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Introduction & Key Findings

Statistics contained within this section of the report are based on telephone debt advice sessions. Therefore, some figures may vary from other StepChange Debt Charity publications where online debt sessions are included.

StepChange Debt Charity is the largest specialist provider of free, independent debt advice operating across the UK. In 2015 more than half a million people contacted our free helpline or online debt remedy tool for advice, support and solutions to serious debt problems.

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

The nature of debt problems in Scotland has changed dramatically since the recession of 2008-09. By analysing our extensive data we can see the key issues that are affecting people with problem debt in Scotland. Our data is gathered through two channels; telephone debt advice sessions and Debt Remedy, our online debt advice tool. In Scotland in 2015, 14,271 clients contacted us through these methods to seek debt help – 7,513 through Debt Remedy and 6,758 over the telephone. In this report, we will be analysing the telephone client data¹.

Our report shows that there is some good news around debt in Scotland – unsecured debts have fallen continuously over a five year period and the number of clients with a payday or high interest loan has decreased. However, the proportion of our clients' income being spent on priority bills has increased whilst their average net income has remained broadly flat.

An increasing number of clients are in debt because they are falling behind on these essential living costs such as rent, council tax and utility bills. The proportion of clients in arrears on their Council Tax has doubled, from 18% in 2010 to 36% in 2015.

Similarly, one in every ten clients is in arrears with their energy bills, a 27% rise since 2010. So while the average unsecured debt is smaller, overall debt remains widespread and is increasingly difficult to resolve as it becomes woven into day-to-day living for many people in Scotland.

Our report "*The New Normal*"² shows that a substantial proportion of households are just keeping their heads above water, struggling to make ends meet and lack sufficient resilience to deal with the financial shocks that can happen to all of us, and which are increasingly commonplace in the modern economy.

There is no mystery about why households are struggling. A combination of flatlining wages over the last five years and rising living costs has seriously undermined household finances – for example the Department for Energy and Climate Change found that energy bills increased by 41% percent in real terms between 2007 and 2013³.

¹ The reasoning behind the decision to exclude the Debt Remedy data is that clients using this medium do not have to provide their full postcode. Therefore, that data cannot be assigned to a particular area of Scotland.

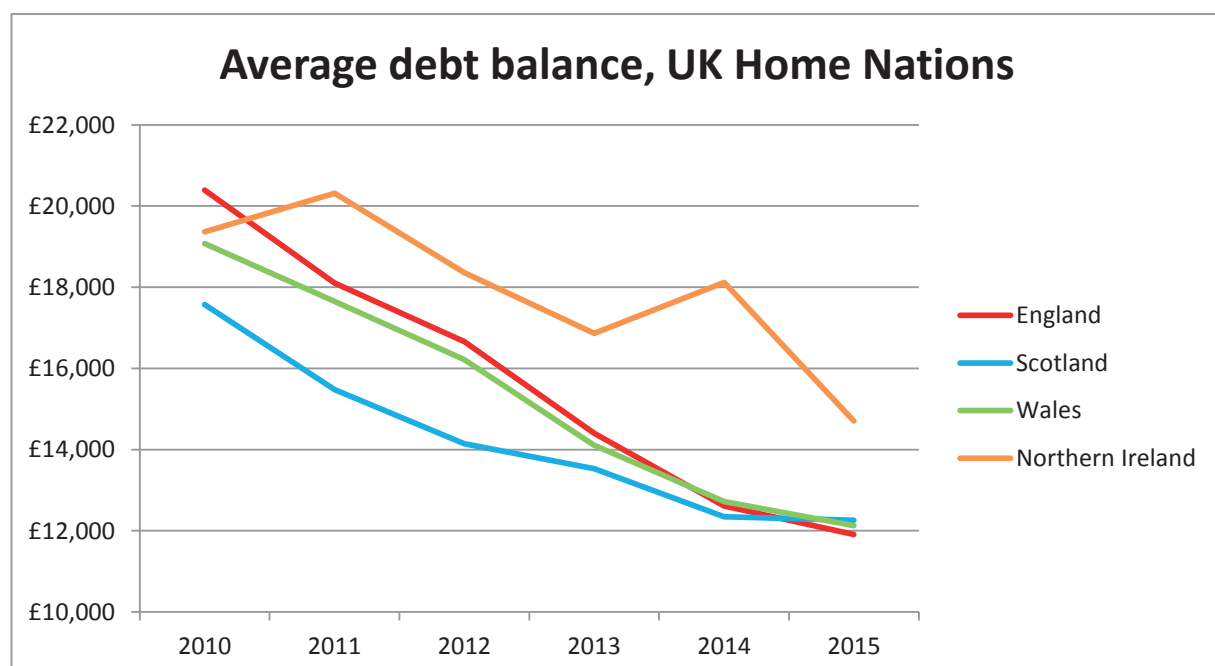
² <http://www.stepchange.org/Mediacentre/Researchandreports/TheNewNormal.aspx>

³ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/172923/130326_-_Price_and_Bill_Impacts_Report_Final.pdf

This report presents our telephone client data for 2015. It compares debts in Scotland with the other nations of the UK, and the eight Scottish Parliament electoral regions. The report also shows the data for the 73 Scottish Parliament constituencies, comparing the changing debt landscape in 2015 with 2014. In addition, it compares the debt profile of clients from each region and constituency area in 2015 with the average across Scotland.

Key findings

1. The average unsecured consumer credit debt of StepChange Debt Charity clients in Scotland in 2015 was £12,263. This was the second highest in the UK, where the average debt is £11,977. This year also represents the first year that the average debt levels in Scotland are higher than in England. (see chart below)
2. The average net income per annum of a StepChange Debt Charity client in Scotland increased by 0.4%, from £14,763 in 2014 to £14,817, the second highest average income in the UK. The UK average client income decreased by 0.2% to £14,637 in 2015, down from £14,670 in 2014.
3. In 2015, 36.6% of clients in Scotland were in arrears with their Council Tax. The average amount owed on Council Tax⁴ (£1,615) was over 75% higher than the UK average (£936).
4. Our clients are finding their income continuing to be squeezed year-on-year, with the percentage of their income being spent on priority expenditure increasing. In 2014, Scottish clients' percentage of income spent on priority expenditure was 42.6%. In 2015, that has increased to 47.8%. In cash terms, that means that Scottish clients are committing an extra £66.43 from their budgets to priority bills compared to 2014.



⁴ Includes water and sewage charges, see footnote number 7 for explanation.

1. Home Nation Debts

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

Considerable challenges remain however, not least that many Britons still owe almost as much in unsecured debt as they earn in a year. In 2015, the average annual income of StepChange Debt Charity clients across the UK was £14,637 – just £2,660 more than the average total unsecured debt.

Stagnant wage growth in the UK has presented significant problems for those with debts and those close to falling into debt. The Resolution Foundation describes recent wage growth as “disappointing” and concludes that “there is very little sign that any of the ‘lost growth’ of recent years will ever be restored”⁶.

Between 2014 and 2015, the average StepChange Debt Charity client income in the UK decreased by £32. The perilous combination of stagnant or falling wages and the increasing cost of living has left many struggling harder just to get by.

Areas of the UK where you're most likely to ask for debt help ⁵	
1.	Newham
2.	Barking and Dagenham
3.	Kingston upon Hull, City of
4.	Sandwell
5.	Manchester
6.	Knowsley
7.	Leicester
8.	Nottingham
9.	Middlesbrough
10.	Glasgow, City of

Since 2010, the average debt balance of our clients across the UK has decreased by 40%, from £20,147 to £11,977. During the same period, the average debt balance of Scottish clients has decreased at a slower rate, at 30% over the same period (from £17,575 to £12,263).

Average Income	2015	2014	2015 Rank	Average debt	2015	2014	2015 Rank
Scotland	£14,818	£14,755	2	Scotland	£12,263	£12,350	2
England	£14,635	£14,657	3	England	£11,910	£12,609	4
Wales	£14,216	£14,305	4	Wales	£12,127	£12,721	3
N Ireland	£15,648	£16,502	1	N Ireland	£14,708	£18,117	1
UK	£14,637	£14,670		UK	£11,977	£12,687	

In a recent Experian survey people from the City of Glasgow were in the top 10 areas of the UK to ask for help but still over a third of our clients tell us that they can wait up to a year before seeking advice with their problem debt.

StepChange Debt Charity clients in Scotland had the second highest average income and debt balance among the home nations in 2015. Northern Irish clients had both the highest income and highest debt of all clients. Wales had the lowest income while England had the lowest average debt.

All four constituent parts of the UK are showing high numbers of clients seeking help with arrears in priority expenditure, including rent, Council Tax and electricity.

⁵ <https://www.experianplc.com/media/news/2016/urban-city-areas-dominate-new-debt-snapshot-of-the-uk/>

⁶ <http://www.resolutionfoundation.org/wp-content/uploads/2016/02/Audit-2016-1.pdf>

1.1 Priority Arrears

The sharp rise in priority arrears among StepChange Debt Charity clients is alarming. Priority arrears include rent, mortgage, Council Tax⁷, electricity and gas arrears. In every category we have seen increases in either the value of arrears or the proportion of clients with arrears, and in some cases both have risen.

Table 1.1 examines the changes in some priority household arrears in the Home Nations from 2014 to 2015.

1.1	Scotland			England			Wales			N Ireland			UK	
	2015	2014	2015 rank	2015	2014	2015 rank	2015	2014	2015 rank	2015	2014	2015 rank	2015	2014
% with Council Tax arrears	36.6%	38.5%	3	38.8%	36.1%	2	41.6%	40.6%	1	22.6%	24.2%	4	38.7%	36.3%
Average Council Tax arrears	£1,615	£1,620	1	£905	£800	3	£826	£770	4	£1,328	£1,262	2	£936	£846
% with rent arrears	21.6%	31.2%	3	33.8%	33.8%	1	29.5%	29.7%	2	21.1%	23.3%	4	33.3%	33.4%
Average rent arrears	£800	£669	2	£901	£866	1	£665	£567	4	£716	£646	3	£886	£845
% with mortgage arrears	24.6%	31.9%	4	32.9%	37.1%	1	32.1%	34.4%	2	28.8%	37.4%	3	32.5%	36.7%
Average mortgage arrears	£2,319	£2,412	4	£3,293	£3,229	2	£2,646	£2,442	3	£3,885	£3,145	1	£3,218	£3,143

In 2015 in Scotland we saw a slight fall in the numbers of clients reporting Council Tax arrears – down 1.9% from 2014, but at 36.6%, more than one in every three Scottish clients the charity is advising has Council Tax arrears. Scotland had the lowest percentage of clients who have a mortgage and were in arrears with that mortgage. In addition those clients also had on average the lowest mortgage arrears in the UK⁸. Scottish clients were 4.8% less likely than UK clients to have mortgage arrears and had average mortgage arrears of almost £900 lower than the UK average. Both figures have shown a decrease in Scotland year-on-year.

Table 1.1 shows that England was predominant in the home nations for housing-related debt in 2015. It ranked first for the percentage of clients with rent arrears, for the average level of rent arrears, and for the percentage of clients with mortgage arrears. It also was also the Home Nation with the largest percentage of clients with electric and gas arrears as per table 1.2, and had the highest recorded value of gas arrears.

Clients in Northern Ireland had the highest value of mortgage arrears but the numbers of clients with mortgage arrears has shrunk by almost 10%. Wales ranked number one for percentage of clients with rent arrears, and joins England in seeing this figure increase year-on-year.

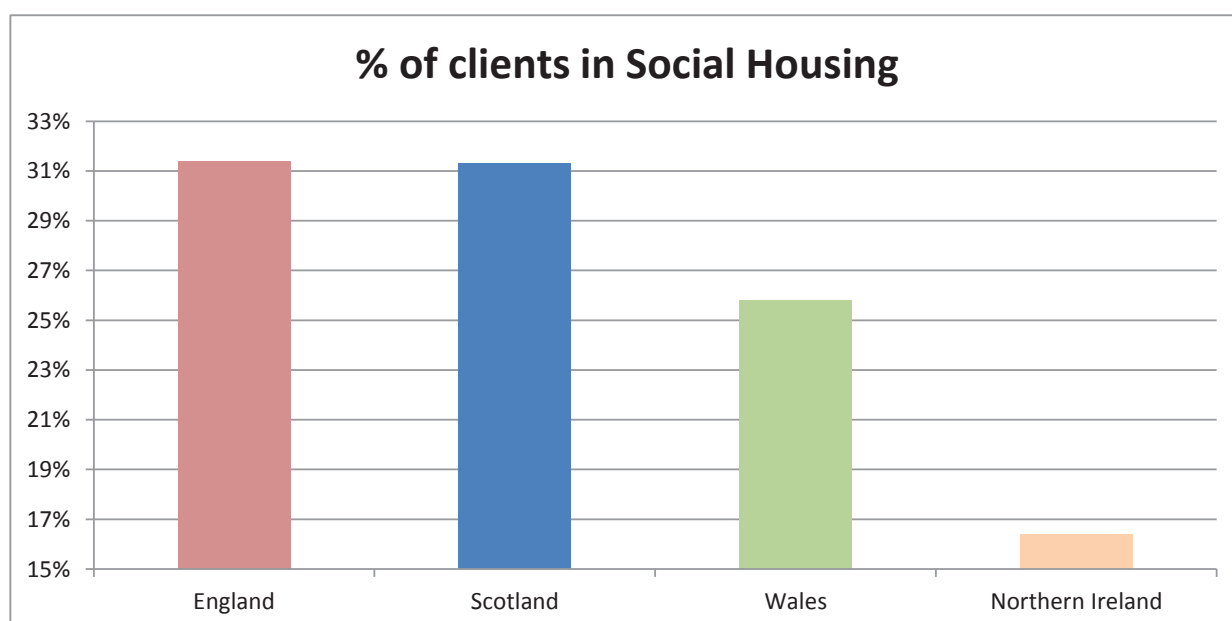
⁷ In the UK, the system of Council Tax collection varies between the four Home Nations. In England and Wales, Council Tax and water is billed separately. Northern Ireland uses a system of rates based upon the valuation of the home, while in Scotland 'Council Tax' is a single bill that combines Council Tax and water bills. Therefore, we are unable to make a direct comparison between the Home Nations on this issue.

⁸ Of the 6,758 clients helped by StepChange Debt Charity Scotland, 2,070 had mortgage arrears.

1.2	Scotland			England			Wales			N Ireland			UK	
	2015	2014	2015 rank	2015	2014	2015 rank	2015	2014	2015 rank	2015	2014	2015 rank	2015	2014
% with gas arrears	10.7%	11.5%	3	17.2%	18.3%	1	13.9%	15.2%	2	1.1%	1.6%	4	16.6%	17.7%
Average gas arrears	£534	£540	2	£562	£567	1	£473	£478	3	£274	£269	4	£556	£561
% with electricity arrears	10.5%	11.2%	3	17.7%	18.2%	1	14.3%	14.4%	2	2.6%	2.9%	4	17.0%	17.4%
Average electricity arrears	£708	£672	1	£671	£630	2	£599	£556	3	£533	£320	4	£668	£627

1.2 Social Housing

Of 6,758 clients, 2,144 were in Social Housing (31.3%). The table below shows the proportion of clients in Social Housing across the UK's Home Nations. Scotland and England are almost level, with 31.4% of English clients in Social Housing, while Wales and Northern Ireland have 25.8% and 16.4% respectively.



Of the 2,144 clients in social housing, 662 had rent arrears (30.9%). A high proportion of English (38.5%) and Welsh (34.7%) clients were in arrears, though Scottish clients had the second-highest arrears value⁹.

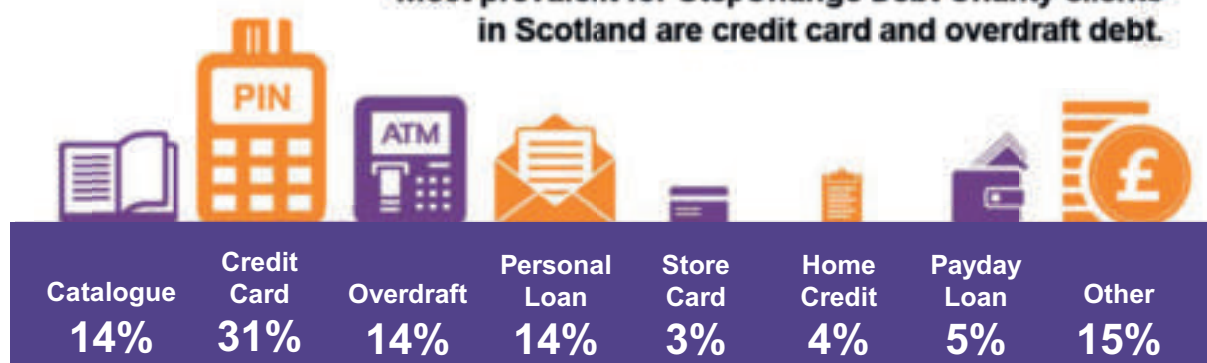
1.3 Debt by Volume

In 2015, the two most common debt types in Scotland were credit card and Personal Loan debt. Scottish clients were the most likely to have an Personal Loan and an overdraft debt when compared to other home nations.

⁹ England: £824; Scotland £775; Wales £617; Northern Ireland: £590.

Type	Scotland	England	Wales	N Ireland
Payday Loan	5.4%	5.5%	4.6%	4.1%
Credit Card	30.7%	28.9%	27.7%	36.3%
Catalogue	13.7%	12.2%	14.6%	14.0%
Personal Loan	14.1%	12.9%	12.9%	13.4%
Store Card	3.3%	3.0%	3.4%	4.8%
Overdraft	14.0%	13.6%	13.3%	12.4%
Home Credit	3.5%	3.1%	3.7%	2.2%
Other ¹⁰	15.3%	20.8%	20.0%	12.6%

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



All figures based on StepChange Debt Charity clients in 2015 - sample size: 6,758

¹⁰ 'Other bills' examples include: mobile phone arrears, money owed to friends and family, Sky TV arrears, internet arrears, money owed to solicitors, money owed to building factors, etc

2. The Debt Problem in Scotland

The average unsecured debt of a StepChange Debt Charity client in Scotland has dropped consistently since 2010, from £17,575 to £12,263 in 2015. While it is positive to see debts gradually declining, one of the reasons behind the decline is the changing nature of debt in Scotland and that brings with it further, perhaps deeper challenges.

The proportion of people coming to the charity with debts on priority bills – such as rent, council tax and mortgages – is alarming. In 2015, people's budgets have become so stretched that they are turning to unsecured credit to keep a roof over their head, the heating on and food on the table.

The percentage of income that clients in Scotland are spending on priority expenditure¹¹ has increased from 42.6% in 2014 to 47.8%. We are seeing a trend across Scotland of clients' budgets being squeezed, resulting in less disposable income. In 2014, the average percentage of income spent on priority expenditure was above 50% in only two constituencies. In 2015 that figure ballooned to 23 constituencies.

"As a debt advisor who helps clients every day, I have seen a shift in recent years as more and more clients turn to credit to pay basic household bills."

Scott, Debt Advisor
StepChange Debt Charity Scotland
Glasgow Office

Scottish clients who contacted the charity in 2015 were, on average, committing an additional £66.43 to priority expenditure compared to clients who contacted the charity in 2014. This increased cost came over the same period where the average net monthly income of our clients had only increased by £5.22 per month (see section 2.1). The monthly budget surplus of our clients in 2015 has also decreased by more than £17 compared to 2014. This is the lowest monthly budget surplus since 2010.

There are multiple reasons behind why debt has changed in recent years. Primarily, we have seen wages either stagnate or rise insignificantly while the cost of living has steadily risen. For many, credit is an unfortunate necessity to help them live month-to-month.

Further evidence of the rapid growth in priority arrears is shown in the table below. Between 2010 and 2014, an increasing number of people seeking our help had arrears in rent, electricity, gas, Council Tax. Some of these have declined in 2015, but the amounts of arrears are still significant.

¹¹ Priority expenditure includes costs for rent, mortgage, Council Tax, gas, electricity, Buildings/contents insurance.

Scotland	2015	2014	2013	2012	2011	2010
Average monthly net income	£1,235	£1,230	£1,216	£1,190	£1,192	£1,187
Average debt	£12,263	£12,350	£13,541	£14,149	£15,482	£17,575
% in rent arrears	21.6%	31.2%	30.6%	25.1%	21.0%	20.4%
Average rent arrears	£800	£669	£595	£581	£594	£616
% mortgage arrears	24.6%	31.9%	38.6%	35.0%	38.5%	32.5%
Average mortgage arrears	£2,319	£2,412	£2,606	£2,328	£2,458	£2,442
% electricity arrears	10.5%	11.2%	11.2%	9.7%	7.7%	8.5%
Average electricity arrears	£708	£672	£543	£542	£468	£449
% gas arrears	10.7%	11.5%	11.2%	11.3%	10.0%	9.3%
Average gas arrears	£534	£540	£539	£447	£389	£391
% Council Tax arrears	36.6%	38.5%	36.7%	29.0%	22.1%	18.7%
Average Council Tax arrears	£1,615	£1,620	£1,366	£1,313	£989	£1,131
Average budget surplus	£3.76	£20.82	£24.40	£17.94	£28.55	£4.60

The amount of arrears owed on key household bills has also risen sharply. The table below shows the average amount of arrears in five household bills and the percentage difference between 2010 and 2015. The average amount owed on these bills has all increased considerably between 2010 and 2015, except in mortgage arrears. The most rapid growth in arrears value was in electricity, which increased by 57.7% over the five year period.

Scotland	2015	2014	2013	2012	2011	2010	% change (2010-2015)
Average rent arrears	£800	£669	£595	£581	£594	£616	29.9%
Average mortgage arrears	£2,319	£2,412	£2,606	£2,328	£2,458	£2,442	-5.0%
Average electricity arrears	£708	£672	£543	£542	£468	£449	57.7%
Average gas arrears	£534	£540	£539	£447	£389	£391	36.6%
Average Council Tax arrears	£1,615	£1,620	£1,366	£1,313	£989	£1,131	42.8%

The table below shows the different types of debt that StepChange Debt Charity Scotland clients have comparing 2015 and 2014. The average Scottish client has approximately seven different unsecured debts, with the majority of clients having credit cards and overdraft debt balances. Although the average debt balances for each type of credit has reduced during 2015 compared to 2014, the percentage of clients with credit card, catalogue and other debts has increased. The biggest change has been with the payday/high interest loan debts, where only one in ten Scottish clients had this type of debt last year. However, these clients still had on average 2.6 payday/high interest loan debts.

Scotland ¹²	2015	2014
% of clients with a Credit Card debt	64.6%	63.8%
Credit Card debt	£7,330.35	£7,331.65
% catalogue	37.6%	34.2%
Catalogue debt	£1,862.83	£1,888.89
% Personal Loan	47.0%	47.1%
Personal Loan debt	£7,959.48	£8,012.90
% Storecard	13.2%	13.2%
Storecard debt	£1,092.03	£1,139.41
% Overdraft	57.9%	62.2%
Overdraft	£1,481.36	£1,647.34
% Home Credit	10.8%	11.1%
Home Credit debt	£1,555.69	£1,593.18
% Other debts	36.8%	34.2%
Other debts	£3,849.39	£3,866.90
% payday loan	10.9%	15.4%
Average payday loan	£1,146.06	£1,380.87

The table below shows the amount of debt, broken down by debt type, owed by Scottish clients who contacted the charity for money advice during 2015. When compared to the amount owed by clients who contacted the charity during 2014, it clearly shows that the total value owed has decreased for each debt type.

Debt type	2015 total value (£m)	2014 total value (£m)
Payday loan	0.8	1.6
Credit Card	32.0	36.3
Catalogue	4.7	5.0
Personal Loan	15.3	29.3
Store card	1.0	1.2
Overdraft	5.8	8.0
Home Credit	1.1	1.4
Other	9.6	10.3
Scotland total	80.3 ¹³	93.1

2.1 Average Income¹⁴

The average client net income of StepChange Debt Charity clients in Scotland in 2015 was £14,818 – or £1,235 per month – this represents a £5.22 per-month or £62.64 per-year increase since 2014, or a 0.4% increase.

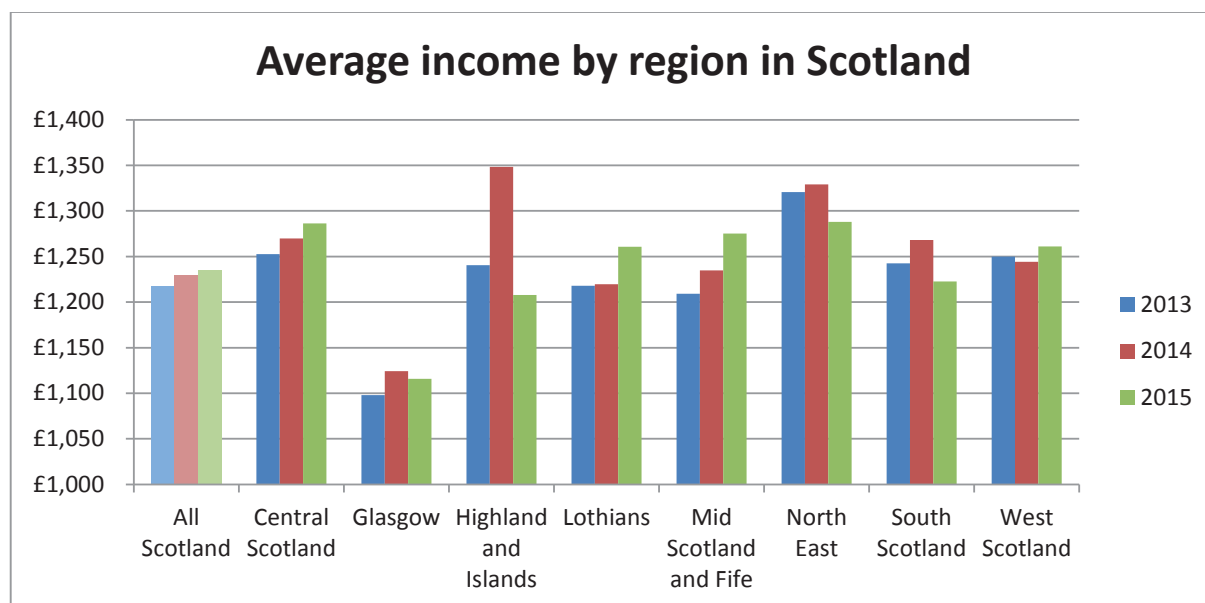
The table below examines the income trends in Scotland's regions in comparison to the Scottish average. Since 2013, there has been a Scotland-wide income increase of 1.5%. Of the eight regions, five have seen overall increases since 2013, but only four maintained that increase from 2014 to 2015, where clients' average income has increased between £5 and

¹² Our data on this issue only goes back to 2014 therefore we cannot make a comparison across a lengthier timeline.

¹³ Does not include priority household arrears (rent, council tax, mortgage, electricity & gas). A small number of clients did not have any arrears in these credit types.

¹⁴ Income refers to earned and unearned money, including wages, benefits, pensions, board, maintenance, dividends etc.

£40 per month. The relative stagnation in incomes suggests that 2016 will continue to bring challenges for those in debt in Scotland.



The majority of clients who come to the charity in Scotland come from the Glasgow region and average incomes for these clients remains considerably lower than other regions of the country. Worryingly, incomes in this region shrank by 0.7% between 2014 and 2015, from £1,124 per month to £1,115 per month.

Other areas of concern include the Highlands and Islands region, which has experienced the most dramatic decrease in client incomes, shrinking by £140 – 10% – per month year-on-year¹⁵. The North East and the South of Scotland are the remaining two regions where client incomes have decreased since 2014. In the North East and South Scotland, we observed a 3% and 3.5% slide in client incomes respectively.

Another way to demonstrate the relative stagnation of incomes in Scotland is by looking at the average income per constituency. In 2014, clients in 37 constituencies out of 73 had an average income higher than the Scottish average (£1,230). In 2015, that number has decreased to 34 constituencies.

2.2 Average Debt Levels

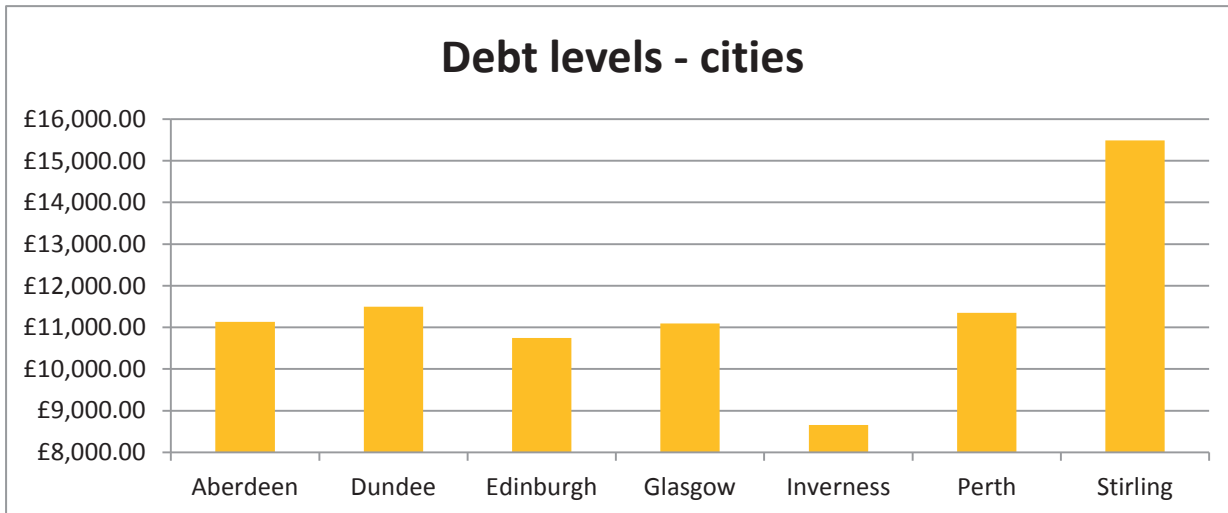
The average debt for StepChange Debt Charity clients in Scotland was £12,263 in 2015, down from 2014 (£12,350). Despite the decline, debt levels in Scotland were £286.58 higher than the UK average, £11,977. Average debts held by Scottish clients show the smallest decline of all the home nations.

The Glasgow region continues to have the lowest average client debt in Scotland, £10,580 in 2015, falling 3% since 2014. There may be a correlation between Glasgow clients' lower incomes and lower borrowing, where clients with less money reach a limit on what creditors

¹⁵ Based on 556 Highlands and Islands clients in 2014 and 486 clients in 2015.

will lend, therefore resulting in lower average debts. The Highlands and Islands region had the highest debt in Scotland at £14,196, representing an increase of 10%, or £1,360.

Of Scotland's major cities¹⁶, Stirling had the highest average debt at £15,489. By contrast, average debt levels in Inverness were £8,655.



The Scottish Parliamentary constituencies with the highest debt levels are Moray (£19,653), Stirling (£18,794) and Ettrick, Roxburgh and Berwickshire (£17,633). The lowest debt levels were in Glasgow Maryhill & Springburn (£8,349), Edinburgh Eastern (£9,276) and Midlothian North & Mussleburgh (£9,380). While these figures are still very high, 2015 is the first year since at least 2010 where the average debt level in every constituency has been below £20,000.

2.3 Budget Surplus

A budget surplus is the money left over at the end of the month after taking into account all income and expenditure necessary to deliver a decent standard of living – excluding debt servicing costs. It is a key statistic in assessing the strength of a client's financial position. To calculate a budget surplus figure, StepChange Debt Charity advisors look at a client's total net income (earned and unearned) minus their necessary expenditure.

In 2015, the average budget surplus of our clients in Scotland was only £3.76. This represents a £17 decrease year-on-year. Of 73 Scottish Parliamentary constituency areas, the number of constituencies where the average client had a deficit was 38, or 52%. This means that on average clients in those constituencies did not have enough income to meet their basic living costs. The greatest budget deficit was in Aberdeenshire West¹⁷, where on average clients' outgoings exceeded their income by £270.

¹⁶ Please note: statistics may differ when we discuss the cities such as Stirling and the Scottish Parliamentary constituency of Stirling as the boundaries of these areas may capture different postcodes.

¹⁷ Based on 57 clients in Aberdeenshire West

Constituencies with the highest positive average client budget surplus in the 2015 (+/- on 2014 figures)	
Edinburgh Pentlands ¹⁸	£118.03 (+£99.17)
East Kilbride	£99.59 (+£54.67)
Edinburgh Central	£97.32 (+£121.36)

Constituencies with the highest negative average client budget surplus in the 2015 (+/- on 2014 figures)	
Aberdeenshire West ¹⁹	-£270.09 (-£469.05)
Western Isles	-£127.50 (-£217.37)
Clydesdale	-£107.76 (-£129.29)

¹⁸ Based on 88 clients in Edinburgh Pentlands, 114 clients in East Kilbride and 60 clients in Edinburgh Central.

¹⁹ Based on 57 clients in Aberdeenshire West, 26 clients in the Western Isles and 98 clients in Clydesdale.

3. Housing-related Debt in Scotland

Since 2010, the charity has seen a huge rise in the proportion of clients in Scotland with arrears on essential household bills. The past five years have seen sharp increases in clients having used credit cards and other forms of borrowing to pay rent, mortgage, utility and Council Tax bills.

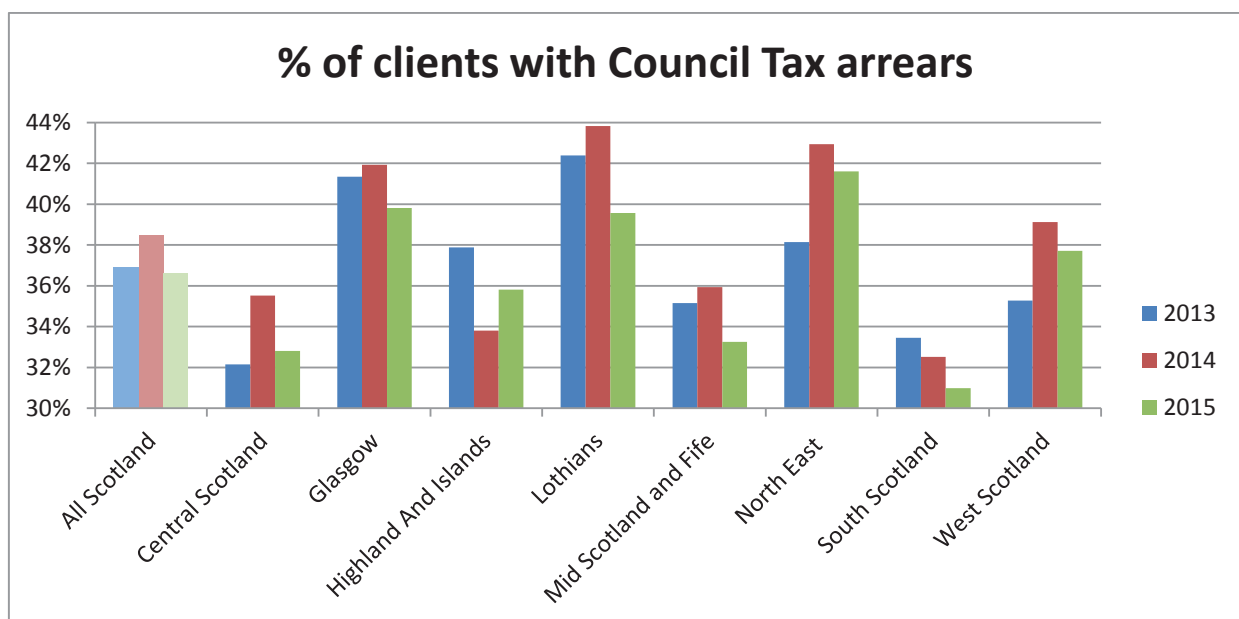
Housing-related debt presents a great problem to our clients because the consequences of not paying housing-related debt can be more severe. Not paying rent can leave clients homeless, while not paying utility bills can leave clients without a working oven or shower.

The largest increase in household arrears among our clients has been in Council Tax²⁰ arrears, where the proportion of clients in arrears has doubled from 18% to 36% since 2010.

3.1 Council Tax Arrears

Council Tax arrears among clients have increased considerably since 2010, both in value and numbers, despite the Scotland-wide freeze in Council Tax bills since 2007. Of 6,758 clients, 5,032 were liable for Council Tax bills (74%) and of those clients, 36.6% were in arrears (1,841). This has almost doubled since 2010, when 18.7% of clients liable for Council Tax bills were in arrears. The value of arrears has also risen since 2010 by 42%, from £1,130 to £1,615.

The region with the highest proportion of clients with Council Tax arrears was the North East (41%), closely followed by Glasgow (39%). The South of Scotland is the only region to have experienced a three-year decline in the proportion of clients with Council Tax arrears. Central Scotland, West Scotland and the North East were the only regions to have an increased percentage of clients in Council Tax arrears when compared to 2013.



²⁰ In Scotland, 'Council Tax' includes water and sewage costs. In 2015, water and sewage costs for all households in Scotland were £417.33 per annum.

The city with the highest proportion of Council Tax arrears was Inverness, at 48%. By comparison, Perth had the lowest at 29.7%. The average proportion of Council Tax arrears in Scotland's seven largest cities - Aberdeen, Dundee, Edinburgh, Glasgow, Inverness, Perth and Stirling - was 39.6% (40.9% in 2014), suggesting that Council Tax arrears are a greater problem in cities than in rural areas.

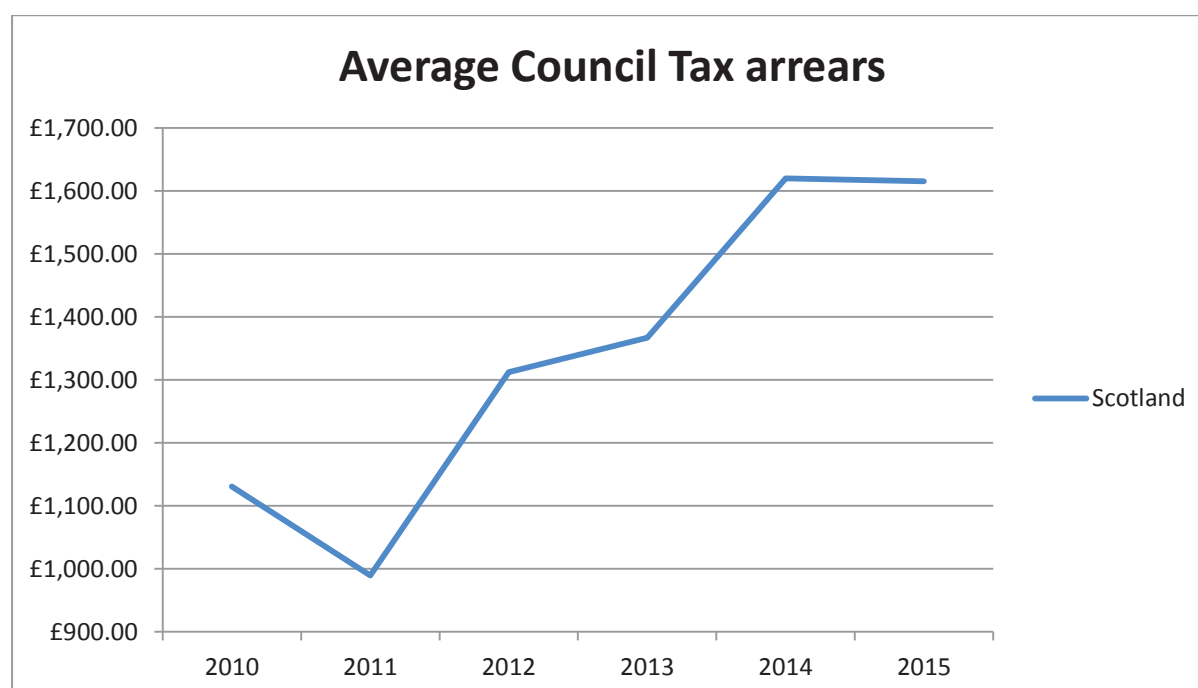
"I have worked with the charity for 10 years and have seen a big rise in the number of our clients with Council Tax arrears."

Lisa, Continuing Money Adviser
StepChange Debt Charity Scotland
Glasgow Office

Looking at the information at a constituency level shows that in some areas, half or more of our clients are in arrears with their Council Tax. Even in the least-affected constituency area, East Lothian²¹, over one in five clients are in arrears with their Council Tax.

Unlike other debts where the arrears represent the amount unpaid, the whole Council Tax falls

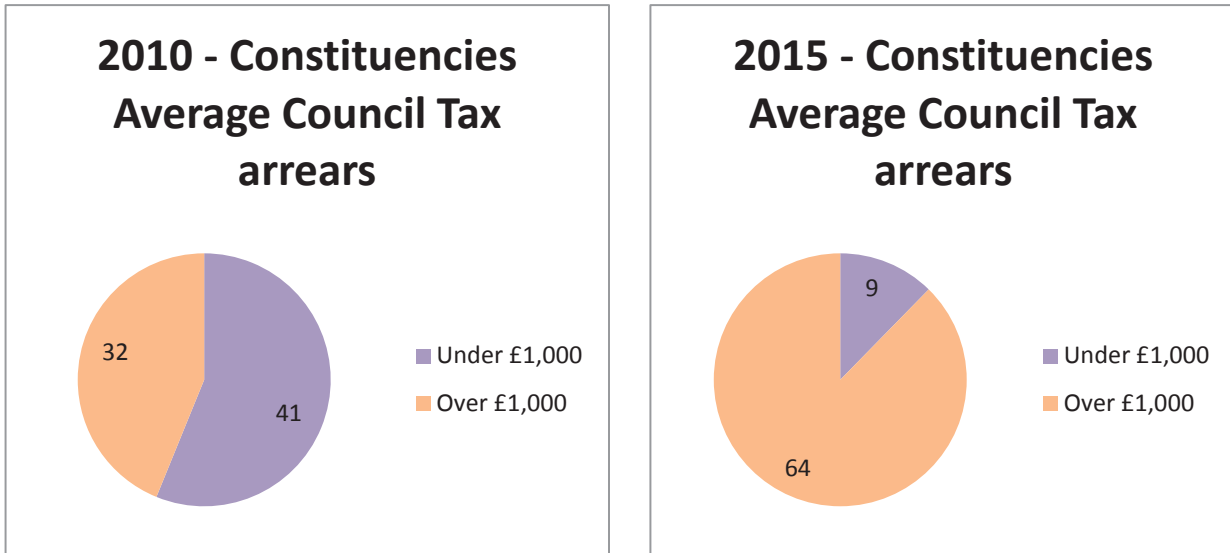
immediately due if the client misses two or more payments. For example, if an individual's Council Tax (paid over a 10-month) was £1,000 for one year and they missed two payments, their true arrears would be £200, but as the Local Authority would then request payment of the entire amount, the individual would abruptly be up to £1,000 in arrears (plus additional administrative fees applied by the local authority). However, this process is not new and therefore does not contribute to sharp rise we have observed in recent years.



The dramatic increase is not confined to any individual region in Scotland as can be demonstrated by looking at the numbers of constituencies in 2010 that had an average Council Tax arrears balance of under £1,000 and comparing this to 2015.

²¹ Based on 85 clients in East Lothian, 72 liable for Council Tax and 15 in arrears

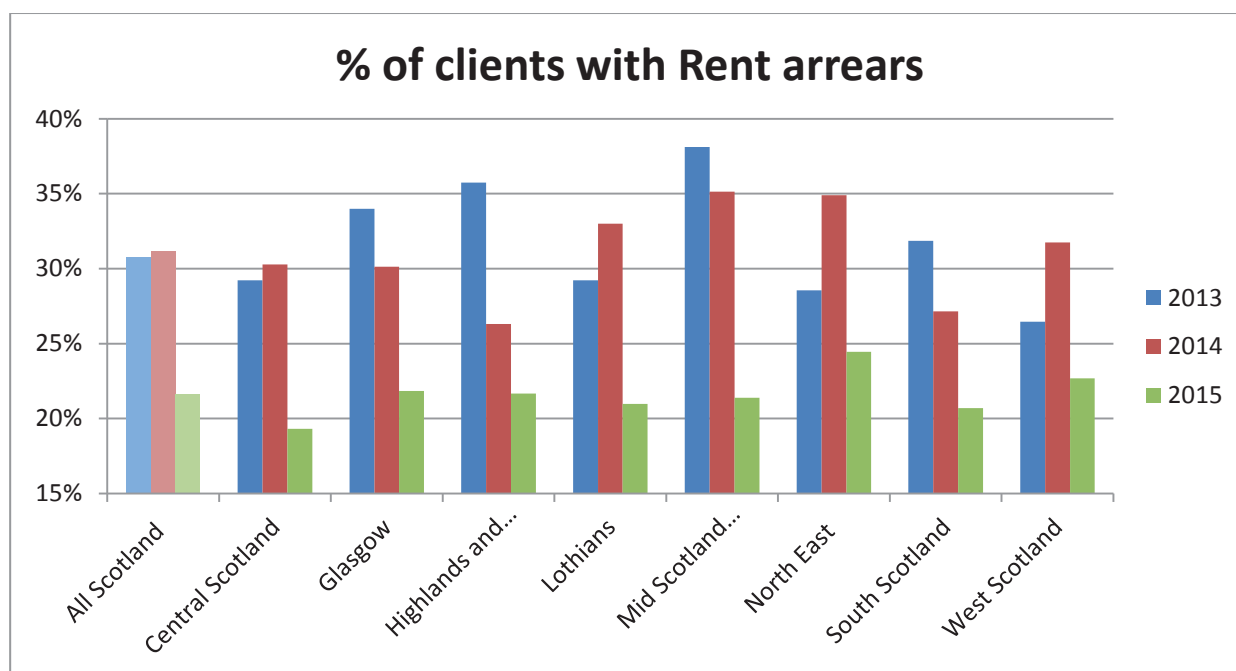
The charts below show how the number of constituencies with Council Tax arrears under £1,000 has fallen considerably, from 41 in 2010 to just 9 in 2015. Similarly, in 2010 the average Council Tax arrears of eight constituencies were below £500, but in 2015 there were no constituencies that had average arrears below £500.



3.2 Rent Arrears

Rent arrears have largely followed the same trend as Council Tax arrears in Scotland. Between 2012 and 2014, the proportion of clients seeking our help with rent arrears increased - from 25% in 2012 to 31% in 2014.

That worrying growth has reversed in 2015, with the rate down to 21% - the lowest since 2010. In 2015, lower proportions of clients came to the charity for help with rent arrears in all eight regions of Scotland compared to 2013 and 2014. Glasgow, Highlands & Islands, Mid Scotland & Fife and South Scotland have seen a gradual decline over the past 3 years. The greatest decrease is in the Mid Scotland & Fife region, where the proportion of clients with rent arrears has almost halved, from 38% in 2013 to 21% in 2015.



Of 6,758 clients, 3,650 paid rent (54%) and of those who paid rent, 787 were in arrears. There are 20 constituencies in Scotland where at least one in every four of our clients had rent arrears in 2015, and three constituencies where there were over one in three. The area with the highest rate is Renfrewshire North & West²², at 36.7% of clients reporting rent arrears, while zero clients from Eastwood were in arrears²³. However, of those constituencies where clients had rent arrears (72 out of 73), the constituency with the lowest proportion of clients in rent arrears – Edinburgh Central, 9.3%, still had almost one in every ten clients struggling to afford to keep a roof over their head.

Despite a drop in the proportion of clients reporting rent arrears across Scotland, the amount owed in arrears has increased, year-on-year. In 2013, the average rent arrears owed by our clients in Scotland was £593.81. This has increased by over one-third (34%) to £799.59 in 2015. The constituency where clients owe the most arrears is Uddingston and Bellshill²⁴ at £3,061, while the lowest was Renfrewshire South²⁵, at £241.

3.3 Mortgage Arrears

Failure to meet mortgage payments can have severe consequences— the risk of losing a home. In Scotland, the Home Owner and Debtor Protection (Scotland) Act 2010 offers some degree of protection from this consequence. The legislation demands that banks provide evidence before a sheriff court that they have made an exhaustive effort to help an indebted mortgage holder before a repossession order can be served. Despite the Act, repossession

²² Based on 75 clients in Renfrewshire North and West, 30 liable for rent and 11 in arrears

²³ Based on 44 clients in Eastwood, 4 liable for rent and 0 in arrears

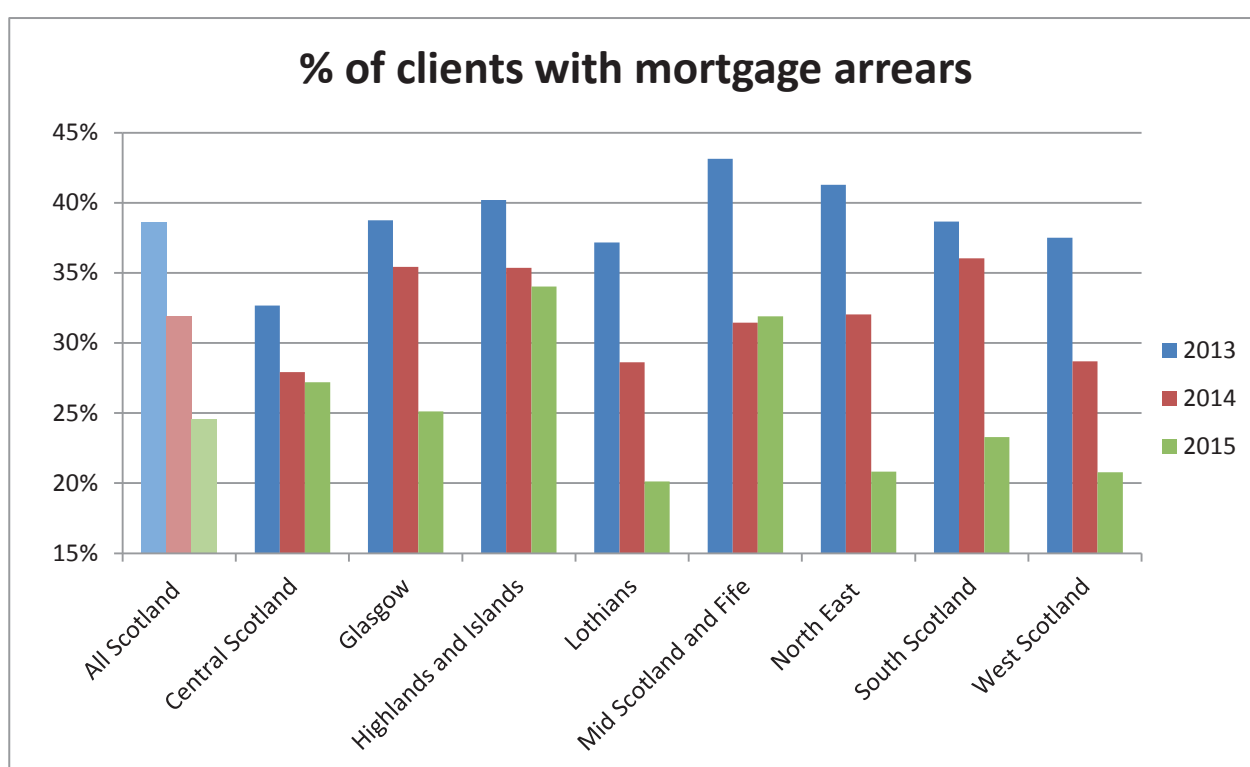
²⁴ Based on 77 clients in Uddingston and Bellshill, 31 liable for rent and 5 in arrears.

²⁵ Based on 80 clients in Renfrewshire South, 35 liable for rent and 10 in arrears.

£2,319, down from £2,411 in 2014. Similarly, the proportion of clients reporting mortgage arrears has decreased, from 31% in 2014 to 24% in 2015.

Of 6,758 clients in 2015, 2,070 had a mortgage (30%) and of them 509 (24.6%) had mortgage arrears, at an average of £2,319.

The table below shows that the decline in the proportion of clients coming to StepChange Debt Charity with mortgage arrears is reflected in almost every region. Apart from Mid Scotland & Fife, all regions of Scotland have experienced a reduction over the three years. The greatest fall was seen in the South Scotland region, a reduction of 13 percentage points. Meanwhile, we have had a 0.5% increase in the proportion of Mid Scotland and Fife clients with mortgage arrears.



Despite the lower percentage of clients coming to the charity with mortgage arrears, five regions experienced an uptick in the level of mortgage arrears. The average level of mortgage arrears in the Glasgow and Mid Scotland & Fife regions has increased by £886 and £854 respectively, compared to 2014.

There remain some constituency areas in Scotland where mortgage arrears remain a serious problem. There are 16 constituencies in Scotland where at least one in every three clients who comes to StepChange Debt Charity has mortgage arrears, and 34 constituencies in total where at least one in every fourth client has mortgage arrears.

The constituency with the highest proportion of mortgage arrears in 2015 was Dunfermline²⁶, at 45%. The lowest was Eastwood²⁷ where 7% of clients had mortgage arrears.

²⁶ Based on 92 clients, 22 with mortgages and 10 in arrears.

²⁷ Based on 44 clients, 27 with mortgages and 2 in arrears.

For many, mortgage arrears can be the largest single debt that they owe. North East Fife²⁸, as an example, has the highest mortgage arrears balance among Scotland's 73 constituency areas, with the average balance at £9,130.

3.4 Utility Debts

Utility debts have remained relatively stable in Scotland between 2010 and 2015. The incidence of electricity arrears among our clients in Scotland increased between 2012 (9%) and 2014 (11%), but fell to 10% of clients in 2015. Incidence of gas arrears increased by 1% between 2012 and 2014, but declined in 2015 by 1% to 10% of all clients.

Of 6,758 clients, 5,415 (80%) of clients were liable to pay electricity and 566 (10.5%) were in arrears. For gas, 2,967 clients paid gas bills, and of them, 318 were in arrears.

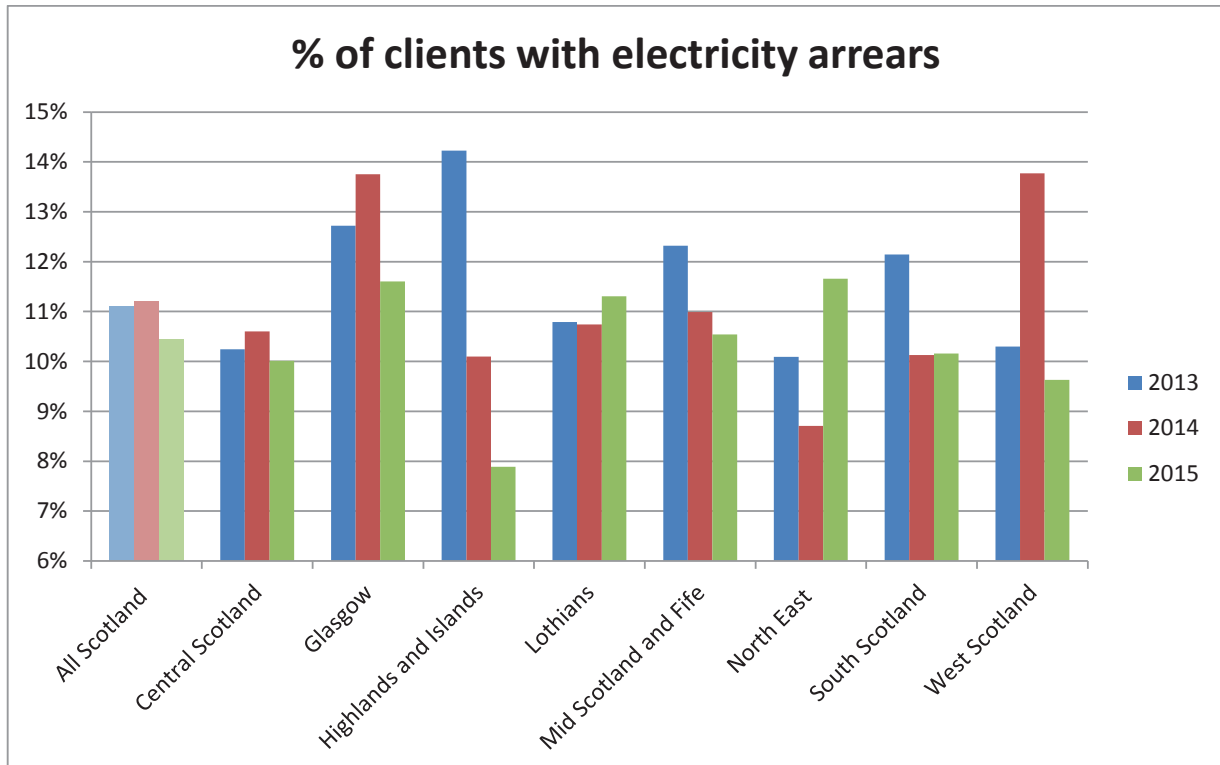
The charts below show the proportion of clients who had arrears in their electricity and gas bills respectively in 2015. Just over one in every 10 clients who contacted StepChange Debt Charity in 2015 had arrears in their electricity and gas bills respectively. Since 2012, the proportion of clients with electricity and gas arrears increased 15% and 2% respectively.

It is important to note that many areas of Scotland do not have access to a mainline gas network, and as such the number of clients that the charity helps who have mainline gas in their homes is lower than the number of clients with electricity. In 2015, 5,145 clients had electricity bills while only 2,967 had gas. Although every client who contacted us in 2015 (6,758) lives in a property with electricity, for some clients it is not a bill for which they have responsibility and as such is not counted by our system. Examples of clients without responsibility for these bills would include those paying board or those for whom the bill is included as part of their rent.

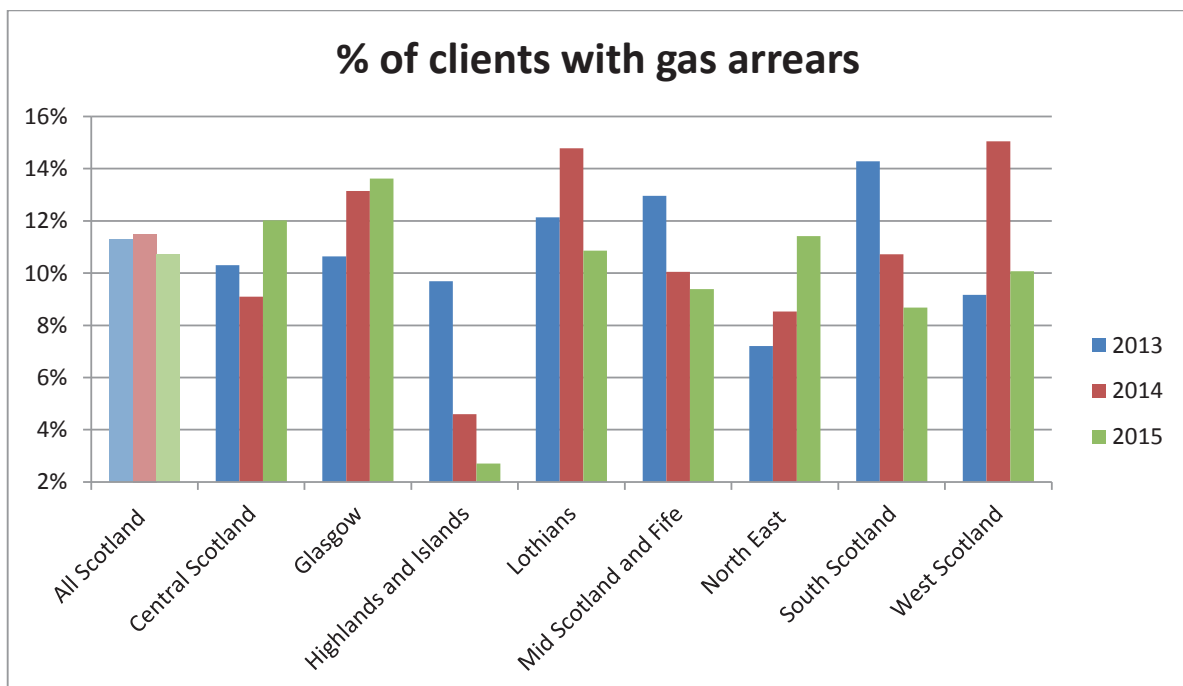
"By providing ongoing support to clients, we're able to check in periodically to make sure that they are keeping their heads above water and managing to pay back their debts in a way that is affordable to them."

Alan, Client Support
StepChange Debt Charity
Scotland
Glasgow

The Glasgow and North East regions have the highest proportion of clients in electricity arrears, while the Highlands and Islands region has had the most rapid decline since 2013. The Lothian and North East have both had an increased percentage of clients with electricity arrears when compared to 2014.



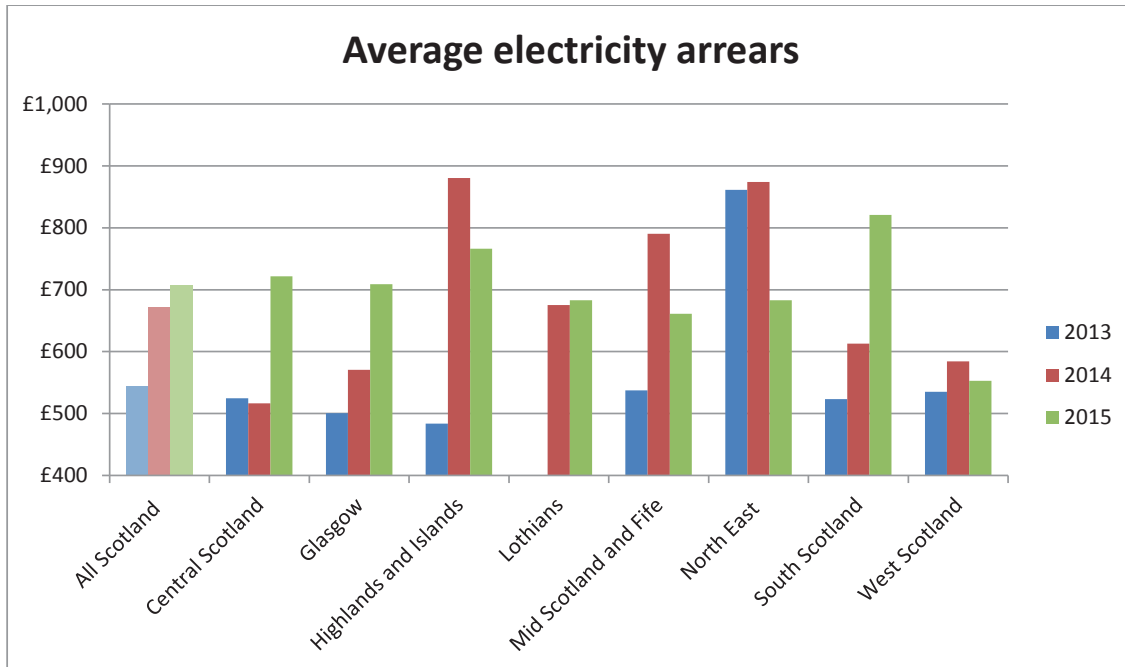
For gas, the Glasgow region is once again an area where arrears are concentrated, with almost 14% of clients in arrears with their gas bills, 3% higher than the next nearest region (North East, 11%). The Highlands and Islands region has dramatically decreased to just 2.7%²⁹, down from 10% in 2013. The North East has shown a steady three-year rise in gas arrears, while Glasgow, Central Scotland and West Scotland have all had increases since 2013.



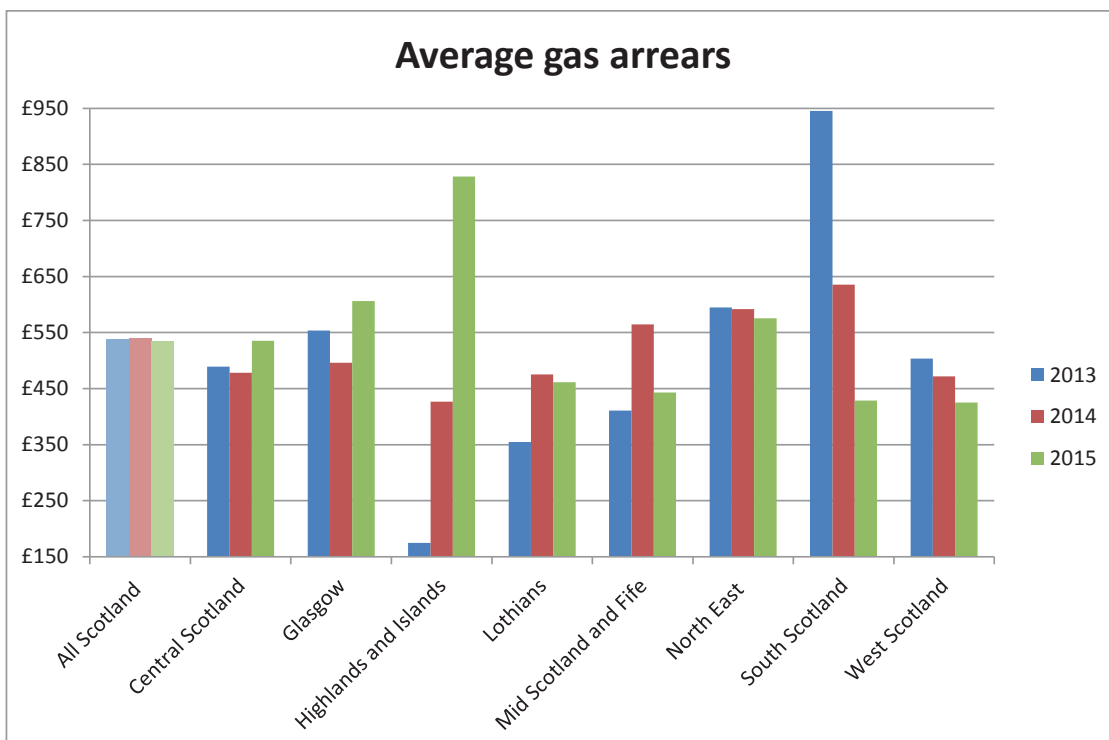
²⁹ Based on 13 clients in the Highlands and Islands with gas arrears.

Despite the proportion of clients with utility arrears decreasing, the amount owed by those who do have arrears has increased, in some cases considerably. The tables below show that average electricity arrears have increased on average by over £100, while gas arrears have remained relatively steady.

All but one region (North East) saw the average electricity arrears increase since 2013. The average electricity arrears balance in the Lothians region has almost doubled, while South Scotland clients have the highest average arrears, at £820.



For gas arrears, five regions have had increases in the average arrears balance, with the Highlands and Islands region increasing almost four-fold, from £174 in 2013 to £828 in 2015. The South Scotland region has experienced a rapid reduction in the average owed, decreasing from £945 in 2013 (the highest in that year by a large margin) down to £428 in 2015.



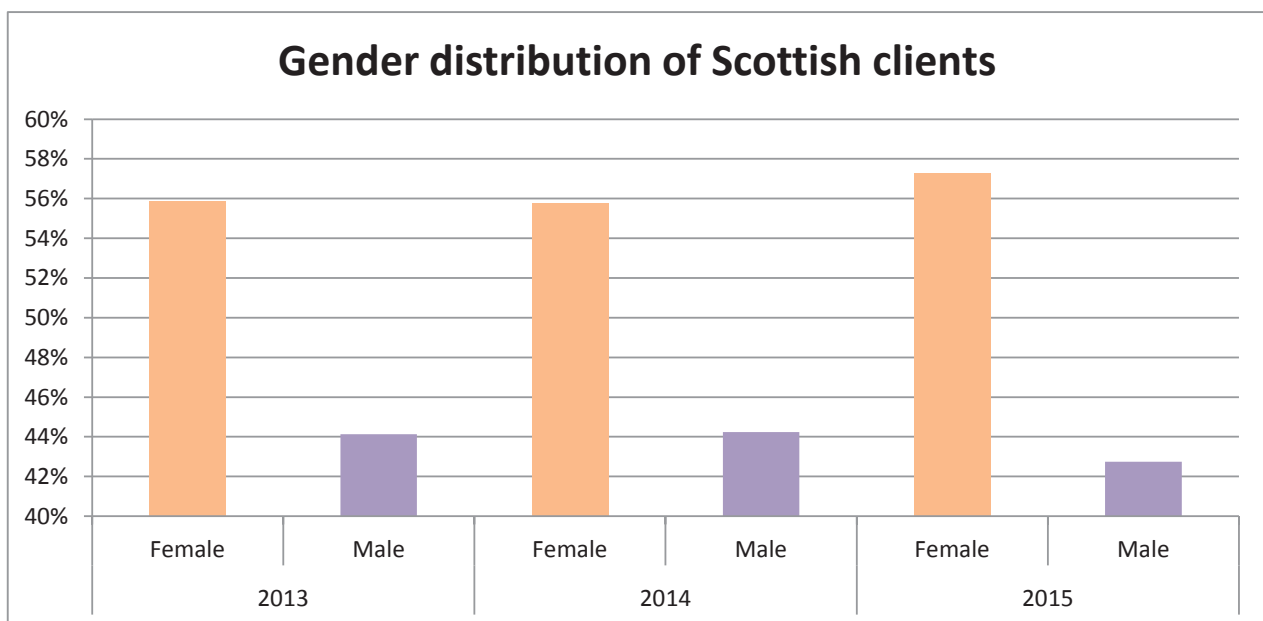
4. Demographics of Debt

StepChange Debt Charity statistics allow us to analyse the demographic profile of our clients, helping us better understand those who are most likely to fall into debt.

Previous editions of the Scotland in the Red publication have not covered the demographic make-up of clients, and in this section we will examine two key indicators; gender and age.

4.1 Gender

As the table below indicates, women are more likely than men to contact StepChange Debt Charity in Scotland for help with debts. In all eight of Scotland's regions, women are more likely to contact the charity. This is particularly true of the Highlands and Islands region where 62% of callers were women. Between 2013 and 2015, the gap increased by 1%, with 57% of all callers last year being female.



4.2 Age

For measuring clients' ages, we split the data into four categories: under 25 years old, 25 to 39 years old, 40 to 59 years old and 60+ years old. From the table below, it is clear that we receive the majority of calls from middle aged individuals, with almost 50% of clients coming from the 40 to 59 age group.

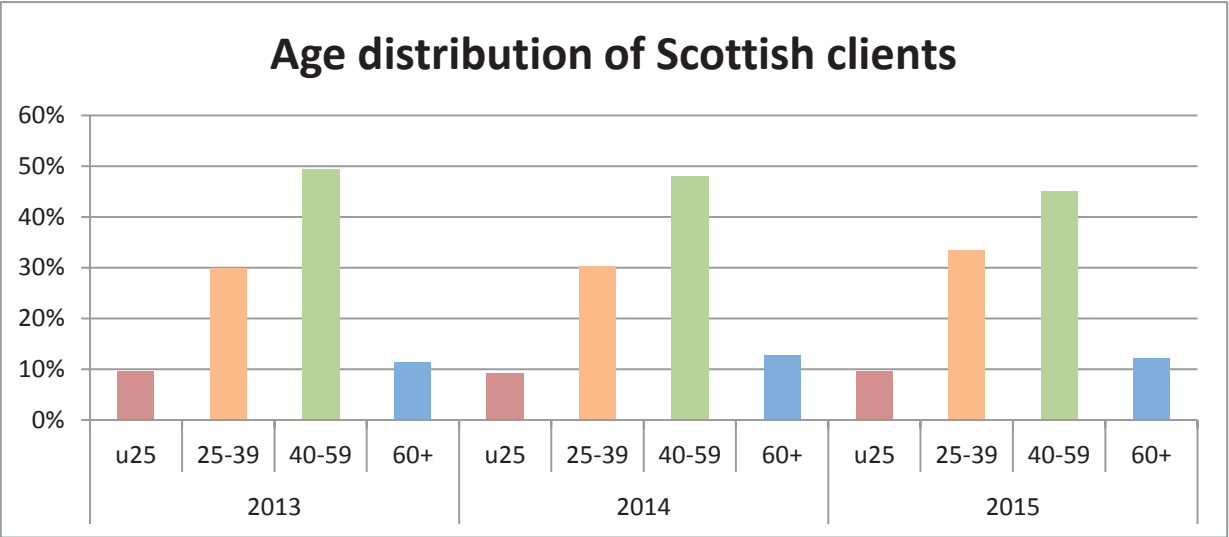
The age distribution has been relatively unchanged between 2013 and 2015, with a slight decline in the proportion of 40 – 59 year

"We like to remind clients that they are not alone with debt problems.

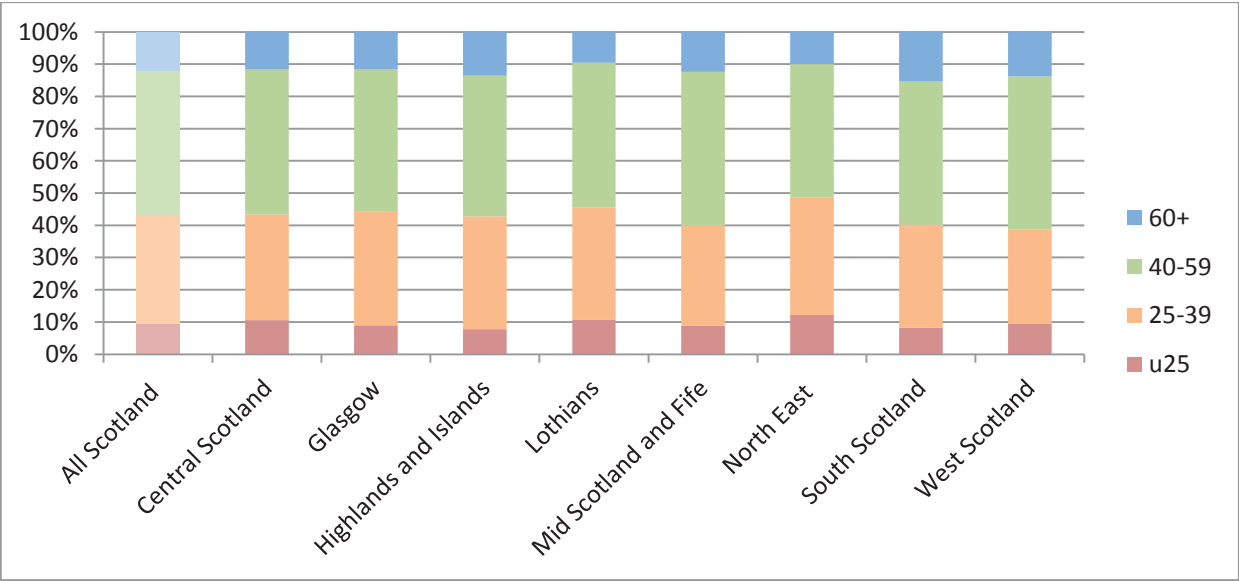
"In 2015, 130 new clients from across Scotland phoned our Glasgow office every week."

Liz, Team Leader
StepChange Debt Charity Scotland
Glasgow

olds seeking help. There has been a slight increase of those aged 25 to 39 contacting the charity, while calls from the youngest and oldest have remained relatively flat.



The chart below shows the age distribution by region and shows similar trends across the country. In 2015, the highest proportion of over 60s in Scotland came from the South Scotland region (15%), while the highest proportion of under-25s came from the North East (12%).



5. Region Profiles

Central Scotland	2015	2014	Difference	
Number of Clients Advised	901	1112	-211	
Average Monthly Income (Net)	£1,286.18	£1,269.99	£16.19	
Average Outstanding Debt Balance	£12,366.86	£12,455.29	-£88.43	
Percentage of Income Spent on Priority Expenditure	46.7%	40.5%	6.2%	
% of Rent Clients in Rent Arrears	19.3%	30.3%	-11.0%	
Average Rent Arrears Balance	£929.51	£520.12	£409.39	
% of Mortgage Clients in Mortgage Arrears	27.2%	27.9%	-0.7%	
Average Mortgage Arrears Balance	£2,275.23	£2,215.53	£59.70	
% of Electricity Clients in Electricity Arrears	10.0%	10.6%	-0.6%	
Average Electricity Arrears Balance	£721.45	£516.55	£204.90	
% of Gas Clients in Gas Arrears	12.0%	9.1%	2.9%	
Average Gas Arrears Balance	£535.08	£478.07	£57.01	
% of Council Tax Clients in Council Tax Arrears	32.8%	35.5%	-2.7%	
Average Council Tax Arrears Balance	£1,308.27	£1,275.24	£33.02	
% of Clients with a Payday Loan	13.2%	17.3%	-4.1%	
Average Payday Loan Balance per Payday Client	£1,194.29	£1,369.76	-£175.47	

Glasgow	2015	2014	Difference	
Number of Clients Advised	1082	1246	-164	
Average Monthly Income (Net)	£1,115.90	£1,124.36	-£8.46	
Average Outstanding Debt Balance	£10,580.61	£10,924.92	-£344.32	
Percentage of Income Spent on Priority Expenditure	47.2%	42.6%	4.6%	
% of Rent Clients in Rent Arrears	21.8%	30.1%	-8.3%	
Average Rent Arrears Balance	£701.95	597.76	£104.19	
% of Mortgage Clients in Mortgage Arrears	25.1%	35.4%	-10.3%	
Average Mortgage Arrears Balance	£2,937.16	£2,050.36	£886.80	
% of Electricity Clients in Electricity Arrears	11.6%	13.8%	-2.2%	
Average Electricity Arrears Balance	£708.90	£570.79	£138.10	
% of Gas Clients in Gas Arrears	13.6%	13.1%	0.5%	
Average Gas Arrears Balance	£606.16	£495.96	£110.20	
% of Council Tax Clients in Council Tax Arrears	39.8%	41.9%	-2.1%	
Average Council Tax Arrears Balance	£1,856.33	£1,838.35	£17.99	
% of Clients with a Payday Loan	10.1%	15.8%	-5.7%	
Average Payday Loan Balance per Payday Client	£1,020.04	£1,490.01	-£469.97	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

Highlands & Islands	2015	2014	Difference	
Number of Clients Advised	486	556	-70	
Average Monthly Income (Net)	£1,207.97	£1,348.46	-£140.49	
Average Outstanding Debt Balance	£14,196.17	£12,835.91	£1,360.26	
Percentage of Income Spent on Priority Expenditure	46.1%	40.7%	5.4%	
% of Rent Clients in Rent Arrears	21.7%	26.3%	-4.6%	
Average Rent Arrears Balance	£759.76	£495.85	£263.91	
% of Mortgage Clients in Mortgage Arrears	34.0%	35.4%	-1.3%	
Average Mortgage Arrears Balance	£2,651.91	£2,022.68	£629.22	
% of Electricity Clients in Electricity Arrears	7.9%	10.1%	-2.2%	
Average Electricity Arrears Balance	£765.99	£880.50	-£114.51	
% of Gas Clients in Gas Arrears	2.7%	4.6%	-1.9%	
Average Gas Arrears Balance	£828.33	£426.94	£401.40	
% of Council Tax Clients in Council Tax Arrears	35.8%	33.8%	2.0%	
Average Council Tax Arrears Balance	£1,282.25	£1,165.10	£117.15	
% of Clients with a Payday Loan	9.0%	13.0%	-3.9%	
Average Payday Loan Balance per Payday Client	£855.09	£1,233.09	-£378.00	

Lothians	2015	2014	Difference	
Number of Clients Advised	886	1010	-124	
Average Monthly Income (Net)	£1,260.67	£1,219.57	£41.10	
Average Outstanding Debt Balance	£11,264.13	£12,179.96	-£915.83	
Percentage of Income Spent on Priority Expenditure	50.6%	45.6%	5.0%	
% of Rent Clients in Rent Arrears	21.0%	33.0%	-12.0%	
Average Rent Arrears Balance	£1,028.21	£937.05	£91.16	
% of Mortgage Clients in Mortgage Arrears	20.1%	28.6%	-8.5%	
Average Mortgage Arrears Balance	£2,072.57	£2,607.95	-£535.39	
% of Electricity Clients in Electricity Arrears	11.3%	10.7%	0.6%	
Average Electricity Arrears Balance	£682.86	£675.34	£7.53	
% of Gas Clients in Gas Arrears	10.9%	14.8%	-3.9%	
Average Gas Arrears Balance	£461.28	£475.32	-£14.04	
% of Council Tax Clients in Council Tax Arrears	39.6%	43.8%	-4.3%	
Average Council Tax Arrears Balance	£1,893.82	£2,305.22	-£411.40	
% of Clients with a Payday Loan	10.8%	16.9%	-6.0%	
Average Payday Loan Balance per Payday Client	£1,283.35	£1,317.46	-£34.11	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

Mid Scotland & Fife	2015	2014	Difference	
Number of Clients Advised	712	784	-72	
Average Monthly Income (Net)	£1,275.06	£1,234.80	£40.26	
Average Outstanding Debt Balance	£13,201.27	£12,468.53	£732.73	
Percentage of Income Spent on Priority Expenditure	45.7%	43.8%	1.9%	
% of Rent Clients in Rent Arrears	21.4%	35.2%	-13.8%	
Average Rent Arrears Balance	£1,110.02	£855.81	£254.21	
% of Mortgage Clients in Mortgage Arrears	31.9%	31.5%	0.5%	
Average Mortgage Arrears Balance	£2,975.63	£2,120.76	£854.87	
% of Electricity Clients in Electricity Arrears	10.5%	11.0%	-0.4%	
Average Electricity Arrears Balance	£660.94	£790.06	-£129.12	
% of Gas Clients in Gas Arrears	9.4%	10.1%	-0.7%	
Average Gas Arrears Balance	£442.98	£564.67	-£121.69	
% of Council Tax Clients in Council Tax Arrears	33.2%	35.9%	-2.7%	
Average Council Tax Arrears Balance	£1,408.06	£1,474.66	-£66.60	
% of Clients with a Payday Loan	10.4%	13.9%	-3.5%	
Average Payday Loan Balance per Payday Client	£959.12	£1,492.41	-£533.29	

North East	2015	2014	Difference	
Number of Clients Advised	841	828	13	
Average Monthly Income (Net)	£1,304.68	£1,329.03	-£24.35	
Average Outstanding Debt Balance	£12,864.90	£12,458.06	£406.84	
Percentage of Income Spent on Priority Expenditure	24.4%	34.9%	-10.5%	
% of Rent Clients in Rent Arrears	51.4%	43.5%	7.9%	
Average Rent Arrears Balance	£894.40	£629.37	£265.03	
% of Mortgage Clients in Mortgage Arrears	20.8%	32.0%	-11.2%	
Average Mortgage Arrears Balance	£2,018.89	£2,395.30	-£376.41	
% of Electricity Clients in Electricity Arrears	11.7%	8.7%	2.9%	
Average Electricity Arrears Balance	£682.81	£873.96	-£191.14	
% of Gas Clients in Gas Arrears	11.4%	8.5%	2.9%	
Average Gas Arrears Balance	£575.39	£591.81	-£16.42	
% of Council Tax Clients in Council Tax Arrears	41.6%	42.9%	-1.3%	
Average Council Tax Arrears Balance	£1,505.39	£1,669.49	-£164.10	
% of Clients with a Payday Loan	12.6%	16.6%	-3.9%	
Average Payday Loan Balance per Payday Client	£1,301.23	£1,417.80	-£116.57	

South Scotland	2015	2014	Difference	
Number of Clients Advised	984	1175	-191	
Average Monthly Income (Net)	£1,226.93	£1,268.27	-£41.34	
Average Outstanding Debt Balance	£12,247.91	£14,745.31	-£2,497.40	
Percentage of Income Spent on Priority Expenditure	45.9%	42.5%	3.4%	
% of Rent Clients in Rent Arrears	20.7%	27.2%	-6.5%	
Average Rent Arrears Balance	£754.81	£498.14	£256.68	
% of Mortgage Clients in Mortgage Arrears	23.3%	36.0%	-12.8%	
Average Mortgage Arrears Balance	£2,124.20	£2,667.22	-£543.02	
% of Electricity Clients in Electricity Arrears	10.2%	10.1%	0.0%	
Average Electricity Arrears Balance	£820.61	£613.08	£207.54	
% of Gas Clients in Gas Arrears	8.7%	10.7%	-2.0%	
Average Gas Arrears Balance	£428.80	£635.31	-£206.50	
% of Council Tax Clients in Council Tax Arrears	31.0%	32.5%	-1.5%	
Average Council Tax Arrears Balance	£1,311.74	£1,233.30	£78.45	
% of Clients with a Payday Loan	9.9%	13.1%	-3.3%	
Average Payday Loan Balance per Payday Client	£1,095.02	£1,175.84	-£80.82	

West Scotland	2015	2014	Difference	
Number of Clients Advised	866	1059	-193	
Average Monthly Income (Net)	£1,261.79	£1,244.22	£17.57	
Average Outstanding Debt Balance	£13,642.76	£12,495.31	£1,147.45	
Percentage of Income Spent on Priority Expenditure	47.8%	42.7%	5.1%	
% of Rent Clients in Rent Arrears	22.7%	31.8%	-9.1%	
Average Rent Arrears Balance	£440.72	£699.43	-£258.72	
% of Mortgage Clients in Mortgage Arrears	20.8%	28.7%	-7.9%	
Average Mortgage Arrears Balance	£2,510.89	£2,286.86	£224.03	
% of Electricity Clients in Electricity Arrears	9.6%	13.8%	-4.1%	
Average Electricity Arrears Balance	£553.13	£584.32	-£31.19	
% of Gas Clients in Gas Arrears	10.1%	15.0%	-5.0%	
Average Gas Arrears Balance	£425.46	£471.99	-£46.53	
% of Council Tax Clients in Council Tax Arrears	37.7%	39.1%	-1.4%	
Average Council Tax Arrears Balance	£1,724.60	£1,392.41	£332.19	
% of Clients with a Payday Loan	10.0%	14.6%	-4.6%	
Average Payday Loan Balance per Payday Client	£1,148.19	£1,390.04	-£241.85	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

6. Constituency Profiles

	Aberdeen Central		Difference	
Year	2015	2014		
Number of Clients Advised	89	84	5	
Average Monthly Income (Net)	£1,137.93	£1,100.80	£37.13	
Average Outstanding Debt Balance	£12,127.51	£8,913.90	£3,213.62	
Percentage of Income Spent on Priority Expenditure	52.20%	43.40%	8.80%	
% of Rent Clients in Rent Arrears	25.40%	17.10%	8.30%	
Average Rent Arrears Balance	£916.88	£686.43	£230.45	
% of Mortgage Clients in Mortgage Arrears	11.10%	61.50%	-50.40%	
Average Mortgage Arrears Balance	£1,080.00	£3,393.75	-£2,313.75	
% of Electricity Clients in Electricity Arrears	8.10%	5.60%	2.50%	
Average Electricity Arrears Balance	£315.00	£243.75	£71.25	
% of Gas Clients in Gas Arrears	17.10%	15.20%	1.90%	
Average Gas Arrears Balance	£323.29	£1,070.00	-£746.71	
% of Council Tax Clients in Council Tax Arrears	42.40%	44.10%	-1.70%	
Average Council Tax Arrears Balance	£1,575.82	£2,667.69	-£1,091.87	
% of Clients with a Payday Loan	14.60%	16.70%	-2.10%	
Average Payday Loan Balance per Payday Client	£1,372.85	£1,447.86	-£75.01	

	Aberdeen Donside		Difference	
Year	2015	2014		
Number of Clients Advised	109	97	12	
Average Monthly Income (Net)	£1,232.07	£1,357.45	-£125.38	
Average Outstanding Debt Balance	£9,914.51	£11,022.36	-£1,107.85	
Percentage of Income Spent on Priority Expenditure	57.40%	42.80%	14.60%	
% of Rent Clients in Rent Arrears	36.20%	42.50%	-6.30%	
Average Rent Arrears Balance	£1,086.29	£811.24	£275.05	
% of Mortgage Clients in Mortgage Arrears	27.60%	30.80%	-3.20%	
Average Mortgage Arrears Balance	£1,151.63	£1,076.00	£75.63	
% of Electricity Clients in Electricity Arrears	9.50%	9.20%	0.30%	
Average Electricity Arrears Balance	£405.00	£318.14	£86.86	
% of Gas Clients in Gas Arrears	12.10%	8.00%	4.10%	
Average Gas Arrears Balance	£309.14	£267.25	£41.89	
% of Council Tax Clients in Council Tax Arrears	45.80%	45.80%	0.00%	
Average Council Tax Arrears Balance	£1,764.00	£1,655.15	£108.85	
% of Clients with a Payday Loan	13.80%	18.60%	-4.80%	
Average Payday Loan Balance per Payday Client	£1,091.80	£1,173.67	-£81.87	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Aberdeen South and North Kincardine		Difference	
Year	2015	2014		
Number of Clients Advised	79	62	17	
Average Monthly Income (Net)	£1,294.51	£1,372.75	-£78.24	
Average Outstanding Debt Balance	£13,174.76	£13,941.32	-£766.55	
Percentage of Income Spent on Priority Expenditure	56.30%	49.90%	6.40%	
% of Rent Clients in Rent Arrears	32.40%	46.40%	-14.00%	
Average Rent Arrears Balance	£671.33	£681.00	-£9.67	
% of Mortgage Clients in Mortgage Arrears	23.50%	29.40%	-5.90%	
Average Mortgage Arrears Balance	£3,113.50	£917.20	£2,196.30	
% of Electricity Clients in Electricity Arrears	10.80%	10.20%	0.60%	
Average Electricity Arrears Balance	£810.57	£404.60	£405.97	
% of Gas Clients in Gas Arrears	17.50%	12.50%	5.00%	
Average Gas Arrears Balance	£348.14	£477.00	-£128.86	
% of Council Tax Clients in Council Tax Arrears	36.70%	60.40%	-23.70%	
Average Council Tax Arrears Balance	£1,294.68	£1,921.79	-£627.11	
% of Clients with a Payday Loan	19.00%	22.60%	-3.60%	
Average Payday Loan Balance per Payday Client	£1,457.33	£1,636.21	-£178.88	

	Aberdeenshire East		Difference	
Year	2015	2014		
Number of Clients Advised	73	61	12	
Average Monthly Income (Net)	£1,466.20	£1,540.30	-£74.10	
Average Outstanding Debt Balance	£15,397.37	£15,296.77	£100.60	
Percentage of Income Spent on Priority Expenditure	56.00%	46.00%	10.00%	
% of Rent Clients in Rent Arrears	19.50%	24.00%	-4.50%	
Average Rent Arrears Balance	£883.00	£528.33	£354.67	
% of Mortgage Clients in Mortgage Arrears	19.20%	29.40%	-10.20%	
Average Mortgage Arrears Balance	£1,832.20	£995.00	£837.20	
% of Electricity Clients in Electricity Arrears	18.90%	10.90%	8.00%	
Average Electricity Arrears Balance	£768.10	£676.80	£91.30	
% of Gas Clients in Gas Arrears	10.50%	6.70%	3.80%	
Average Gas Arrears Balance	£105.00	£532.00	-£427.00	
% of Council Tax Clients in Council Tax Arrears	46.90%	42.50%	4.40%	
Average Council Tax Arrears Balance	£1,558.35	£1,761.00	-£202.65	
% of Clients with a Payday Loan	8.20%	16.40%	-8.20%	
Average Payday Loan Balance per Payday Client	£612.00	£1,150.90	-£538.90	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Aberdeenshire West	Difference		
Year	2015	2014		
Number of Clients Advised	57	57	0	
Average Monthly Income (Net)	£1,445.04	£1,629.35	-£184.31	
Average Outstanding Debt Balance	£14,922.07	£13,745.65	£1,176.42	
Percentage of Income Spent on Priority Expenditure	56.20%	38.10%	18.10%	
% of Rent Clients in Rent Arrears	21.10%	35.00%	-13.90%	
Average Rent Arrears Balance	£1,130.75	£1,124.29	£6.46	
% of Mortgage Clients in Mortgage Arrears	21.40%	50.00%	-28.60%	
Average Mortgage Arrears Balance	£2,964.67	£4,766.71	-£1,802.05	
% of Electricity Clients in Electricity Arrears	14.60%	6.50%	8.10%	
Average Electricity Arrears Balance	£368.29	£744.67	-£376.38	
% of Gas Clients in Gas Arrears	11.10%	7.70%	3.40%	
Average Gas Arrears Balance	£2,646.50	£1,000.00	£1,646.50	
% of Council Tax Clients in Council Tax Arrears	52.40%	51.20%	1.20%	
Average Council Tax Arrears Balance	£2,511.77	£2,511.68	£0.09	
% of Clients with a Payday Loan	7.00%	14.00%	-7.00%	
Average Payday Loan Balance per Payday Client	£2,532.25	£1,416.88	£1,115.38	

	Airdrie and Shotts	Difference		
Year	2015	2014		
Number of Clients Advised	108	123	-15	
Average Monthly Income (Net)	£1,210.62	£1,168.26	£42.36	
Average Outstanding Debt Balance	£9,713.75	£12,418.64	-£2,704.89	
Percentage of Income Spent on Priority Expenditure	44.60%	39.00%	5.60%	
% of Rent Clients in Rent Arrears	18.80%	36.10%	-17.40%	
Average Rent Arrears Balance	£314.78	£260.00	£54.78	
% of Mortgage Clients in Mortgage Arrears	41.50%	21.40%	20.10%	
Average Mortgage Arrears Balance	£1,078.29	£868.89	£209.41	
% of Electricity Clients in Electricity Arrears	11.40%	6.10%	5.30%	
Average Electricity Arrears Balance	£427.10	£528.50	-£101.40	
% of Gas Clients in Gas Arrears	9.80%	6.50%	3.30%	
Average Gas Arrears Balance	£257.33	£301.00	-£43.67	
% of Council Tax Clients in Council Tax Arrears	40.50%	31.00%	9.50%	
Average Council Tax Arrears Balance	£1,216.13	£1,373.33	-£157.21	
% of Clients with a Payday Loan	10.20%	13.00%	-2.80%	
Average Payday Loan Balance per Payday Client	£1,855.91	£1,344.50	£511.41	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Almond Valley	Difference		
Year	2015	2014		
Number of Clients Advised	134	130	4	
Average Monthly Income (Net)	£1,420.34	£1,336.81	£83.53	
Average Outstanding Debt Balance	£13,449.92	£13,545.77	-£95.85	
Percentage of Income Spent on Priority Expenditure	46.40%	41.20%	5.20%	
% of Rent Clients in Rent Arrears	15.60%	39.50%	-23.90%	
Average Rent Arrears Balance	£444.60	£485.59	-£40.99	
% of Mortgage Clients in Mortgage Arrears	22.20%	38.30%	-16.10%	
Average Mortgage Arrears Balance	£2,439.10	£2,188.11	£250.99	
% of Electricity Clients in Electricity Arrears	6.30%	12.80%	-6.60%	
Average Electricity Arrears Balance	£543.00	£588.50	-£45.50	
% of Gas Clients in Gas Arrears	7.90%	27.00%	-19.10%	
Average Gas Arrears Balance	£442.00	£529.35	-£87.35	
% of Council Tax Clients in Council Tax Arrears	27.70%	33.70%	-6.00%	
Average Council Tax Arrears Balance	£2,196.93	£1,666.28	£530.65	
% of Clients with a Payday Loan	9.00%	14.60%	-5.60%	
Average Payday Loan Balance per Payday Client	£1,796.08	£1,557.00	£239.08	

	Angus North and Mearns	Difference		
Year	2015	2014		
Number of Clients Advised	86	73	13	
Average Monthly Income (Net)	£1,207.15	£1,205.49	£1.67	
Average Outstanding Debt Balance	£11,411.67	£13,231.53	-£1,819.85	
Percentage of Income Spent on Priority Expenditure	49.00%	46.00%	3.00%	
% of Rent Clients in Rent Arrears	22.40%	32.30%	-9.90%	
Average Rent Arrears Balance	£595.85	£402.50	£193.35	
% of Mortgage Clients in Mortgage Arrears	20.00%	21.10%	-1.10%	
Average Mortgage Arrears Balance	£1,666.33	£1,759.50	-£93.17	
% of Electricity Clients in Electricity Arrears	14.90%	11.50%	3.40%	
Average Electricity Arrears Balance	£314.90	£1,710.43	-£1,395.53	
% of Gas Clients in Gas Arrears	10.00%	7.10%	2.90%	
Average Gas Arrears Balance	£296.00	£345.00	-£49.00	
% of Council Tax Clients in Council Tax Arrears	33.90%	35.20%	-1.30%	
Average Council Tax Arrears Balance	£1,123.95	£1,336.42	-£212.47	
% of Clients with a Payday Loan	14.00%	15.10%	-1.10%	
Average Payday Loan Balance per Payday Client	£1,010.92	£1,133.55	-£122.63	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Angus South		Difference	
Year	2015	2014		
Number of Clients Advised	69	89	-20	
Average Monthly Income (Net)	£1,463.33	£1,479.94	-£16.61	
Average Outstanding Debt Balance	£13,264.72	£15,276.68	-£2,011.96	
Percentage of Income Spent on Priority Expenditure	41.40%	43.20%	-1.80%	
% of Rent Clients in Rent Arrears	18.20%	33.30%	-15.10%	
Average Rent Arrears Balance	£859.33	£230.70	£628.63	
% of Mortgage Clients in Mortgage Arrears	20.80%	28.60%	-7.80%	
Average Mortgage Arrears Balance	£4,691.40	£1,622.90	£3,068.50	
% of Electricity Clients in Electricity Arrears	11.10%	6.30%	4.80%	
Average Electricity Arrears Balance	£1,377.50	£1,522.00	-£144.50	
% of Gas Clients in Gas Arrears	6.70%	2.80%	3.90%	
Average Gas Arrears Balance	£700.00	£1,000.00	-£300.00	
% of Council Tax Clients in Council Tax Arrears	34.80%	18.90%	15.90%	
Average Council Tax Arrears Balance	£922.69	£1,066.93	-£144.24	
% of Clients with a Payday Loan	13.00%	13.50%	-0.50%	
Average Payday Loan Balance per Payday Client	£1,056.33	£1,689.58	-£633.25	

	Argyll and Bute		Difference	
Year	2015	2014		
Number of Clients Advised	85	79	6	
Average Monthly Income (Net)	£1,110.24	£1,247.95	-£137.71	
Average Outstanding Debt Balance	£13,073.74	£13,628.61	-£554.87	
Percentage of Income Spent on Priority Expenditure	43.80%	42.40%	1.40%	
% of Rent Clients in Rent Arrears	20.80%	27.30%	-6.50%	
Average Rent Arrears Balance	£278.40	£328.00	-£49.60	
% of Mortgage Clients in Mortgage Arrears	17.40%	36.40%	-19.00%	
Average Mortgage Arrears Balance	£535.00	£1,482.63	-£947.63	
% of Electricity Clients in Electricity Arrears	11.40%	5.70%	5.70%	
Average Electricity Arrears Balance	£1,686.00	£1,045.50	£640.50	
% of Gas Clients in Gas Arrears	0.00%	0.00%	0.00%	
Average Gas Arrears Balance		£0.00	£0.00	
% of Council Tax Clients in Council Tax Arrears	30.20%	31.70%	-1.50%	
Average Council Tax Arrears Balance	£1,605.42	£981.85	£623.57	
% of Clients with a Payday Loan	9.40%	7.60%	1.80%	
Average Payday Loan Balance per Payday Client	£857.00	£1,801.67	-£944.67	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Ayr		Difference	
Year	2015	2014		
Number of Clients Advised	119	117	2	
Average Monthly Income (Net)	£1,184.68	£1,138.65	£46.04	
Average Outstanding Debt Balance	£12,710.21	£16,748.42	-£4,038.20	
Percentage of Income Spent on Priority Expenditure	49.90%	42.30%	7.60%	
% of Rent Clients in Rent Arrears	21.10%	30.20%	-9.10%	
Average Rent Arrears Balance	£829.92	£293.92	£535.99	
% of Mortgage Clients in Mortgage Arrears	27.30%	21.60%	5.70%	
Average Mortgage Arrears Balance	£3,291.42	£1,720.88	£1,570.54	
% of Electricity Clients in Electricity Arrears	9.60%	10.90%	-1.30%	
Average Electricity Arrears Balance	£645.22	£469.91	£175.31	
% of Gas Clients in Gas Arrears	15.50%	15.90%	-0.40%	
Average Gas Arrears Balance	£662.44	£542.80	£119.64	
% of Council Tax Clients in Council Tax Arrears	35.90%	29.20%	6.70%	
Average Council Tax Arrears Balance	£2,296.00	£1,457.36	£838.64	
% of Clients with a Payday Loan	8.40%	10.30%	-1.90%	
Average Payday Loan Balance per Payday Client	£1,041.90	£921.42	£120.48	

	Banffshire and Buchan Coast		Difference	
Year	2015	2014		
Number of Clients Advised	102	100	2	
Average Monthly Income (Net)	£1,260.47	£1,250.46	£10.01	
Average Outstanding Debt Balance	£14,610.55	£12,141.09	£2,469.46	
Percentage of Income Spent on Priority Expenditure	47.80%	42.00%	5.80%	
% of Rent Clients in Rent Arrears	23.60%	34.10%	-10.50%	
Average Rent Arrears Balance	£1,006.77	£399.57	£607.20	
% of Mortgage Clients in Mortgage Arrears	22.60%	30.80%	-8.20%	
Average Mortgage Arrears Balance	£1,644.14	£3,728.38	-£2,084.23	
% of Electricity Clients in Electricity Arrears	10.70%	9.50%	1.20%	
Average Electricity Arrears Balance	£746.44	£1,045.63	-£299.18	
% of Gas Clients in Gas Arrears	10.90%	13.00%	-2.10%	
Average Gas Arrears Balance	£500.80	£359.57	£141.23	
% of Council Tax Clients in Council Tax Arrears	36.50%	55.60%	-19.10%	
Average Council Tax Arrears Balance	£1,521.78	£1,526.30	-£4.52	
% of Clients with a Payday Loan	10.80%	17.00%	-6.20%	
Average Payday Loan Balance per Payday Client	£1,312.36	£2,065.71	-£753.34	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Caithness, Sutherland and Ross	Difference		
Year	2015	2014		
Number of Clients Advised	76	89	-13	
Average Monthly Income (Net)	£1,135.72	£1,267.64	-£131.92	
Average Outstanding Debt Balance	£14,417.49	£13,206.87	£1,210.63	
Percentage of Income Spent on Priority Expenditure	46.80%	46.20%	0.60%	
% of Rent Clients in Rent Arrears	23.40%	13.20%	10.20%	
Average Rent Arrears Balance	£740.27	£374.80	£365.47	
% of Mortgage Clients in Mortgage Arrears	17.60%	36.70%	-19.10%	
Average Mortgage Arrears Balance	£6,278.33	£2,411.36	£3,866.97	
% of Electricity Clients in Electricity Arrears	6.60%	7.30%	-0.70%	
Average Electricity Arrears Balance	£352.50	£1,500.67	-£1,148.17	
% of Gas Clients in Gas Arrears	0.00%	4.00%	-4.00%	
Average Gas Arrears Balance		£100.00	-£100.00	
% of Council Tax Clients in Council Tax Arrears	41.10%	35.20%	5.90%	
Average Council Tax Arrears Balance	£1,087.48	£721.00	£366.48	
% of Clients with a Payday Loan	7.90%	12.40%	-4.50%	
Average Payday Loan Balance per Payday Client	£974.50	£1,368.00	-£393.50	

	Carrick, Cumnock and Doon Valley	Difference		
Year	2015	2014		
Number of Clients Advised	131	138	-7	
Average Monthly Income (Net)	£1,181.24	£1,250.05	-£68.81	
Average Outstanding Debt Balance	£11,322.15	£11,640.88	-£318.73	
Percentage of Income Spent on Priority Expenditure	42.00%	39.50%	2.50%	
% of Rent Clients in Rent Arrears	16.70%	41.70%	-25.00%	
Average Rent Arrears Balance	£310.45	£609.25	-£298.80	
% of Mortgage Clients in Mortgage Arrears	23.50%	27.30%	-3.80%	
Average Mortgage Arrears Balance	£3,952.88	£2,112.58	£1,840.29	
% of Electricity Clients in Electricity Arrears	14.10%	7.80%	6.30%	
Average Electricity Arrears Balance	£413.00	£1,004.11	-£591.11	
% of Gas Clients in Gas Arrears	7.50%	5.30%	2.20%	
Average Gas Arrears Balance	£680.00	£1,457.50	-£777.50	
% of Council Tax Clients in Council Tax Arrears	30.20%	27.60%	2.60%	
Average Council Tax Arrears Balance	£1,377.52	£1,552.38	-£174.86	
% of Clients with a Payday Loan	8.40%	10.10%	-1.70%	
Average Payday Loan Balance per Payday Client	£906.55	£958.14	-£51.60	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Clackmannanshire and Dunblane		Difference	
Year	2015	2014		
Number of Clients Advised	88	106	-18	
Average Monthly Income (Net)	£1,124.24	£1,173.25	-£49.01	
Average Outstanding Debt Balance	£12,970.59	£12,112.59	£858.00	
Percentage of Income Spent on Priority Expenditure	45.00%	41.10%	3.90%	
% of Rent Clients in Rent Arrears	24.40%	33.30%	-8.90%	
Average Rent Arrears Balance	£387.60	£592.91	-£205.31	
% of Mortgage Clients in Mortgage Arrears	35.30%	33.30%	2.00%	
Average Mortgage Arrears Balance	£1,329.92	£1,596.67	-£266.75	
% of Electricity Clients in Electricity Arrears	12.30%	10.50%	1.80%	
Average Electricity Arrears Balance	£674.56	£455.56	£219.00	
% of Gas Clients in Gas Arrears	11.60%	7.00%	4.60%	
Average Gas Arrears Balance	£462.20	£220.00	£242.20	
% of Council Tax Clients in Council Tax Arrears	43.80%	35.80%	8.00%	
Average Council Tax Arrears Balance	£1,223.81	£1,511.90	-£288.08	
% of Clients with a Payday Loan	11.40%	11.30%	0.10%	
Average Payday Loan Balance per Payday Client	£1,271.40	£1,185.50	£85.90	

	Clydebank and Milngavie		Difference	
Year	2015	2014		
Number of Clients Advised	85	113	-28	
Average Monthly Income (Net)	£1,255.56	£1,153.74	£101.82	
Average Outstanding Debt Balance	£15,691.59	£10,441.77	£5,249.82	
Percentage of Income Spent on Priority Expenditure	51.10%	40.50%	10.60%	
% of Rent Clients in Rent Arrears	25.60%	41.70%	-16.10%	
Average Rent Arrears Balance	£445.00	£482.20	-£37.20	
% of Mortgage Clients in Mortgage Arrears	25.00%	38.20%	-13.20%	
Average Mortgage Arrears Balance	£1,673.63	£1,443.46	£230.16	
% of Electricity Clients in Electricity Arrears	17.40%	14.10%	3.30%	
Average Electricity Arrears Balance	£493.50	£650.67	-£157.17	
% of Gas Clients in Gas Arrears	10.30%	12.00%	-1.70%	
Average Gas Arrears Balance	£506.75	£332.17	£174.58	
% of Council Tax Clients in Council Tax Arrears	50.00%	45.20%	4.80%	
Average Council Tax Arrears Balance	£1,730.19	£1,350.24	£379.96	
% of Clients with a Payday Loan	11.80%	12.40%	-0.60%	
Average Payday Loan Balance per Payday Client	£885.40	£1,663.36	-£777.96	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Coatbridge and Chryston		Difference	
Year	2015	2014		
Number of Clients Advised	121	121	0	
Average Monthly Income (Net)	£1,289.22	£1,265.44	£23.78	
Average Outstanding Debt Balance	£11,773.97	£10,311.63	£1,462.34	
Percentage of Income Spent on Priority Expenditure	36.4%	44.5%	-8.1%	
% of Rent Clients in Rent Arrears	41.9%	26.9%	15.0%	
Average Rent Arrears Balance	£492.23	£441.29	£50.95	
% of Mortgage Clients in Mortgage Arrears	23.8%	22.4%	1.4%	
Average Mortgage Arrears Balance	£3,300.00	£1,833.09	£1,466.91	
% of Electricity Clients in Electricity Arrears	8.8%	11.1%	-2.3%	
Average Electricity Arrears Balance	£629.13	£956.45	-£327.33	
% of Gas Clients in Gas Arrears	5.4%	10.9%	-5.5%	
Average Gas Arrears Balance	£1,071.67	£986.57	£85.10	
% of Council Tax Clients in Council Tax Arrears	25.6%	29.5%	-3.9%	
Average Council Tax Arrears Balance	£929.73	£1,086.18	-£156.45	
% of Clients with a Payday Loan	18.2%	16.5%	1.7%	
Average Payday Loan Balance per Payday Client	£1,178.82	£1,008.10	£170.72	

	Cowdenbeath		Difference	
Year	2015	2014		
Number of Clients Advised	89	116	-27	
Average Monthly Income (Net)	£1,207.33	£1,298.72	-£91.39	
Average Outstanding Debt Balance	£11,019.17	£11,849.15	-£829.98	
Percentage of Income Spent on Priority Expenditure	40.00%	39.40%	0.60%	
% of Rent Clients in Rent Arrears	15.70%	27.00%	-11.30%	
Average Rent Arrears Balance	£772.88	£1,004.20	-£231.33	
% of Mortgage Clients in Mortgage Arrears	35.00%	41.50%	-6.50%	
Average Mortgage Arrears Balance	£2,246.43	£1,486.18	£760.25	
% of Electricity Clients in Electricity Arrears	7.50%	7.50%	0.00%	
Average Electricity Arrears Balance	£353.40	£586.43	-£233.03	
% of Gas Clients in Gas Arrears	14.00%	7.40%	6.60%	
Average Gas Arrears Balance	£933.67	£842.25	£91.42	
% of Council Tax Clients in Council Tax Arrears	29.00%	33.00%	-4.00%	
Average Council Tax Arrears Balance	£2,003.83	£1,805.69	£198.14	
% of Clients with a Payday Loan	12.40%	19.00%	-6.60%	
Average Payday Loan Balance per Payday Client	£979.00	£1,075.14	-£96.14	

BELOW SCOTTISH CLIENT AVERAGE

ABOVE SCOTTISH CLIENT AVERAGE

	Cumbernauld and Kilsyth		Difference	
Year	2015	2014		
Number of Clients Advised	95	116	-21	
Average Monthly Income (Net)	£1,287.80	£1,324.54	-£36.74	
Average Outstanding Debt Balance	£9,666.89	£13,969.86	-£4,302.96	
Percentage of Income Spent on Priority Expenditure	46.30%	41.10%	5.20%	
% of Rent Clients in Rent Arrears	23.30%	13.60%	9.70%	
Average Rent Arrears Balance	£1,007.20	£413.67	£593.53	
% of Mortgage Clients in Mortgage Arrears	13.80%	30.60%	-16.80%	
Average Mortgage Arrears Balance	£1,696.75	£3,593.89	-£1,897.14	
% of Electricity Clients in Electricity Arrears	10.10%	11.30%	-1.20%	
Average Electricity Arrears Balance	£432.71	£696.00	-£263.29	
% of Gas Clients in Gas Arrears	8.50%	7.00%	1.50%	
Average Gas Arrears Balance	£483.50	£116.50	£367.00	
% of Council Tax Clients in Council Tax Arrears	34.40%	30.10%	4.30%	
Average Council Tax Arrears Balance	£1,079.86	£655.71	£424.15	
% of Clients with a Payday Loan	12.60%	11.20%	1.40%	
Average Payday Loan Balance per Payday Client	£819.25	£1,177.77	-£358.52	

	Cunninghame South		Difference	
Year	2015	2014		
Number of Clients Advised	113	163	-50	
Average Monthly Income (Net)	£1,257.50	£1,110.87	£146.63	
Average Outstanding Debt Balance	£14,104.75	£9,969.79	£4,134.96	
Percentage of Income Spent on Priority Expenditure	45.80%	37.60%	8.20%	
% of Rent Clients in Rent Arrears	12.50%	30.40%	-17.90%	
Average Rent Arrears Balance	£310.00	£360.06	-£50.06	
% of Mortgage Clients in Mortgage Arrears	26.80%	29.50%	-2.70%	
Average Mortgage Arrears Balance	£2,323.82	£2,815.38	-£491.57	
% of Electricity Clients in Electricity Arrears	11.80%	13.20%	-1.40%	
Average Electricity Arrears Balance	£1,052.10	£322.87	£729.23	
% of Gas Clients in Gas Arrears	8.30%	10.30%	-2.00%	
Average Gas Arrears Balance	£449.00	£371.88	£77.13	
% of Council Tax Clients in Council Tax Arrears	39.00%	41.70%	-2.70%	
Average Council Tax Arrears Balance	£1,664.13	£1,617.51	£46.61	
% of Clients with a Payday Loan	13.30%	13.50%	-0.20%	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Cunninghame South		Difference	
Year	2015	2014		
Number of Clients Advised	113	163	-50	
Average Monthly Income (Net)	£1,257.50	£1,110.87	£146.63	
Average Outstanding Debt Balance	£14,104.75	£9,969.79	£4,134.96	
Percentage of Income Spent on Priority Expenditure	45.80%	37.60%	8.20%	
% of Rent Clients in Rent Arrears	12.50%	30.40%	-17.90%	
Average Rent Arrears Balance	£310.00	£360.06	-£50.06	
% of Mortgage Clients in Mortgage Arrears	26.80%	29.50%	-2.70%	
Average Mortgage Arrears Balance	£2,323.82	£2,815.38	-£491.57	
% of Electricity Clients in Electricity Arrears	11.80%	13.20%	-1.40%	
Average Electricity Arrears Balance	£1,052.10	£322.87	£729.23	
% of Gas Clients in Gas Arrears	8.30%	10.30%	-2.00%	
Average Gas Arrears Balance	£449.00	£371.88	£77.13	
% of Council Tax Clients in Council Tax Arrears	39.00%	41.70%	-2.70%	
Average Council Tax Arrears Balance	£1,664.13	£1,617.51	£46.61	
% of Clients with a Payday Loan	13.30%	13.50%	-0.20%	
Average Payday Loan Balance per Payday Client	£1,458.00	£1,452.45	£5.55	

	Dumbarton		Difference	
Year	2015	2014		
Number of Clients Advised	86	87	-1	
Average Monthly Income (Net)	£1,289.32	£1,222.61	£66.71	
Average Outstanding Debt Balance	£15,726.51	£12,679.54	£3,046.96	
Percentage of Income Spent on Priority Expenditure	50.00%	40.10%	9.90%	
% of Rent Clients in Rent Arrears	18.60%	36.00%	-17.40%	
Average Rent Arrears Balance	£381.25	£429.22	-£47.97	
% of Mortgage Clients in Mortgage Arrears	18.20%	11.40%	6.80%	
Average Mortgage Arrears Balance	£1,672.33	£730.00	£942.33	
% of Electricity Clients in Electricity Arrears	11.00%	8.50%	2.50%	
Average Electricity Arrears Balance	£318.00	£507.33	-£189.33	
% of Gas Clients in Gas Arrears	8.90%	2.40%	6.50%	
Average Gas Arrears Balance	£518.00	£100.00	£418.00	
% of Council Tax Clients in Council Tax Arrears	40.00%	39.10%	0.90%	
Average Council Tax Arrears Balance	£2,525.39	£1,621.28	£904.11	
% of Clients with a Payday Loan	7.00%	14.90%	-7.90%	
Average Payday Loan Balance per Payday Client	£962.50	£1,416.23	-£453.73	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Dumfriesshire		Difference	
Year	2015	2014		
Number of Clients Advised	84	101	-17	
Average Monthly Income (Net)	£1,214.84	£1,401.41	-£186.57	
Average Outstanding Debt Balance	£10,780.23	£12,953.78	-£2,173.54	
Percentage of Income Spent on Priority Expenditure	40.20%	40.50%	-0.30%	
% of Rent Clients in Rent Arrears	20.00%	20.00%	0.00%	
Average Rent Arrears Balance	£419.44	£509.57	-£90.13	
% of Mortgage Clients in Mortgage Arrears	36.00%	34.50%	1.50%	
Average Mortgage Arrears Balance	£2,340.44	£971.10	£1,369.34	
% of Electricity Clients in Electricity Arrears	13.00%	8.20%	4.80%	
Average Electricity Arrears Balance	£315.89	£695.71	-£379.83	
% of Gas Clients in Gas Arrears	7.00%	9.10%	-2.10%	
Average Gas Arrears Balance	£349.00	£634.00	-£285.00	
% of Council Tax Clients in Council Tax Arrears	31.10%	36.60%	-5.50%	
Average Council Tax Arrears Balance	£1,076.42	£1,203.31	-£126.89	
% of Clients with a Payday Loan	8.30%	10.90%	-2.60%	
Average Payday Loan Balance per Payday Client	£1,386.86	£1,466.73	-£79.87	

	Dundee City East		Difference	
Year	2015	2014		
Number of Clients Advised	94	108	-14	
Average Monthly Income (Net)	£1,182.46	£1,139.08	£43.38	
Average Outstanding Debt Balance	£10,387.75	£11,433.29	-£1,045.54	
Percentage of Income Spent on Priority Expenditure	46.20%	40.00%	6.20%	
% of Rent Clients in Rent Arrears	27.80%	46.30%	-18.50%	
Average Rent Arrears Balance	£939.40	£654.68	£284.72	
% of Mortgage Clients in Mortgage Arrears	8.70%	13.80%	-5.10%	
Average Mortgage Arrears Balance	£1,124.00	£3,634.00	-£2,510.00	
% of Electricity Clients in Electricity Arrears	10.80%	10.30%	0.50%	
Average Electricity Arrears Balance	£1,200.13	£873.89	£326.24	
% of Gas Clients in Gas Arrears	8.30%	8.20%	0.10%	
Average Gas Arrears Balance	£238.75	£353.25	-£114.50	
% of Council Tax Clients in Council Tax Arrears	36.60%	39.20%	-2.60%	
Average Council Tax Arrears Balance	£1,362.38	£842.74	£519.64	
% of Clients with a Payday Loan	13.80%	13.00%	0.80%	
Average Payday Loan Balance per Payday Client	£1,640.77	£1,420.64	£220.13	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Dundee City West		Difference	
Year	2015	2014		
Number of Clients Advised	83	97	-14	
Average Monthly Income (Net)	£1,190.89	£1,214.69	-£23.81	
Average Outstanding Debt Balance	£12,700.71	£9,578.02	£3,122.69	
Percentage of Income Spent on Priority Expenditure	51.60%	43.50%	8.10%	
% of Rent Clients in Rent Arrears	17.90%	38.10%	-20.20%	
Average Rent Arrears Balance	£876.90	£775.00	£101.90	
% of Mortgage Clients in Mortgage Arrears	33.30%	25.00%	8.30%	
Average Mortgage Arrears Balance	£921.00	£2,059.57	-£1,138.57	
% of Electricity Clients in Electricity Arrears	7.10%	7.10%	0.00%	
Average Electricity Arrears Balance	£522.20	£1,199.67	-£677.47	
% of Gas Clients in Gas Arrears	10.00%	4.10%	5.90%	
Average Gas Arrears Balance	£286.25	£514.00	-£227.75	
% of Council Tax Clients in Council Tax Arrears	50.00%	36.40%	13.60%	
Average Council Tax Arrears Balance	£1,488.90	£1,405.18	£83.72	
% of Clients with a Payday Loan	12.00%	18.60%	-6.60%	
Average Payday Loan Balance per Payday Client	£997.30	£1,043.00	-£45.70	

	Dunfermline		Difference	
Year	2015	2014		
Number of Clients Advised	92	108	-16	
Average Monthly Income (Net)	£1,380.79	£1,248.05	£132.74	
Average Outstanding Debt Balance	£10,136.16	£11,703.66	-£1,567.50	
Percentage of Income Spent on Priority Expenditure	41.90%	43.50%	-1.60%	
% of Rent Clients in Rent Arrears	22.60%	43.80%	-21.20%	
Average Rent Arrears Balance	£758.92	£534.79	£224.13	
% of Mortgage Clients in Mortgage Arrears	45.50%	24.40%	21.10%	
Average Mortgage Arrears Balance	£1,673.30	£2,627.10	-£953.80	
% of Electricity Clients in Electricity Arrears	8.70%	10.00%	-1.30%	
Average Electricity Arrears Balance	£1,063.83	£783.11	£280.72	
% of Gas Clients in Gas Arrears	4.90%	9.80%	-4.90%	
Average Gas Arrears Balance	£650.00	£585.00	£65.00	
% of Council Tax Clients in Council Tax Arrears	34.30%	39.50%	-5.20%	
Average Council Tax Arrears Balance	£2,204.13	£1,471.06	£733.07	
% of Clients with a Payday Loan	12.00%	24.10%	-12.10%	
Average Payday Loan Balance per Payday Client	£653.45	£1,177.23	-£523.78	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	East Kilbride		Difference	
Year	2015	2014		
Number of Clients Advised	114	141	-27	
Average Monthly Income (Net)	£1,360.12	£1,360.85	-£0.72	
Average Outstanding Debt Balance	£17,175.23	£16,032.09	£1,143.14	
Percentage of Income Spent on Priority Expenditure	46.00%	43.30%	2.70%	
% of Rent Clients in Rent Arrears	10.60%	15.00%	-4.40%	
Average Rent Arrears Balance	£684.00	£816.67	-£132.67	
% of Mortgage Clients in Mortgage Arrears	25.00%	34.40%	-9.40%	
Average Mortgage Arrears Balance	£2,385.08	£2,233.50	£151.58	
% of Electricity Clients in Electricity Arrears	14.70%	17.90%	-3.20%	
Average Electricity Arrears Balance	£1,086.86	£707.00	£379.86	
% of Gas Clients in Gas Arrears	9.10%	18.30%	-9.20%	
Average Gas Arrears Balance	£196.00	£456.45	-£260.45	
% of Council Tax Clients in Council Tax Arrears	27.80%	45.80%	-18.00%	
Average Council Tax Arrears Balance	£1,588.92	£1,272.96	£315.96	
% of Clients with a Payday Loan	12.30%	17.70%	-5.40%	
Average Payday Loan Balance per Payday Client	£947.57	£1,477.56	-£529.99	

	East Lothian		Difference	
Year	2015	2014		
Number of Clients Advised	85	127	-42	
Average Monthly Income (Net)	£1,304.94	£1,342.13	-£37.19	
Average Outstanding Debt Balance	£11,169.65	£13,767.76	-£2,598.11	
Percentage of Income Spent on Priority Expenditure	42.00%	44.80%	-2.80%	
% of Rent Clients in Rent Arrears	21.20%	25.50%	-4.30%	
Average Rent Arrears Balance	£709.27	£1,061.25	-£351.98	
% of Mortgage Clients in Mortgage Arrears	27.30%	41.90%	-14.60%	
Average Mortgage Arrears Balance	£1,563.83	£2,946.39	-£1,382.56	
% of Electricity Clients in Electricity Arrears	6.80%	8.80%	-2.00%	
Average Electricity Arrears Balance	£870.40	£329.33	£541.07	
% of Gas Clients in Gas Arrears	2.80%	13.00%	-10.20%	
Average Gas Arrears Balance	£200.00	£464.86	-£264.86	
% of Council Tax Clients in Council Tax Arrears	20.80%	35.00%	-14.20%	
Average Council Tax Arrears Balance	£1,230.60	£1,715.14	-£484.54	
% of Clients with a Payday Loan	5.90%	11.00%	-5.10%	
Average Payday Loan Balance per Payday Client	£1,418.20	£1,679.14	-£260.94	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	East Kilbride	Difference		
Year	2015	2014		
Number of Clients Advised	114	141	-27	
Average Monthly Income (Net)	£1,360.12	£1,360.85	-£0.72	
Average Outstanding Debt Balance	£17,175.23	£16,032.09	£1,143.14	
Percentage of Income Spent on Priority Expenditure	46.00%	43.30%	2.70%	
% of Rent Clients in Rent Arrears	10.60%	15.00%	-4.40%	
Average Rent Arrears Balance	£684.00	£816.67	-£132.67	
% of Mortgage Clients in Mortgage Arrears	25.00%	34.40%	-9.40%	
Average Mortgage Arrears Balance	£2,385.08	£2,233.50	£151.58	
% of Electricity Clients in Electricity Arrears	14.70%	17.90%	-3.20%	
Average Electricity Arrears Balance	£1,086.86	£707.00	£379.86	
% of Gas Clients in Gas Arrears	9.10%	18.30%	-9.20%	
Average Gas Arrears Balance	£196.00	£456.45	-£260.45	
% of Council Tax Clients in Council Tax Arrears	27.80%	45.80%	-18.00%	
Average Council Tax Arrears Balance	£1,588.92	£1,272.96	£315.96	
% of Clients with a Payday Loan	12.30%	17.70%	-5.40%	
Average Payday Loan Balance per Payday Client	£947.57	£1,477.56	-£529.99	

	East Lothian	Difference		
Year	2015	2014		
Number of Clients Advised	85	127	-42	
Average Monthly Income (Net)	£1,304.94	£1,342.13	-£37.19	
Average Outstanding Debt Balance	£11,169.65	£13,767.76	-£2,598.11	
Percentage of Income Spent on Priority Expenditure	42.00%	44.80%	-2.80%	
% of Rent Clients in Rent Arrears	21.20%	25.50%	-4.30%	
Average Rent Arrears Balance	£709.27	£1,061.25	-£351.98	
% of Mortgage Clients in Mortgage Arrears	27.30%	41.90%	-14.60%	
Average Mortgage Arrears Balance	£1,563.83	£2,946.39	-£1,382.56	
% of Electricity Clients in Electricity Arrears	6.80%	8.80%	-2.00%	
Average Electricity Arrears Balance	£870.40	£329.33	£541.07	
% of Gas Clients in Gas Arrears	2.80%	13.00%	-10.20%	
Average Gas Arrears Balance	£200.00	£464.86	-£264.86	
% of Council Tax Clients in Council Tax Arrears	20.80%	35.00%	-14.20%	
Average Council Tax Arrears Balance	£1,230.60	£1,715.14	-£484.54	
% of Clients with a Payday Loan	5.90%	11.00%	-5.10%	
Average Payday Loan Balance per Payday Client	£1,418.20	£1,679.14	-£260.94	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Eastwood		Difference	
Year	2015	2014		
Number of Clients Advised	44	45	-1	
Average Monthly Income (Net)	£1,249.80	£1,686.95	-£437.15	
Average Outstanding Debt Balance	£16,627.10	£23,544.18	-£6,917.09	
Percentage of Income Spent on Priority Expenditure	43.50%	46.80%	-3.30%	
% of Rent Clients in Rent Arrears	0.00%	25.00%	-25.00%	
Average Rent Arrears Balance	£0.00	£860.00	-£860.00	
% of Mortgage Clients in Mortgage Arrears	7.40%	17.40%	-10.00%	
Average Mortgage Arrears Balance	£8,658.50	£1,388.75	£7,269.75	
% of Electricity Clients in Electricity Arrears	11.10%	6.70%	4.40%	
Average Electricity Arrears Balance	£351.00	£380.00	-£29.00	
% of Gas Clients in Gas Arrears	0.00%	21.40%	-21.40%	
Average Gas Arrears Balance		£407.00	-£407.00	
% of Council Tax Clients in Council Tax Arrears	26.90%	35.50%	-8.60%	
Average Council Tax Arrears Balance	£1,128.00	£1,008.36	£119.64	
% of Clients with a Payday Loan	11.40%	15.60%	-4.20%	
Average Payday Loan Balance per Payday Client	£831.00	£1,953.71	-£1,122.71	

	Edinburgh Central		Difference	
Year	2015			
Number of Clients Advised	60	71	-11	
Average Monthly Income (Net)	£1,156.12	£1,067.64	£88.48	
Average Outstanding Debt Balance	£10,440.22	£10,644.53	-£204.31	
Percentage of Income Spent on Priority Expenditure	47.20%	51.80%	-4.60%	
% of Rent Clients in Rent Arrears	9.30%	34.20%	-24.90%	
Average Rent Arrears Balance	£1,764.00	£1,105.77	£658.23	
% of Mortgage Clients in Mortgage Arrears	11.10%	33.30%	-22.20%	
Average Mortgage Arrears Balance	£3,653.00	£2,271.60	£1,381.40	
% of Electricity Clients in Electricity Arrears	18.80%	9.40%	9.40%	
Average Electricity Arrears Balance	£675.78	£457.20	£218.58	
% of Gas Clients in Gas Arrears	15.00%	15.40%	-0.40%	
Average Gas Arrears Balance	£222.33	£676.75	-£454.42	
% of Council Tax Clients in Council Tax Arrears	31.10%	44.40%	-13.30%	
Average Council Tax Arrears Balance	£1,677.50	£2,037.60	-£360.10	
% of Clients with a Payday Loan	13.30%	19.70%	-6.40%	
Average Payday Loan Balance per Payday Client	£1,771.88	£722.29	£1,049.59	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Edinburgh Eastern	Difference		
Year	2015	2014		
Number of Clients Advised	111	130	-19	
Average Monthly Income (Net)	£1,272.05	£1,226.52	£45.53	
Average Outstanding Debt Balance	£9,276.22	£10,168.31	-£892.09	
Percentage of Income Spent on Priority Expenditure	55.20%	46.10%	9.10%	
% of Rent Clients in Rent Arrears	17.70%	42.20%	-24.50%	
Average Rent Arrears Balance	£1,251.27	£1,028.26	£223.01	
% of Mortgage Clients in Mortgage Arrears	38.70%	36.10%	2.60%	
Average Mortgage Arrears Balance	£2,910.25	£2,943.62	-£33.37	
% of Electricity Clients in Electricity Arrears	9.00%	11.70%	-2.70%	
Average Electricity Arrears Balance	£676.00	£554.33	£121.67	
% of Gas Clients in Gas Arrears	16.10%	12.90%	3.20%	
Average Gas Arrears Balance	£432.22	£312.44	£119.78	
% of Council Tax Clients in Council Tax Arrears	53.30%	51.60%	1.70%	
Average Council Tax Arrears Balance	£1,748.55	£2,832.94	-£1,084.39	
% of Clients with a Payday Loan	6.30%	12.30%	-6.00%	
Average Payday Loan Balance per Payday Client	£1,199.14	£981.19	£217.96	

	Edinburgh Northern and Leith	Difference		
Year	2015	2014		
Number of Clients Advised	120	127	-7	
Average Monthly Income (Net)	£1,184.96	£1,095.91	£89.05	
Average Outstanding Debt Balance	£9,811.53	£12,305.45	-£2,493.92	
Percentage of Income Spent on Priority Expenditure	51.20%	51.00%	0.20%	
% of Rent Clients in Rent Arrears	19.20%	23.60%	-4.40%	
Average Rent Arrears Balance	£1,038.00	£1,471.47	-£433.47	
% of Mortgage Clients in Mortgage Arrears	20.00%	20.70%	-0.70%	
Average Mortgage Arrears Balance	£2,799.00	£3,084.17	-£285.17	
% of Electricity Clients in Electricity Arrears	8.00%	9.70%	-1.70%	
Average Electricity Arrears Balance	£625.00	£569.40	£55.60	
% of Gas Clients in Gas Arrears	13.00%	9.70%	3.30%	
Average Gas Arrears Balance	£270.86	£321.67	-£50.81	
% of Council Tax Clients in Council Tax Arrears	39.60%	43.50%	-3.90%	
Average Council Tax Arrears Balance	£2,170.22	£6,021.68	-£3,851.45	
% of Clients with a Payday Loan	13.30%	12.60%	0.70%	
Average Payday Loan Balance per Payday Client	£1,159.56	£1,315.13	-£155.56	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Edinburgh Pentlands		Difference	
Year	2015	2014		
Number of Clients Advised	88	114	-26	
Average Monthly Income (Net)	£1,389.57	£1,128.52	£261.05	
Average Outstanding Debt Balance	£11,113.90	£10,321.49	£792.41	
Percentage of Income Spent on Priority Expenditure	39.20%	41.50%	-2.30%	
% of Rent Clients in Rent Arrears	23.50%	51.00%	-27.50%	
Average Rent Arrears Balance	£1,186.42	£807.35	£379.07	
% of Mortgage Clients in Mortgage Arrears	21.70%	31.60%	-9.90%	
Average Mortgage Arrears Balance	£430.00	£1,965.67	-£1,535.67	
% of Electricity Clients in Electricity Arrears	17.60%	12.90%	4.70%	
Average Electricity Arrears Balance	£768.33	£1,283.33	-£515.00	
% of Gas Clients in Gas Arrears	10.30%	15.70%	-5.40%	
Average Gas Arrears Balance	£655.25	£612.63	£42.63	
% of Council Tax Clients in Council Tax Arrears	45.50%	50.60%	-5.10%	
Average Council Tax Arrears Balance	£2,106.60	£1,436.80	£669.80	
% of Clients with a Payday Loan	14.80%	17.50%	-2.70%	
Average Payday Loan Balance per Payday Client	£1,504.00	£1,664.60	-£160.60	

	Edinburgh Southern		Difference	
Year	2015	2014		
Number of Clients Advised	56	68	-12	
Average Monthly Income (Net)	£1,239.77	£1,468.16	-£228.39	
Average Outstanding Debt Balance	£15,861.11	£14,649.12	£1,211.99	
Percentage of Income Spent on Priority Expenditure	46.30%	47.80%	-1.50%	
% of Rent Clients in Rent Arrears	25.00%	6.90%	18.10%	
Average Rent Arrears Balance	£1,163.78	£1,080.00	£83.78	
% of Mortgage Clients in Mortgage Arrears	11.10%	21.10%	-10.00%	
Average Mortgage Arrears Balance	£1,043.00	£631.75	£411.25	
% of Electricity Clients in Electricity Arrears	11.90%	9.80%	2.10%	
Average Electricity Arrears Balance	£581.40	£398.60	£182.80	
% of Gas Clients in Gas Arrears	10.00%	12.50%	-2.50%	
Average Gas Arrears Balance	£151.50	£461.67	-£310.17	
% of Council Tax Clients in Council Tax Arrears	41.00%	44.70%	-3.70%	
Average Council Tax Arrears Balance	£1,462.25	£1,591.48	-£129.23	
% of Clients with a Payday Loan	7.10%	19.10%	-12.00%	
Average Payday Loan Balance per Payday Client	£381.25	£1,448.46	-£1,067.21	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Edinburgh Western	Difference		
Year	2015	2014		
Number of Clients Advised	90	95	-5	
Average Monthly Income (Net)	£1,192.47	£1,336.63	-£144.16	
Average Outstanding Debt Balance	£11,491.80	£14,328.20	-£2,836.40	
Percentage of Income Spent on Priority Expenditure	77.70%	47.00%	30.70%	
% of Rent Clients in Rent Arrears	32.40%	33.30%	-0.90%	
Average Rent Arrears Balance	£1,052.08	£1,056.50	-£4.42	
% of Mortgage Clients in Mortgage Arrears	25.80%	23.30%	2.50%	
Average Mortgage Arrears Balance	£2,047.25	£3,146.57	-£1,099.32	
% of Electricity Clients in Electricity Arrears	11.40%	5.40%	6.00%	
Average Electricity Arrears Balance	£1,039.38	£727.50	£311.88	
% of Gas Clients in Gas Arrears	8.90%	15.60%	-6.70%	
Average Gas Arrears Balance	£400.50	£424.14	-£23.64	
% of Council Tax Clients in Council Tax Arrears	46.20%	49.30%	-3.10%	
Average Council Tax Arrears Balance	£2,522.07	£2,188.94	£333.13	
% of Clients with a Payday Loan	13.30%	22.10%	-8.80%	
Average Payday Loan Balance per Payday Client	£873.75	£1,324.00	-£450.25	

	Ettrick, Roxburgh and Berwickshire	Difference		
Year	2015	2014		
Number of Clients Advised	81	117	-36	
Average Monthly Income (Net)	£1,190.17	£1,178.33	£11.84	
Average Outstanding Debt Balance	£17,633.62	£17,351.87	£281.75	
Percentage of Income Spent on Priority Expenditure	52.70%	41.50%	11.20%	
% of Rent Clients in Rent Arrears	18.40%	17.80%	0.60%	
Average Rent Arrears Balance	£325.44	£557.25	-£231.81	
% of Mortgage Clients in Mortgage Arrears	25.00%	41.90%	-16.90%	
Average Mortgage Arrears Balance	£2,588.00	£4,270.15	-£1,682.15	
% of Electricity Clients in Electricity Arrears	6.90%	14.90%	-8.00%	
Average Electricity Arrears Balance	£665.00	£463.00	£202.00	
% of Gas Clients in Gas Arrears	8.00%	14.30%	-6.30%	
Average Gas Arrears Balance	£160.00	£196.00	-£36.00	
% of Council Tax Clients in Council Tax Arrears	22.70%	28.20%	-5.50%	
Average Council Tax Arrears Balance	£618.07	£1,203.88	-£585.81	
% of Clients with a Payday Loan	8.60%	13.70%	-5.10%	
Average Payday Loan Balance per Payday Client	£945.43	£1,128.31	-£182.88	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Edinburgh Western		Difference	
Year	2015	2014		
Number of Clients Advised	90	95	-5	
Average Monthly Income (Net)	£1,192.47	£1,336.63	-£144.16	
Average Outstanding Debt Balance	£11,491.80	£14,328.20	-£2,836.40	
Percentage of Income Spent on Priority Expenditure	77.70%	47.00%	30.70%	
% of Rent Clients in Rent Arrears	32.40%	33.30%	-0.90%	
Average Rent Arrears Balance	£1,052.08	£1,056.50	-£4.42	
% of Mortgage Clients in Mortgage Arrears	25.80%	23.30%	2.50%	
Average Mortgage Arrears Balance	£2,047.25	£3,146.57	-£1,099.32	
% of Electricity Clients in Electricity Arrears	11.40%	5.40%	6.00%	
Average Electricity Arrears Balance	£1,039.38	£727.50	£311.88	
% of Gas Clients in Gas Arrears	8.90%	15.60%	-6.70%	
Average Gas Arrears Balance	£400.50	£424.14	-£23.64	
% of Council Tax Clients in Council Tax Arrears	46.20%	49.30%	-3.10%	
Average Council Tax Arrears Balance	£2,522.07	£2,188.94	£333.13	
% of Clients with a Payday Loan	13.30%	22.10%	-8.80%	
Average Payday Loan Balance per Payday Client	£873.75	£1,324.00	-£450.25	

	Ettrick, Roxburgh and Berwickshire		Difference	
Year	2015	2014		
Number of Clients Advised	81	117	-36	
Average Monthly Income (Net)	£1,190.17	£1,178.33	£11.84	
Average Outstanding Debt Balance	£17,633.62	£17,351.87	£281.75	
Percentage of Income Spent on Priority Expenditure	52.70%	41.50%	11.20%	
% of Rent Clients in Rent Arrears	18.40%	17.80%	0.60%	
Average Rent Arrears Balance	£325.44	£557.25	-£231.81	
% of Mortgage Clients in Mortgage Arrears	25.00%	41.90%	-16.90%	
Average Mortgage Arrears Balance	£2,588.00	£4,270.15	-£1,682.15	
% of Electricity Clients in Electricity Arrears	6.90%	14.90%	-8.00%	
Average Electricity Arrears Balance	£665.00	£463.00	£202.00	
% of Gas Clients in Gas Arrears	8.00%	14.30%	-6.30%	
Average Gas Arrears Balance	£160.00	£196.00	-£36.00	
% of Council Tax Clients in Council Tax Arrears	22.70%	28.20%	-5.50%	
Average Council Tax Arrears Balance	£618.07	£1,203.88	-£585.81	
% of Clients with a Payday Loan	8.60%	13.70%	-5.10%	
Average Payday Loan Balance per Payday Client	£945.43	£1,128.31	-£182.88	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Falkirk East		Difference	
Year	2015	2014		
Number of Clients Advised	102	163	-61	
Average Monthly Income (Net)	£1,298.11	£1,338.96	-£40.85	
Average Outstanding Debt Balance	£12,515.48	£12,911.36	-£395.88	
Percentage of Income Spent on Priority Expenditure	52.20%	43.10%	9.10%	
% of Rent Clients in Rent Arrears	18.50%	37.00%	-18.50%	
Average Rent Arrears Balance	£1,187.80	£477.59	£710.21	
% of Mortgage Clients in Mortgage Arrears	22.90%	33.30%	-10.40%	
Average Mortgage Arrears Balance	£2,966.75	£2,474.52	£492.23	
% of Electricity Clients in Electricity Arrears	10.60%	10.80%	-0.20%	
Average Electricity Arrears Balance	£1,187.33	£510.86	£676.48	
% of Gas Clients in Gas Arrears	17.10%	6.90%	10.20%	
Average Gas Arrears Balance	£402.86	£655.60	-£252.74	
% of Council Tax Clients in Council Tax Arrears	26.60%	27.50%	-0.90%	
Average Council Tax Arrears Balance	£557.19	£819.21	-£262.02	
% of Clients with a Payday Loan	7.80%	22.10%	-14.30%	
Average Payday Loan Balance per Payday Client	£768.00	£1,573.94	-£805.94	

	Falkirk West		Difference	
Year	2015	2014		
Number of Clients Advised	107	129	-22	
Average Monthly Income (Net)	£1,230.62	£1,368.35	-£137.73	
Average Outstanding Debt Balance	£12,189.58	£13,610.32	-£1,420.74	
Percentage of Income Spent on Priority Expenditure	43.70%	37.50%	6.20%	
% of Rent Clients in Rent Arrears	16.90%	31.60%	-14.70%	
Average Rent Arrears Balance	£606.36	£810.78	-£204.41	
% of Mortgage Clients in Mortgage Arrears	21.40%	23.10%	-1.70%	
Average Mortgage Arrears Balance	£4,115.17	£4,430.33	-£315.17	
% of Electricity Clients in Electricity Arrears	10.20%	7.10%	3.10%	
Average Electricity Arrears Balance	£420.00	£512.75	-£92.75	
% of Gas Clients in Gas Arrears	10.90%	8.80%	2.10%	
Average Gas Arrears Balance	£342.40	£251.50	£90.90	
% of Council Tax Clients in Council Tax Arrears	36.80%	37.00%	-0.20%	
Average Council Tax Arrears Balance	£1,157.50	£1,114.53	£42.97	
% of Clients with a Payday Loan	15.00%	13.20%	1.80%	
Average Payday Loan Balance per Payday Client	£1,163.38	£1,422.88	-£259.51	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Galloway and West Dumfries		Difference	
Year	2015	2014		
Number of Clients Advised	80	87	-7	
Average Monthly Income (Net)	£1,112.62	£1,288.72	-£176.11	
Average Outstanding Debt Balance	£11,441.97	£13,597.33	-£2,155.36	
Percentage of Income Spent on Priority Expenditure	41.10%	43.00%	-1.90%	
% of Rent Clients in Rent Arrears	27.50%	27.90%	-0.40%	
Average Rent Arrears Balance	£379.21	£289.67	£89.55	
% of Mortgage Clients in Mortgage Arrears	12.50%	28.00%	-15.50%	
Average Mortgage Arrears Balance	£1,801.00	£1,759.57	£41.43	
% of Electricity Clients in Electricity Arrears	3.20%	13.30%	-10.10%	
Average Electricity Arrears Balance	£1,740.50	£463.90	£1,276.60	
% of Gas Clients in Gas Arrears	10.30%	8.30%	2.00%	
Average Gas Arrears Balance	£245.00	£256.67	-£11.67	
% of Council Tax Clients in Council Tax Arrears	28.80%	30.00%	-1.20%	
Average Council Tax Arrears Balance	£890.76	£520.43	£370.34	
% of Clients with a Payday Loan	10.00%	10.30%	-0.30%	
Average Payday Loan Balance per Payday Client	£1,243.88	£890.67	£353.21	

	Glasgow Anniesland		Difference	
Year	2015	2014		
Number of Clients Advised	106	127	-21	
Average Monthly Income (Net)	£1,136.19	£1,230.80	-£94.61	
Average Outstanding Debt Balance	£9,859.05	£11,116.20	-£1,257.15	
Percentage of Income Spent on Priority Expenditure	46.10%	38.90%	7.20%	
% of Rent Clients in Rent Arrears	23.70%	33.30%	-9.60%	
Average Rent Arrears Balance	£724.57	£624.93	£99.64	
% of Mortgage Clients in Mortgage Arrears	33.30%	30.60%	2.70%	
Average Mortgage Arrears Balance	£1,973.55	£1,293.64	£679.91	
% of Electricity Clients in Electricity Arrears	5.70%	10.90%	-5.20%	
Average Electricity Arrears Balance	£430.60	£692.18	-£261.58	
% of Gas Clients in Gas Arrears	12.30%	15.50%	-3.20%	
Average Gas Arrears Balance	£212.14	£559.22	-£347.08	
% of Council Tax Clients in Council Tax Arrears	39.50%	33.70%	5.80%	
Average Council Tax Arrears Balance	£2,478.38	£1,967.73	£510.65	
% of Clients with a Payday Loan	13.20%	14.20%	-1.00%	
Average Payday Loan Balance per Payday Client	£1,083.64	£1,505.28	-£421.63	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Glasgow Cathcart	Difference		
Year	2015	2014		
Number of Clients Advised	127	158	-31	
Average Monthly Income (Net)	£1,255.14	£1,194.36	£60.78	
Average Outstanding Debt Balance	£11,068.38	£10,887.81	£180.56	
Percentage of Income Spent on Priority Expenditure	50.80%	43.80%	7.00%	
% of Rent Clients in Rent Arrears	10.30%	19.70%	-9.40%	
Average Rent Arrears Balance	£463.86	£401.69	£62.16	
% of Mortgage Clients in Mortgage Arrears	28.90%	40.40%	-11.50%	
Average Mortgage Arrears Balance	£5,879.69	£2,247.90	£3,631.79	
% of Electricity Clients in Electricity Arrears	17.30%	16.00%	1.30%	
Average Electricity Arrears Balance	£732.50	£589.76	£142.74	
% of Gas Clients in Gas Arrears	14.00%	11.00%	3.00%	
Average Gas Arrears Balance	£1,182.00	£516.11	£665.89	
% of Council Tax Clients in Council Tax Arrears	36.40%	51.30%	-14.90%	
Average Council Tax Arrears Balance	£1,714.72	£1,250.28	£464.44	
% of Clients with a Payday Loan	11.80%	17.10%	-5.30%	
Average Payday Loan Balance per Payday Client	£1,250.87	£1,054.67	£196.20	

	Glasgow Kelvin	Difference		
Year	2015	2014		
Number of Clients Advised	108	97	11	
Average Monthly Income (Net)	£1,082.13	£975.84	£106.29	
Average Outstanding Debt Balance	£11,046.52	£9,333.54	£1,712.99	
Percentage of Income Spent on Priority Expenditure	55.10%	45.00%	10.10%	
% of Rent Clients in Rent Arrears	24.40%	34.60%	-10.20%	
Average Rent Arrears Balance	£865.16	£614.89	£250.27	
% of Mortgage Clients in Mortgage Arrears	13.30%	25.00%	-11.70%	
Average Mortgage Arrears Balance	£2,265.00	£892.67	£1,372.33	
% of Electricity Clients in Electricity Arrears	17.80%	17.10%	0.70%	
Average Electricity Arrears Balance	£679.56	£630.71	£48.85	
% of Gas Clients in Gas Arrears	24.30%	7.70%	16.60%	
Average Gas Arrears Balance	£1,163.33	£403.00	£760.33	
% of Council Tax Clients in Council Tax Arrears	39.70%	41.30%	-1.60%	
Average Council Tax Arrears Balance	£2,368.52	£1,233.77	£1,134.74	
% of Clients with a Payday Loan	8.30%	16.50%	-8.20%	
Average Payday Loan Balance per Payday Client	£1,158.11	£1,560.56	-£402.45	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Glasgow Maryhill and Springburn	Difference		
Year	2015	2014		
Number of Clients Advised	127	144	-17	
Average Monthly Income (Net)	£1,092.68	£1,051.29	£41.39	
Average Outstanding Debt Balance	£8,349.39	£8,161.44	£187.95	
Percentage of Income Spent on Priority Expenditure	38.40%	41.50%	-3.10%	
% of Rent Clients in Rent Arrears	22.60%	47.70%	-25.10%	
Average Rent Arrears Balance	£977.58	£698.26	£279.32	
% of Mortgage Clients in Mortgage Arrears	12.00%	36.10%	-24.10%	
Average Mortgage Arrears Balance	£6,233.33	£2,358.15	£3,875.18	
% of Electricity Clients in Electricity Arrears	9.70%	12.00%	-2.30%	
Average Electricity Arrears Balance	£851.30	£615.40	£235.90	
% of Gas Clients in Gas Arrears	7.00%	16.40%	-9.40%	
Average Gas Arrears Balance	£258.25	£478.36	-£220.11	
% of Council Tax Clients in Council Tax Arrears	39.10%	37.20%	1.90%	
Average Council Tax Arrears Balance	£2,332.25	£1,506.69	£825.56	
% of Clients with a Payday Loan	9.40%	13.20%	-3.80%	
Average Payday Loan Balance per Payday Client	£717.75	£1,567.47	-£849.72	

	Glasgow Pollok	Difference		
Year	2015	2014		
Number of Clients Advised	136	172	-36	
Average Monthly Income (Net)	£1,033.09	£1,170.78	-£137.69	
Average Outstanding Debt Balance	£10,170.06	£11,827.30	-£1,657.24	
Percentage of Income Spent on Priority Expenditure	51.80%	42.00%	9.80%	
% of Rent Clients in Rent Arrears	30.30%	23.80%	6.50%	
Average Rent Arrears Balance	£630.35	£740.13	-£109.79	
% of Mortgage Clients in Mortgage Arrears	33.30%	35.70%	-2.40%	
Average Mortgage Arrears Balance	£1,732.00	£2,627.70	-£895.70	
% of Electricity Clients in Electricity Arrears	11.20%	15.30%	-4.10%	
Average Electricity Arrears Balance	£932.75	£555.52	£377.23	
% of Gas Clients in Gas Arrears	11.10%	11.50%	-0.40%	
Average Gas Arrears Balance	£457.57	£382.90	£74.67	
% of Council Tax Clients in Council Tax Arrears	40.00%	42.60%	-2.60%	
Average Council Tax Arrears Balance	£1,502.69	£1,844.31	-£341.61	
% of Clients with a Payday Loan	5.90%	15.10%	-9.20%	
Average Payday Loan Balance per Payday Client	£578.50	£1,575.62	-£997.12	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Glasgow Provan	Difference		
Year	2015	2014		
Number of Clients Advised	123	182	-59	
Average Monthly Income (Net)	£1,172.18	£1,057.87	£114.31	
Average Outstanding Debt Balance	£9,774.90	£11,713.17	-£1,938.27	
Percentage of Income Spent on Priority Expenditure	47.60%	41.90%	5.70%	
% of Rent Clients in Rent Arrears	22.20%	25.40%	-3.20%	
Average Rent Arrears Balance	£791.38	£858.25	-£66.88	
% of Mortgage Clients in Mortgage Arrears	31.40%	39.20%	-7.80%	
Average Mortgage Arrears Balance	£1,744.73	£1,393.45	£351.28	
% of Electricity Clients in Electricity Arrears	9.90%	13.00%	-3.10%	
Average Electricity Arrears Balance	£610.50	£408.53	£201.97	
% of Gas Clients in Gas Arrears	8.70%	16.30%	-7.60%	
Average Gas Arrears Balance	£324.17	£313.50	£10.67	
% of Council Tax Clients in Council Tax Arrears	45.20%	46.10%	-0.90%	
Average Council Tax Arrears Balance	£1,465.57	£2,244.53	-£778.95	
% of Clients with a Payday Loan	12.20%	17.60%	-5.40%	
Average Payday Loan Balance per Payday Client	£1,028.47	£2,182.47	-£1,154.00	

	Glasgow Shettleston	Difference		
Year	2015	2014		
Number of Clients Advised	142	116	26	
Average Monthly Income (Net)	£1,082.76	£1,144.11	-£61.35	
Average Outstanding Debt Balance	£9,903.35	£11,163.63	-£1,260.28	
Percentage of Income Spent on Priority Expenditure	40.50%	41.60%	-1.10%	
% of Rent Clients in Rent Arrears	21.30%	38.30%	-17.00%	
Average Rent Arrears Balance	£686.13	£702.11	-£15.99	
% of Mortgage Clients in Mortgage Arrears	25.60%	31.00%	-5.40%	
Average Mortgage Arrears Balance	£1,766.80	£1,565.33	£201.47	
% of Electricity Clients in Electricity Arrears	6.30%	9.70%	-3.40%	
Average Electricity Arrears Balance	£1,058.57	£616.56	£442.02	
% of Gas Clients in Gas Arrears	11.90%	5.50%	6.40%	
Average Gas Arrears Balance	£1,051.63	£144.67	£906.96	
% of Council Tax Clients in Council Tax Arrears	38.20%	40.70%	-2.50%	
Average Council Tax Arrears Balance	£1,522.13	£1,729.76	-£207.63	
% of Clients with a Payday Loan	7.70%	16.40%	-8.70%	
Average Payday Loan Balance per Payday Client	£795.82	£1,513.16	-£717.34	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Glasgow Southside		Difference	
Year	2015	2014		
Number of Clients Advised	106	120	-14	
Average Monthly Income (Net)	£1,006.72	£1,018.80	-£12.08	
Average Outstanding Debt Balance	£12,845.96	£10,188.04	£2,657.92	
Percentage of Income Spent on Priority Expenditure	45.20%	46.60%	-1.40%	
% of Rent Clients in Rent Arrears	20.70%	27.30%	-6.60%	
Average Rent Arrears Balance	£672.92	£295.92	£377.00	
% of Mortgage Clients in Mortgage Arrears	26.90%	50.00%	-23.10%	
Average Mortgage Arrears Balance	£1,878.43	£4,293.88	-£2,415.45	
% of Electricity Clients in Electricity Arrears	17.70%	20.70%	-3.00%	
Average Electricity Arrears Balance	£361.29	£651.37	-£290.08	
% of Gas Clients in Gas Arrears	26.20%	25.50%	0.70%	
Average Gas Arrears Balance	£423.00	£1,019.83	-£596.83	
% of Council Tax Clients in Council Tax Arrears	45.90%	46.40%	-0.50%	
Average Council Tax Arrears Balance	£2,102.35	£2,596.62	-£494.26	
% of Clients with a Payday Loan	5.70%	13.30%	-7.60%	
Average Payday Loan Balance per Payday Client	£1,560.17	£1,419.19	£140.98	

	Greenock and Inverclyde		Difference	
Year	2015	2014		
Number of Clients Advised	102	121	-19	
Average Monthly Income (Net)	£1,171.95	£1,159.42	£12.53	
Average Outstanding Debt Balance	£10,172.89	£7,003.31	£3,169.58	
Percentage of Income Spent on Priority Expenditure	50.60%	43.60%	7.00%	
% of Rent Clients in Rent Arrears	23.90%	40.50%	-16.60%	
Average Rent Arrears Balance	£726.41	£712.53	£13.88	
% of Mortgage Clients in Mortgage Arrears	25.00%	34.30%	-9.30%	
Average Mortgage Arrears Balance	£1,309.40	£3,282.25	-£1,972.85	
% of Electricity Clients in Electricity Arrears	11.10%	15.20%	-4.10%	
Average Electricity Arrears Balance	£231.00	£874.29	-£643.29	
% of Gas Clients in Gas Arrears	20.00%	23.20%	-3.20%	
Average Gas Arrears Balance	£442.27	£1,455.15	-£1,012.88	
% of Council Tax Clients in Council Tax Arrears	36.50%	42.20%	-5.70%	
Average Council Tax Arrears Balance	£1,460.77	£1,689.43	-£228.65	
% of Clients with a Payday Loan	5.90%	19.00%	-13.10%	
Average Payday Loan Balance per Payday Client	£1,225.33	£1,121.61	£103.72	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Hamilton, Larkhall and Stonehouse	Difference		
Year	2015	2014		
Number of Clients Advised	97	114	-17	
Average Monthly Income (Net)	£1,303.23	£1,137.07	£166.16	
Average Outstanding Debt Balance	£13,555.17	£11,909.00	£1,646.17	
Percentage of Income Spent on Priority Expenditure	65.00%	42.30%	22.70%	
% of Rent Clients in Rent Arrears	15.00%	24.20%	-9.20%	
Average Rent Arrears Balance	£590.33	£332.88	£257.46	
% of Mortgage Clients in Mortgage Arrears	28.90%	28.20%	0.70%	
Average Mortgage Arrears Balance	£1,549.27	£2,039.38	-£490.11	
% of Electricity Clients in Electricity Arrears	2.60%	8.60%	-6.00%	
Average Electricity Arrears Balance	£429.50	£386.00	£43.50	
% of Gas Clients in Gas Arrears	8.00%	8.70%	-0.70%	
Average Gas Arrears Balance	£225.25	£122.50	£102.75	
% of Council Tax Clients in Council Tax Arrears	32.00%	38.40%	-6.40%	
Average Council Tax Arrears Balance	£1,251.92	£1,364.33	-£112.42	
% of Clients with a Payday Loan	15.50%	14.00%	1.50%	
Average Payday Loan Balance per Payday Client	£1,092.47	£1,408.31	-£315.85	

	Inverness and Nairn	Difference		
Year	2015	2014		
Number of Clients Advised	99	112	-13	
Average Monthly Income (Net)	£1,285.57	£1,327.63	-£42.05	
Average Outstanding Debt Balance	£9,677.20	£10,922.79	-£1,245.58	
Percentage of Income Spent on Priority Expenditure	49.60%	43.10%	6.50%	
% of Rent Clients in Rent Arrears	18.50%	19.10%	-0.60%	
Average Rent Arrears Balance	£483.92	£661.56	-£177.64	
% of Mortgage Clients in Mortgage Arrears	10.00%	40.00%	-30.00%	
Average Mortgage Arrears Balance	£4,865.00	£2,271.21	£2,593.79	
% of Electricity Clients in Electricity Arrears	7.80%	9.40%	-1.60%	
Average Electricity Arrears Balance	£705.17	£266.25	£438.92	
% of Gas Clients in Gas Arrears	6.30%	11.10%	-4.90%	
Average Gas Arrears Balance	£1,310.00	£308.00	£1,002.00	
% of Council Tax Clients in Council Tax Arrears	43.70%	35.80%	7.90%	
Average Council Tax Arrears Balance	£1,629.87	£2,698.79	-£1,068.92	
% of Clients with a Payday Loan	13.10%	24.10%	-11.00%	
Average Payday Loan Balance per Payday Client	£1,319.92	£1,297.59	£22.33	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Kilmarnock and Irvine Valley		Difference	
Year	2015	2014		
Number of Clients Advised	127	159	-32	
Average Monthly Income (Net)	£1,178.13	£1,126.27	£51.85	
Average Outstanding Debt Balance	£12,573.72	£13,714.79	-£1,141.08	
Percentage of Income Spent on Priority Expenditure	43.90%	42.40%	1.50%	
% of Rent Clients in Rent Arrears	22.10%	30.50%	-8.40%	
Average Rent Arrears Balance	£500.80	£414.11	£86.69	
% of Mortgage Clients in Mortgage Arrears	20.50%	53.20%	-32.70%	
Average Mortgage Arrears Balance	£794.63	£2,714.52	-£1,919.90	
% of Electricity Clients in Electricity Arrears	13.20%	8.50%	4.70%	
Average Electricity Arrears Balance	£918.64	£510.82	£407.82	
% of Gas Clients in Gas Arrears	13.50%	14.00%	-0.50%	
Average Gas Arrears Balance	£722.10	£467.75	£254.35	
% of Council Tax Clients in Council Tax Arrears	39.60%	47.20%	-7.60%	
Average Council Tax Arrears Balance	£1,769.88	£1,184.81	£585.06	
% of Clients with a Payday Loan	15.70%	19.50%	-3.80%	
Average Payday Loan Balance per Payday Client	£1,000.25	£1,365.87	-£365.62	

	Kirkcaldy		Difference	
Year	2015	2014		
Number of Clients Advised	119	117	2	
Average Monthly Income (Net)	£1,172.91	£1,058.78	£114.13	
Average Outstanding Debt Balance	£9,753.03	£8,995.41	£757.61	
Percentage of Income Spent on Priority Expenditure	41.90%	43.00%	-1.10%	
% of Rent Clients in Rent Arrears	29.60%	38.80%	-9.20%	
Average Rent Arrears Balance	£1,489.19	£1,459.16	£30.03	
% of Mortgage Clients in Mortgage Arrears	42.90%	38.50%	4.40%	
Average Mortgage Arrears Balance	£2,348.00	£1,558.50	£789.50	
% of Electricity Clients in Electricity Arrears	8.20%	10.10%	-1.90%	
Average Electricity Arrears Balance	£735.00	£782.40	-£47.40	
% of Gas Clients in Gas Arrears	10.40%	10.10%	0.30%	
Average Gas Arrears Balance	£768.71	£1,224.71	-£456.00	
% of Council Tax Clients in Council Tax Arrears	37.10%	51.70%	-14.60%	
Average Council Tax Arrears Balance	£1,231.39	£1,540.00	-£308.61	
% of Clients with a Payday Loan	11.80%	14.50%	-2.70%	
Average Payday Loan Balance per Payday Client	£828.00	£1,472.12	-£644.12	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Linlithgow		Difference	
Year	2015	2014		
Number of Clients Advised	112	155	-43	
Average Monthly Income (Net)	£1,229.59	£1,177.10	£52.49	
Average Outstanding Debt Balance	£10,551.89	£12,079.62	-£1,527.74	
Percentage of Income Spent on Priority Expenditure	41.60%	43.40%	-1.80%	
% of Rent Clients in Rent Arrears	15.00%	26.30%	-11.30%	
Average Rent Arrears Balance	£471.00	£426.67	£44.33	
% of Mortgage Clients in Mortgage Arrears	18.20%	33.30%	-15.10%	
Average Mortgage Arrears Balance	£1,731.50	£2,583.76	-£852.26	
% of Electricity Clients in Electricity Arrears	9.50%	12.90%	-3.40%	
Average Electricity Arrears Balance	£716.00	£476.33	£239.67	
% of Gas Clients in Gas Arrears	8.20%	15.40%	-7.20%	
Average Gas Arrears Balance	£1,249.25	£388.20	£861.05	
% of Council Tax Clients in Council Tax Arrears	35.00%	38.10%	-3.10%	
Average Council Tax Arrears Balance	£1,447.46	£1,101.60	£345.86	
% of Clients with a Payday Loan	10.70%	18.10%	-7.40%	
Average Payday Loan Balance per Payday Client	£1,734.08	£1,670.96	£63.12	

	Mid Fife and Glenrothes		Difference	
Year	2015	2014		
Number of Clients Advised	109	91	18	
Average Monthly Income (Net)	£1,128.76	£1,159.44	-£30.68	
Average Outstanding Debt Balance	£11,891.06	£12,111.60	-£220.54	
Percentage of Income Spent on Priority Expenditure	46.70%	44.60%	2.10%	
% of Rent Clients in Rent Arrears	19.60%	41.40%	-21.80%	
Average Rent Arrears Balance	£429.09	£885.58	-£456.49	
% of Mortgage Clients in Mortgage Arrears	22.90%	25.00%	-2.10%	
Average Mortgage Arrears Balance	£1,692.38	£1,345.89	£346.49	
% of Electricity Clients in Electricity Arrears	7.60%	8.80%	-1.20%	
Average Electricity Arrears Balance	£433.33	£500.29	-£66.95	
% of Gas Clients in Gas Arrears	8.00%	13.00%	-5.00%	
Average Gas Arrears Balance	£229.50	£429.17	-£199.67	
% of Council Tax Clients in Council Tax Arrears	40.80%	29.20%	11.60%	
Average Council Tax Arrears Balance	£1,281.35	£724.19	£557.16	
% of Clients with a Payday Loan	7.30%	11.00%	-3.70%	
Average Payday Loan Balance per Payday Client	£896.13	£776.60	£119.53	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Midlothian North and Musselburgh		Difference	
Year	2015	2014		
Number of Clients Advised	115	120	-5	
Average Monthly Income (Net)	£1,261.18	£1,138.81	£122.36	
Average Outstanding Debt Balance	£9,380.58	£11,577.17	-£2,196.59	
Percentage of Income Spent on Priority Expenditure	50.50%	40.20%	10.30%	
% of Rent Clients in Rent Arrears	30.90%	40.00%	-9.10%	
Average Rent Arrears Balance	£882.76	£971.88	-£89.11	
% of Mortgage Clients in Mortgage Arrears	12.10%	20.00%	-7.90%	
Average Mortgage Arrears Balance	£1,600.00	£4,656.33	-£3,056.33	
% of Electricity Clients in Electricity Arrears	9.30%	12.10%	-2.80%	
Average Electricity Arrears Balance	£520.89	£1,022.82	-£501.93	
% of Gas Clients in Gas Arrears	8.50%	8.80%	-0.30%	
Average Gas Arrears Balance	£327.60	£551.00	-£223.40	
% of Council Tax Clients in Council Tax Arrears	36.70%	38.60%	-1.90%	
Average Council Tax Arrears Balance	£1,712.79	£1,869.63	-£156.84	
% of Clients with a Payday Loan	9.60%	15.80%	-6.20%	
Average Payday Loan Balance per Payday Client	£1,130.36	£1,173.47	-£43.11	

	Midlothian South, Tweeddale and Lauderdale		Difference	
Year	2015	2014		
Number of Clients Advised	84	109	-25	
Average Monthly Income (Net)	£1,339.73	£1,311.30	£28.43	
Average Outstanding Debt Balance	£13,317.57	£14,165.45	-£847.88	
Percentage of Income Spent on Priority Expenditure	45.10%	47.70%	-2.60%	
% of Rent Clients in Rent Arrears	22.90%	32.40%	-9.50%	
Average Rent Arrears Balance	£665.64	£432.92	£232.72	
% of Mortgage Clients in Mortgage Arrears	26.90%	38.20%	-11.30%	
Average Mortgage Arrears Balance	£2,077.14	£3,008.62	-£931.47	
% of Electricity Clients in Electricity Arrears	10.00%	9.60%	0.40%	
Average Electricity Arrears Balance	£620.86	£726.25	-£105.39	
% of Gas Clients in Gas Arrears	3.20%	10.00%	-6.80%	
Average Gas Arrears Balance	£187.00	£191.75	-£4.75	
% of Council Tax Clients in Council Tax Arrears	33.30%	31.60%	1.70%	
Average Council Tax Arrears Balance	£2,119.41	£1,227.32	£892.09	
% of Clients with a Payday Loan	8.30%	22.90%	-14.60%	
Average Payday Loan Balance per Payday Client	£1,257.43	£1,256.40	£1.03	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Moray		Difference	
Year	2015	2014		
Number of Clients Advised	78	92	-14	
Average Monthly Income (Net)	£1,355.18	£1,065.32	£289.86	
Average Outstanding Debt Balance	£19,653.63	£9,801.25	£9,852.38	
Percentage of Income Spent on Priority Expenditure	41.80%	37.40%	4.40%	
% of Rent Clients in Rent Arrears	15.40%	26.50%	-11.10%	
Average Rent Arrears Balance	£877.38	£390.44	£486.93	
% of Mortgage Clients in Mortgage Arrears	43.80%	29.40%	14.40%	
Average Mortgage Arrears Balance	£1,121.29	£2,035.20	-£913.91	
% of Electricity Clients in Electricity Arrears	11.70%	4.30%	7.40%	
Average Electricity Arrears Balance	£665.14	£361.33	£303.81	
% of Gas Clients in Gas Arrears	3.60%	5.00%	-1.40%	
Average Gas Arrears Balance	£1,005.00	£534.50	£470.50	
% of Council Tax Clients in Council Tax Arrears	38.70%	39.70%	-1.00%	
Average Council Tax Arrears Balance	£1,140.25	£959.32	£180.93	
% of Clients with a Payday Loan	11.50%	19.60%	-8.10%	
Average Payday Loan Balance per Payday Client	£1,289.44	£1,405.78	-£116.33	

	Motherwell and Wishaw		Difference	
Year	2015	2014		
Number of Clients Advised	86	110	-24	
Average Monthly Income (Net)	£1,381.06	£1,206.74	£174.32	
Average Outstanding Debt Balance	£11,682.52	£11,567.06	£115.46	
Percentage of Income Spent on Priority Expenditure	40.60%	41.10%	-0.50%	
% of Rent Clients in Rent Arrears	35.30%	28.80%	6.50%	
Average Rent Arrears Balance	£706.39	£318.53	£387.86	
% of Mortgage Clients in Mortgage Arrears	14.30%	22.60%	-8.30%	
Average Mortgage Arrears Balance	£1,957.25	£1,831.00	£126.25	
% of Electricity Clients in Electricity Arrears	8.20%	14.00%	-5.80%	
Average Electricity Arrears Balance	£855.67	£410.92	£444.74	
% of Gas Clients in Gas Arrears	17.00%	14.80%	2.20%	
Average Gas Arrears Balance	£778.63	£434.13	£344.50	
% of Council Tax Clients in Council Tax Arrears	40.80%	45.10%	-4.30%	
Average Council Tax Arrears Balance	£1,960.90	£1,414.12	£546.77	
% of Clients with a Payday Loan	16.30%	20.00%	-3.70%	
Average Payday Loan Balance per Payday Client	£1,238.36	£1,337.09	-£98.73	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Na h-Eileanan an Iar	Difference		
Year	2015	2014		
Number of Clients Advised	26	39	-13	
Average Monthly Income (Net)	£1,023.32	£1,404.62	-£381.30	
Average Outstanding Debt Balance	£11,359.76	£14,893.15	-£3,533.39	
Percentage of Income Spent on Priority Expenditure	52.70%	38.20%	14.50%	
% of Rent Clients in Rent Arrears	13.30%	33.30%	-20.00%	
Average Rent Arrears Balance	£943.00	£142.25	£800.75	
% of Mortgage Clients in Mortgage Arrears	25.00%	46.20%	-21.20%	
Average Mortgage Arrears Balance	£1,402.50	£1,707.33	-£304.83	
% of Electricity Clients in Electricity Arrears	15.00%	13.90%	1.10%	
Average Electricity Arrears Balance	£594.00	£957.20	-£363.20	
% of Gas Clients in Gas Arrears	0.00%	10.00%	-10.00%	
Average Gas Arrears Balance		£1,102.00	-£1,102.00	
% of Council Tax Clients in Council Tax Arrears	31.60%	27.80%	3.80%	
Average Council Tax Arrears Balance	£603.83	£736.80	-£132.97	
% of Clients with a Payday Loan	0.00%	7.70%	-7.70%	
Average Payday Loan Balance per Payday Client		£493.67	-£493.67	

	North East Fife	Difference		
Year	2015	2014		
Number of Clients Advised	64	79	-15	
Average Monthly Income (Net)	£1,177.56	£1,223.22	-£45.66	
Average Outstanding Debt Balance	£13,210.54	£13,249.00	-£38.46	
Percentage of Income Spent on Priority Expenditure	49.50%	41.50%	8.00%	
% of Rent Clients in Rent Arrears	13.60%	44.00%	-30.40%	
Average Rent Arrears Balance	£325.50	£633.00	-£307.50	
% of Mortgage Clients in Mortgage Arrears	21.10%	41.40%	-20.30%	
Average Mortgage Arrears Balance	£9,130.25	£1,996.67	£7,133.58	
% of Electricity Clients in Electricity Arrears	10.70%	6.90%	3.80%	
Average Electricity Arrears Balance	£303.00	£609.75	-£306.75	
% of Gas Clients in Gas Arrears	17.20%	4.80%	12.40%	
Average Gas Arrears Balance	£203.20	£514.00	-£310.80	
% of Council Tax Clients in Council Tax Arrears	22.00%	36.40%	-14.40%	
Average Council Tax Arrears Balance	£1,048.18	£1,101.45	-£53.27	
% of Clients with a Payday Loan	4.70%	8.90%	-4.20%	
Average Payday Loan Balance per Payday Client	£319.33	£2,758.57	-£2,439.24	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Orkney Islands		Difference	
Year	2015	2014		
Number of Clients Advised	21	20	1	
Average Monthly Income (Net)	£1,386.89	£1,487.61	-£100.72	
Average Outstanding Debt Balance	£12,836.48	£11,742.60	£1,093.88	
Percentage of Income Spent on Priority Expenditure	41.20%	39.10%	2.10%	
% of Rent Clients in Rent Arrears	28.60%	25.00%	3.60%	
Average Rent Arrears Balance	£851.50	£715.50	£136.00	
% of Mortgage Clients in Mortgage Arrears	33.30%	40.00%	-6.70%	
Average Mortgage Arrears Balance	£1,350.00	£350.00	£1,000.00	
% of Electricity Clients in Electricity Arrears	0.00%	23.50%	-23.50%	
Average Electricity Arrears Balance		£810.25	-£810.25	
% of Gas Clients in Gas Arrears		0.00%	0.00%	
Average Gas Arrears Balance		£0.00	£0.00	
% of Council Tax Clients in Council Tax Arrears	35.00%	21.40%	13.60%	
Average Council Tax Arrears Balance	£918.43	£1,197.33	-£278.90	
% of Clients with a Payday Loan	4.80%	20.00%	-15.20%	
Average Payday Loan Balance per Payday Client	£140.00	£2,412.25	-£2,272.25	

	Paisley		Difference	
Year	2015	2014		
Number of Clients Advised	86	124	-38	
Average Monthly Income (Net)	£1,174.59	£1,171.74	£2.85	
Average Outstanding Debt Balance	£10,378.80	£10,150.42	£228.38	
Percentage of Income Spent on Priority Expenditure	48.50%	43.90%	4.60%	
% of Rent Clients in Rent Arrears	26.70%	25.60%	1.10%	
Average Rent Arrears Balance	£598.92	£321.36	£277.55	
% of Mortgage Clients in Mortgage Arrears	18.50%	36.20%	-17.70%	
Average Mortgage Arrears Balance	£1,029.20	£2,222.53	-£1,193.33	
% of Electricity Clients in Electricity Arrears	11.30%	13.40%	-2.10%	
Average Electricity Arrears Balance	£641.00	£533.85	£107.15	
% of Gas Clients in Gas Arrears	8.90%	20.00%	-11.10%	
Average Gas Arrears Balance	£631.00	£341.36	£289.64	
% of Council Tax Clients in Council Tax Arrears	34.80%	48.90%	-14.10%	
Average Council Tax Arrears Balance	£1,879.26	£1,665.95	£213.31	
% of Clients with a Payday Loan	10.50%	16.10%	-5.60%	
Average Payday Loan Balance per Payday Client	£1,694.11	£1,209.10	£485.01	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Perthshire North	Difference		
Year	2015	2014		
Number of Clients Advised	77	85	-8	
Average Monthly Income (Net)	£1,255.52	£1,267.12	-£11.60	
Average Outstanding Debt Balance	£13,122.56	£14,006.25	-£883.69	
Percentage of Income Spent on Priority Expenditure	40.60%	47.40%	-6.80%	
% of Rent Clients in Rent Arrears	14.60%	31.60%	-17.00%	
Average Rent Arrears Balance	£1,999.33	£974.67	£1,024.67	
% of Mortgage Clients in Mortgage Arrears	22.70%	34.80%	-12.10%	
Average Mortgage Arrears Balance	£2,063.60	£2,303.63	-£240.03	
% of Electricity Clients in Electricity Arrears	14.50%	18.30%	-3.80%	
Average Electricity Arrears Balance	£650.25	£863.23	-£212.98	
% of Gas Clients in Gas Arrears	3.60%	14.80%	-11.20%	
Average Gas Arrears Balance	£544.00	£600.00	-£56.00	
% of Council Tax Clients in Council Tax Arrears	27.30%	33.80%	-6.50%	
Average Council Tax Arrears Balance	£2,285.53	£2,199.17	£86.36	
% of Clients with a Payday Loan	11.70%	8.20%	3.50%	

	Perthshire South and Kinross-shire	Difference		
Year	2015	2014		
Number of Clients Advised	83	98	-15	
Average Monthly Income (Net)	£1,366.04	£1,357.28	£8.76	
Average Outstanding Debt Balance	£15,731.90	£13,006.97	£2,724.93	
Percentage of Income Spent on Priority Expenditure	48.00%	46.30%	1.70%	
% of Rent Clients in Rent Arrears	23.40%	22.50%	0.90%	
Average Rent Arrears Balance	£711.00	£960.00	-£249.00	
% of Mortgage Clients in Mortgage Arrears	25.00%	31.30%	-6.30%	
Average Mortgage Arrears Balance	£4,160.50	£2,351.00	£1,809.50	
% of Electricity Clients in Electricity Arrears	9.00%	12.30%	-3.30%	
Average Electricity Arrears Balance	£378.17	£1,195.00	-£816.83	
% of Gas Clients in Gas Arrears	12.90%	10.30%	2.60%	
Average Gas Arrears Balance	£470.25	£434.50	£35.75	
% of Council Tax Clients in Council Tax Arrears	34.40%	36.40%	-2.00%	
Average Council Tax Arrears Balance	£1,173.48	£2,050.79	-£877.31	
% of Clients with a Payday Loan	10.80%	23.50%	-12.70%	
Average Payday Loan Balance per Payday Client	£1,574.00	£1,312.61	£261.39	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Renfrewshire North and West	Difference		
Year	2015	2014		
Number of Clients Advised	75	98	-23	
Average Monthly Income (Net)	£1,556.55	£1,323.21	£233.34	
Average Outstanding Debt Balance	£17,076.57	£12,856.19	£4,220.38	
Percentage of Income Spent on Priority Expenditure	49.00%	42.60%	6.40%	
% of Rent Clients in Rent Arrears	36.70%	30.00%	6.70%	
Average Rent Arrears Balance	£805.36	£503.56	£301.81	
% of Mortgage Clients in Mortgage Arrears	33.30%	50.00%	-16.70%	
Average Mortgage Arrears Balance	£1,803.62	£3,437.00	-£1,633.38	
% of Electricity Clients in Electricity Arrears	4.60%	16.50%	-11.90%	
Average Electricity Arrears Balance	£197.33	£532.46	-£335.13	
% of Gas Clients in Gas Arrears	9.50%	13.90%	-4.40%	
Average Gas Arrears Balance	£245.50	£464.20	-£218.70	
% of Council Tax Clients in Council Tax Arrears	35.90%	33.80%	2.10%	
Average Council Tax Arrears Balance	£2,594.39	£1,019.80	£1,574.59	
% of Clients with a Payday Loan	10.70%	20.40%	-9.70%	
Average Payday Loan Balance per Payday Client	£1,253.25	£1,569.00	-£315.75	

	Renfrewshire South	Difference		
Year	2015	2014		
Number of Clients Advised	80	110	-30	
Average Monthly Income (Net)	£1,229.47	£1,203.23	£26.24	
Average Outstanding Debt Balance	£11,576.04	£12,756.03	-£1,179.99	
Percentage of Income Spent on Priority Expenditure	43.30%	44.40%	-1.10%	
% of Rent Clients in Rent Arrears	28.60%	21.60%	7.00%	
Average Rent Arrears Balance	£241.40	£2,466.88	-£2,225.48	
% of Mortgage Clients in Mortgage Arrears	12.50%	23.80%	-11.30%	
Average Mortgage Arrears Balance	£1,996.75	£1,681.30	£315.45	
% of Electricity Clients in Electricity Arrears	1.50%	11.60%	-10.10%	
Average Electricity Arrears Balance	£800.00	£706.20	£93.80	
% of Gas Clients in Gas Arrears	5.00%	15.40%	-10.40%	
Average Gas Arrears Balance	£127.50	£286.00	-£158.50	
% of Council Tax Clients in Council Tax Arrears	35.00%	31.60%	3.40%	
Average Council Tax Arrears Balance	£1,510.43	£1,743.68	-£233.25	
% of Clients with a Payday Loan	7.50%	8.20%	-0.70%	
Average Payday Loan Balance per Payday Client	£794.33	£907.67	-£113.33	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Rutherglen		Difference	
Year	2015	2014		
Number of Clients Advised	107	130	-23	
Average Monthly Income (Net)	£1,182.26	£1,275.43	-£93.17	
Average Outstanding Debt Balance	£12,207.85	£13,933.20	-£1,725.35	
Percentage of Income Spent on Priority Expenditure	49.30%	42.10%	7.20%	
% of Rent Clients in Rent Arrears	21.10%	21.10%	0.00%	
Average Rent Arrears Balance	£505.63	£443.63	£62.00	
% of Mortgage Clients in Mortgage Arrears	21.30%	30.80%	-9.50%	
Average Mortgage Arrears Balance	£2,960.90	£1,780.50	£1,180.40	
% of Electricity Clients in Electricity Arrears	8.80%	9.10%	-0.40%	
Average Electricity Arrears Balance	£723.00	£377.11	£345.89	
% of Gas Clients in Gas Arrears	7.00%	8.90%	-1.90%	
Average Gas Arrears Balance	£383.33	£646.00	-£262.67	
% of Council Tax Clients in Council Tax Arrears	34.20%	38.00%	-3.80%	
Average Council Tax Arrears Balance	£1,220.38	£2,171.43	-£951.04	
% of Clients with a Payday Loan	16.80%	19.20%	-2.40%	
Average Payday Loan Balance per Payday Client	£1,007.06	£1,031.72	-£24.66	

	Shetland Islands		Difference	
Year	2015	2014		
Number of Clients Advised	13	20	-7	
Average Monthly Income (Net)	£997.38	£1,801.65	-£804.27	
Average Outstanding Debt Balance	£16,123.92	£17,464.65	-£1,340.73	
Percentage of Income Spent on Priority Expenditure	41.90%	36.10%	5.80%	
% of Rent Clients in Rent Arrears	30.00%	28.60%	1.40%	
Average Rent Arrears Balance	£1,317.00	£500.00	£817.00	
% of Mortgage Clients in Mortgage Arrears	100.00%	25.00%	75.00%	
Average Mortgage Arrears Balance	£756.00	£2,599.00	-£1,843.00	
% of Electricity Clients in Electricity Arrears	0.00%	5.60%	-5.60%	
Average Electricity Arrears Balance		£200.00	-£200.00	
% of Gas Clients in Gas Arrears	0.00%	0.00%	0.00%	
Average Gas Arrears Balance		£0.00	£0.00	
% of Council Tax Clients in Council Tax Arrears	37.50%	33.30%	4.20%	
Average Council Tax Arrears Balance	£2,019.00	£782.00	£1,237.00	
% of Clients with a Payday Loan	15.40%	0.00%	15.40%	
Average Payday Loan Balance per Payday Client	£178.00	£0.00	£178.00	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

	Skye, Lochaber and Badenoch		Difference	
Year	2015	2014		
Number of Clients Advised	88	105	-17	
Average Monthly Income (Net)	£1,369.47	£1,185.29	£184.18	
Average Outstanding Debt Balance	£16,427.12	£11,027.34	£5,399.78	
Percentage of Income Spent on Priority Expenditure	50.80%	43.00%	7.80%	
% of Rent Clients in Rent Arrears	23.40%	37.50%	-14.10%	
Average Rent Arrears Balance	£586.64	£854.28	-£267.64	
% of Mortgage Clients in Mortgage Arrears	25.00%	29.20%	-4.20%	
Average Mortgage Arrears Balance	£4,907.13	£3,324.71	£1,582.41	
% of Electricity Clients in Electricity Arrears	10.70%	11.10%	-0.40%	
Average Electricity Arrears Balance	£593.13	£1,902.78	-£1,309.65	
% of Gas Clients in Gas Arrears	9.10%	6.70%	2.40%	
Average Gas Arrears Balance	£170.00	£1,371.00	-£1,201.00	
% of Council Tax Clients in Council Tax Arrears	28.80%	45.50%	-16.70%	
Average Council Tax Arrears Balance	£1,253.74	£1,243.69	£10.05	
% of Clients with a Payday Loan	10.20%	12.40%	-2.20%	
Average Payday Loan Balance per Payday Client	£1,226.78	£1,085.77	£141.01	

	Stirling		Difference	
Year	2015	2014		
Number of Clients Advised	80	100	-20	
Average Monthly Income (Net)	£1,594.66	£1,391.28	£203.38	
Average Outstanding Debt Balance	£18,794.29	£14,562.77	£4,231.52	
Percentage of Income Spent on Priority Expenditure	52.40%	43.00%	9.40%	
% of Rent Clients in Rent Arrears	23.10%	25.80%	-2.70%	
Average Rent Arrears Balance	£2,779.56	£806.38	£1,973.18	
% of Mortgage Clients in Mortgage Arrears	40.00%	22.90%	17.10%	
Average Mortgage Arrears Balance	£1,407.08	£3,186.63	-£1,779.54	
% of Electricity Clients in Electricity Arrears	13.30%	11.00%	2.30%	
Average Electricity Arrears Balance	£1,049.38	£1,131.11	-£81.74	
% of Gas Clients in Gas Arrears	6.50%	10.60%	-4.10%	
Average Gas Arrears Balance	£216.00	£510.00	-£294.00	
% of Council Tax Clients in Council Tax Arrears	26.20%	24.70%	1.50%	
Average Council Tax Arrears Balance	£816.56	£1,198.72	-£382.16	
% of Clients with a Payday Loan	13.80%	10.00%	3.80%	
Average Payday Loan Balance per Payday Client	£1,004.73	£2,297.20	-£1,292.47	

 BELOW SCOTTISH CLIENT AVERAGE

 ABOVE SCOTTISH CLIENT AVERAGE

	Strathkelvin and Bearsden	Difference		
Year	2015	2014		
Number of Clients Advised	86	95	-9	
Average Monthly Income (Net)	£1,378.26	£1,278.98	£99.28	
Average Outstanding Debt Balance	£13,746.24	£14,091.78	-£345.54	
Percentage of Income Spent on Priority Expenditure	43.30%	40.90%	2.40%	
% of Rent Clients in Rent Arrears	25.00%	31.60%	-6.60%	
Average Rent Arrears Balance	£507.67	£315.00	£192.67	
% of Mortgage Clients in Mortgage Arrears	22.50%	28.90%	-6.40%	
Average Mortgage Arrears Balance	£2,895.89	£1,702.91	£1,192.98	
% of Electricity Clients in Electricity Arrears	11.90%	15.30%	-3.40%	
Average Electricity Arrears Balance	£805.38	£527.27	£278.10	
% of Gas Clients in Gas Arrears	22.20%	13.00%	9.20%	
Average Gas Arrears Balance	£711.38	£377.33	£334.04	
% of Council Tax Clients in Council Tax Arrears	46.40%	36.40%	10.00%	
Average Council Tax Arrears Balance	£1,820.06	£1,220.38	£599.69	
% of Clients with a Payday Loan	12.80%	11.60%	1.20%	
Average Payday Loan Balance per Payday Client	£995.18	£1,067.82	-£72.64	

	Uddingston and Bellshill	Difference		
Year	2015	2014		
Number of Clients Advised	77	95	-18	
Average Monthly Income (Net)	£1,319.07	£1,261.76	£57.31	
Average Outstanding Debt Balance	£13,139.24	£10,026.03	£3,113.21	
Percentage of Income Spent on Priority Expenditure	44.10%	42.80%	1.30%	
% of Rent Clients in Rent Arrears	16.10%	31.00%	-14.90%	
Average Rent Arrears Balance	£3,061.80	£168.22	£2,893.58	
% of Mortgage Clients in Mortgage Arrears	33.30%	22.90%	10.40%	
Average Mortgage Arrears Balance	£2,345.73	£1,276.01	£1,069.72	
% of Electricity Clients in Electricity Arrears	13.80%	14.60%	-0.80%	
Average Electricity Arrears Balance	£776.75	£377.33	£399.42	
% of Gas Clients in Gas Arrears	11.40%	5.10%	6.30%	
Average Gas Arrears Balance	£693.00	£167.50	£525.50	
% of Council Tax Clients in Council Tax Arrears	32.10%	36.30%	-4.20%	
Average Council Tax Arrears Balance	£951.83	£1,383.28	-£431.44	
% of Clients with a Payday Loan	13.00%	18.90%	-5.90%	
Average Payday Loan Balance per Payday Client	£1,695.80	£1,509.56	£186.24	



BELOW SCOTTISH CLIENT AVERAGE



ABOVE SCOTTISH CLIENT AVERAGE

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