

# WALES IN THE RED

A research report  
prepared for StepChange  
Debt Charity

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StepChange Debt Charity is the UK's leading specialist debt advice charity, offering free and impartial advice to those struggling with problem debt via its telephone helpline and online Debt Remedy tool. The charity helps over half a million people each year to tackle their debt problems.

In 2013, the charity published its first annual Wales in the Red report, using its extensive client database to analyse the scale and make-up of debt problems in Wales as a whole, and in each of the 22 unitary authority areas within Wales. This report brings that analysis up-to-date for 2014, and is based on the 27,115 people who contacted the charity's telephone helpline from Wales between 2011 and 2014.

The evidence looks at a wide range of issues, from the position of household budgets and burden of debt repayments on income, to the proportion of Welsh clients falling behind on essential bills such as rent, mortgage repayments and Council Tax. It also looks at the payday loan phenomenon of recent years, and analyses whether its rapid growth is continuing under new regulation.

## Key findings

- Last year saw a 23% increase in the number of people contacting the charity's helpline from Wales. Over the past four years, the number of Welsh clients has risen by 84%, from 5,029 in 2011 to 9,270 in 2014. There are noticeable differences in demand for the charity's services in the 22 unitary authority areas, with those in the far North and South of the country more likely to contact the charity for debt advice (based on demand per 10,000 people).
- The average debt level amongst clients in the country is £12,759, yet the average client has just £10 left at the end of each month after covering their essential household costs to be able to put towards their debts.
- Council Tax debt and arrears on water bills are among the most rapidly growing debts for Welsh clients. The proportion of clients with Council Tax debt rose from 21.4% in 2011 to 30.4% in 2014, and the proportion of clients with water arrears has almost doubled in that time. Last year, the average amount owed by clients with these types of debts reached a high of £762 on Council Tax debt and £714 in water arrears.
- There has been a significant increase in the number of people in rented accommodation coming to the charity. In 2014, 53% of clients in Wales were renters, up from 29.8% in 2011.

# 1. Scale of Debt Problems

To assess the scale of problem debt within Wales, we have analysed the following factors:

- Demand for debt advice
- Unsecured debt levels
- Monthly budget deficit/surplus
- Contractual debt repayments relative to income

## 1.1 Demand for Debt Advice

The demand for debt advice in Wales has grown steadily over the past four years. Calls to the StepChange Debt Charity helpline have almost doubled, rising from 5,029 in 2011 to 9,270 in 2014 – an increase of 84%. In the last year, we saw a 23% increase in calls, rising from 7,559 in 2013.

When looking at the demand per 10,000 people, we can see that the proportion of people advised varies significantly across the country. Regions in the far South (with the exception of the capital, Cardiff) and North of the country have the highest demand for the charity's services, with central areas of Wales consistently recording lower than average advice levels over the past four years. In 2014, the biggest demand came from Blaenau Gwent, with 50 clients advised per 10,000 people, closely followed by Neath Port Talbot and Bridgend, with 47 clients advised per 10,000 people. As Chart 1 shows, the biggest percentage increase in calls between 2011 and 2014 has been in Gwynedd (147%), Powys (132%) and Blaenau Gwent (132%).

### Areas with the highest demand for debt advice 2011-2014 (based on demand per 10,000 people)<sup>1</sup>

2014

|                   | Clients advised | Demand per 10,000 |
|-------------------|-----------------|-------------------|
| Blaenau Gwent     | 281             | 50                |
| Neath Port Talbot | 531             | 47                |
| Bridgend          | 522             | 47                |
| Caerphilly        | 602             | 43                |
| Newport           | 484             | 43                |
| <b>National</b>   | <b>9,270</b>    | <b>38</b>         |

2013

|                   | Clients advised | Demand per 10,000 |
|-------------------|-----------------|-------------------|
| Bridgend          | 475             | 43                |
| Blaenau Gwent     | 219             | 39                |
| Rhondda Cynon Taf | 639             | 34                |
| Torfaen           | 247             | 34                |
| Wrexham           | 364             | 34                |
| <b>National</b>   | <b>7,559</b>    | <b>31</b>         |

2012

|                 | Clients advised | Demand per 10,000 |
|-----------------|-----------------|-------------------|
| Bridgend        | 285             | 26                |
| Torfaen         | 183             | 25                |
| Caerphilly      | 116             | 25                |
| Merthyr Tydfil  | 352             | 25                |
| Newport         | 282             | 25                |
| <b>National</b> | <b>5,257</b>    | <b>21</b>         |

2011

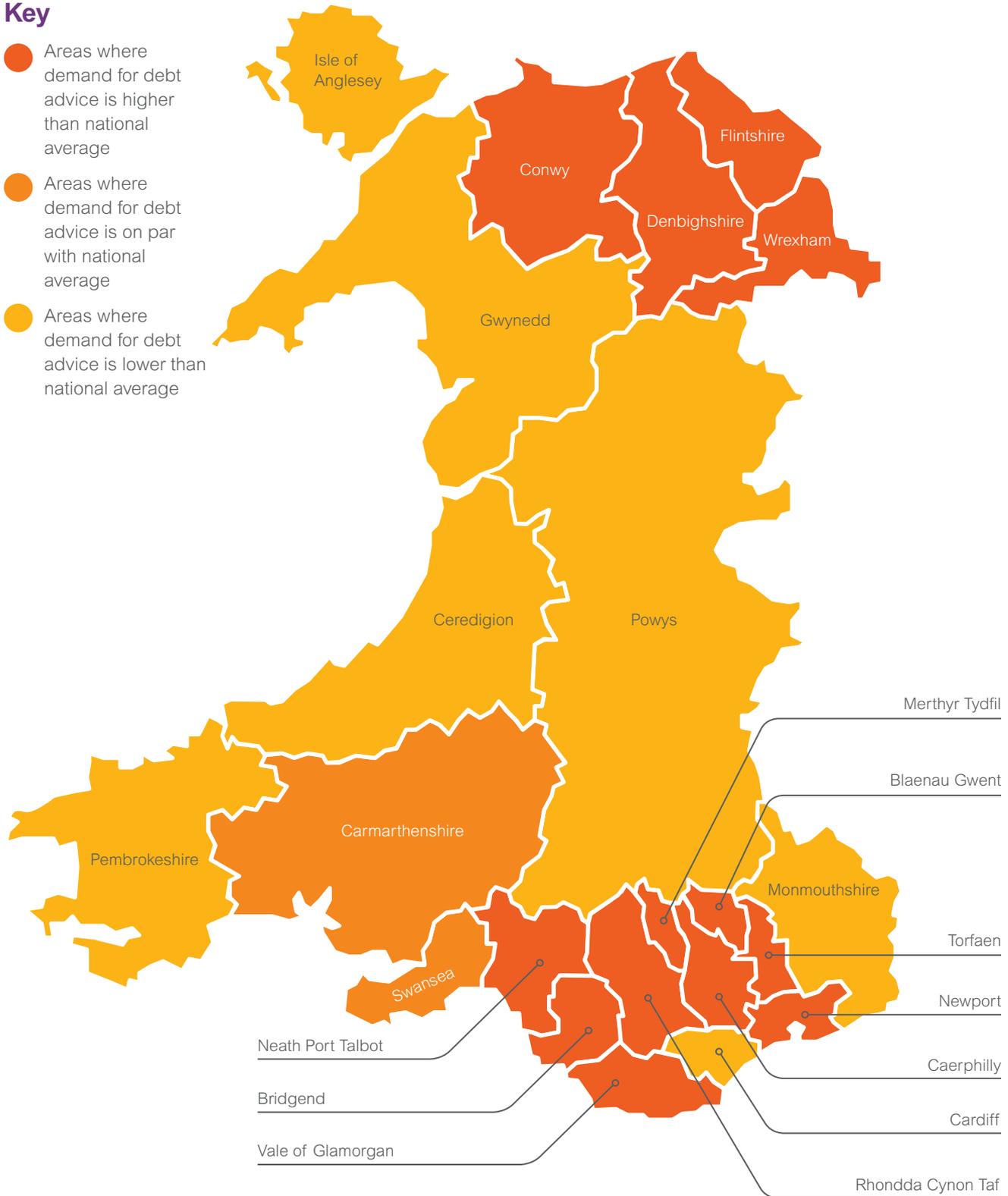
|                   | Clients advised | Demand per 10,000 |
|-------------------|-----------------|-------------------|
| Neath Port Talbot | 283             | 25                |
| Bridgend          | 280             | 25                |
| Flintshire        | 302             | 25                |
| Wrexham           | 257             | 24                |
| Merthyr Tydfil    | 108             | 23                |
| <b>National</b>   | <b>5,029</b>    | <b>21</b>         |

<sup>1</sup> In StepChange Debt Charity's Wales in the Red 2013 report, this figure was calculated using the ONS Mid-Year Population Estimates for people of all ages in Welsh unitary authorities. This year, in order to give a more accurate picture, this has been calculated using the ONS Mid-Year Population estimates for adults aged 18 and over in Welsh unitary authorities, and past data amended accordingly.

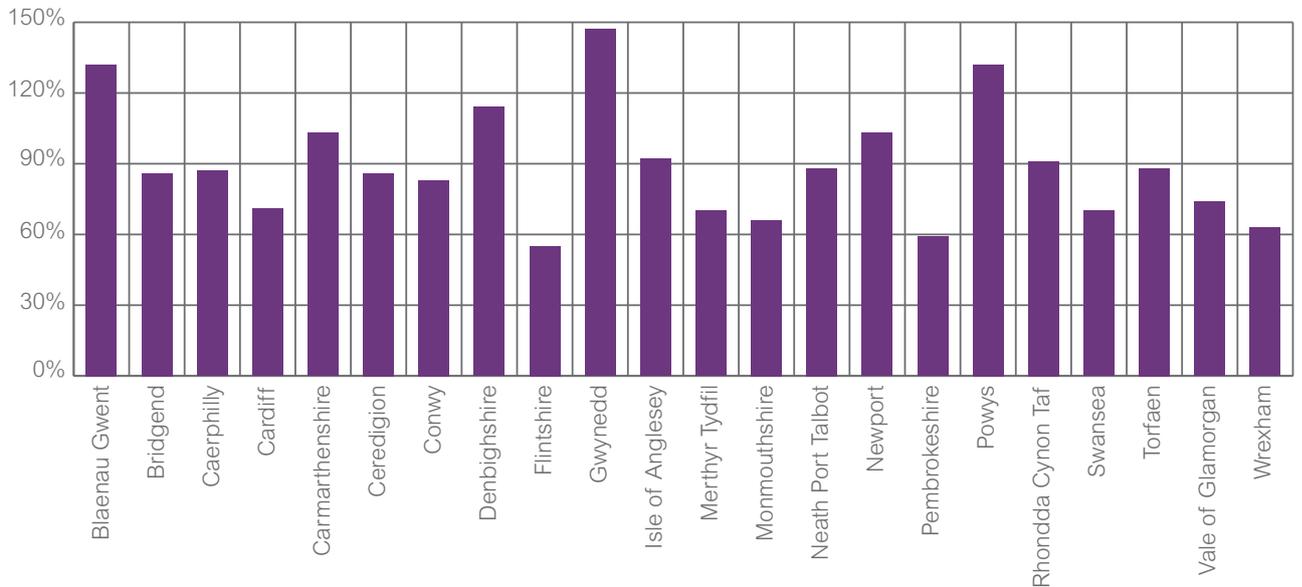
The following map highlights demand for the charity's services, by area, in relation to the national average (based on demand per 10,000 people).

**Key**

- Areas where demand for debt advice is higher than national average
- Areas where demand for debt advice is on par with national average
- Areas where demand for debt advice is lower than national average



**CHART 1 SHOWS THE PERCENTAGE INCREASE IN THE NUMBER OF CALLS TO THE STEPCHANGE DEBT CHARITY HELPLINE IN EACH UNITARY AUTHORITY AREA BETWEEN 2011 AND 2014**



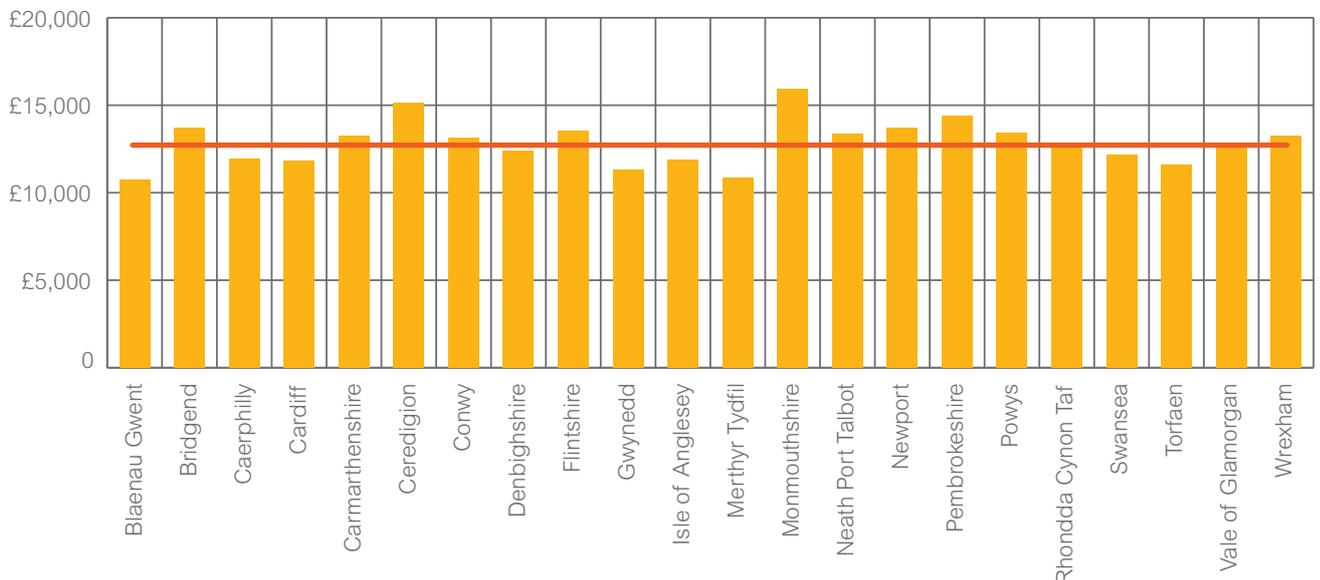
## 1.2 Debt Levels

As has been the trend over recent years, the average debt level of the charity's clients in Wales continued to fall last year, from £14,027 in 2013 to £12,759 in 2014. Whilst this is, of course, a welcome pattern, it is likely to be a consequence of more limited access to credit during the recession as financial institutions have acted more cautiously and tightened lending criteria. Lower levels of problem debt might mean that even as the economy

recovers, historically low debts are proving problematic to individuals and families. The rising numbers of people coming to StepChange Debt Charity for help suggest that problem debt is not becoming less widespread even though the economy has returned to growth.

In 2014, average debt levels were highest in Monmouthshire, Ceredigion and Pembrokeshire – areas where the demand for advice is amongst the lowest in the country.

**CHART 2 SHOWS THE AVERAGE DEBT LEVELS OF CLIENTS IN EACH UNITARY AUTHORITY AREA FOR 2014 IN RELATION TO THE NATIONAL AVERAGE FOR WALES**



## Areas with highest average debt levels 2011-2014

2014

|                 | Average debt   |
|-----------------|----------------|
| Monmouthshire   | £15,916        |
| Ceredigion      | £15,113        |
| Pembrokeshire   | £14,381        |
| Bridgend        | £13,732        |
| Newport         | £13,697        |
| <b>National</b> | <b>£12,759</b> |

2013

|                 | Average debt   |
|-----------------|----------------|
| Powys           | £16,704        |
| Pembrokeshire   | £16,246        |
| Monmouthshire   | £15,593        |
| Newport         | £15,456        |
| Carmarthenshire | £15,274        |
| <b>National</b> | <b>£14,027</b> |

2012

|                   | Average debt   |
|-------------------|----------------|
| Pembrokeshire     | £23,580        |
| Powys             | £21,737        |
| Vale of Glamorgan | £18,591        |
| Isle of Anglesey  | £18,092        |
| Conwy             | £17,535        |
| <b>National</b>   | <b>£16,163</b> |

2011

|                 | Average debt   |
|-----------------|----------------|
| Powys           | £22,443        |
| Pembrokeshire   | £22,283        |
| Monmouthshire   | £20,615        |
| Newport         | £19,171        |
| Denbighshire    | £18,545        |
| <b>National</b> | <b>£17,500</b> |

## 1.3 Financial Position of Clients

The ability of those in financial difficulty to repay what they owe offers an insight into the financial positions of indebted households across Wales. In 2014, household budgets showed signs of improvement, with clients in just four areas (Pembrokeshire, Merthyr Tydfil, Powys and the Vale of Glamorgan) unable to meet their essential living costs<sup>2</sup> each month. This is a big improvement from 2013, when clients in 11 of the 22 unitary authorities had a monthly budget deficit. Last year, the average Welsh client had £10.40 left to put towards their debts each month after covering their essential outgoings, increasing from £4.05 in 2013.

### Areas with worst budget deficits 2011-2014

2014

|                   | Budget deficit/surplus |
|-------------------|------------------------|
| Pembrokeshire     | -£31                   |
| Merthyr Tydfil    | -£26                   |
| Powys             | -£8                    |
| Vale of Glamorgan | -£4                    |
| Denbighshire      | £0                     |
| <b>National</b>   | <b>£10</b>             |

2013

|                 | Budget deficit/surplus |
|-----------------|------------------------|
| Ceredigion      | -£118                  |
| Carmarthenshire | -£44                   |
| Conwy           | -£29                   |
| Monmouthshire   | -£25                   |
| Gwynedd         | -£25                   |
| <b>National</b> | <b>£4</b>              |

<sup>2</sup> Benchmarked against the StepChange Debt Charity income and expenditure budgeting tool

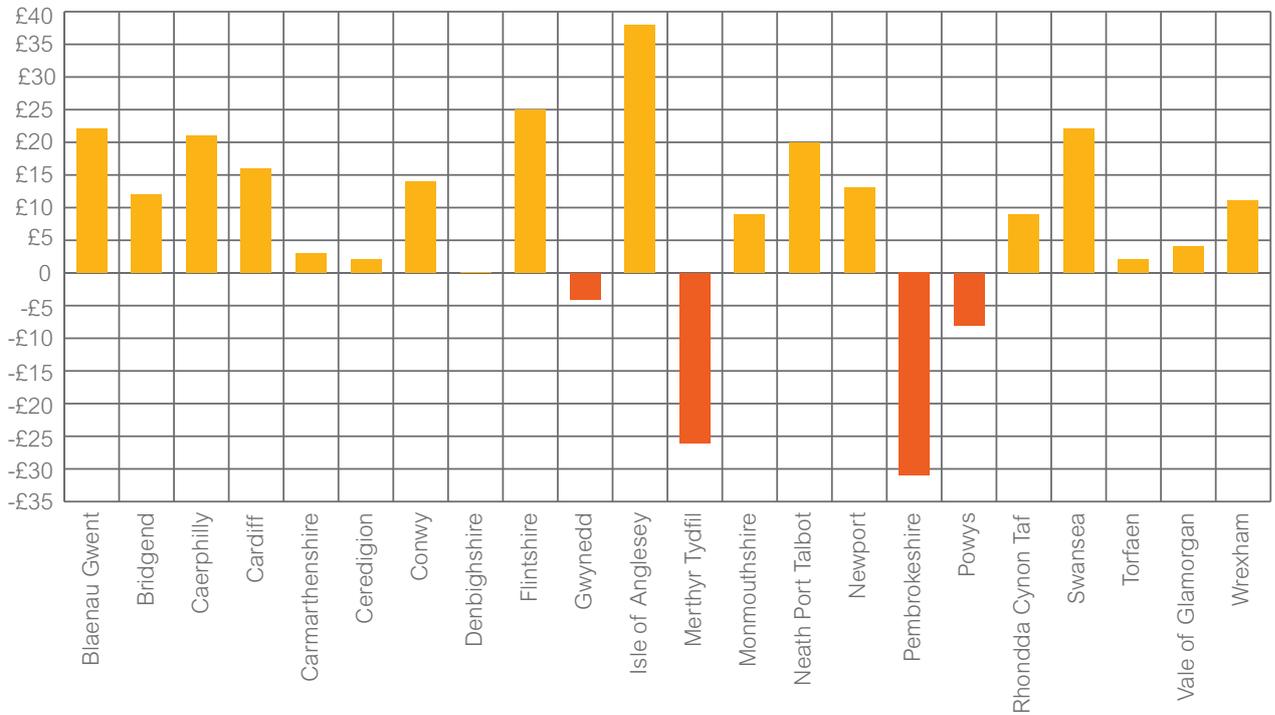
**2012**

|                 | Budget deficit/surplus |
|-----------------|------------------------|
| Ceredigion      | -£24                   |
| Gwynedd         | -£16                   |
| Merthyr Tydfil  | -£6                    |
| Blaenau Gwent   | -£3                    |
| Cardiff         | -£0.03                 |
| <b>National</b> | <b>£19</b>             |

**2011**

|                   | Budget deficit/surplus |
|-------------------|------------------------|
| Ceredigion        | -£73                   |
| Pembrokeshire     | -£9                    |
| Vale of Glamorgan | -£8                    |
| Newport           | -£8                    |
| Bridgend          | £0.81                  |
| <b>National</b>   | <b>£18</b>             |

**CHART 3 SHOWS THE AVERAGE BUDGET SURPLUS OR DEFICIT OF CLIENTS IN EACH OF THE 22 UNITARY AUTHORITY AREAS IN 2014**



## 1.4 Burden of debt repayments

Household budgets may be slightly improved, but many people are still struggling to meet their debt repayments. Analysis of debt repayments relative to income shows how precarious situations are for many people in Wales, with almost a third of clients having contractual debt repayments in excess of 25 percent of their net income when they first contact the charity for debt advice.

### Areas with highest proportion of clients with debt repayments in excess of 25 percent of net income 2011-2014<sup>3</sup>

#### Burden of debt repayments

##### 2014

|                   | Proportion of clients with debt repayments in excess of 25% of income |
|-------------------|---|
| Monmouthshire     | 76%   |
| Neath Port Talbot | 70%   |
| Merthyr Tydfil    | 67%   |
| Denbighshire      | 67%   |
| Pembrokeshire     | 67%   |
| <b>National</b>   | <b>64%</b>  |

##### 2013

|                 | Proportion of clients with debt repayments in excess of 25% of income |
|-----------------|---|
| Bridgend        | 76%   |
| Monmouthshire   | 73%   |
| Flintshire      | 72%   |
| Swansea         | 72%   |
| Newport         | 72%   |
| <b>National</b> | <b>68%</b>  |

##### 2012

|                 | Proportion of clients with debt repayments in excess of 25% of income |
|-----------------|---|
| Merthyr Tydfil  | 78%   |
| Swansea         | 72%   |
| Powys           | 72%   |
| Monmouthshire   | 71%   |
| Bridgend        | 71%   |
| <b>National</b> | <b>69%</b>  |

##### 2011

|                 | Proportion of clients with debt repayments in excess of 25% of income |
|-----------------|---|
| Newport         | 75%   |
| Merthyr Tydfil  | 74%   |
| Ceredigion      | 73%   |
| Anglesey        | 73%   |
| Powys           | 72%   |
| <b>National</b> | <b>68%</b>  |

<sup>3</sup> Figures have been recalculated and revised from Wales in the Red 2013

# 2. Making Ends Meet

Alongside unsecured debt levels (which include debts such as credit cards, overdrafts, personal loans and payday loans), the charity has seen an increase in recent years in the number of households falling into arrears on their essential bills, such as housing costs, energy bills and Council Tax. Families have struggled in a difficult economic climate as living costs have risen, wages have stagnated and many jobs have become insecure.

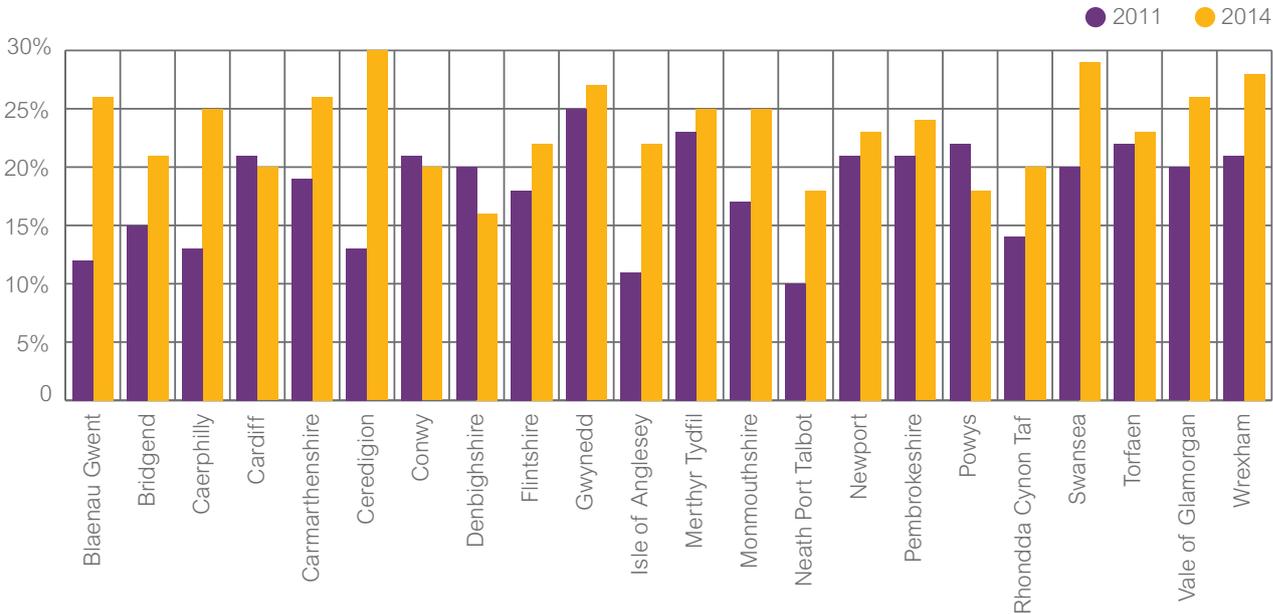
This section of the report looks at the level of arrears on essential bills amongst clients in Wales over recent years.

## 2.1 Rent arrears

The percentage of StepChange Debt Charity clients in rented accommodation with rent arrears reached a high of 24.9% in 2013. This decreased slightly to 23.0% in 2014. However, 13 of the 22 unitary authority areas had higher than average levels of renters in arrears, and eight regions had a level of arrears higher than the national average of £566.

Although the proportion of renters in arrears has decreased slightly, it is interesting to note the large increase in the percentage of Welsh clients who live in rented accommodation – up from 29.8% in 2011 to 53.0% in 2014. This may indicate that, although many renters are meeting their priority housing costs, this may be leaving them exposed in other areas where they are not able to service their debts.

**CHART 4 SHOWS THE INCREASES OR DECREASES IN THE PROPORTION OF CLIENTS STRUGGLING WITH RENT ARREARS IN EACH OF THE 22 UNITARY AUTHORITY AREAS BETWEEN 2011 AND 2014**



## Areas with highest proportion of clients in rented accommodation in arrears 2011-2014

2014

|                   | Proportion of renters with arrears | Average arrears |
|-------------------|------------------------------------|-----------------|
| Ceredigion        | 29.6%                              | £606            |
| Swansea           | 28.8%                              | £529            |
| Wrexham           | 28.4%                              | £548            |
| Gwynedd           | 27.0%                              | £547            |
| Vale of Glamorgan | 25.8%                              | £692            |
| <b>National</b>   | <b>23.0%</b>                       | <b>£566</b>     |

2013

|                   | Proportion of renters with arrears | Average arrears |
|-------------------|------------------------------------|-----------------|
| Ceredigion        | 39.4%                              | £1,038          |
| Blaenau Gwent     | 34.8%                              | £368            |
| Torfaen           | 30.6%                              | £522            |
| Neath Port Talbot | 29.4%                              | £732            |
| Vale of Glamorgan | 29.3%                              | £325            |
| <b>National</b>   | <b>24.9%</b>                       | <b>£599</b>     |

2012

|                 | Proportion of renters with arrears | Average arrears |
|-----------------|------------------------------------|-----------------|
| Swansea         | 29.2%                              | £538            |
| Ceredigion      | 29.0%                              | £946            |
| Monmouthshire   | 25.8%                              | £393            |
| Flintshire      | 25.0%                              | £775            |
| Gwynedd         | 23.1%                              | £400            |
| <b>National</b> | <b>19.9%</b>                       | <b>£551</b>     |

2011

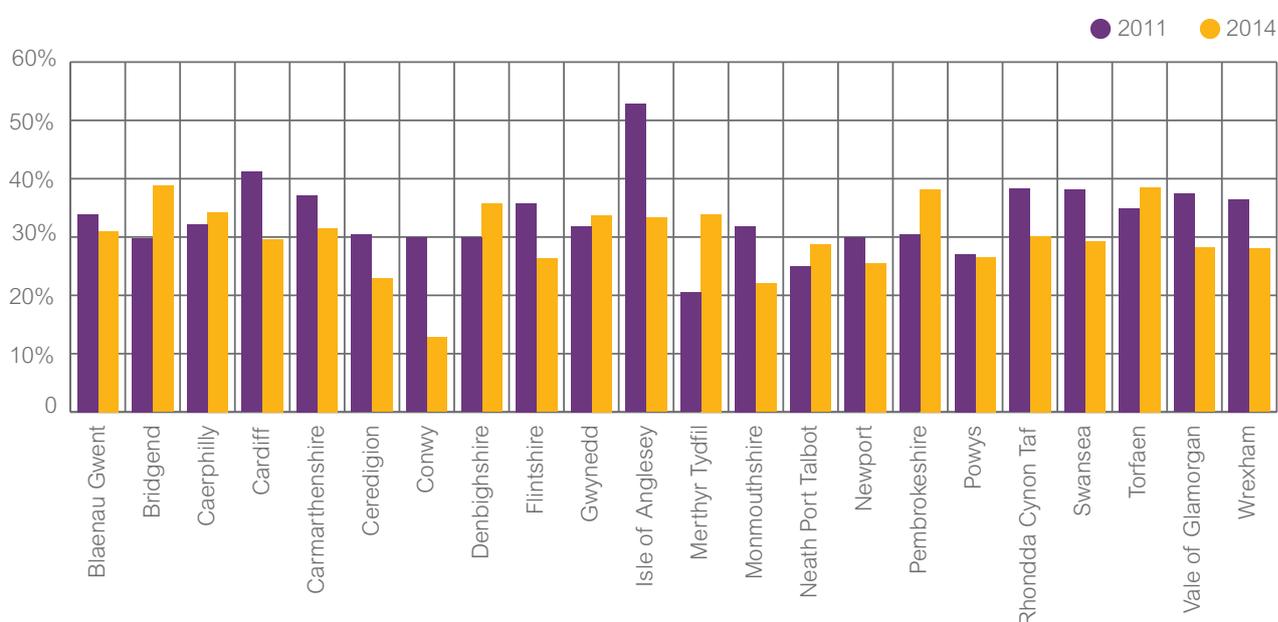
|                 | Proportion of renters with arrears | Average arrears |
|-----------------|------------------------------------|-----------------|
| Gwynedd         | 25.0%                              | £467            |
| Merthyr Tydfil  | 23.3%                              | £483            |
| Torfaen         | 22.4%                              | £426            |
| Powys           | 21.9%                              | £664            |
| Newport         | 21.4%                              | £799            |
| <b>National</b> | <b>18.3%</b>                       | <b>£611</b>     |

## 2.2 Mortgage arrears

The percentage of StepChange Debt Charity clients with mortgages has fallen from 40.7% in 2011 to 31.1% in 2014, indicative of tightened lending criteria amongst mortgage providers.

The proportion of Welsh mortgage holders coming to the charity with mortgage arrears had been increasingly steadily, from 34.4% in 2011 to 40.0% in 2013. In 2014, this fell by 10 percentage points to 30.2%. The average amount owed in mortgage arrears also decreased slightly last year from £2,405 to £2,357. It may be that a prolonged period of low interest rates has given homeowners more room to breathe – these households may begin to struggle when interest rates rise.

**CHART 5 SHOWS THE INCREASES OR DECREASES IN THE PROPORTION OF CLIENTS WITH MORTGAGES STRUGGLING WITH MORTGAGE ARREARS IN EACH OF THE 22 UNITARY AUTHORITY AREAS BETWEEN 2011 AND 2014**



### Areas with highest proportion of home-owning clients with mortgage arrears 2011-2014

2014

|                 | Proportion of homeowners in arrears | Average arrears owed |
|-----------------|-------------------------------------|----------------------|
| Bridgend        | 38.8%                               | £1,881               |
| Torfaen         | 38.5%                               | £3,027               |
| Pembrokeshire   | 38.2%                               | £3,180               |
| Denbighshire    | 35.7%                               | £2,546               |
| Caerphilly      | 34.2%                               | £1,744               |
| <b>National</b> | <b>30.2%</b>                        | <b>£2,357</b>        |

2013

|                 | Proportion of homeowners in arrears | Average arrears owed |
|-----------------|-------------------------------------|----------------------|
| Gwynedd         | 55.4%                               | £1,817               |
| Conwy           | 49.4%                               | £7,434               |
| Pembrokeshire   | 47.4%                               | £3,344               |
| Flintshire      | 47.2%                               | £2,222               |
| Powys           | 46.7%                               | £2,459               |
| <b>National</b> | <b>40.0%</b>                        | <b>£2,405</b>        |

### 2012

|                 | Proportion of homeowners in arrears | Average arrears owed |
|-----------------|-------------------------------------|----------------------|
| Monmouthshire   | 50.0%                               | £3,418               |
| Ceredigion      | 47.8%                               | £2,839               |
| Carmarthenshire | 43.6%                               | £4,087               |
| Torfaen         | 43.1%                               | £1,640               |
| Pembrokeshire   | 40.0%                               | £4,349               |
| <b>National</b> | <b>35.5%</b>                        | <b>£2,646</b>        |

### 2011

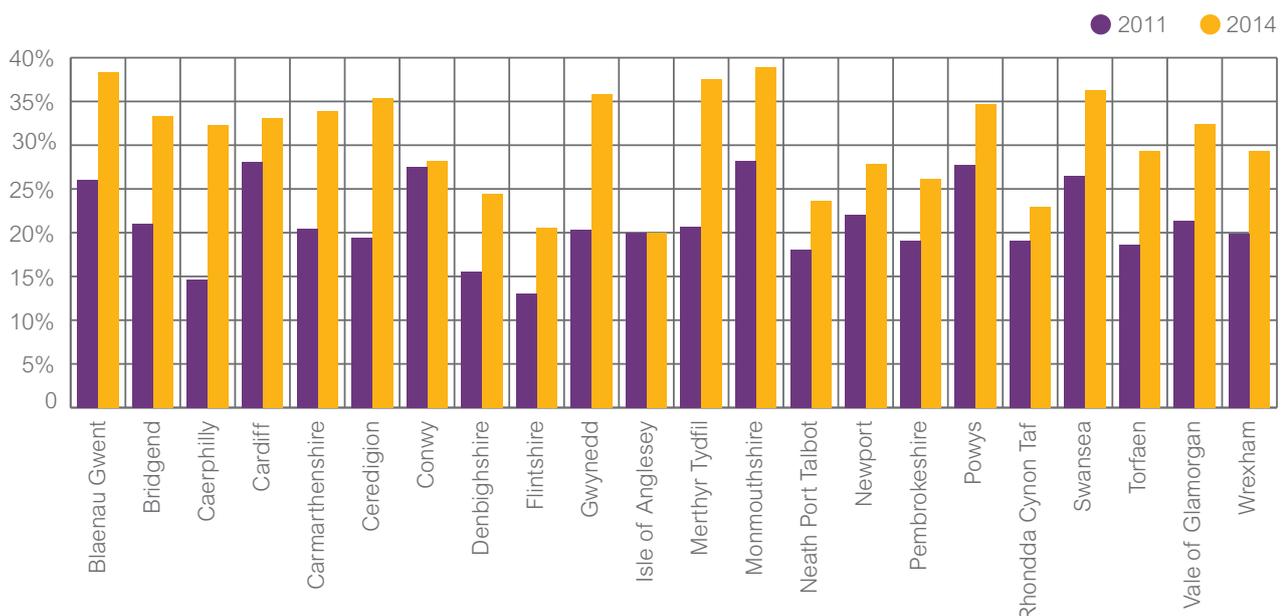
|                   | Proportion of homeowners in arrears | Average arrears owed |
|-------------------|-------------------------------------|----------------------|
| Isle of Anglesey  | 52.8%                               | £2,172               |
| Cardiff           | 41.2%                               | £2,188               |
| Rhondda Cynon Taf | 38.3%                               | £1,835               |
| Swansea           | 38.2%                               | £2,371               |
| Vale of Glamorgan | 37.4%                               | £3,718               |
| <b>National</b>   | <b>34.4%</b>                        | <b>£2,660</b>        |

## 2.3 Council Tax debt

The proportion of clients with Council Tax debt has risen steadily since 2011, from 21.4% to 30.4% in 2014. As Chart 6 shows, this increase has been seen in almost every unitary authority area, with just the Isle of Anglesey recording the same percentage in 2014 as in 2011. Monmouthshire has been the area with the highest proportion of people with Council Tax debt for three of the past four years.

The amount owed in Council Tax arrears has fluctuated over the years, increasing from £627 in 2011 to £708 in 2012, and then dropping again to £687 in 2013. Last year, though, the average level of arrears reached a high of £762.

**CHART 6 SHOWS THE INCREASES OR DECREASES IN THE PROPORTION OF COUNCIL TAX PAYING CLIENTS WITH COUNCIL TAX ARREARS IN EACH OF THE 22 UNITARY AUTHORITY AREAS BETWEEN 2011 AND 2014**



## Areas with highest proportion of Council Tax paying clients in arrears 2011-2014

2014

|                 | Proportion of clients with council tax arrears | Average Council Tax arrears |
|-----------------|--|-----------------------------|
| Monmouthshire   | 38.9%  | £1,099                      |
| Blaenau Gwent   | 38.4%  | £537                        |
| Merthyr Tydfil  | 37.6%  | £797                        |
| Swansea         | 36.3%  | £939                        |
| Gwynedd         | 35.8%  | £736                        |
| <b>National</b> | <b>30.4%</b>                                   | <b>£762</b>                 |

2013

|                 | Proportion of clients with council tax arrears | Average Council Tax arrears |
|-----------------|--|-----------------------------|
| Monmouthshire   | 43.2%  | £1,132                      |
| Cardiff         | 37.7%  | £729                        |
| Ceredigion      | 36.2%  | £745                        |
| Blaenau Gwent   | 35.5%  | £539                        |
| Newport         | 35.0%  | £602                        |
| <b>National</b> | <b>29.7%</b>                                   | <b>£687</b>                 |

2012

|                 | Proportion of clients with council tax arrears | Average Council Tax arrears |
|-----------------|--|-----------------------------|
| Merthyr Tydfil  | 36.8%  | £616                        |
| Cardiff         | 30.7%  | £795                        |
| Monmouthshire   | 30.6%  | £997                        |
| Swansea         | 29.0%  | £661                        |
| Gwynedd         | 28.6%  | £1,025                      |
| <b>National</b> | <b>24.1%</b>                                   | <b>£708</b>                 |

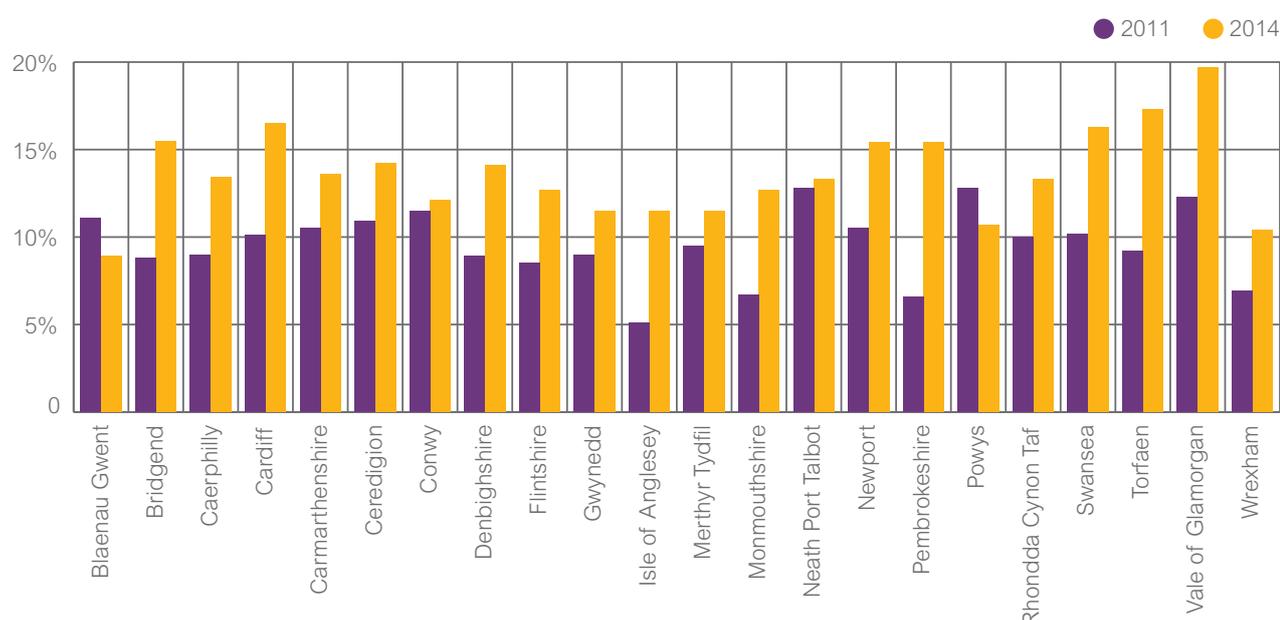
2011

|                 | Proportion of clients with council tax arrears | Average Council Tax arrears |
|-----------------|--|-----------------------------|
| Monmouthshire   | 28.2%  | £1,187                      |
| Cardiff         | 28.1%  | £786                        |
| Powys           | 27.8%  | £622                        |
| Conwy           | 27.5%  | £481                        |
| Swansea         | 26.5%  | £704                        |
| <b>National</b> | <b>21.4%</b>                                   | <b>£627</b>                 |

## 2.4 Electricity arrears

The proportion of people falling behind on their electricity bills continues to rise, from 9.7% in 2011 to 14.1% in 2014. The average amount of arrears has risen by over £100 in this period, from £435 to £545. This signals that the increasing cost of living is stretching many families further than they can financially manage.

**CHART 7 SHOWS THE INCREASES OR DECREASES IN THE PROPORTION OF CLIENTS WITH ELECTRICITY ARREARS IN EACH OF THE 22 UNITARY AUTHORITY AREAS BETWEEN 2011 AND 2014**



### Areas with highest proportion of clients with electricity arrears

2014

|                   | Proportion of clients with electricity arrears | Average electricity arrears |
|-------------------|--|-----------------------------|
| Vale of Glamorgan | 19.7%  | £440                        |
| Torfaen           | 17.3%  | £521                        |
| Cardiff           | 16.5%  | £506                        |
| Swansea           | 16.3%  | £426                        |
| Bridgend          | 15.5%  | £529                        |
| <b>National</b>   | <b>14.1%</b>                                   | <b>£545</b>                 |

2013

|                   | Proportion of clients with electricity arrears | Average electricity arrears |
|-------------------|--|-----------------------------|
| Ceredigion        | 20.6%  | £821                        |
| Vale of Glamorgan | 16.7%  | £482                        |
| Monmouthshire     | 16.7%  | £491                        |
| Newport           | 16.2%  | £364                        |
| Swansea           | 16.0%  | £502                        |
| <b>National</b>   | <b>13.3%</b>                                   | <b>£476</b>                 |

## 2012

|                   | Proportion of clients with electricity arrears | Average electricity arrears |
|-------------------|--|-----------------------------|
| Merthyr Tydfil    | 16.5%  | £564                        |
| Vale of Glamorgan | 13.1%  | £643                        |
| Swansea           | 13.0%  | £339                        |
| Newport           | 12.4%  | £503                        |
| Conwy             | 12.1%  | £541                        |
| <b>National</b>   | <b>10.4%</b>                                   | <b>£464</b>                 |

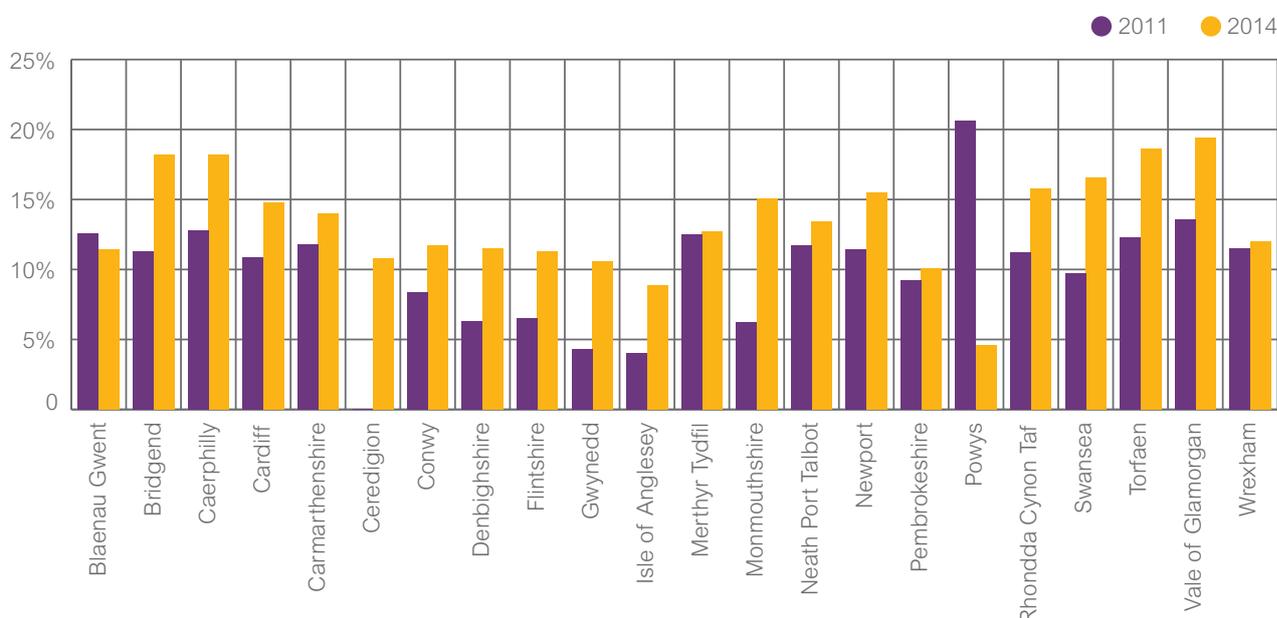
## 2011

|                   | Proportion of clients with electricity arrears | Average electricity arrears |
|-------------------|--|-----------------------------|
| Powys             | 12.8%  | £813                        |
| Neath Port Talbot | 12.8%  | £332                        |
| Vale of Glamorgan | 12.3%  | £336                        |
| Conwy             | 11.5%  | £492                        |
| Blaenau Gwent     | 11.1%  | £251                        |
| <b>National</b>   | <b>9.7%</b>                                    | <b>£435</b>                 |

## 2.5 Gas arrears

Although the proportion of clients in gas arrears fell slightly in 2014 compared to 2013 (down to 14.5% from 15.1%), it is still significantly higher than in 2011 (10.6%). The average amount owed by clients in gas arrears continues to increase, from £397 in 2011 to £489 in 2014.

**CHART 8 SHOWS THE INCREASES OR DECREASES IN THE PROPORTION OF CLIENTS WITH GAS ARREARS IN EACH OF THE 22 UNITARY AUTHORITY AREAS BETWEEN 2011 AND 2014**



## Areas with highest proportion of gas-paying clients with gas arrears 2011-2014

2014

|                   | Proportion of clients with gas arrears | Average arrears owed |
|-------------------|--|----------------------|
| Vale of Glamorgan | 19.4%                                  | £463                 |
| Torfaen           | 18.6%                                  | £428                 |
| Bridgend          | 18.2%                                  | £475                 |
| Caerphilly        | 18.2%                                  | £417                 |
| Swansea           | 16.6%                                  | £485                 |
| <b>National</b>   | <b>14.5%</b>                           | <b>£489</b>          |

2013

|                 | Proportion of clients with gas arrears | Average arrears owed |
|-----------------|--|----------------------|
| Monmouthshire   | 24.1%                                  | £390                 |
| Conwy           | 20.7%                                  | £459                 |
| Caerphilly      | 19.1%                                  | £432                 |
| Blaenau Gwent   | 18.9%                                  | £592                 |
| Ceredigion      | 18.2%                                  | £450                 |
| <b>National</b> | <b>15.1%</b>                           | <b>£432</b>          |

2012

|                   | Proportion of clients with gas arrears | Average arrears owed |
|-------------------|--|----------------------|
| Newport           | 17.0%                                  | £452                 |
| Torfaen           | 15.9%                                  | £393                 |
| Swansea           | 15.6%                                  | £460                 |
| Vale of Glamorgan | 13.9%                                  | £280                 |
| Cardiff           | 13.3%                                  | £304                 |
| <b>National</b>   | <b>11.2%</b>                           | <b>£384</b>          |

2011

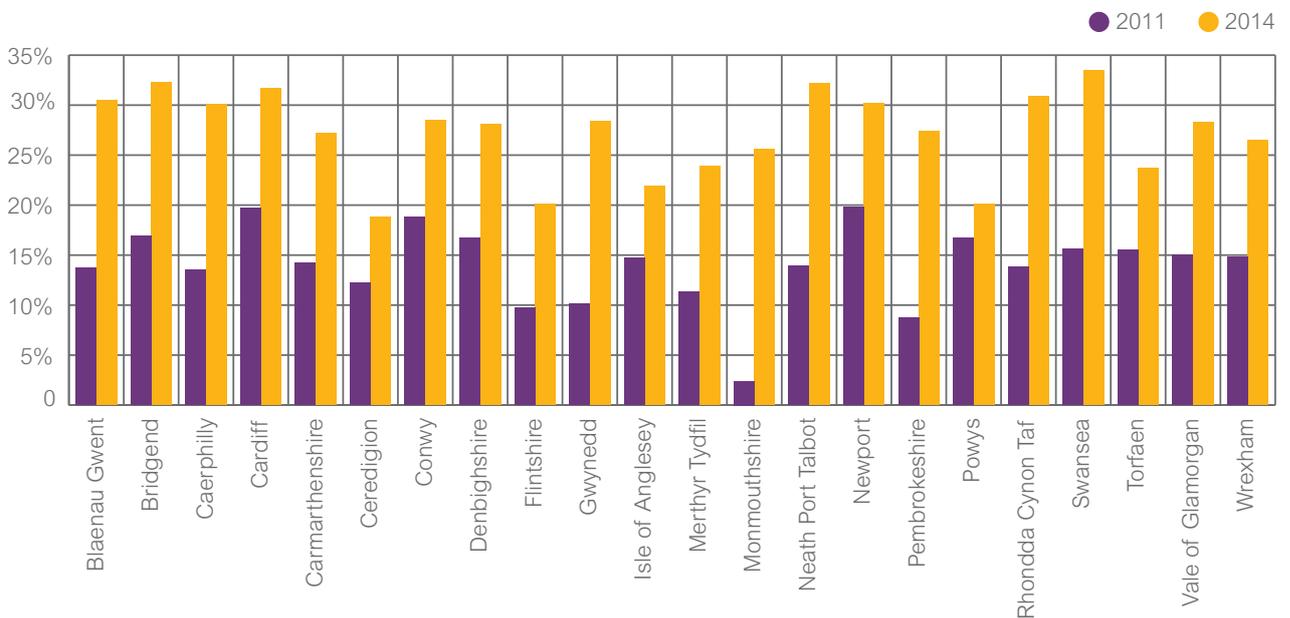
|                   | Proportion of clients with gas arrears | Average arrears owed |
|-------------------|--|----------------------|
| Powys             | 20.6%                                  | £269                 |
| Vale of Glamorgan | 13.6%                                  | £367                 |
| Caerphilly        | 12.8%                                  | £398                 |
| Blaenau Gwent     | 12.6%                                  | £312                 |
| Merthyr Tydfil    | 12.5%                                  | £236                 |
| <b>National</b>   | <b>10.6%</b>                           | <b>£397</b>          |

## 2.6 Water arrears

The proportion of clients with water arrears has almost doubled between 2011 and 2014, from 14.8% to 28.8%. This increase has been reflected in each of the 22 unitary authority areas.

The average amount of water arrears amongst clients in Wales has fluctuated, rising from £531 in 2011 to £595 in 2012. This dipped slightly to £580 in 2013, but rose by over £100 to reach a high of £714 in 2014.

**CHART 9 SHOWS THE INCREASES OR DECREASES IN THE PROPORTION OF CLIENTS WITH WATER ARREARS IN EACH OF THE 22 UNITARY AUTHORITY AREAS BETWEEN 2011 AND 2014**



## Areas with highest proportion of clients with water arrears 2011-2014

### 2014

|                   | Proportion of clients with water arrears | Average water arrears |
|-------------------|--|-----------------------|
| Swansea           | 33.5%                                    | £864                  |
| Bridgend          | 32.3%                                    | £723                  |
| Neath Port Talbot | 32.2%                                    | £493                  |
| Cardiff           | 31.7%                                    | £946                  |
| Rhondda Cynon Taf | 30.9%                                    | £678                  |
| <b>National</b>   | <b>28.8%</b>                             | <b>£714</b>           |

### 2013

|                 | Proportion of clients with water arrears | Average water arrears |
|-----------------|--|-----------------------|
| Blaenau Gwent   | 31.8%                                    | £443                  |
| Conwy           | 29.6%                                    | £632                  |
| Cardiff         | 29.6%                                    | £724                  |
| Swansea         | 28.5%                                    | £738                  |
| Flintshire      | 27.7%                                    | £518                  |
| <b>National</b> | <b>25.6%</b>                             | <b>£580</b>           |

### 2012

|                   | Proportion of clients with water arrears | Average water arrears |
|-------------------|--|-----------------------|
| Merthyr Tydfil    | 28.2%                                    | £778                  |
| Swansea           | 26.4%                                    | £779                  |
| Bridgend          | 22.8%                                    | £590                  |
| Rhondda Cynon Taf | 22.7%                                    | £483                  |
| Newport           | 22.4%                                    | £772                  |
| <b>National</b>   | <b>19.4%</b>                             | <b>£595</b>           |

### 2011

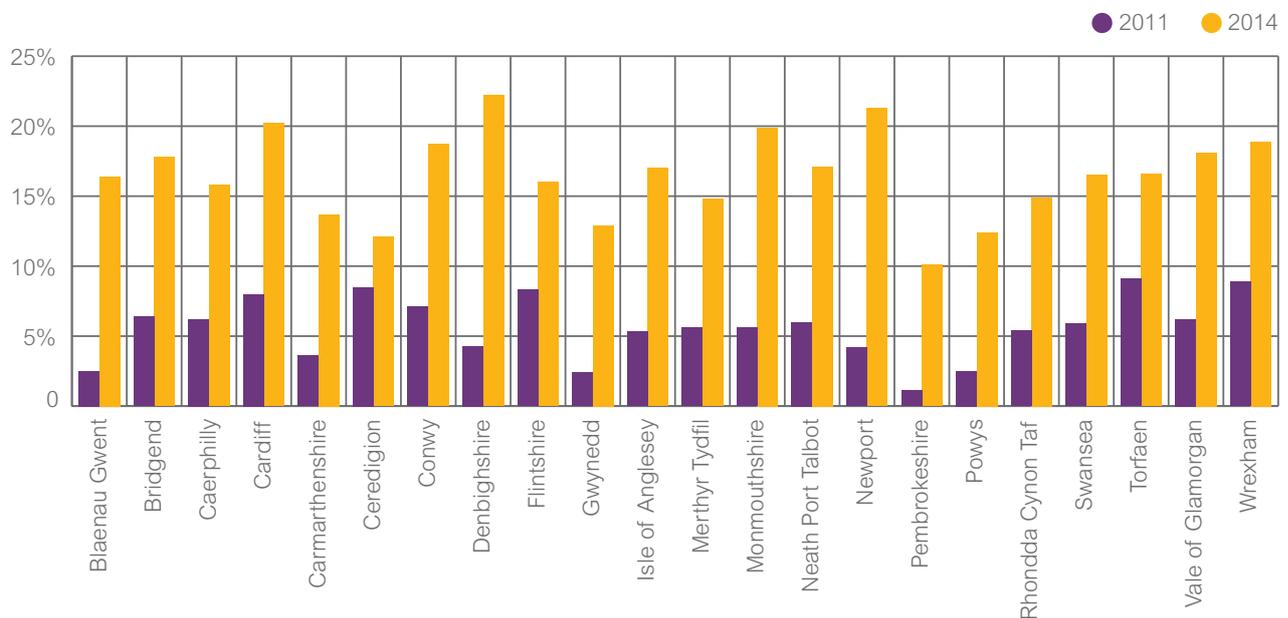
|                 | Proportion of clients with water arrears | Average water arrears |
|-----------------|--|-----------------------|
| Newport         | 19.8%                                    | £547                  |
| Cardiff         | 19.7%                                    | £649                  |
| Conwy           | 18.8%                                    | £760                  |
| Bridgend        | 16.9%                                    | £635                  |
| Powys           | 16.7%                                    | £410                  |
| <b>National</b> | <b>14.8%</b>                             | <b>£532</b>           |

# 3. Payday Loans

Payday loans have been a dramatically increasing problem seen by the charity over recent years. In Wales in 2011, the percentage of StepChange Debt Charity clients with payday loan debt stood at just 5.9% - last year this figure was 16.9%. However, this was a slight decline from 2013, when 18.3% of clients in Wales held payday loans. Similarly, the average payday loan

debt per client fell from £1,335 in 2013 to £1,223 in 2014. Last year, the Financial Conduct Authority took over regulation of the payday loan industry, and has begun to crackdown on the sector, culminating in the introduction of a price cap on 2 January 2015. It may be that we are starting to see the effect of these new rules.

**CHART 10 SHOWS THE INCREASES OR DECREASES IN THE PERCENTAGE OF CLIENTS WITH PAYDAY LOANS IN EACH OF THE 22 UNITARY AUTHORITY AREAS BETWEEN 2011 AND 2014**



## Areas with highest proportion of clients with payday loans 2011-2014

### 2014

|                 | Proportion of clients with payday loans | Average payday loan debt |
|-----------------|---|--------------------------|
| Denbighshire    | 28.1%                                   | £962                     |
| Newport         | 23.5%                                   | £1,304                   |
| Cardiff         | 20.2%                                   | £1,264                   |
| Monmouthshire   | 19.9%                                   | £1,465                   |
| Wrexham         | 18.9%                                   | £1,102                   |
| <b>National</b> | <b>16.9%</b>                            | <b>£1,223</b>            |

### 2013

|                 | Proportion of clients with payday loans | Average payday loan debt |
|-----------------|---|--------------------------|
| Flintshire      | 28.1%                                   | £1,417                   |
| Newport         | 23.5%                                   | £1,429                   |
| Bridgend        | 22.3%                                   | £1,241                   |
| Caerphilly      | 20.6%                                   | £1,274                   |
| Wrexham         | 20.3%                                   | £1,178                   |
| <b>National</b> | <b>18.3%</b>                            | <b>£1,335</b>            |

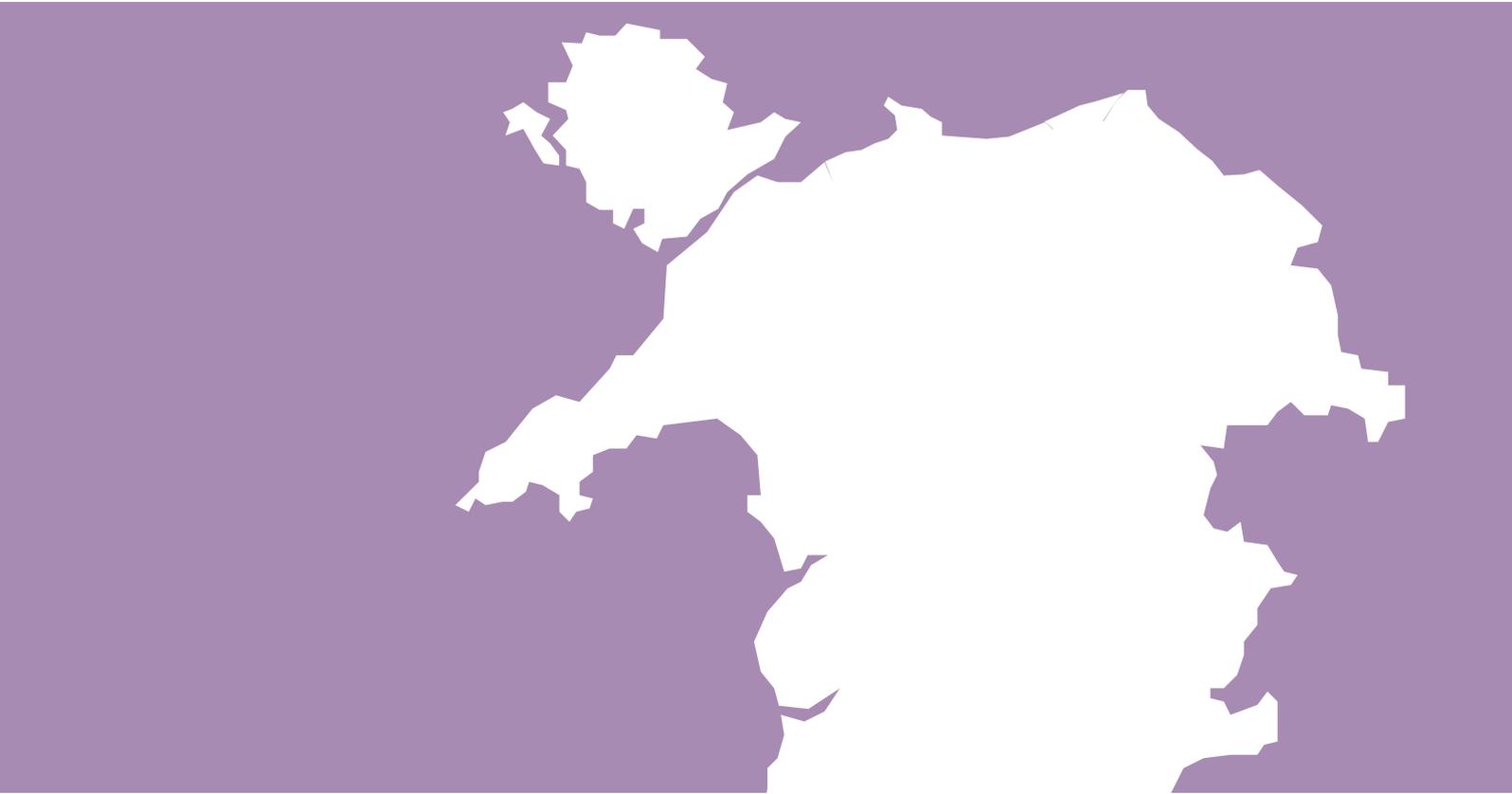
### 2012

|                 | Proportion of clients with payday loans | Average payday loan debt |
|-----------------|---|--------------------------|
| Merthyr Tydfil  | 16.4%                                   | £1,395                   |
| Flintshire      | 13.2%                                   | £1,464                   |
| Torfaen         | 12.6%                                   | £1,518                   |
| Denbighshire    | 11.6%                                   | £1,002                   |
| Caerphilly      | 11.4%                                   | £1,312                   |
| <b>National</b> | <b>9.5%</b>                             | <b>£1,388</b>            |

### 2011

|                 | Proportion of clients with payday loans | Average payday loan debt |
|-----------------|---|--------------------------|
| Torfaen         | 9.1%                                    | £1,331                   |
| Wrexham         | 8.9%                                    | £1,053                   |
| Ceredigion      | 8.5%                                    | £806                     |
| Flintshire      | 8.3%                                    | £1,207                   |
| Cardiff         | 8.0%                                    | £1,002                   |
| <b>National</b> | <b>5.9%</b>                             | <b>£1,081</b>            |

# 4. Unitary Authority Profiles



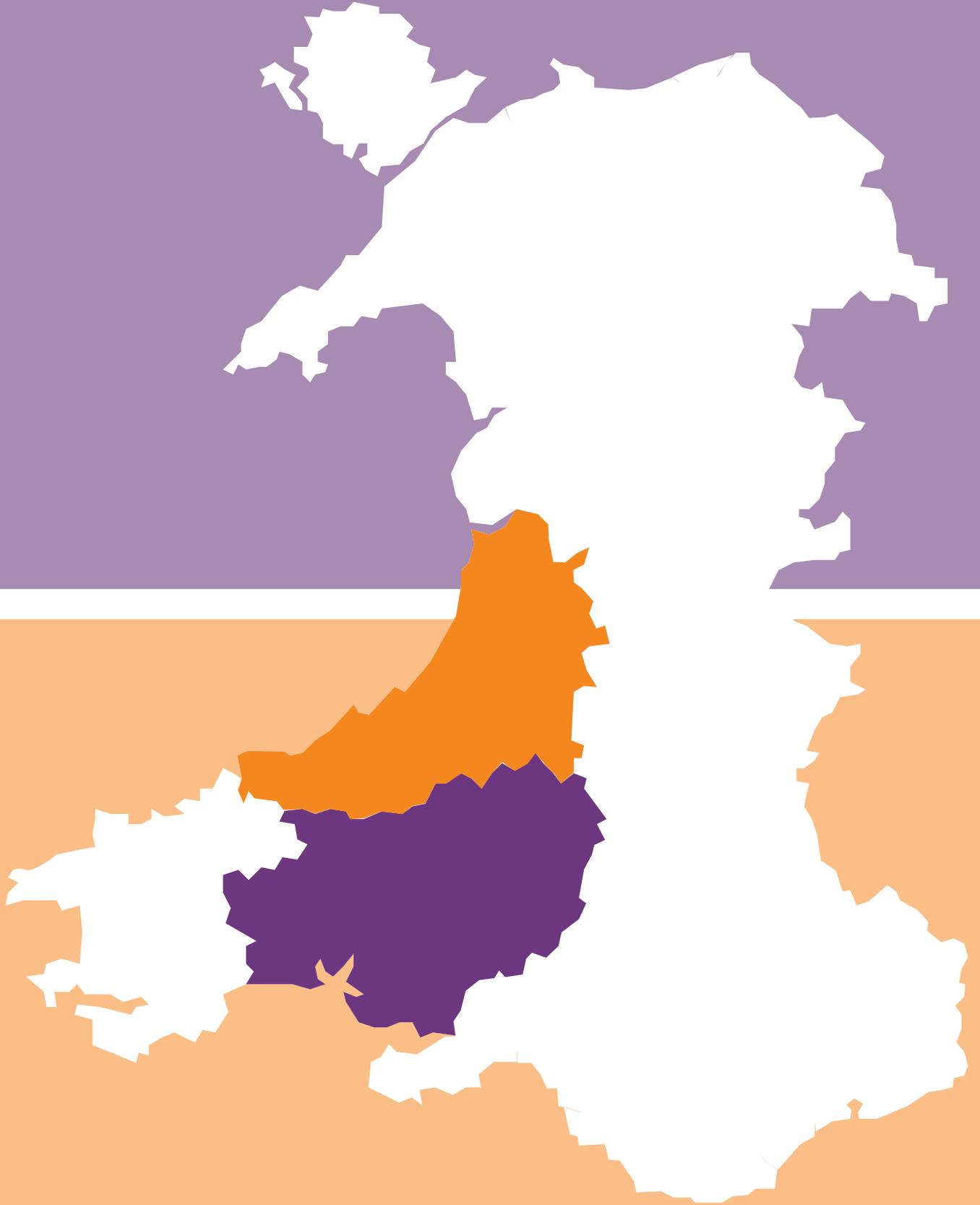
|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 121     | 127     | 219     | 281     |
| Demand per 10,000 population   | 22      | 23      | 39      | 50      |
| Average income   | £1,241  | £1,073  | £1,178  | £1,160  |
| Average Debt   | £16,897 | £12,868 | £14,714 | £10,751 |
| Average monthly budget surplus/deficit                               | £67     | -£3     | -£3     | £22     |
| Proportion of clients with contractual payments > than 25% of income | 62.8%   | 63.8%   | 69.4%   | 66.2%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 12.1%   | 20.5%   | 34.8%   | 25.5%   |
| Average rent arrears   | £926    | £705    | £368    | £494    |
| Proportion with mortgage arrears                                     | 33.9%   | 35.3%   | 46.3%   | 31.0%   |
| Average mortgage arrears   | £1,772  | £2,174  | £1,901  | £1,701  |
| Proportion with electricity arrears                                  | 11.1%   | 6.9%    | 14.1%   | 8.9%    |
| Average electricity arrears  | £251    | £562    | £472    | £409    |
| Proportion with gas arrears  | 12.6%   | 5.7%    | 18.9%   | 11.4%   |
| Average gas arrears  | £312    | £441    | £592    | £363    |
| Proportion with water arrears  | 13.7%   | 19.4%   | 31.8%   | 30.5%   |
| Average water arrears  | £359    | £893    | £443    | £669    |
| Proportion with Council Tax arrears                                  | 26.0%   | 27.3%   | 35.5%   | 38.4%   |
| Average Council Tax arrears  | £580    | £613    | £539    | £537    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 2.5%    | 6.3%    | 16.4%   | 16.4%   |
| Average payday loan debt   | £846    | £1,502  | £1,335  | £1,080  |
| Average number of payday loans per client                            | 1.7     | 3.4     | 2.8     | 2.4     |

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 280     | 285     | 475     | 522     |
| Demand per 10,000 population   | 25      | 26      | 43      | 47      |
| Average income   | £1,186  | £1,155  | £1,194  | £1,203  |
| Average Debt   | £17,333 | £14,676 | £14,714 | £13,732 |
| Average monthly budget surplus/deficit                               | £1      | £25     | £37     | £12     |
| Proportion of clients with contractual payments > than 25% of income | 71.4%   | 71.2%   | 75.6%   | 63.6%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 15.3%   | 22.2%   | 17.3%   | 21.2%   |
| Average rent arrears   | £676    | £512    | £603    | £522    |
| Proportion with mortgage arrears                                     | 29.8%   | 31.0%   | 36.6%   | 38.8%   |
| Average mortgage arrears   | £2,699  | £2,815  | £1,873  | £1,881  |
| Proportion with electricity arrears                                  | 8.8%    | 9.2%    | 10.6%   | 15.5%   |
| Average electricity arrears  | £456    | £451    | £442    | £529    |
| Proportion with gas arrears  | 11.3%   | 10.8%   | 15.9%   | 18.2%   |
| Average gas arrears  | £316    | £359    | £358    | £475    |
| Proportion with water arrears  | 16.9%   | 22.8%   | 27.0%   | 32.3%   |
| Average water arrears  | £635    | £590    | £589    | £723    |
| Proportion with Council Tax arrears                                  | 21.0%   | 23.9%   | 27.8%   | 33.3%   |
| Average Council Tax arrears  | £728    | £655    | £677    | £1,065  |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 6.4%    | 10.9%   | 22.3%   | 17.8%   |
| Average payday loan debt   | £720    | £1,397  | £1,241  | £1,222  |
| Average number of payday loans per client                            | 1.7     | 2.7     | 2.8     | 2.6     |



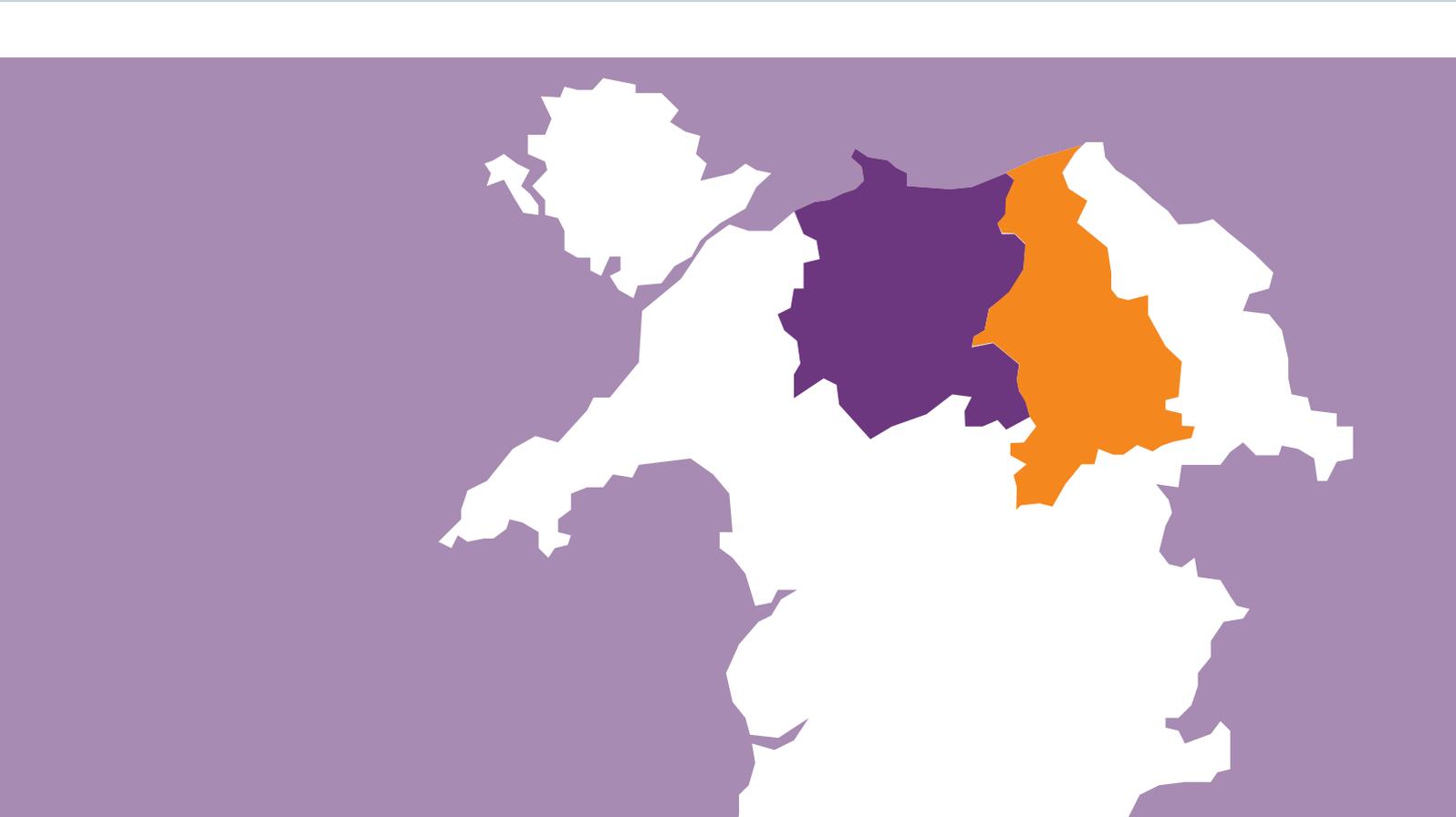
|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 322     | 352     | 461     | 602     |
| Demand per 10,000 population   | 23      | 25      | 33      | 43      |
| Average income   | £1,225  | £1,232  | £1,181  | £1,226  |
| Average Debt   | £15,247 | £14,393 | £12,122 | £11,941 |
| Average monthly budget surplus/deficit                               | £5      | £18     | £43     | £21     |
| Proportion of clients with contractual payments > than 25% of income | 64.9%   | 67.0%   | 65.9%   | 60.5%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 13.3%   | 18.9%   | 24.7%   | 25.1%   |
| Average rent arrears   | £493    | £449    | £557    | £449    |
| Proportion with mortgage arrears                                     | 32.2%   | 35.3%   | 35.8%   | 34.2%   |
| Average mortgage arrears   | £1,323  | £1,573  | £1,524  | £1,744  |
| Proportion with electricity arrears                                  | 9.0%    | 11.8%   | 15.9%   | 13.4%   |
| Average electricity arrears  | £374    | £436    | £288    | £446    |
| Proportion with gas arrears  | 12.8%   | 11.0%   | 19.1%   | 18.2%   |
| Average gas arrears  | £398    | £396    | £432    | £417    |
| Proportion with water arrears  | 13.5%   | 21.0%   | 27.6%   | 30.1%   |
| Average water arrears  | £645    | £470    | £602    | £559    |
| Proportion with Council Tax arrears                                  | 14.6%   | 22.4%   | 25.6%   | 32.3%   |
| Average Council Tax arrears  | £444    | £484    | £454    | £472    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 6.2%    | 11.4%   | 20.6%   | 15.8%   |
| Average payday loan debt   | £1,567  | £1,312  | £1,274  | £1,190  |
| Average number of payday loans per client                            | 1.4     | 2.9     | 2.8     | 2.4     |

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 573     | 612     | 838     | 979     |
| Demand per 10,000 population   | 21      | 22      | 30      | 35      |
| Average income   | £1,159  | £1,121  | £1,112  | £1,184  |
| Average Debt   | £16,496 | £16,033 | £12,407 | £11,848 |
| Average monthly budget surplus/deficit                               | £6      | £0      | -£13    | £16     |
| Proportion of clients with contractual payments > than 25% of income | 65.1%   | 66.0%   | 64.2%   | 61.7%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 21.0%   | 21.6%   | 22.0%   | 19.5%   |
| Average rent arrears   | £686    | £640    | £523    | £716    |
| Proportion with mortgage arrears                                     | 41.2%   | 35.8%   | 42.7%   | 29.6%   |
| Average mortgage arrears   | £2,188  | £3,073  | £2,779  | £2,272  |
| Proportion with electricity arrears                                  | 10.1%   | 11.2%   | 13.5%   | 16.5%   |
| Average electricity arrears  | £408    | £425    | £418    | £506    |
| Proportion with gas arrears  | 10.9%   | 13.1%   | 14.6%   | 14.8%   |
| Average gas arrears  | £500    | £302    | £514    | £556    |
| Proportion with water arrears  | 19.7%   | 22.1%   | 29.6%   | 31.7%   |
| Average water arrears  | £649    | £689    | £724    | £946    |
| Proportion with Council Tax arrears                                  | 28.1%   | 30.7%   | 37.7%   | 33.1%   |
| Average Council Tax arrears  | £786    | £795    | £729    | £829    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 8.0%    | 10.3%   | 19.8%   | 20.2%   |
| Average payday loan debt   | £1,002  | £1,733  | £1,508  | £1,264  |
| Average number of payday loans per client                            | 1.7     | 3.3     | 3.3     | 2.5     |



|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 274     | 314     | 449     | 556     |
| Demand per 10,000 population   | 19      | 21      | 30      | 38      |
| Average income   | £1,216  | £1,208  | £1,177  | £1,187  |
| Average Debt   | £17,835 | £15,914 | £15,274 | £13,266 |
| Average monthly budget surplus/deficit                               | £16     | £1      | £-44    | £3      |
| Proportion of clients with contractual payments > than 25% of income | 68.2%   | 67.5%   | 67.5%   | 62.8%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 18.9%   | 15.7%   | 27.6%   | 25.6%   |
| Average rent arrears   | £429    | £628    | £979    | £584    |
| Proportion with mortgage arrears                                     | 37.2%   | 43.6%   | 41.3%   | 31.5%   |
| Average mortgage arrears   | £3,302  | £4,087  | £1,686  | £2,425  |
| Proportion with electricity arrears                                  | 10.5%   | 8.9%    | 10.8%   | 13.6%   |
| Average electricity arrears  | £348    | £389    | £524    | £388    |
| Proportion with gas arrears  | 11.8%   | 9.9%    | 15.9%   | 14.0%   |
| Average gas arrears  | £561    | £565    | £573    | £487    |
| Proportion with water arrears  | 14.2%   | 16.7%   | 18.6%   | 27.2%   |
| Average water arrears  | £332    | £497    | £413    | £548    |
| Proportion with Council Tax arrears                                  | 20.5%   | 25.6%   | 28.2%   | 33.9%   |
| Average Council Tax arrears  | £589    | £679    | £853    | £797    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 3.6%    | 6.4%    | 12.9%   | 13.7%   |
| Average payday loan debt   | £832    | £1,347  | £1,190  | £1,253  |
| Average number of payday loans per client                            | 2.0     | 3.0     | 2.5     | 2.3     |

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 71      | 82      | 87      | 132     |
| Demand per 10,000 population   | 11      | 13      | 14      | 21      |
| Average income   | £1,014  | £1,068  | £1,082  | £1,212  |
| Average Debt   | £14,760 | £14,615 | £15,194 | £15,113 |
| Average monthly budget surplus/deficit                               | £-73    | £-24    | £-118   | £2      |
| Proportion of clients with contractual payments > than 25% of income | 66.2%   | 70.7%   | 66.2%   | 65.9%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 13.0%   | 29.0%   | 39.4%   | 29.6%   |
| Average rent arrears   | £587    | £946    | £1,038  | £606    |
| Proportion with mortgage arrears                                     | 30.4%   | 47.8%   | 34.6%   | 22.9%   |
| Average mortgage arrears   | £984    | £2,839  | £1,948  | £2,259  |
| Proportion with electricity arrears                                  | 10.9%   | 11.5%   | 20.6%   | 14.2%   |
| Average electricity arrears  | £390    | £218    | £821    | £615    |
| Proportion with gas arrears  | 0.0%    | 0.0%    | 18.2%   | 10.8%   |
| Average gas arrears  | £0      | £0      | £450    | £242    |
| Proportion with water arrears  | 12.2%   | 19.1%   | 27.5%   | 18.8%   |
| Average water arrears  | £391    | £579    | £276    | £621    |
| Proportion with Council Tax arrears                                  | 19.4%   | 14.3%   | 36.2%   | 35.4%   |
| Average Council Tax arrears  | £814    | £555    | £745    | £573    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 8.5%    | 1.2%    | 10.3%   | 12.1%   |
| Average payday loan debt   | £806    | £3,682  | £1,869  | £1,258  |
| Average number of payday loans per client                            | 1.5     | 10.0    | 3.6     | 3.1     |

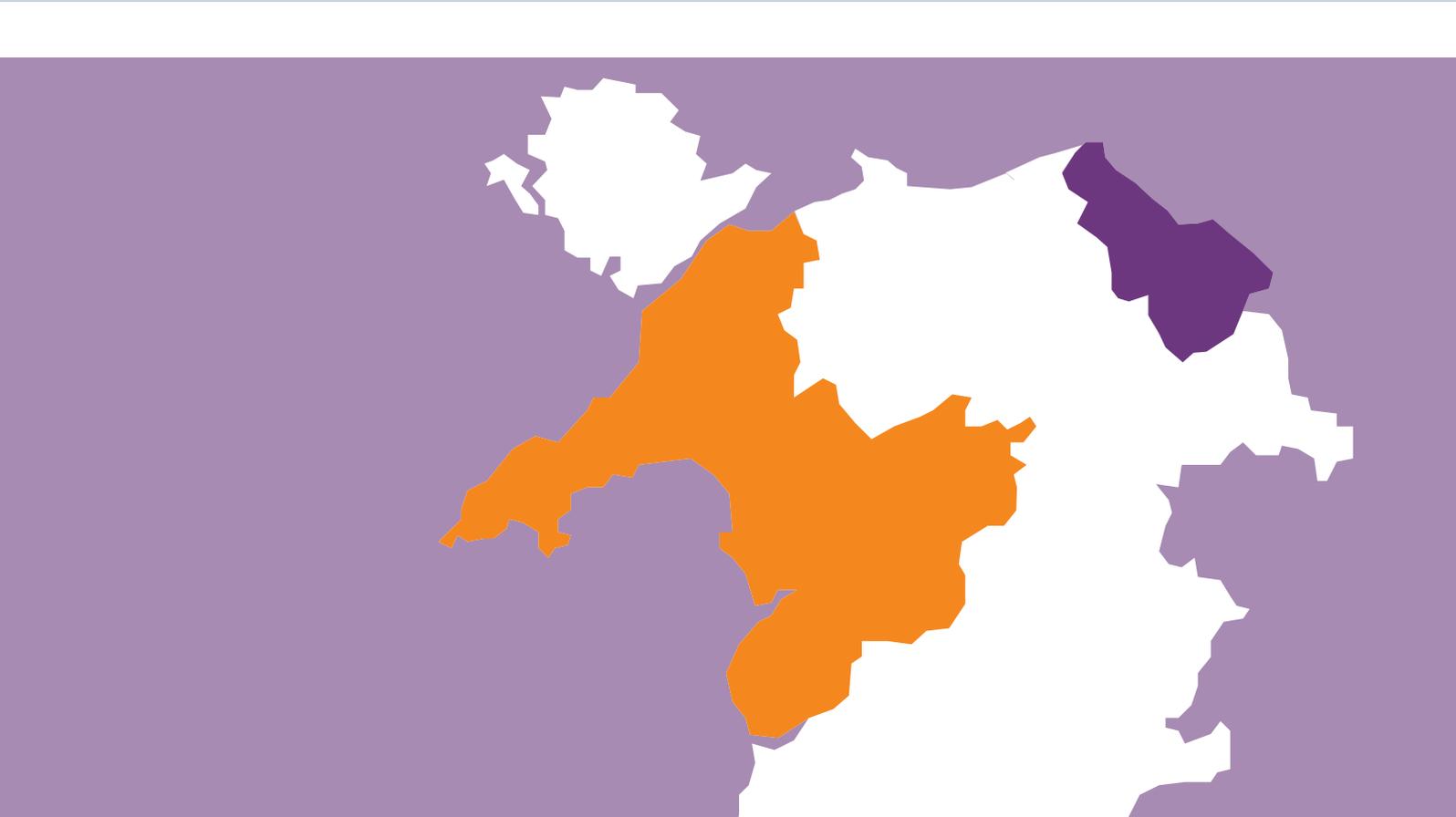


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|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 198     | 204     | 283     | 363     |
| Demand per 10,000 population   | 21      | 22      | 30      | 39      |
| Average income   | £1,133  | £1,179  | £1,211  | £1,171  |
| Average Debt   | £17,867 | £17,535 | £14,580 | £13,144 |
| Average monthly budget surplus/deficit                               | £9      | £11     | -£29    | £14     |
| Proportion of clients with contractual payments > than 25% of income | 72.7%   | 66.2%   | 66.4%   | 66.1%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 20.6%   | 11.1%   | 19.2%   | 19.5%   |
| Average rent arrears   | £716    | £471    | £470    | £647    |
| Proportion with mortgage arrears                                     | 29.9%   | 33.9%   | 49.4%   | 12.8%   |
| Average mortgage arrears   | £2,748  | £2,484  | £7,434  | £3,375  |
| Proportion with electricity arrears                                  | 11.5%   | 12.1%   | 14.2%   | 12.1%   |
| Average electricity arrears  | £492    | £541    | £589    | £1,036  |
| Proportion with gas arrears  | 8.4%    | 8.9%    | 20.7%   | 11.7%   |
| Average gas arrears  | £193    | £175    | £459    | £460    |
| Proportion with water arrears  | 18.8%   | 16.1%   | 29.6%   | 28.5%   |
| Average water arrears  | £760    | £557    | £632    | £765    |
| Proportion with Council Tax arrears                                  | 27.5%   | 26.3%   | 32.6%   | 28.2%   |
| Average Council Tax arrears  | £481    | £507    | £603    | £806    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 7.1%    | 9.3%    | 16.6%   | 18.7%   |
| Average payday loan debt   | £853    | £1,515  | £1,078  | £1,303  |
| Average number of payday loans per client                            | 1.5     | 2.8     | 2.5     | 2.1     |

DENBIGHSHIRE

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 141     | 147     | 237     | 302     |
| Demand per 10,000 population   | 19      | 20      | 32      | 40      |
| Average income   | £1,438  | £1,229  | £1,166  | £1,209  |
| Average Debt   | £18,545 | £15,839 | £12,675 | £12,410 |
| Average monthly budget surplus/deficit                               | £5      | £50     | £15     | £0      |
| Proportion of clients with contractual payments > than 25% of income | 64.5%   | 66.7%   | 64.1%   | 67.2%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 20.0%   | 5.3%    | 20.9%   | 16.3%   |
| Average rent arrears   | £700    | £1,267  | £1,332  | £534    |
| Proportion with mortgage arrears                                     | 29.9%   | 39.2%   | 40.3%   | 35.7%   |
| Average mortgage arrears   | £3,048  | £5,626  | £2,282  | £2,546  |
| Proportion with electricity arrears                                  | 8.9%    | 7.4%    | 15.1%   | 14.1%   |
| Average electricity arrears  | £315    | £726    | £416    | £693    |
| Proportion with gas arrears  | 6.3%    | 5.7%    | 11.3%   | 11.5%   |
| Average gas arrears  | £283    | £629    | £391    | £540    |
| Proportion with water arrears  | 16.7%   | 13.8%   | 27.2%   | 28.1%   |
| Average water arrears  | £262    | £306    | £414    | £721    |
| Proportion with Council Tax arrears                                  | 15.6%   | 17.1%   | 30.0%   | 24.4%   |
| Average Council Tax arrears  | £264    | £520    | £542    | £491    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 4.3%    | 11.6%   | 18.6%   | 22.2%   |
| Average payday loan debt   | £1,364  | £1,002  | £926    | £962    |
| Average number of payday loans per client                            | 2.5     | 2.6     | 2.5     | 2.0     |



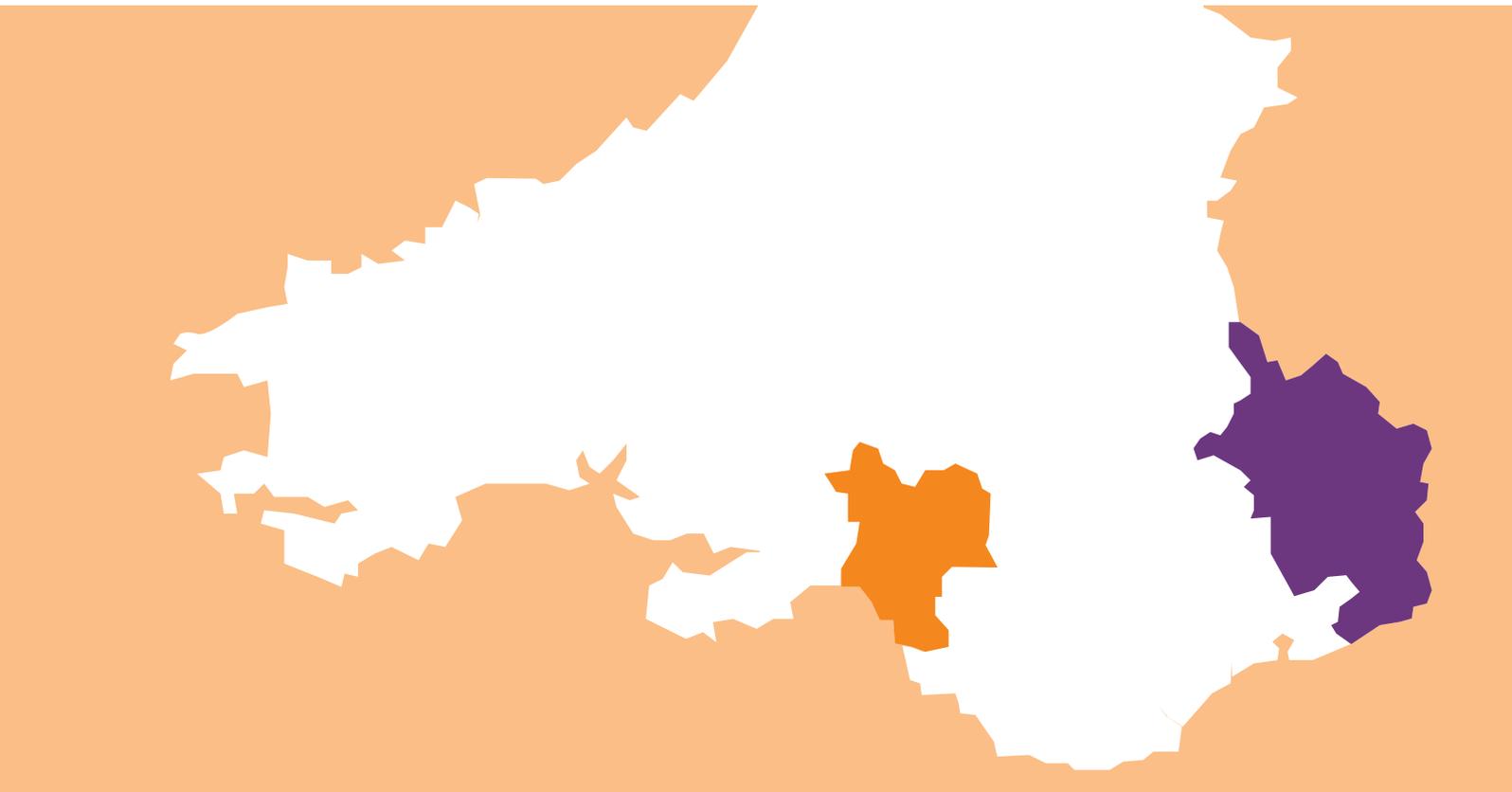
|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 302     | 272     | 363     | 469     |
| Demand per 10,000 population   | 25      | 22      | 30      | 39      |
| Average income   | £1,241  | £1,346  | £1,233  | £1,287  |
| Average Debt   | £16,500 | £16,853 | £13,987 | £13,564 |
| Average monthly budget surplus/deficit                               | £4      | £58     | £20     | £25     |
| Proportion of clients with contractual payments > than 25% of income | 67.2%   | 65.1%   | 72.2%   | 59.7%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 17.6%   | 25.0%   | 26.8%   | 21.8%   |
| Average rent arrears   | £1,483  | £775    | £682    | £742    |
| Proportion with mortgage arrears                                     | 35.8%   | 18.6%   | 47.2%   | 26.3%   |
| Average mortgage arrears   | £3,250  | £1,860  | £2,222  | £2,162  |
| Proportion with electricity arrears                                  | 8.5%    | 7.8%    | 12.1%   | 12.7%   |
| Average electricity arrears  | £275    | £250    | £420    | £540    |
| Proportion with gas arrears  | 6.5%    | 5.6%    | 14.5%   | 11.3%   |
| Average gas arrears  | £607    | £198    | £346    | £634    |
| Proportion with water arrears  | 9.7%    | 16.0%   | 27.7%   | 20.1%   |
| Average water arrears  | £362    | £584    | £518    | £825    |
| Proportion with Council Tax arrears                                  | 13.1%   | 17.1%   | 25.6%   | 20.6%   |
| Average Council Tax arrears  | £558    | £580    | £774    | £569    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 8.3%    | 13.2%   | 28.1%   | 16.0%   |
| Average payday loan debt   | £1,207  | £1,464  | £1,417  | £1,110  |
| Average number of payday loans per client                            | 2.4     | 3.8     | 2.8     | 2.3     |

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 125     | 132     | 293     | 309     |
| Demand per 10,000 population   | 13      | 13      | 23      | 31      |
| Average income   | £1,154  | £1,086  | £1,067  | £1,117  |
| Average Debt   | £16,199 | £12,636 | £12,171 | £11,306 |
| Average monthly budget surplus/deficit                               | £4      | -£16    | -£25    | £4      |
| Proportion of clients with contractual payments > than 25% of income | 60.8%   | 59.8%   | 61.6%   | 57.6%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 25.0%   | 23.1%   | 23.4%   | 27.0%   |
| Average rent arrears   | £467    | £400    | £600    | £547    |
| Proportion with mortgage arrears                                     | 31.9%   | 32.6%   | 55.0%   | 33.7%   |
| Average mortgage arrears   | £3,984  | £1,822  | £1,817  | £2,945  |
| Proportion with electricity arrears                                  | 9.0%    | 6.7%    | 9.2%    | 11.5%   |
| Average electricity arrears  | £563    | £648    | £553    | £891    |
| Proportion with gas arrears  | 4.3%    | 1.8%    | 7.9%    | 10.6%   |
| Average gas arrears  | £405    | £800    | £414    | £357    |
| Proportion with water arrears  | 10.1%   | 9.6%    | 24.7%   | 28.4%   |
| Average water arrears  | £385    | £589    | £781    | £916    |
| Proportion with Council Tax arrears                                  | 20.3%   | 28.6%   | 27.2%   | 35.8%   |
| Average Council Tax arrears  | £532    | £1,025  | £731    | £736    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 2.4%    | 4.5%    | 15.3%   | 12.9%   |
| Average payday loan debt   | £645    | £910    | £1,266  | £908    |
| Average number of payday loans per client                            | 1.3     | 2.5     | 3.1     | 2.4     |



|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 95      | 95      | 168     | 182     |
| Demand per 10,000 population   | 17      | 17      | 30      | 32      |
| Average income   | £1,283  | £1,245  | £1,119  | £1,183  |
| Average Debt   | £17,443 | £18,092 | £12,896 | £11,882 |
| Average monthly budget surplus/deficit                               | £56     | £44     | -£3     | £38     |
| Proportion of clients with contractual payments > than 25% of income | 72.6%   | 69.5%   | 65.5%   | 58.8%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 10.7%   | 16.7%   | 19.7%   | 21.6%   |
| Average rent arrears   | £321    | £475    | £409    | £531    |
| Proportion with mortgage arrears                                     | 52.8%   | 37.8%   | 40.4%   | 33.3%   |
| Average mortgage arrears   | £2,172  | £2,686  | £5,209  | £1,877  |
| Proportion with electricity arrears                                  | 5.1%    | 5.5%    | 10.6%   | 11.5%   |
| Average electricity arrears  | £796    | £782    | £843    | £745    |
| Proportion with gas arrears  | 4.0%    | 2.2%    | 11.1%   | 8.9%    |
| Average gas arrears  | £405    | £417    | £296    | £559    |
| Proportion with water arrears  | 14.7%   | 14.3%   | 22.3%   | 21.9%   |
| Average water arrears  | £499    | £488    | £532    | £613    |
| Proportion with Council Tax arrears                                  | 20.0%   | 18.9%   | 33.3%   | 20.0%   |
| Average Council Tax arrears  | £510    | £799    | £1,001  | £1,309  |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 5.3%    | 5.3%    | 14.9%   | 17.0%   |
| Average payday loan debt   | £857    | £856    | £1,293  | £1,324  |
| Average number of payday loans per client                            | 2.2     | 2       | 2.6     | 2.9     |

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 108     | 116     | 151     | 183     |
| Demand per 10,000 population   | 23      | 25      | 32      | 39      |
| Average income   | £1,158  | £998    | £1,127  | £1,093  |
| Average Debt   | £16,126 | £13,072 | £12,941 | £10,885 |
| Average monthly budget surplus/deficit                               | £108    | -£6     | £18     | -£26    |
| Proportion of clients with contractual payments > than 25% of income | 74.1%   | 77.6%   | 70.2%   | 67.2%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 23.3%   | 15.4%   | 26.7%   | 25.0%   |
| Average rent arrears   | £483    | £565    | £577    | £391    |
| Proportion with mortgage arrears                                     | 20.5%   | 31.1%   | 24.4%   | 33.9%   |
| Average mortgage arrears   | £4,387  | £2,667  | £1,316  | £1,518  |
| Proportion with electricity arrears                                  | 9.5%    | 16.5%   | 11.9%   | 11.5%   |
| Average electricity arrears  | £780    | £564    | £439    | £447    |
| Proportion with gas arrears  | 12.5%   | 13.3%   | 12.6%   | 12.7%   |
| Average gas arrears  | £236    | £968    | £581    | £555    |
| Proportion with water arrears  | 11.3%   | 28.2%   | 21.9%   | 23.9%   |
| Average water arrears  | £639    | £778    | £649    | £750    |
| Proportion with Council Tax arrears                                  | 20.7%   | 36.8%   | 28.4%   | 37.6%   |
| Average Council Tax arrears  | £929    | £616    | £723    | £797    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 5.6%    | 16.4%   | 9.3%    | 14.8%   |
| Average payday loan debt   | £1,532  | £1,395  | £924    | £1,201  |
| Average number of payday loans per client                            | 3.0     | 3.2     | 2.2     | 2.3     |



MONMOUTHSHIRE

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 124     | 164     | 174     | 206     |
| Demand per 10,000 population   | 17      | 22      | 24      | 28      |
| Average income   | £1,309  | £1,237  | £1,228  | £1,280  |
| Average Debt   | £20,615 | £15,834 | £15,593 | £15,916 |
| Average monthly budget surplus/deficit                               | £67     | £48     | -£25    | £9      |
| Proportion of clients with contractual payments > than 25% of income | 70.2%   | 71.3%   | 73.0%   | 76.2%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 16.7%   | 25.8%   | 25.0%   | 25.0%   |
| Average rent arrears   | £531    | £393    | £806    | £885    |
| Proportion with mortgage arrears                                     | 31.9%   | 50.0%   | 40.7%   | 22.0%   |
| Average mortgage arrears   | £2,039  | £3,418  | £3,406  | £4,364  |
| Proportion with electricity arrears                                  | 6.7%    | 10.2%   | 16.7%   | 12.7%   |
| Average electricity arrears  | £2,496  | £578    | £491    | £340    |
| Proportion with gas arrears  | 6.2%    | 9.3%    | 24.1%   | 15.1%   |
| Average gas arrears  | £227    | £551    | £390    | £828    |
| Proportion with water arrears  | 2.4%    | 20.0%   | 20.2%   | 25.6%   |
| Average water arrears  | £1,422  | £713    | £417    | £1,196  |
| Proportion with Council Tax arrears                                  | 28.2%   | 30.6%   | 43.2%   | 38.9%   |
| Average Council Tax arrears  | £1,187  | £997    | £1,132  | £1,099  |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 5.6%    | 10.4%   | 13.8%   | 19.9%   |
| Average payday loan debt   | £722    | £1,136  | £3,393  | £1,465  |
| Average number of payday loans per client                            | 1.7     | 2.2     | 3.5     | 3.0     |

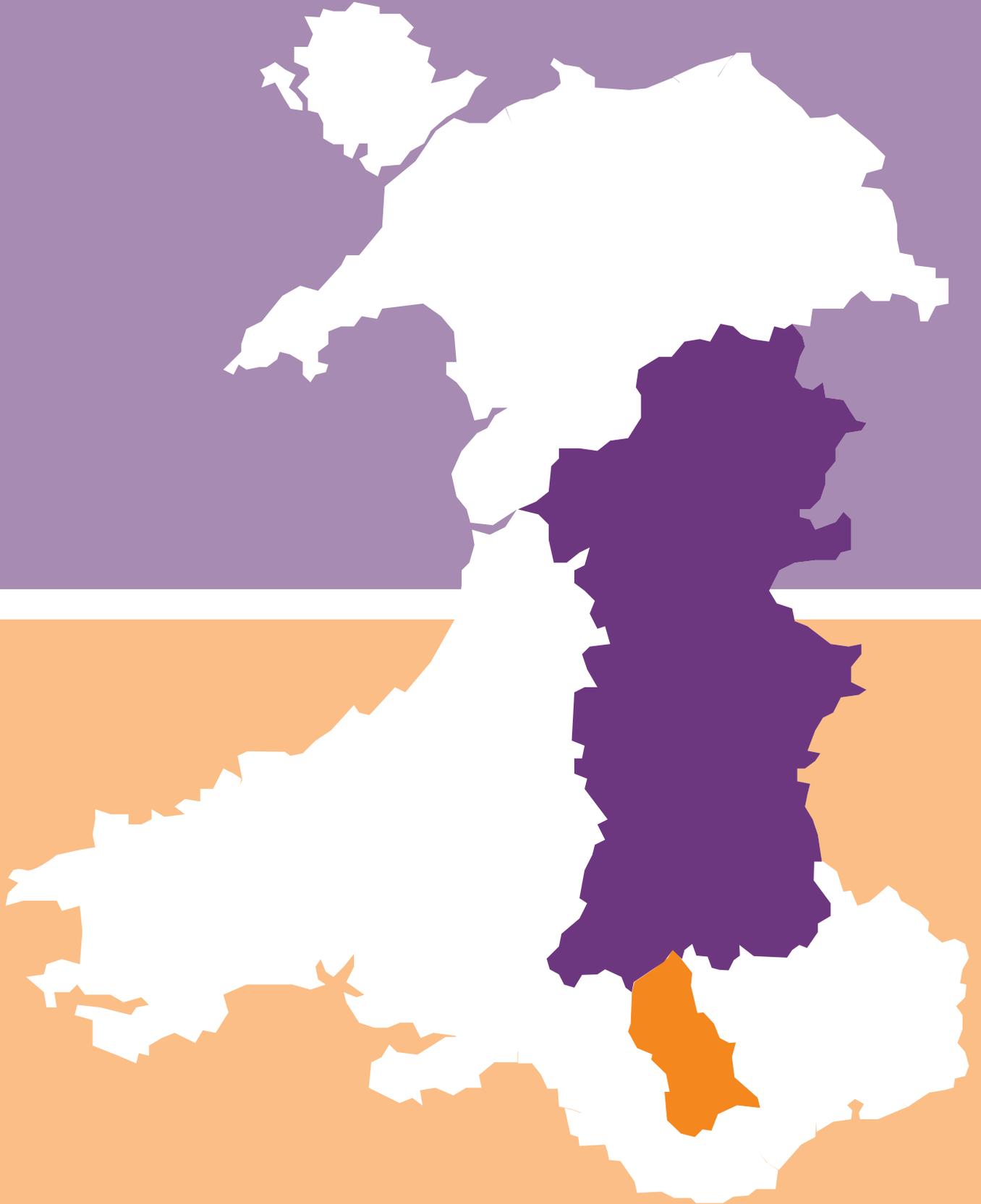
NEATH PORT TALBOT

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 283     | 257     | 370     | 531     |
| Demand per 10,000 population   | 25      | 23      | 33      | 47      |
| Average income   | £1,185  | £1,145  | £1,184  | £1,143  |
| Average Debt   | £15,655 | £16,654 | £14,203 | £13,345 |
| Average monthly budget surplus/deficit                               | £39     | £39     | £24     | £20     |
| Proportion of clients with contractual payments > than 25% of income | 71.7%   | 72.8%   | 68.9%   | 69.9%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 9.5%    | 18.8%   | 29.4%   | 18.2%   |
| Average rent arrears   | £354    | £317    | £732    | £414    |
| Proportion with mortgage arrears                                     | 25.0%   | 30.2%   | 32.3%   | 28.7%   |
| Average mortgage arrears   | £3,058  | £1,374  | £1,649  | £2,434  |
| Proportion with electricity arrears                                  | 12.8%   | 10.8%   | 12.9%   | 13.3%   |
| Average electricity arrears  | £332    | £256    | £451    | £516    |
| Proportion with gas arrears  | 11.7%   | 11.6%   | 17.1%   | 13.4%   |
| Average gas arrears  | £469    | £256    | £454    | £415    |
| Proportion with water arrears  | 13.9%   | 16.6%   | 24.6%   | 32.2%   |
| Average water arrears  | £309    | £441    | £374    | £493    |
| Proportion with Council Tax arrears                                  | 18.1%   | 21.1%   | 24.2%   | 23.6%   |
| Average Council Tax arrears  | £602    | £525    | £436    | £689    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 6.0%    | 10.1%   | 13.0%   | 17.1%   |
| Average payday loan debt   | £708    | £1,138  | £1,220  | £1,286  |
| Average number of payday loans per client                            | 2.0     | 2.1     | 2.5     | 2.6     |



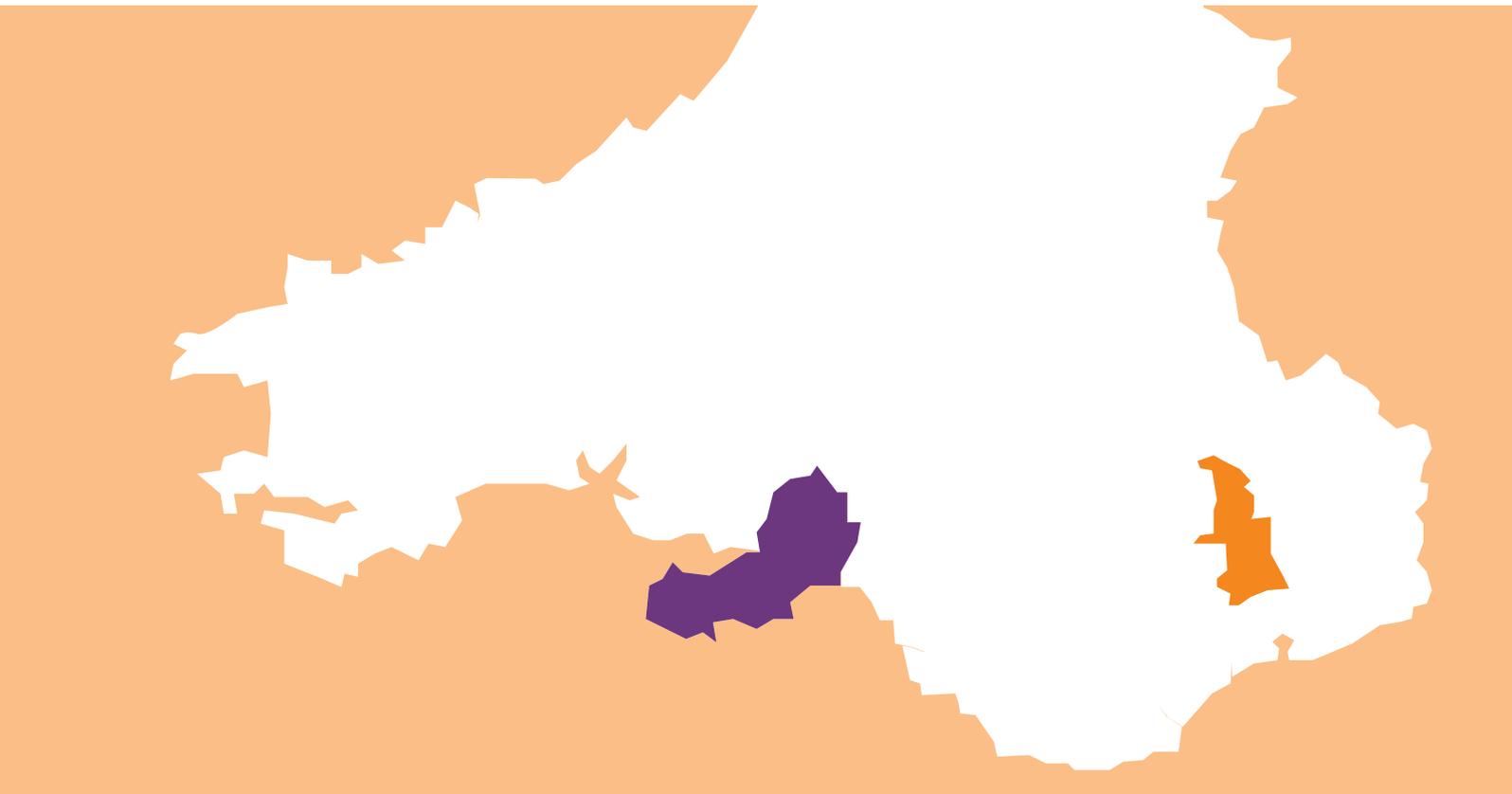
|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 239     | 282     | 366     | 484     |
| Demand per 10,000 population   | 21      | 25      | 32      | 43      |
| Average income   | £1,172  | £1,252  | £1,239  | £1,221  |
| Average Debt   | £19,171 | £17,284 | £15,456 | £13,697 |
| Average monthly budget surplus/deficit                               | £-8     | £30     | £15     | £13     |
| Proportion of clients with contractual payments > than 25% of income | 74.9%   | 69.9%   | 71.6%   | 63.2%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 21.4%   | 18.8%   | 26.0%   | 23.3%   |
| Average rent arrears   | £799    | £233    | £583    | £500    |
| Proportion with mortgage arrears                                     | 29.9%   | 35.0%   | 33.9%   | 25.5%   |
| Average mortgage arrears   | £2,781  | £2,659  | £2,261  | £2,297  |
| Proportion with electricity arrears                                  | 10.5%   | 12.4%   | 16.2%   | 15.4%   |
| Average electricity arrears  | £297    | £503    | £364    | £701    |
| Proportion with gas arrears  | 11.4%   | 17.0%   | 16.3%   | 15.5%   |
| Average gas arrears  | £329    | £452    | £411    | £442    |
| Proportion with water arrears  | 19.8%   | 22.4%   | 27.5%   | 30.2%   |
| Average water arrears  | £547    | £772    | £487    | £703    |
| Proportion with Council Tax arrears                                  | 22.1%   | 27.3%   | 35.0%   | 27.9%   |
| Average Council Tax arrears  | £488    | £1,490  | £602    | £836    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 4.2%    | 10.6%   | 23.5%   | 21.3%   |
| Average payday loan debt   | £929    | £1,020  | £1,429  | £1,304  |
| Average number of payday loans per client                            | 1.8     | 2.4     | 2.9     | 2.6     |

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 187     | 173     | 272     | 297     |
| Demand per 10,000 population   | 19      | 18      | 28      | 30      |
| Average income   | £1,199  | £1,155  | £1,185  | £1,141  |
| Average Debt   | £22,283 | £23,580 | £16,246 | £14,381 |
| Average monthly budget surplus/deficit                               | £-9     | £14     | £20     | £-31    |
| Proportion of clients with contractual payments > than 25% of income | 70.6%   | 71.1%   | 71.0%   | 67.0%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 20.6%   | 19.5%   | 23.5%   | 24.1%   |
| Average rent arrears   | £499    | £616    | £581    | £444    |
| Proportion with mortgage arrears                                     | 30.4%   | 40.0%   | 47.4%   | 38.2%   |
| Average mortgage arrears   | £4,522  | £4,349  | £3,344  | £3,180  |
| Proportion with electricity arrears                                  | 6.6%    | 8.6%    | 11.1%   | 15.4%   |
| Average electricity arrears  | £430    | £328    | £506    | £687    |
| Proportion with gas arrears  | 9.2%    | 8.0%    | 10.6%   | 10.1%   |
| Average gas arrears  | £239    | £189    | £215    | £600    |
| Proportion with water arrears  | 8.7%    | 13.9%   | 22.0%   | 27.4%   |
| Average water arrears  | £311    | £591    | £351    | £468    |
| Proportion with Council Tax arrears                                  | 19.1%   | 17.8%   | 24.5%   | 26.2%   |
| Average Council Tax arrears  | £337    | £1,173  | £988    | £647    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 1.1%    | 7.5%    | 14.0%   | 10.1%   |
| Average payday loan debt   | £1,214  | £1,627  | £1,357  | £1,157  |
| Average number of payday loans per client                            | 2.5     | 3.0     | 2.8     | 2.3     |



|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 118     | 130     | 216     | 274     |
| Demand per 10,000 population   | 11      | 12      | 20      | 26      |
| Average income   | £1,316  | £1,270  | £1,201  | £1,092  |
| Average Debt   | £22,443 | £21,737 | £16,704 | £13,401 |
| Average monthly budget surplus/deficit                               | £46     | £1      | -£7     | -£8     |
| Proportion of clients with contractual payments > than 25% of income | 72.0%   | 71.5%   | 65.3%   | 61.3%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 21.9%   | 21.7%   | 27.8%   | 17.5%   |
| Average rent arrears   | £664    | £574    | £772    | £646    |
| Proportion with mortgage arrears                                     | 27.1%   | 28.6%   | 46.7%   | 26.6%   |
| Average mortgage arrears   | £3,239  | £4,676  | £2,459  | £2,487  |
| Proportion with electricity arrears                                  | 12.8%   | 11.0%   | 8.5%    | 10.7%   |
| Average electricity arrears  | £813    | £767    | £776    | £621    |
| Proportion with gas arrears  | 20.6%   | 10.2%   | 9.2%    | 4.6%    |
| Average gas arrears  | £269    | £417    | £344    | £470    |
| Proportion with water arrears  | 16.7%   | 9.2%    | 17.3%   | 20.1%   |
| Average water arrears  | £410    | £314    | £521    | £476    |
| Proportion with Council Tax arrears                                  | 27.8%   | 20.3%   | 34.2%   | 34.7%   |
| Average Council Tax arrears  | £622    | £651    | £577    | £595    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 2.5%    | 3.8%    | 14.8%   | 12.4%   |
| Average payday loan debt   | £940    | £2,006  | £1,611  | £1,254  |
| Average number of payday loans per client                            | 2.3     | 4.0     | 3.1     | 2.7     |

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 405     | 446     | 639     | 772     |
| Demand per 10,000 population   | 22      | 24      | 34      | 41      |
| Average income   | £1,153  | £1,185  | £1,195  | £1,185  |
| Average Debt   | £17,207 | £15,614 | £13,645 | £12,621 |
| Average monthly budget surplus/deficit                               | £31     | £18     | -£22    | £9      |
| Proportion of clients with contractual payments > than 25% of income | 69.1%   | 68.2%   | 68.4%   | 64.1%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 14.0%   | 19.2%   | 24.0%   | 19.5%   |
| Average rent arrears   | £653    | £483    | £408    | £537    |
| Proportion with mortgage arrears                                     | 38.3%   | 37.6%   | 43.6%   | 30.1%   |
| Average mortgage arrears   | £1,835  | £2,356  | £1,393  | £1,548  |
| Proportion with electricity arrears                                  | 10.0%   | 10.4%   | 10.9%   | 13.3%   |
| Average electricity arrears  | £399    | £465    | £459    | £492    |
| Proportion with gas arrears  | 11.2%   | 13.2%   | 11.0%   | 15.8%   |
| Average gas arrears  | £378    | £325    | £495    | £554    |
| Proportion with water arrears  | 13.8%   | 22.7%   | 26.1%   | 30.9%   |
| Average water arrears  | £575    | £483    | £608    | £678    |
| Proportion with Council Tax arrears                                  | 19.1%   | 22.1%   | 22.7%   | 23.0%   |
| Average Council Tax arrears  | £533    | £447    | £643    | £702    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 5.4%    | 9.0%    | 18.8%   | 14.9%   |
| Average payday loan debt   | £1,645  | £1,278  | £1,230  | £1,132  |
| Average number of payday loans per client                            | 2.3     | 3.0     | 2.7     | 2.4     |



SWANSEA

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 426     | 422     | 616     | 726     |
| Demand per 10,000 population   | 22      | 22      | 32      | 38      |
| Average income   | £1,184  | £1,164  | £1,197  | £1,222  |
| Average Debt   | £17,742 | £14,763 | £14,801 | £12,145 |
| Average monthly budget surplus/deficit                               | £14     | £21     | £11     | £22     |
| Proportion of clients with contractual payments > than 25% of income | 68.3%   | 71.8%   | 71.8%   | 62.9%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 20.0%   | 29.2%   | 25.0%   | 28.8%   |
| Average rent arrears   | £349    | £538    | £556    | £529    |
| Proportion with mortgage arrears                                     | 38.2%   | 35.0%   | 34.7%   | 29.3%   |
| Average mortgage arrears   | £2,371  | £1,997  | £1,791  | £2,819  |
| Proportion with electricity arrears                                  | 10.2%   | 13.0%   | 16.0%   | 16.3%   |
| Average electricity arrears  | £349    | £339    | £502    | £426    |
| Proportion with gas arrears  | 9.7%    | 15.6%   | 14.8%   | 16.6%   |
| Average gas arrears  | £442    | £460    | £352    | £485    |
| Proportion with water arrears  | 15.6%   | 26.4%   | 28.5%   | 33.5%   |
| Average water arrears  | £576    | £779    | £738    | £864    |
| Proportion with Council Tax arrears                                  | 26.5%   | 29.0%   | 32.3%   | 36.3%   |
| Average Council Tax arrears  | £704    | £661    | £759    | £939    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 5.9%    | 9.7%    | 19.5%   | 16.5%   |
| Average payday loan debt   | £1,071  | £1,129  | £1,206  | £1,343  |
| Average number of payday loans per client                            | 2.4     | 2.3     | 2.7     | 2.7     |

TORFAEN

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 154     | 183     | 247     | 289     |
| Demand per 10,000 population   | 21      | 25      | 34      | 40      |
| Average income   | £1,207  | £1,219  | £1,124  | £1,203  |
| Average Debt   | £15,769 | £15,508 | £12,575 | £11,573 |
| Average monthly budget surplus/deficit                               | £46     | £26     | -£4     | £2      |
| Proportion of clients with contractual payments > than 25% of income | 66.2%   | 70.5%   | 69.6%   | 65.7%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 22.4%   | 12.7%   | 30.6%   | 23.3%   |
| Average rent arrears   | £426    | £597    | £522    | £491    |
| Proportion with mortgage arrears                                     | 34.9%   | 43.1%   | 42.0%   | 38.5%   |
| Average mortgage arrears   | £3,710  | £1,640  | £2,886  | £3,027  |
| Proportion with electricity arrears                                  | 9.2%    | 8.9%    | 14.0%   | 17.3%   |
| Average electricity arrears  | £276    | £321    | £311    | £617    |
| Proportion with gas arrears  | 12.3%   | 15.9%   | 14.5%   | 18.6%   |
| Average gas arrears  | £365    | £393    | £301    | £428    |
| Proportion with water arrears  | 15.5%   | 14.8%   | 21.4%   | 23.7%   |
| Average water arrears  | £474    | £334    | £500    | £565    |
| Proportion with Council Tax arrears                                  | 18.6%   | 13.7%   | 23.7%   | 29.4%   |
| Average Council Tax arrears  | £640    | £463    | £405    | £704    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 9.1%    | 12.6%   | 17.8%   | 16.6%   |
| Average payday loan debt   | £1,331  | £1,518  | £1,231  | £1,252  |
| Average number of payday loans per client                            | 2.6     | 3.4     | 3.0     | 2.6     |



VALE OF GLAMORGAN

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 226     | 223     | 335     | 393     |
| Demand per 10,000 population   | 23      | 22      | 33      | 39      |
| Average income   | £1,264  | £1,260  | £1,202  | £1,140  |
| Average Debt   | £18,529 | £18,591 | £14,792 | £12,672 |
| Average monthly budget surplus/deficit                               | -£8     | £27     | -£15    | -£4     |
| Proportion of clients with contractual payments > than 25% of income | 66.4%   | 66.4%   | 67.2%   | 61.6%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 20.0%   | 16.7%   | 29.3%   | 25.8%   |
| Average rent arrears   | £496    | £438    | £325    | £692    |
| Proportion with mortgage arrears                                     | 37.4%   | 38.4%   | 35.0%   | 28.2%   |
| Average mortgage arrears   | £3,718  | £2,372  | £2,736  | £4,397  |
| Proportion with electricity arrears                                  | 12.3%   | 13.1%   | 16.7%   | 19.7%   |
| Average electricity arrears  | £336    | £643    | £482    | £440    |
| Proportion with gas arrears  | 13.6%   | 13.9%   | 16.8%   | 19.4%   |
| Average gas arrears  | £367    | £280    | £386    | £463    |
| Proportion with water arrears  | 15.0%   | 18.4%   | 23.4%   | 28.3%   |
| Average water arrears  | £490    | £458    | £667    | £711    |
| Proportion with Council Tax arrears                                  | 21.4%   | 25.9%   | 28.0%   | 32.4%   |
| Average Council Tax arrears  | £595    | £557    | £572    | £605    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 6.2%    | 10.8%   | 18.8%   | 18.1%   |
| Average payday loan debt   | £698    | £2,174  | £1,401  | £1,372  |
| Average number of payday loans per client                            | 1.6     | 4.3     | 2.9     | 2.5     |

WREXHAM

|  | 2011    | 2012    | 2013    | 2014    |
|--|---------|---------|---------|---------|
| <b>Scale of debt problem</b>   |         |         |         |         |
| Number of clients counselled   | 257     | 239     | 364     | 418     |
| Demand per 10,000 population   | 24      | 22      | 34      | 39      |
| Average income   | £1,241  | £1,203  | £1,198  | £1,221  |
| Average Debt   | £18,282 | £16,113 | £14,008 | £13,277 |
| Average monthly budget surplus/deficit                               | £51     | £18     | £18     | £11     |
| Proportion of clients with contractual payments > than 25% of income | 67.6%   | 66.5%   | 65.1%   | 63.4%   |
| <b>Arrears</b>   |         |         |         |         |
| Proportion with rent arrears   | 20.7%   | 18.4%   | 23.9%   | 28.4%   |
| Average rent arrears   | £486    | £522    | £488    | £548    |
| Proportion with mortgage arrears                                     | 36.5%   | 36.0%   | 35.6%   | 28.0%   |
| Average mortgage arrears   | £2,877  | £2,075  | £1,994  | £2,076  |
| Proportion with electricity arrears                                  | 6.9%    | 7.7%    | 14.6%   | 10.4%   |
| Average electricity arrears  | £428    | £675    | £496    | £521    |
| Proportion with gas arrears  | 11.5%   | 7.0%    | 14.3%   | 12.0%   |
| Average gas arrears  | £428    | £269    | £436    | £446    |
| Proportion with water arrears  | 14.8%   | 14.6%   | 21.9%   | 26.5%   |
| Average water arrears  | £567    | £465    | £621    | £580    |
| Proportion with Council Tax arrears                                  | 19.9%   | 20.3%   | 27.5%   | 29.4%   |
| Average Council Tax arrears  | £533    | £602    | £709    | £879    |
| <b>Payday loans</b>  |         |         |         |         |
| Proportion with payday loans   | 8.9%    | 5.9%    | 20.3%   | 18.9%   |
| Average payday loan debt   | £1,053  | £962    | £1,178  | £1,102  |
| Average number of payday loans per client                            | 2.1     | 2.2     | 2.6     | 2.3     |

For more information about this report:

Call: 0207 391 4598

Email: [press@stepchange.org](mailto:press@stepchange.org)

Write to: StepChange Debt Charity,  
Lynton House, 7-12 Tavistock Square  
London WC1H 9LT

For free help and advice with problem debt:

Call: 0800 138 1111 (Monday to Friday 8am  
to 8pm and Saturday 8am to 4pm)

Visit: [www.stepchange.org](http://www.stepchange.org)

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Registered office: Wade House, Merrion Centre, Leeds, LS2 8NG.

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