166.14	£341.00	£525.25
With mortgage arrears	33.3%	-1.7%	22.2%	16.7%
Average mortgage arrears	£5,583.75	+£3,255.44	£1,981.25	£2,102.67
With electricity arrears	17.1%	+7.4%	9.6%	2.1%
Average electricity arrears	£497.14	-£44.39	£423.10	£700.00
With gas arrears	0.0%	-11.3%	11.1%	11.1%
Average gas arrears	£0.00	-£447.45	£102.00	£300.00
With Council Tax arrears	19.4%	-9.6%	37.8%	22.0%
Average Council Tax arrears	£1,126.86	-£185.44	£814.29	£632.11
With payday loan	8.9%	-0.1%	3.4%	3.6%
Average payday loan debt	£2,418.50	+£1,020.43	£283.50	£1,159.50

STIRLING

Clients advised: 74	2012	+/- client average in 2012	2011	2010
Average income	£1,264.49	+£74.47	£1,210.89	£1,247.21
Average debt	£15,468.92	+£1,319.66	£19,315.49	£18,837.23
With rent arrears	25.0%	-0.1%	26.3%	29.0%
Average rent arrears	£519.00	-£61.89	£1,180.00	£551.56
With mortgage arrears	51.6%	+16.6%	20.0%	25.0%
Average mortgage arrears	£2,781.56	+£453.25	£2,207.00	£1,875.44
With electricity arrears	7.1%	-2.6%	4.3%	5.6%
Average electricity arrears	£479.50	-£62.04	£195.30	£317.75
With gas arrears	6.7%	-4.7%	5.0%	10.0%
Average gas arrears	£235.00	-£212.45	£600.00	£455.00
With Council Tax arrears	26.8%	-2.2%	12.8%	16.7%
Average Council Tax arrears	£815.27	-£497.03	£519.67	£463.82
With payday loan	9.5%	+0.5%	1.7%	1.1%
Average payday loan debt	£1,756.14	+£358.07	£500.00	£563.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

STRATHKELVIN & BEARSDEN

Clients advised: 53	2012	+/- client average in 2012	2011	2010
Average income	£1,535.65	+£345.63	£1,539.83	£1,367.68
Average debt	£17,865.06	+£3,715.80	£21,747.20	£19,100.90
With rent arrears	50.0%	+24.9%	9.1%	66.7%
Average rent arrears	£344.50	-£236.39	£221.00	£483.00
With mortgage arrears	41.4%	+6.4%	29.4%	37.5%
Average mortgage arrears	£2,754.33	+£426.02	£2,259.70	£1,419.17
With electricity arrears	8.3%	-1.4%	8.0%	13.3%
Average electricity arrears	£499.75	-£41.79	£247.00	£367.83
With gas arrears	19.2%	+7.9%	10.0%	12.1%
Average gas arrears	£635.20	+£187.75	£392.00	£475.00
With Council Tax arrears	27.7%	-1.4%	19.1%	25.6%
Average Council Tax arrears	£2,050.92	+£738.63	£933.33	£1,829.30
With payday loan	0.0%	-9.0%	3.3%	7.8%
Average payday loan debt	£0.00	-£1,398.07	£734.50	£406.50

UDDINGSTON & BELLSHILL

Clients advised: 65	2012	+/- client average in 2012	2011	2010
Average income	£1,147.29	-£42.73	£1,167.68	£1,080.48
Average debt	£14,014.91	-£134.35	£12,703.56	£14,543.20
With rent arrears	5.6%	-19.5%	17.4%	37.5%
Average rent arrears	£700.00	+£119.11	£677.00	£240.83
With mortgage arrears	34.6%	-0.4%	38.9%	30.2%
Average mortgage arrears	£2,859.11	+£530.80	£1,602.00	£1,793.62
With electricity arrears	9.8%	+0.1%	7.4%	5.6%
Average electricity arrears	£226.20	-£315.34	£262.40	£309.50
With gas arrears	14.8%	+3.5%	9.1%	7.8%
Average gas arrears	£668.50	+£221.05	£605.75	£361.25
With Council Tax arrears	34.9%	+5.9%	23.0%	7.8%
Average Council Tax arrears	£906.00	-£406.30	£496.00	£682.00
With payday loan	4.6%	-4.3%	7.6%	1.0%
Average payday loan debt	£3,665.00	+£2,266.93	£1,076.33	£420.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE

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and Shetland Isles are included
overleaf.



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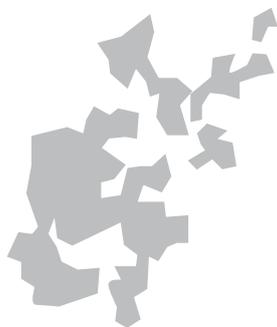
Clients advised: 21	2012	+/- client average in 2012	2011	2010
Average income	£1,185.50	-£4.52	£1,528.00	£1,205.26
Average debt	£9,526.26	-£4,623.00	£12,395.00	£19,239.35
With rent arrears	33.3%	+8.3%	0.0%	12.5%
Average rent arrears	£182.00	-£398.89	£0.00	£360.00
With mortgage arrears	0.0%	-35.0%	50.0%	14.3%
Average mortgage arrears	£0.00	-£2,328.31	£1,889.50	£1,338.00
With electricity arrears	10.5%	+0.8%	0.0%	15.8%
Average electricity arrears	£865.50	+£323.96	£0.00	£403.67
With gas arrears	0.0%	-11.3%	0.0%	40.0%
Average gas arrears	£0.00	-£447.45	£0.00	£907.50
With Council Tax arrears	40.0%	+11.0%	20.0%	33.3%
Average Council Tax arrears	£814.33	-£497.96	£1,440.00	£568.60
With payday loan	4.8%	-4.2%	16.7%	0.0%
Average payday loan debt	£562.00	-£836.07	£3,600.00	£0.00

ORKNEY ISLANDS

Clients advised: 17	2012	+/- client average in 2012	2011	2010
Average income	£1,086.94	-£103.08	£1,054.64	£1,132.13
Average debt	£7,897.18	-£6,252.08	14,838.07	£20,392.00
With rent arrears	25.0%	-0.1%	75.0%	40.0%
Average rent arrears	£100.00	-£480.89	£625.67	£308.00
With mortgage arrears	25.0%	-10.0%	0.0%	33.3%
Average mortgage arrears	£1,300.00	-£1,028.31	£0.00	£1,040.00
With electricity arrears	7.1%	-2.6%	16.7%	7.1%
Average electricity arrears	£454.00	-£87.54	£696.70	£2,000.00
With gas arrears	0.0%	-11.3%	0.0%	0.0%
Average gas arrears	£0.00	-£447.45	£0.00	£0.00
With Council Tax arrears	18.2%	-10.8%	27.3%	0.0%
Average Council Tax arrears	£1,675.50	+£363.20	£758.67	£0.00
With payday loan	17.6%	+8.7%	7.1%	0.0%
Average payday loan debt	£613.00	-£785.07	£1,375.00	£0.00

■ BELOW SCOTTISH CLIENT AVERAGE

■ ABOVE SCOTTISH CLIENT AVERAGE



SHETLANDS ISLANDS

Clients advised: 7	2012	+/- client average in 2012	2011	2010
Average income	£996.43	-£193.59	£646.13	£1,004.89
Average debt	£8,934.71	-£5,214.55	5,866.75	£12,278.00
With rent arrears	0.0%	-25.1%	0.0%	0.0%
Average rent arrears	£0.00	-£580.89	£0.00	£0.00
With mortgage arrears	0.0%	-35.0%	0.0%	25.0%
Average mortgage arrears	£0.00	-£2,328.31	£0.00	£10,486.00
With electricity arrears	20.0%	+10.3%	0.0%	14.3%
Average electricity arrears	£1,448.00	+£906.46	£0.00	£138.00
With gas arrears	0.0%	-11.3%	0.0%	0.0%
Average gas arrears	£0.00	-£447.45	£0.00	£0.00
With Council Tax arrears	0.0%	-29.0%	0.0%	25.0%
Average Council Tax arrears	£0.00	-£1,312.30	£0.00	£2,272.00
With payday loan	14.3%	+5.3%	0.0%	0.0%
Average payday loan debt	£1,563.00	+£164.93	£0.00	£0.00

■ BELOW SCOTTISH CLIENT AVERAGE
 ■ ABOVE SCOTTISH CLIENT AVERAGE

7 Annex

ANNEX 1 - StepChange clients, Debt by volume

Debt by volume – Jan-June 2013

Type	Scotland	England	Wales	N Ireland	UK
Catalogue	6.7%	11.1%	6.9%	6.5%	10.6%
Credit Card	32.7%	30.6%	30.9%	39.5%	30.9%
Other	9.8%	12.8%	14.0%	8.3%	12.6%
Overdraft	16.3%	15.4%	15.7%	15.3%	15.5%
Personal loan	16.7%	14.4%	15.7%	17.1%	14.6%
Store card	2.8%	2.3%	2.8%	3.1%	2.4%
Home credit	4.8%	3.9%	5.5%	3.3%	4.0%
Payday loan	10.3%	9.4%	8.4%	7.0%	9.4%

Debt by volume 2012

Type	Scotland	England	Wales	N Ireland	UK
Catalogue	11.0%	9.8%	11.6%	9.8%	10.0%
Credit Card	31.8%	32.5%	29.5%	39.1%	32.4%
Other	8.2%	12.2%	12.9%	8.8%	12.0%
Overdraft	17.6%	16.3%	15.9%	13.5%	16.3%
Personal loan	17.6%	16.1%	16.1%	16.4%	16.1%
Store card	4.1%	3.6%	4.0%	5.0%	3.7%
Home credit	3.0%	2.7%	4.0%	1.9%	2.8%
Payday loan	6.6%	6.8%	6.1%	5.5%	6.7%

Debt by volume 2011

Type	Scotland	England	Wales	N Ireland	UK
Catalogue	5.3%	4.7%	5.6%	4.5%	4.8%
Credit Card	35.9%	37.3%	34.3%	43.2%	37.2%
Other	7.5%	10.9%	11.9%	7.9%	10.7%
Overdraft	19.8%	18.0%	17.9%	15.1%	18.0%
Personal loan	20.3%	19.1%	19.6%	19.1%	19.2%
Store card	6.1%	5.4%	5.9%	6.5%	5.5%
Home credit	2.5%	2.0%	2.7%	1.6%	2.0%
Payday loan	2.6%	2.7%	2.1%	2.2%	2.6%

Debt by volume 2010

Type	Scotland	England	Wales	N Ireland	UK
Catalogue	7.7%	7.4%	9.6%	7.3%	7.5%
Credit Card	37.2%	38.8%	35.2%	44.9%	38.6%
Other	6.4%	9.0%	9.4%	5.6%	8.8%
Overdraft	19.4%	17.4%	17.2%	14.6%	17.4%
Personal loan	20.5%	19.5%	19.2%	19.2%	19.5%
Store card	5.7%	5.4%	6.0%	6.0%	5.4%
Home credit	2.2%	1.7%	2.5%	1.4%	1.8%
Payday loan	0.9%	0.9%	0.8%	0.9%	0.9%

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**

