

Wales in the red

A research report
prepared for
StepChange
Debt Charity

The
co-operative
travel
travel money

Wales's Outlets

REUSE
RECYCLE
REPAIR

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Introduction

StepChange Debt Charity is the UK's leading specialist debt advice charity. The charity offers free and impartial advice via telephone and online to those people struggling with problem debt. Since its creation as the Consumer Credit Counselling Service in 1993 the charity has helped over two million people across the UK to resolve their debt problems.

The charity has used its extensive client database to analyse problem debt in each of the 22 unitary authority areas of Wales. The analysis is based on the 23,391 people in Wales who contacted the charity's helpline between 2010 and 2013.

The evidence presented offers an insight into the complex issue of problem debt in Wales and examines a wide range of issues, including the position of household budgets and the increasing proportion of clients falling behind on essential living costs such as rent, energy bills and council tax.

The report also examines the rapid growth in payday loan use in recent years amongst the charity's Welsh clients.

Key findings

- Last year saw a 44 percent increase in the number of people contacting the charity's helpline. Between 2010-2012 the number of people contacting the helpline fluctuated between 5,000-5,500, but 2013 saw this figure rise to 7,559.
- Payday loan debts have risen significantly in recent years; the proportion of StepChange Debt Charity clients with payday loans in Wales rose from 2.6 percent in 2010 to 18.3 percent in 2013. While the average amount owed in payday loan debt increased from £1,066 in 2010 to £1,335 in 2013.
- There has been a substantial increase in the number of StepChange Debt Charity clients in Wales falling behind on essential living costs. The proportions of clients with arrears on rent, mortgages, energy bills and Council Tax have all risen since 2010.
- In half of the 22 unitary authority areas those people coming to the charity do not, on average, have enough income to cover their essential household bills.

1 Scale of Debt Problems

A number of factors have been analysed when looking at the scale of problem debt within Wales:

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

1.1 Demand for Debt Advice

Last year saw a substantial increase in the number of people contacting the StepChange Debt Charity helpline. Between 2010-12 the number of people seeking help fluctuated slightly between a high of 5,546 in 2010 and a low of 5,029 in 2011. However, 2013 saw 7,559 calls, an increase of 44% on 2012.

There is significant variation in demand for the charity’s services across Wales. Demand has tended to be highest in southern parts of the country, and has consistently been lowest in central areas.

Areas with the highest demand for debt advice 2010-2013 (based on demand per 10,000 people)

2013

	Clients advised	Demand per 10,000
Bridgend	475	34
Blaenau Gwent	219	31
Rhondda Cynon Taf	639	27
Torfaen	247	27
Wrexham	364	27
National	7,559	25

2012

	Clients advised	Demand per 10,000
Bridgend	285	20
Torfaen	183	20
Merthyr Tydfil	116	20
Caerphilly	352	20
Newport	282	19
National	5,257	17

2011



	Clients advised	Demand per 10,000
Port Talbot	283	20
Bridgend	280	20
Flintshire	302	20
Wrexham	257	19
Merthyr Tydfil	108	18
National	5,029	16

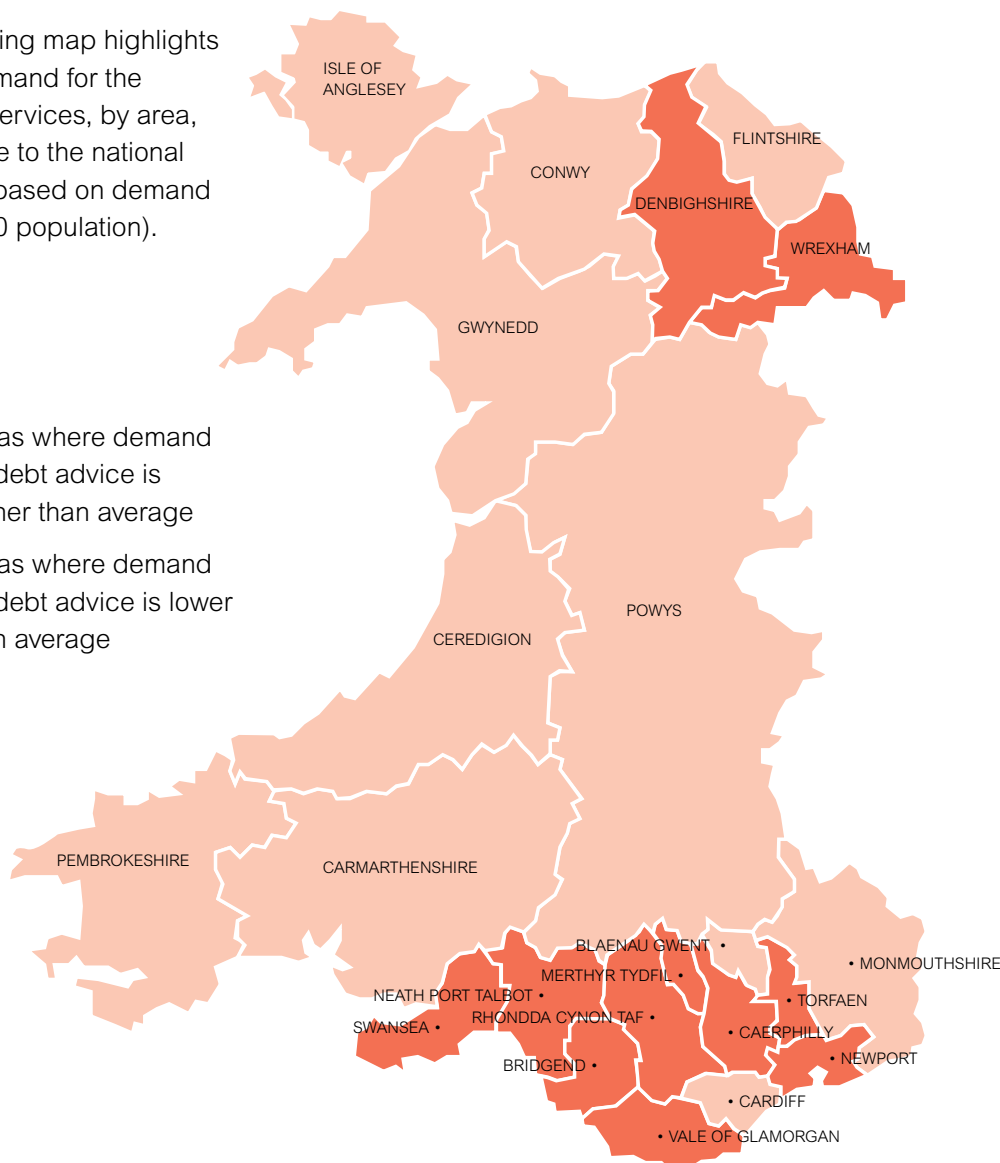
2010

	Clients advised	Demand per 10,000
Port Talbot	306	22
Torfaen	199	22
Caerphilly	382	21
Bridgend	290	21
Carmarthenshire	371	20
National	5,546	18

The following map highlights where demand for the charity’s services, by area, are relative to the national average (based on demand per 10,000 population).

Key

-  Areas where demand for debt advice is higher than average
-  Areas where demand for debt advice is lower than average



1.2 Debt levels

Analysis of the charity’s clients shows that the average debt level has fallen from £18,964 in 2010 to £14,027 in 2013. While the fall in average debt levels is welcome, this has been a consistent trend for a number of years. As financial institutions have tightened access to credit it has become difficult for consumers to accumulate such high levels of debt.

Chart 1 shows the percentage increase or decrease in demand for debt advice between 2010 and 2013.

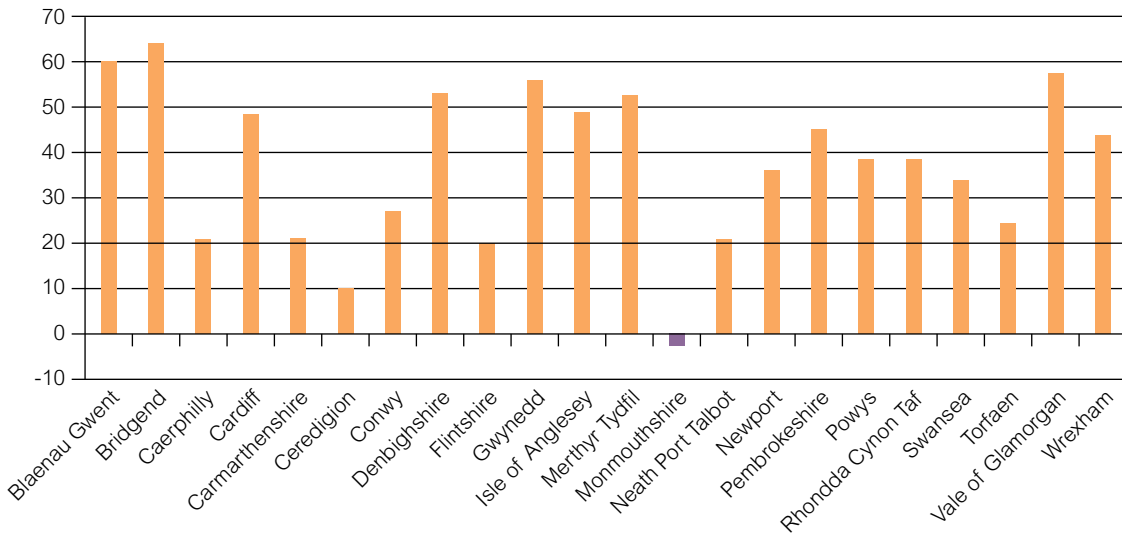
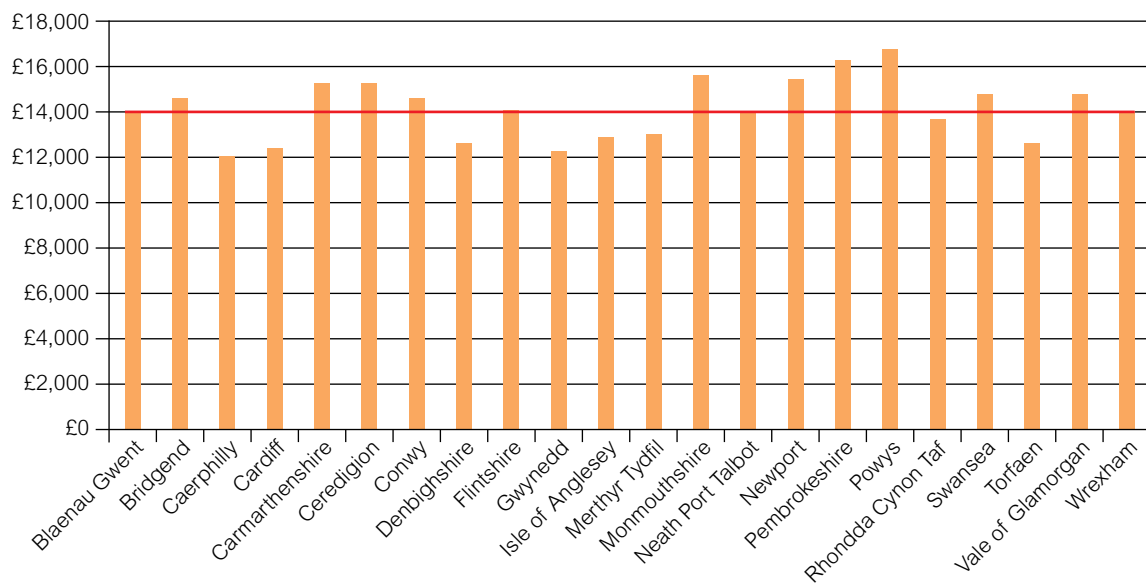


Chart 1.2 shows the relative average debt levels of each unitary authority area in 2013 relative to the national average.



Areas with highest average debt levels 2010-2013

2013

	Average debt
Powys	£16,704
Pembrokeshire	£16,246
Monmouthshire	£15,593
Newport	£15,456
Carmarthenshire	£15,274
National	£14,027

2012

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

2011

	Average debt
Powys	£22,443
Pembrokeshire	£22,283
Monmouthshire	£20,615
Newport	£19,171
Denbighshire	£18,545
National	£17,500

2010

	Average debt
Powys	£23,701
Vale of Glamorgan	£21,404
Flintshire	£21,196
Monmouthshire	£20,556
Pembrokeshire	£20,510
National	£18,964

1.3 Financial position of clients

The ability of those in financial difficulty to repay what they owe offers an insight into the relative position of indebted households in different areas of the country. In 2010, people coming to the charity in 10 of the 22 unitary authority areas were, on average, unable to cover their essential household living costs. This improved between in 2011 and 2012. However, last year clients in half of the 22 unitary authority areas had a monthly budget deficit.

In 2010, the average Welsh client had just £2.23 left each month after covering essential household bills. This figure rose to £18.24 and £18.74 in 2011 and 2012 respectively, but fell to £4.05 last year.

Areas with worst budget deficits 2010-2013

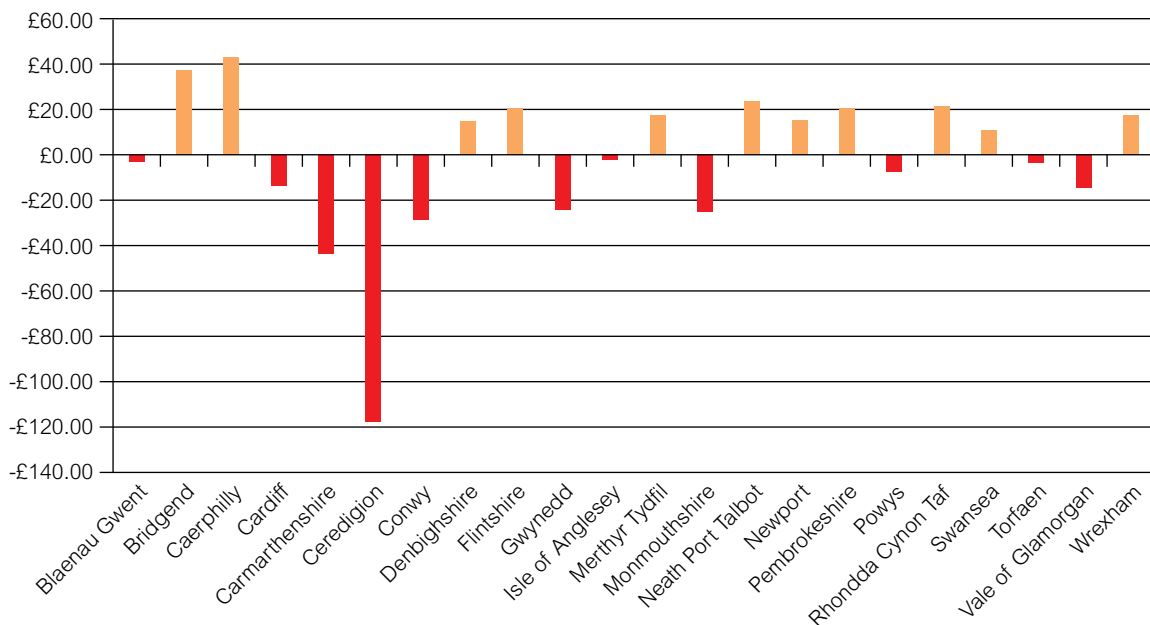
2013

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

2012

	Budget deficit/surplus
Ceredigion	-£24
Gwynedd	-£16
Merthyr Tydfil	-£6
Blaenau Gwent	-£3
Cardiff	£0
National	£19

Chart 1.3 shows the average budget surplus or deficit of clients in each of the 22 unitary authority areas for 2013.



2011

	Budget deficit/surplus
Ceredigion	-£73
Pembrokeshire	-£9
Vale of Glamorgan	-£8
Newport	-£8
Bridgend	£1
National	£18

2010

	Budget deficit/surplus
Carmarthenshire	-£58
Powys	-£33
Vale of Glamorgan	-£28
Wrexham	-£19
Cardiff	-£18
National	£2

1.4 Burden of debt repayments

An analysis of debt repayments relative to income demonstrates the precariousness of many people's household budgets.

In each of the last four years a majority of clients in Wales have been struggling with debt repayments that are in excess of 25 percent of their net income.

Areas with highest proportion of clients with debt repayments in excess of 25 percent of net income

2013

	Proportion of clients with debt repayments in excess of 25% of income
Merthyr Tydfil	65.6%
Denbighshire	63.7%
Neath Port Talbot	59.7%
Caerphilly	57.9%
Powys	57.4%
National	56.0%

2012

	Proportion of clients with debt repayments in excess of 25% of income
Blaenau Gwent	61.4%
Ceredigion	58.0%
Cardiff	58.2%
Wrexham	49.1%
Carmarthenshire	58.0%
National	55.5%

2011

	Proportion of clients with debt repayments in excess of 25% of income
Blaenau Gwent	67.8%
Torfaen	55.6%
Caerphilly	62.1%
Wrexham	54.6%
Flintshire	60.0%
National	59.3%

2010

	Proportion of clients with debt repayments in excess of 25% of income
Torfaen	62.8%
Neath Port Talbot	62.7%
Bridgend	62.1%
Newport	61.0%
Cardiff	60.9%
National	59.7%

2 Making ends meet

In recent years households have been hit by a harsh combination of low income growth and spiralling living costs. The impact of these factors on households is demonstrated by the increasing numbers of people falling behind on essential living costs, such as housing, energy bills and Council Tax.

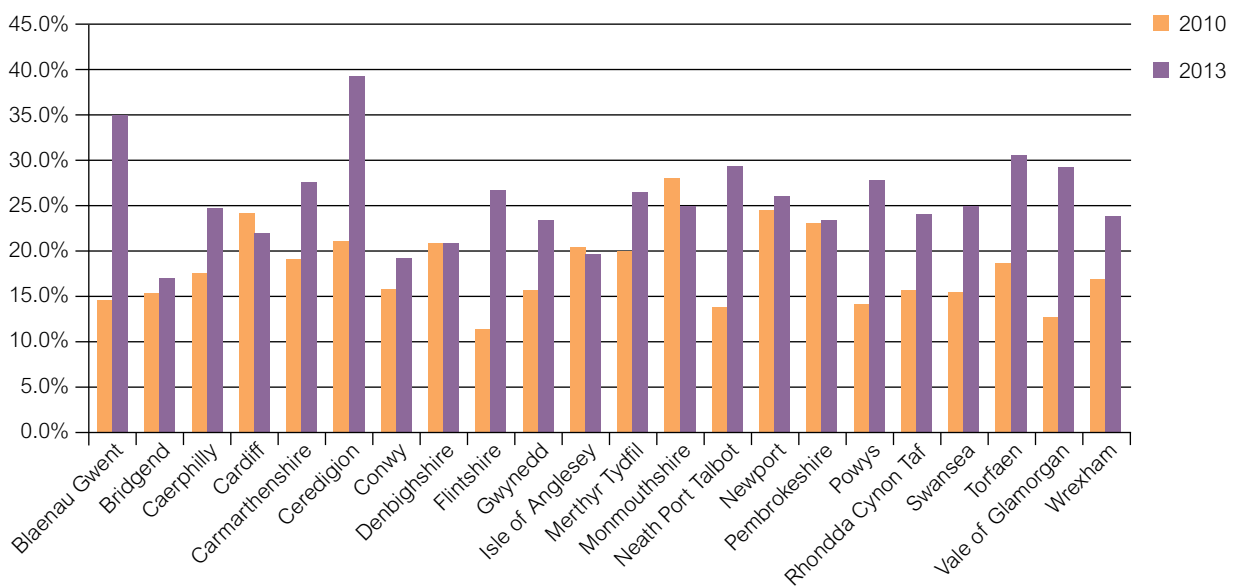
The following section analyses the changing nature of arrears among indebted households in Wales.

2.1 Rent arrears

Between 2010 and 2013 the percentage of StepChange Debt Charity clients in rented accommodation with arrears increased from 18.4 percent to 24.9 percent.

The amount owed in rent arrears by the charity's clients has fluctuated slightly in the last few years from a high of £611 in 2011 to a low of £550 in 2012. Last year, average rent arrears stood at £599.

Chart 2 shows the increases or decreases in the proportion of clients struggling with rent arrears in each of the 22 unitary authority areas between 2010 and 2013.



Areas with highest proportion of clients in rented accommodation in arrears

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
National	24.9%	£599

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
National	19.9%	£551

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
National	18.3%	£611

2010

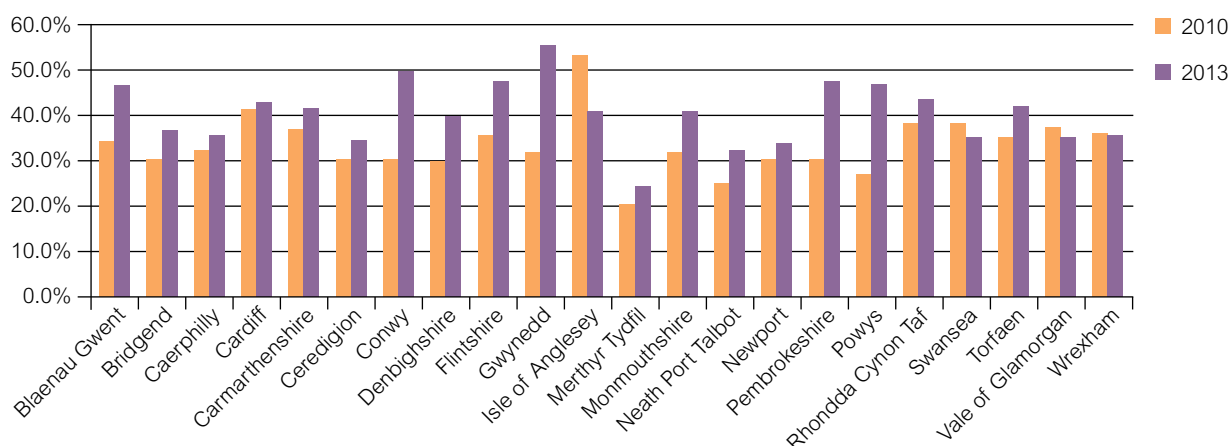
	Proportion of renters with arrears	Average arrears
Monmouthshire	28.3%	£761
Newport	24.7%	£367
Cardiff	24.5%	£535
Pembrokeshire	23.3%	£849
Ceredigion	21.2%	£2,312
National	18.4%	£583

2.2 Mortgage arrears

The proportion of homeowners coming to the charity who have fallen behind on mortgage payments has increased year on year between 2010-2013. Last year, the arrears rate among homeowners was 40 percent, up from 32.8 percent in 2010.

The level of mortgage arrears among the charity's Welsh clients has fluctuated, from a high of £2,660 in 2011 to a low of £2,370 in 2010. Last year the figure stood at £2,405.

Chart 2.2 shows the increases or decreases in the proportion of home-owning clients struggling with mortgage arrears in each of the 22 unitary authority areas between 2010 and 2013.



Areas with highest proportion of home-owning clients with mortgage arrears

2013

	Proportion of homeowners in arrears	Average arrears owed
Gwynedd	55.0%	£1,817
Conwy	49.4%	£7,434
Pembrokeshire	47.4%	£3,344
Flintshire	47.2%	£2,222
Powys	46.7%	£2,459
National	40.0%	£2,405

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
National	34.4%	£2,660

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
National	35.5%	£2,646

2010

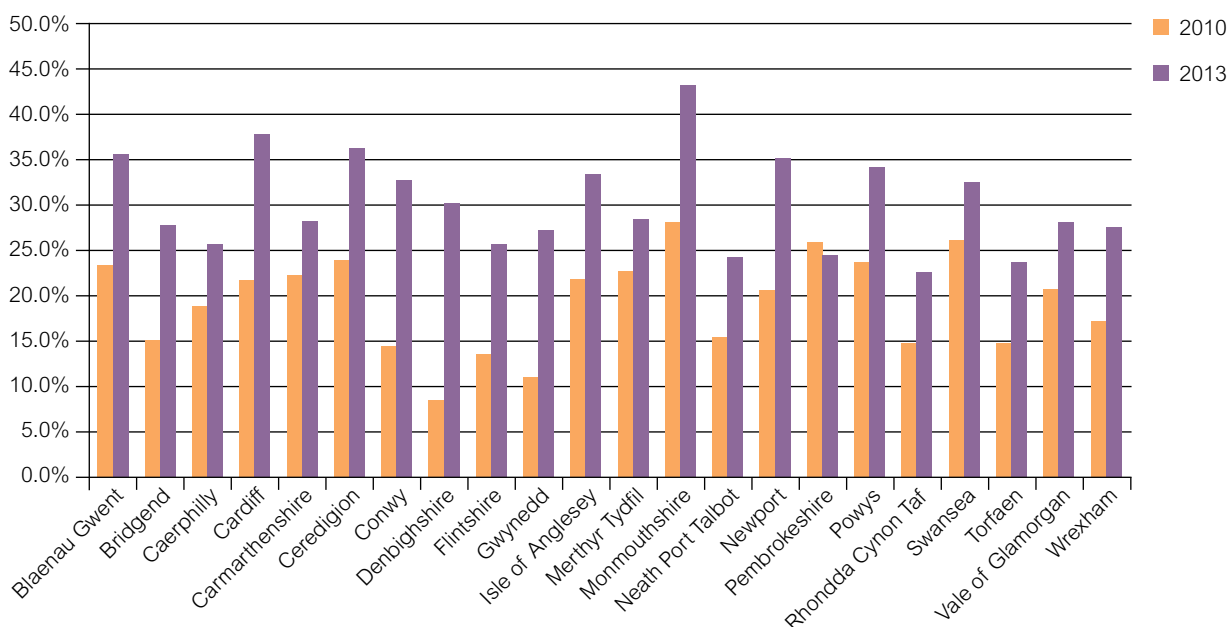
	Proportion of homeowners in arrears	Average arrears owed
Isle of Anglesey	39.6%	£3,587
Cardiff	31.9%	£2,120
Rhondda Cynon Taf	38.0%	£2,127
Swansea	30.4%	£2,088
Vale of Glamorgan	41.0%	£2,718
National	32.3%	£2,370

2.3 Council Tax debt

The proportion of clients with Council Tax arrears has risen especially steeply in recent years. Between 2010 and 2013 the proportion of StepChange Debt Charity’s Welsh clients liable for Council Tax who were in arrears rose from 19.2 percent to 29.7 percent.

The amount owed by those in arrears on Council Tax has fluctuated in recent years, from a high of £707 in 2012, to a low of £586 in 2010. Last year the average level of Council Tax arrears was £687.

Chart 2.3 shows the increase or decrease in the proportion of Council Tax paying clients in arrears between 2010 and 2013.



Areas with highest proportion of Council Tax paying clients in arrears

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
National	29.7%	£687

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
National	24.1%	£708

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
National	21.4%	£627

2010

	Proportion of clients with council tax arrears	Average Council Tax arrears
Monmouthshire	28.0%	£910
Swansea	26.1%	£605
Pembrokeshire	25.9%	£425
Ceredigion	24.0%	£911
Powys	23.8%	£406
National	19.2%	£586

2.4 Energy arrears

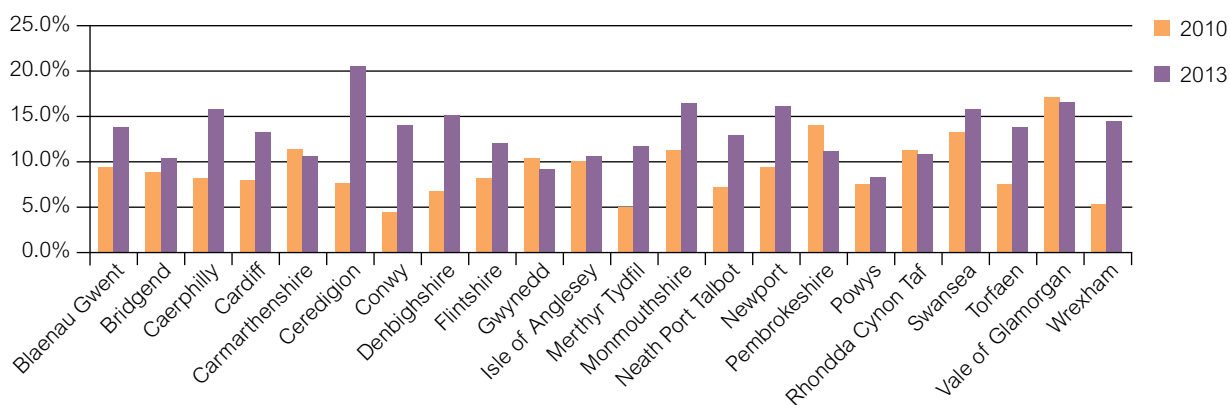
In addition to the steep rises in the proportion of clients falling behind on rent and council tax, increasing numbers are falling behind on energy bills.

Electricity arrears

Between 2010 and 2013 the proportion of the charity's Welsh clients with arrears on electricity payments increased from 9.6 percent to 13.3 percent.

The amount owed by the average client in arrears on electricity payments has risen fractionally in the last four years, from £438 in 2010 to £476 in 2012.

Chart 2.4 shows the growth or decline in the proportion of clients with electricity arrears from each unitary authority area between 2010 and 2013.



Areas with highest proportion clients with electricity arrears

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
National	13.3%	£476

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
National	9.7%	£435

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
National	10.4%	£464

2010

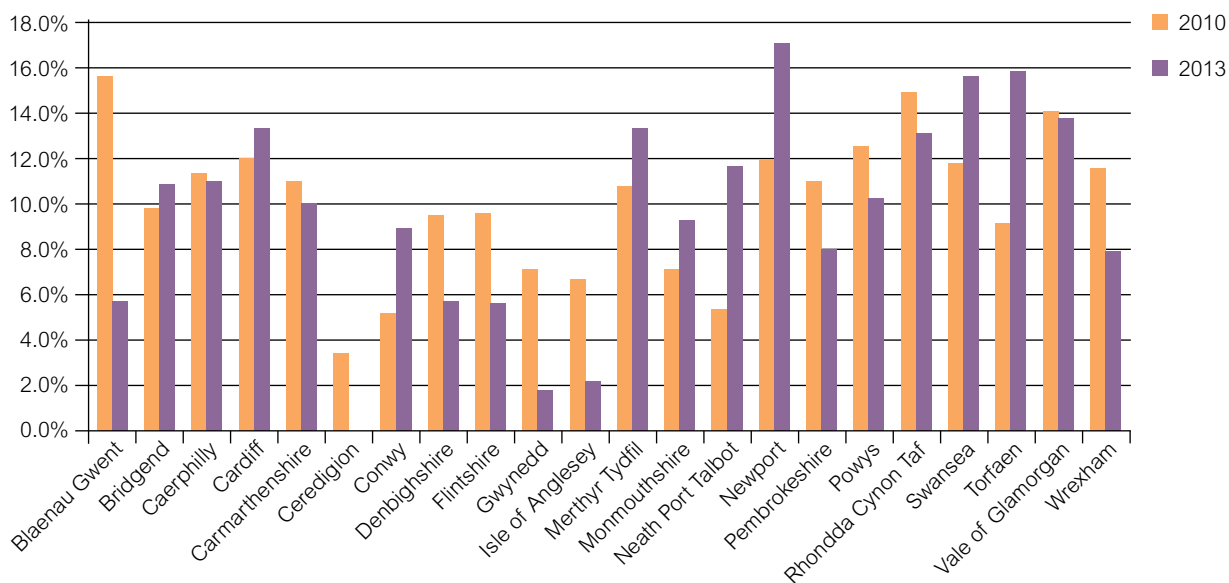
	Proportion of clients with electricity arrears	Average electricity arrears
Vale of Glamorgan	17.2%	£403
Pembrokeshire	14.2%	£283
Swansea	13.5%	£411
Carmarthenshire	11.6%	£437
Rhondda Cynon Taf	11.4%	£422
National	9.6%	£438

2.5 Gas arrears

Between 2010 and 2013 the proportion of StepChange Debt Charity clients in Wales with gas arrears rose from 10.8 percent to 15.1 percent.

In the same period the average amount owed in gas arrears rose from £353 to £432.

Chart 2.5 shows the increase or decrease in the proportion of clients with arrears on gas bills between 2010 and 2013.



Areas with highest proportion clients with gas arrears

2013

	Proportion of clients with gas arrears	Average gas arrears
Monmouthshire	24.1%	£390
Conwy	20.7%	£459
Caerphilly	19.1%	£432
Blaenau Gwent	18.9%	£592
Ceredigion	18.2%	£450
National	15.1%	£432

2011

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

2012

	Proportion of clients with gas arrears	Average gas arrears
Newport	17.0%	£452
Torfaen	15.9%	£393
Swansea	15.6%	£460
Vale of Glamorgan	13.9%	£280
Merthyr Tydfil	13.3%	£968
National	11.2%	£384

2010

	Proportion of clients with gas arrears	Average gas arrears
Blaenau Gwent	15.6%	£318
Rhondda Cynon Taf	14.9%	£322
Vale of Glamorgan	14.1%	£313
Powys	12.5%	£201
Cardiff	12.0%	£349
National	10.8%	£353

3 Payday loans

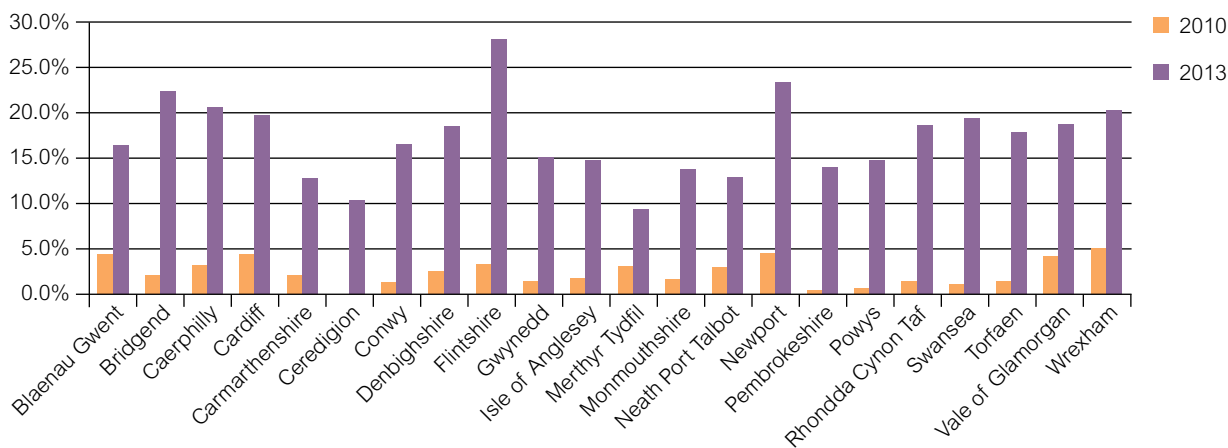
The proportion of the charity’s clients in Wales struggling with payday loans has seen a dramatic increase in recent years.

In 2010, just 2.6 percent of clients had payday loan debts; last year this figure rose to 18.3 percent.

In addition to the steep increases in the proportion of clients with payday loan debts, the amount owed has

also risen sharply. In 2010, the average payday loan debt of the charity’s Welsh clients was £1,066; last year this figure stood at £1,335, though this did mark a slight decline on 2012 in which the average payday loan debt was £1,388.

Chart 3 shows a comparison of the proportion of clients with payday loans in 2010 compared to 2013.



Areas with highest proportion of clients with payday loans

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
National	18.3%	£1,335

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
National	5.9%	£1,081

2012

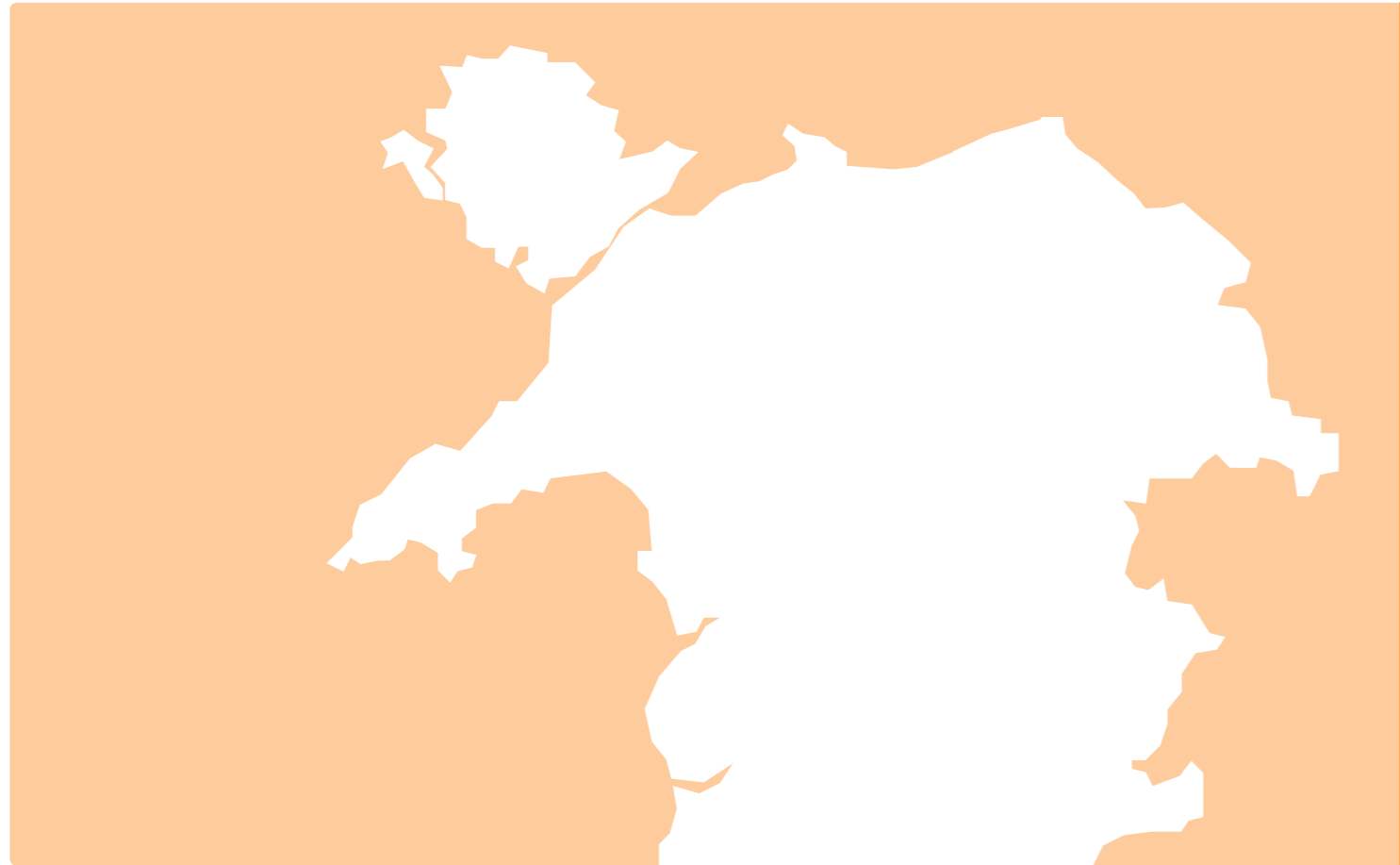
	Proportion of clients with payday loans	Average payday loan debt
Merthyr Tydfil	16.4%	£1,395
Flintshire	13.2%	£1,464
Torfaen	12.6%	£1,518
Denbighshire	11.6%	£1,002
Caerphilly	11.4%	£1,312
National	9.5%	£1,388

2010

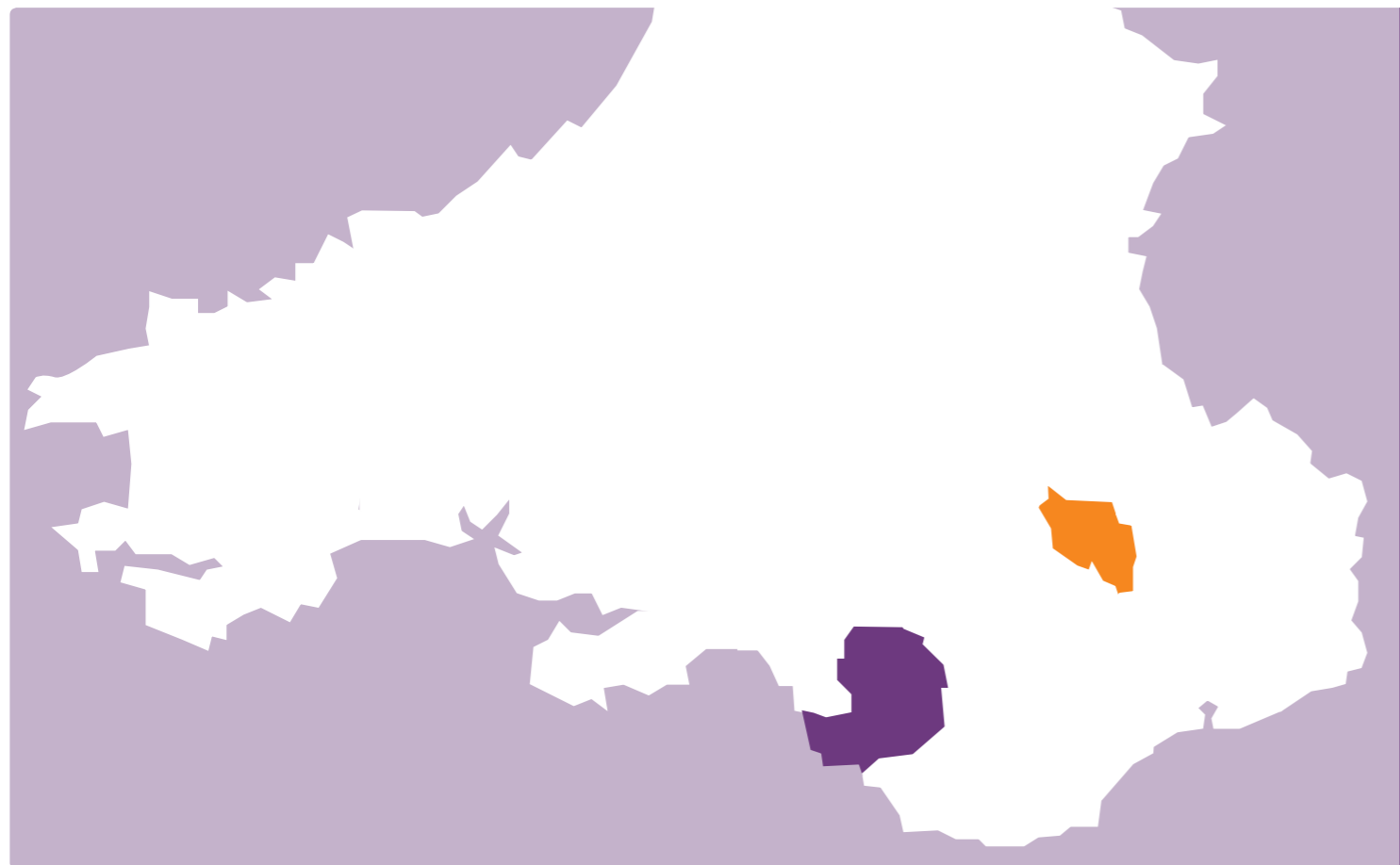
	Proportion of clients with payday loans	Average payday loan debt
Wrexham	5.1%	£844
Newport	4.5%	£939
Cardiff	4.4%	£866
Blaenau Gwent	4.4%	£972
Vale of Glamorgan	4.2%	£1,331
National	2.6%	£1,066

4 Unitary authorities profiles

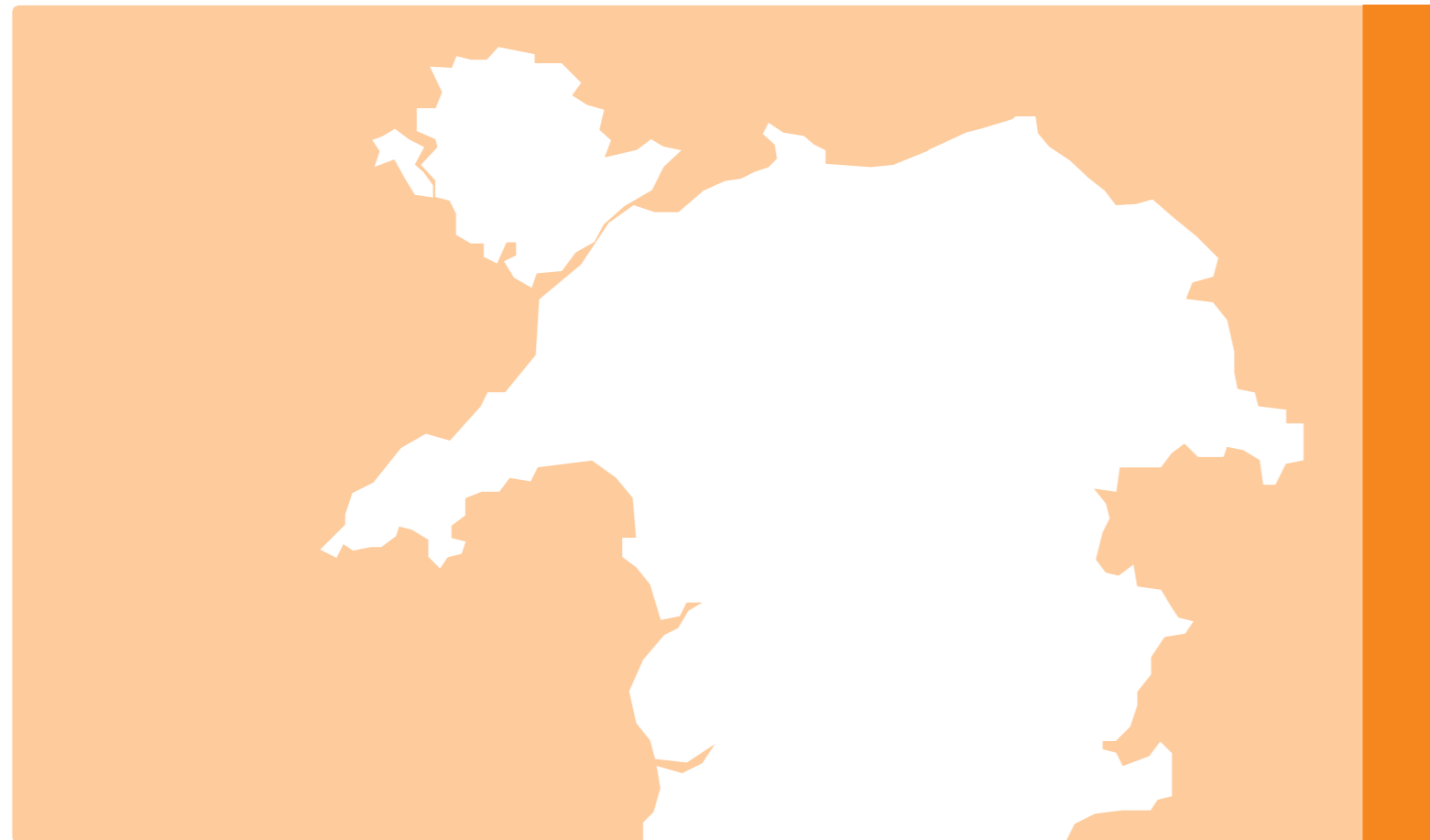
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BLAENAU GWENT	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	137	121	127	219
Demand per 10,000 population	19.6	17.3	18.2	31.4
Average income	£1,102	£1,241	£1,073	£11,778
Average Debt	£15,841	£16,897	£12,868	£14,714
Average monthly budget surplus/deficit	£-4	£67	£-3	£-3
Proportion of clients with contractual payments > than 25% of income	58.4%	67.8%	61.4%	56.2%
Arrears				
Proportion with rent arrears	14.6%	12.1%	20.5%	34.8%
Average rent arrears	£314	£926	£705	£368
Proportion with mortgage arrears	39.0%	33.9%	35.3%	46.3%
Average mortgage arrears	£1,606	£1,772	£2,174	£1,901
Proportion with electricity arrears	9.7%	11.1%	6.9%	14.1%
Average electricity arrears	£268	£251	£562	£472
Proportion with gas arrears	15.6%	12.6%	5.7%	18.9%
Average gas arrears	£318	£312	£441	£592
Proportion with Council Tax arrears	23.3%	26.0%	27.3%	35.5%
Average Council Tax arrears	£522	£580	£613	£539
Payday loans				
Proportion with payday loans	4.4%	2.5%	6.3%	16.4%
Average payday loan debt	£972	£846	£1,502	£1,335
Average number of payday loans per client	2.3	1.7	3.4	2.8



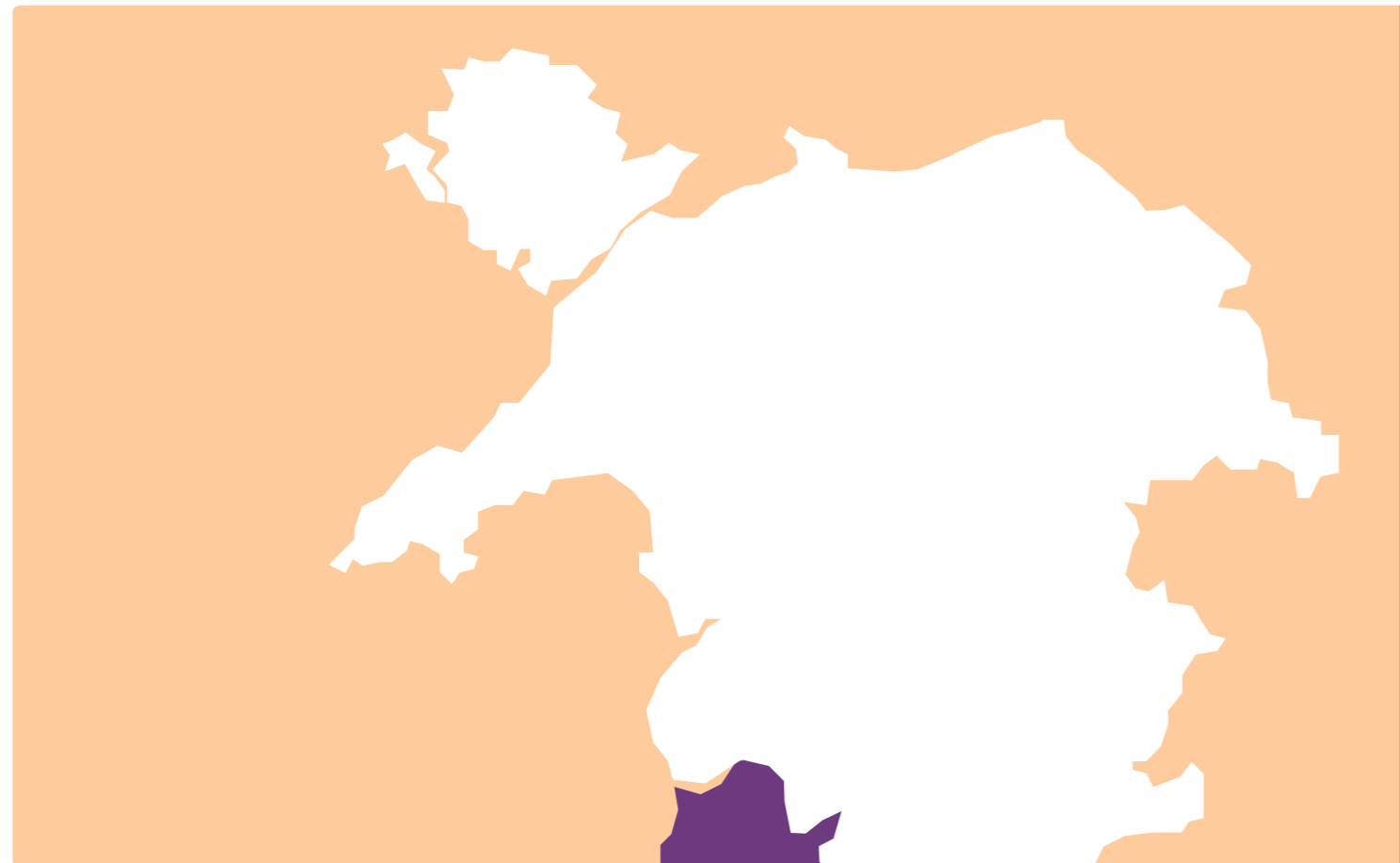
BRIDGEND	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	290	280	285	475
Demand per 10,000 population	20.9	20.1	20.4	34
Average income	£1,189	£1,186	£1,155	£1,194
Average Debt	£18,872	£17,333	£14,676	£14,714
Average monthly budget surplus/deficit	£9	£1	£25	£37
Proportion of clients with contractual payments > than 25% of income	62.1%	64.9%	61.0%	53.3%
Arrears				
Proportion with rent arrears	15.4%	15.3%	22.2%	17.3%
Average rent arrears	£590	£676	£512	£603
Proportion with mortgage arrears	35.4%	29.8%	31.0%	36.6%
Average mortgage arrears	£2,396	£2,699	£2,815	£1,873
Proportion with electricity arrears	9.0%	8.8%	9.2%	10.6%
Average electricity arrears	£410	£456	£451	£442
Proportion with gas arrears	9.9%	11.3%	10.8%	15.9%
Average gas arrears	£335	£316	£359	£358
Proportion with Council Tax arrears	14.8%	21.0%	23.9%	27.8%
Average Council Tax arrears	£599	£728	£655	£677
Payday loans				
Proportion with payday loans	2.1%	6.4%	10.9%	22.3%
Average payday loan debt	£764	£720	£1,397	£1,241
Average number of payday loans per client	1.8	1.7	2.7	2.8



CAERPHELLY	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	382	322	352	461
Demand per 10,000 population	21.4	18	19.7	25.8
Average income	£1,255	£1,225	£1,232	£1,181
Average Debt	£19,404	£15,247	£14,393	£12,122
Average monthly budget surplus/deficit	£17	£5	£18	£43
Proportion of clients with contractual payments > than 25% of income	58.9%	62.1%	58.7%	57.9%
Arrears				
Proportion with rent arrears	17.6%	13.3%	18.9%	24.7%
Average rent arrears	£394	£493	£449	£557
Proportion with mortgage arrears	27.5%	32.2%	35.3%	35.8%
Average mortgage arrears	£1,947	£1,323	£1,573	£1,524
Proportion with electricity arrears	8.3%	9.0%	11.8%	15.9%
Average electricity arrears	£598	£374	£436	£288
Proportion with gas arrears	11.4%	12.8%	11.0%	19.1%
Average gas arrears	£467	£398	£396	£432
Proportion with Council Tax arrears	18.8%	14.6%	22.4%	25.6%
Average Council Tax arrears	£629	£444	£484	£454
Payday loans				
Proportion with payday loans	3.1%	6.2%	11.4%	20.6%
Average payday loan debt	£1,247	£1,567	£1,312	£1,274
Average number of payday loans per client	2.2	1.4	2.9	2.8



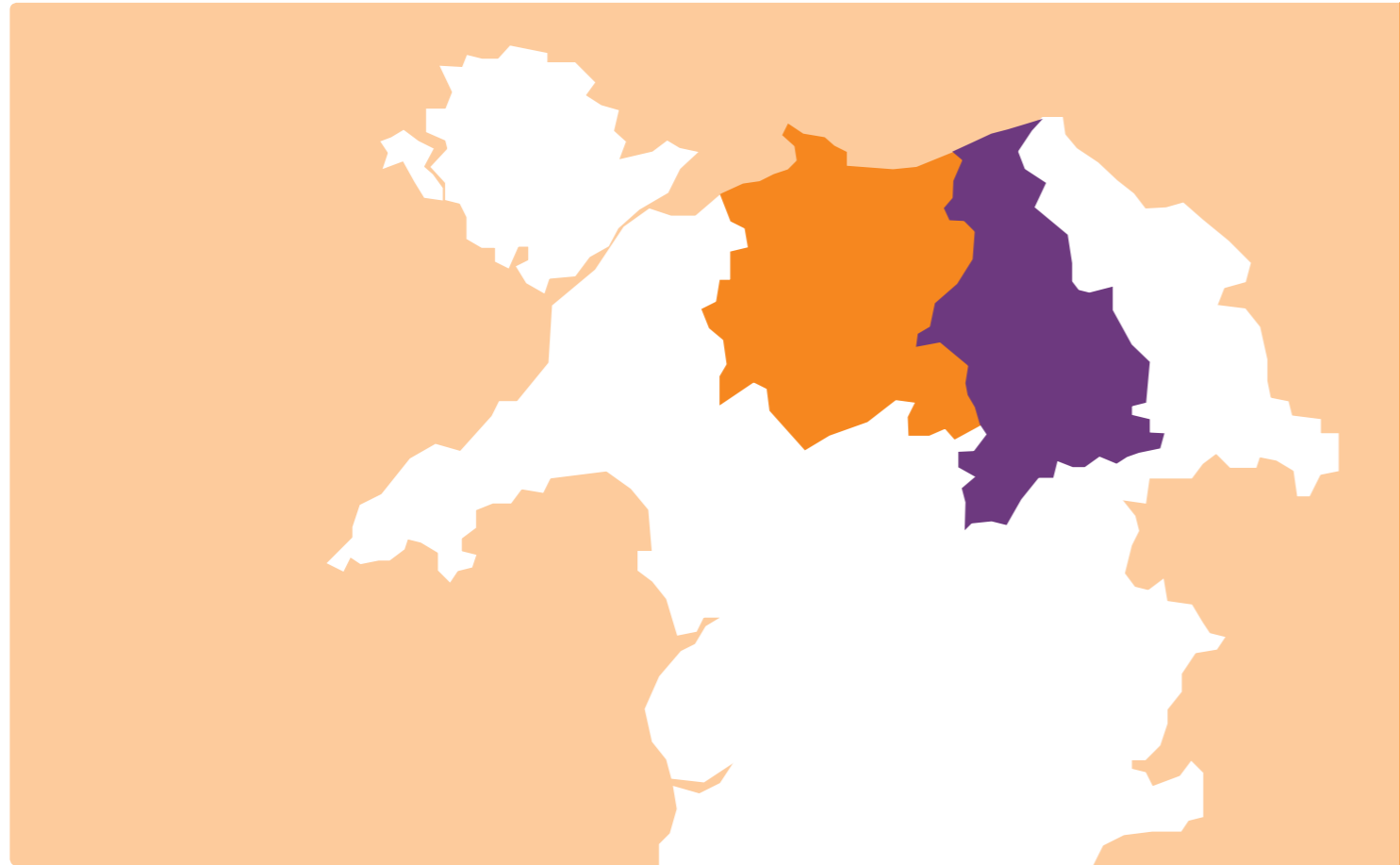
CARDIFF	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	565	573	612	838
Demand per 10,000 population	16.5	16.6	17.6	24
Average income	£1,149	£1,159	£1,121	£1,112
Average Debt	£17,571	£16,496	£16,033	£12,407
Average monthly budget surplus/deficit	£18	£6	£0	-£13
Proportion of clients with contractual payments > than 25% of income	60.9%	61.5%	58.2%	56.4%
Arrears				
Proportion with rent arrears	24.5%	21.0%	21.6%	22.0%
Average rent arrears	£535	£686	£640	£523
Proportion with mortgage arrears	31.9%	41.2%	35.8%	42.7%
Average mortgage arrears	£2,120	£2,188	£3,073	£2,779
Proportion with electricity arrears	8.1%	10.1%	11.2%	13.5%
Average electricity arrears	£322	£408	£425	£418
Proportion with gas arrears	12.0%	10.9%	13.1%	14.6%
Average gas arrears	£349	£500	£302	£514
Proportion with Council Tax arrears	21.7%	28.1%	30.7%	37.7%
Average Council Tax arrears	£734	£786	£795	£729
Payday loans				
Proportion with payday loans	4.4%	8.0%	10.3%	19.8%
Average payday loan debt	£866	£1,002	£1,733	£1,508
Average number of payday loans per client	1.8	1.7	3.3	3.3



CARMARTHENSHIRE	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	371	274	314	449
Demand per 10,000 population	20.3	14.9	17	20.4
Average income	£1,137	£1,216	£1,208	£1,177
Average Debt	£19,054	£17,835	£15,914	£15,274
Average monthly budget surplus/deficit	£-58	£16	£1	£-44
Proportion of clients with contractual payments > than 25% of income	60.1%	60.3%	58.0%	56.6%
Arrears				
Proportion with rent arrears	19.2%	18.9%	15.7%	27.6%
Average rent arrears	£548	£429	£628	£979
Proportion with mortgage arrears	34.0%	37.2%	43.6%	41.3%
Average mortgage arrears	£2,450	£3,302	£4,087	£1,686
Proportion with electricity arrears	11.6%	10.5%	8.9%	10.8%
Average electricity arrears	£437	£348	£389	£524
Proportion with gas arrears	10.9%	11.8%	9.9%	15.9%
Average gas arrears	£214	£561	£565	£573
Proportion with Council Tax arrears	22.2%	20.5%	25.6%	28.2%
Average Council Tax arrears	£661	£589	£679	£853
Payday loans				
Proportion with payday loans	2.2%	3.6%	6.4%	12.9%
Average payday loan debt	£540	£832	£1,347	£1,190
Average number of payday loans per client	1.6	2.0	3.0	2.5



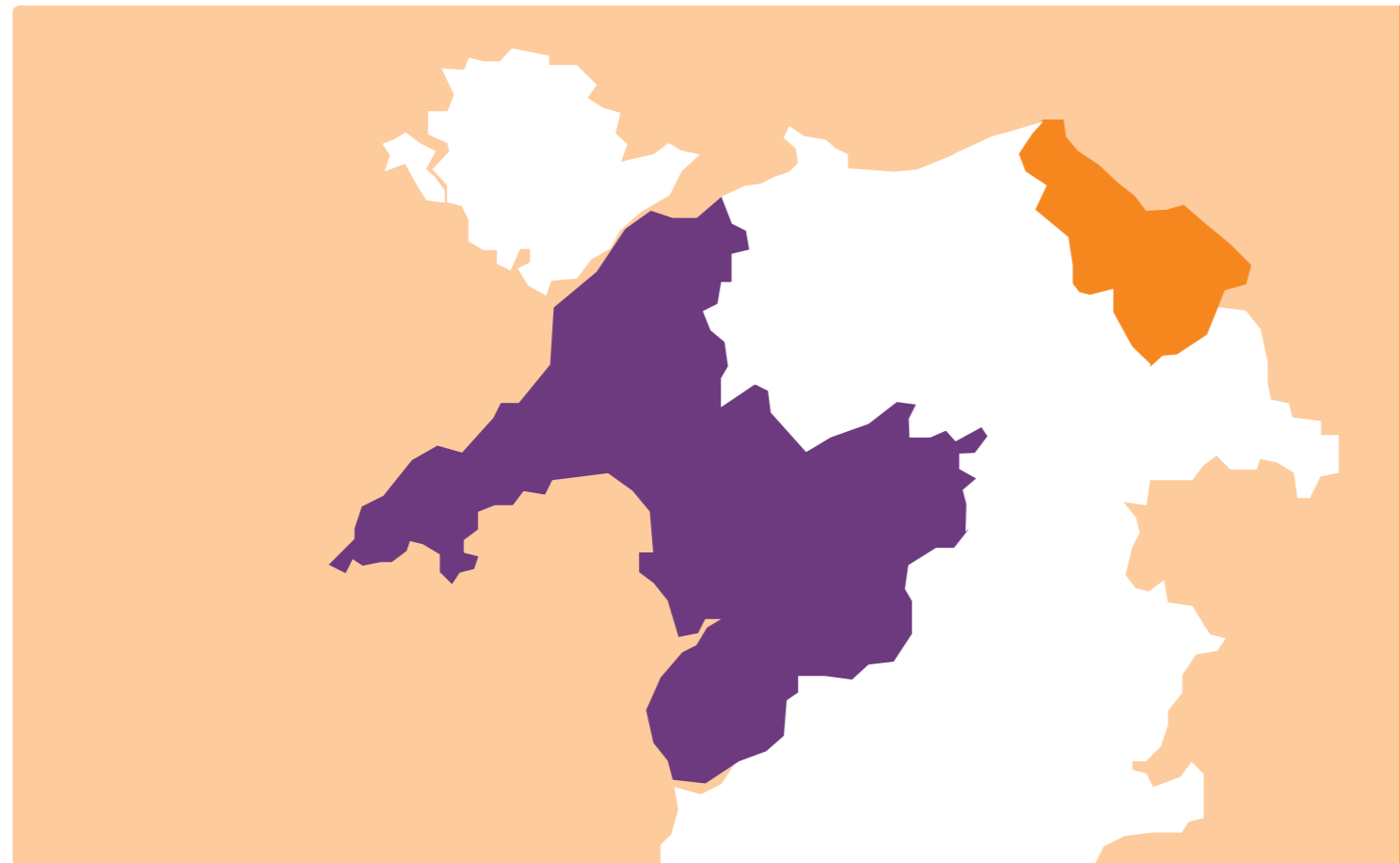
CEREDIGION	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	79	71	82	87
Demand per 10,000 population	10.5	9.4	10.8	11.4
Average income	£1,165	£1,014	£1,068	£1,082
Average Debt	£16,720	£14,760	£14,615	£15,194
Average monthly budget surplus/deficit	£-9	£-73	£-24	£-118
Proportion of clients with contractual payments > than 25% of income	60.8%	60.8%	58.0%	50.6%
Arrears				
Proportion with rent arrears	21.2%	13.0%	29.0%	39.4%
Average rent arrears	£2,312	£587	£946	£1,038
Proportion with mortgage arrears	34.8%	30.4%	47.8%	34.6%
Average mortgage arrears	£6,988	£984	£2,839	£1,948
Proportion with electricity arrears	7.8%	10.9%	11.5%	20.6%
Average electricity arrears	£841	£390	£218	£821
Proportion with gas arrears	3.4%	0.0%	0.0%	18.2%
Average gas arrears	£85	£0	£0	£450
Proportion with Council Tax arrears	24.0%	19.4%	14.3%	36.2%
Average Council Tax arrears	£911	£814	£555	£745
Payday loans				
Proportion with payday loans	0.0%	8.5%	1.2%	10.3%
Average payday loan debt	£0	£806	£3,682	£1,869
Average number of payday loans per client	0.0	1.5	10.0	3.6



CONWY	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	223	198	204	283
Demand per 10,000 population	19.4	17.2	17.7	24.5
Average income	£1,131	£1,133	£1,179	£1,211
Average Debt	£18,083	£17,867	£17,535	£14,580
Average monthly budget surplus/deficit	£-8	£9	£11	£-29
Proportion of clients with contractual payments > than 25% of income	57.4%	60.2%	57.8%	56.5%
Arrears				
Proportion with rent arrears	16.0%	20.6%	11.1%	19.2%
Average rent arrears	£348	£716	£471	£470
Proportion with mortgage arrears	35.3%	29.9%	33.9%	49.4%
Average mortgage arrears	£1,801	£2,748	£2,484	£7,434
Proportion with electricity arrears	4.4%	11.5%	12.1%	14.2%
Average electricity arrears	£447	£492	£541	£589
Proportion with gas arrears	5.2%	8.4%	8.9%	20.7%
Average gas arrears	£395	£193	£175	£459
Proportion with Council Tax arrears	14.4%	27.5%	26.3%	32.6%
Average Council Tax arrears	£563	£481	£507	£603
Payday loans				
Proportion with payday loans	1.3%	7.1%	9.3%	16.6%
Average payday loan debt	£1,705	£853	£1,515	£1,078
Average number of payday loans per client	3.7	1.5	2.8	2.5



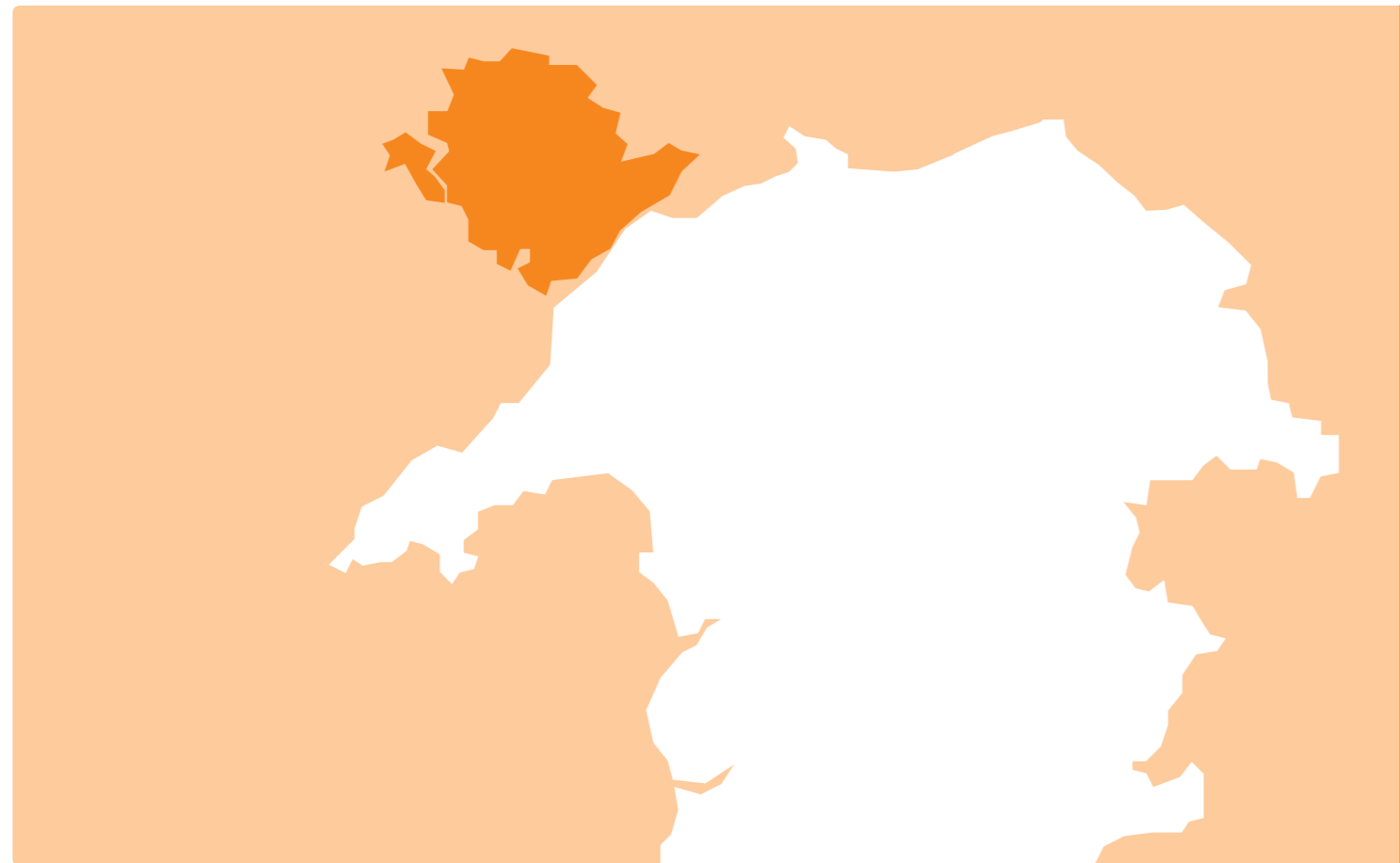
DENBIGHSHIRE	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	155	141	147	237
Demand per 10,000 population	16.5	15	15.6	25.2
Average income	£1,264	£1,438	£1,229	£1,166
Average Debt	£20,284	£18,545	£15,839	£12,675
Average monthly budget surplus/deficit	£10	£5	£50	£15
Proportion of clients with contractual payments > than 25% of income	58.1%	60.1%	57.1%	63.7%
Arrears				
Proportion with rent arrears	21.1%	20.0%	5.3%	20.9%
Average rent arrears	£362	£700	£1,267	£1,332
Proportion with mortgage arrears	28.4%	29.9%	39.2%	40.3%
Average mortgage arrears	£2,636	£3,048	£5,626	£2,282
Proportion with electricity arrears	6.9%	8.9%	7.4%	15.1%
Average electricity arrears	£553	£315	£726	£416
Proportion with gas arrears	9.5%	6.3%	5.7%	11.3%
Average gas arrears	£631	£283	£629	£391
Proportion with Council Tax arrears	8.3%	15.6%	17.1%	30.0%
Average Council Tax arrears	£494	£264	£520	£542
Payday loans				
Proportion with payday loans	2.6%	4.3%	11.6%	18.6%
Average payday loan debt	£2,058	£1,364	£1,002	£926
Average number of payday loans per client	4.8	2.5	2.6	2.5



FLINTSHIRE	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	302	302	272	363
Demand per 10,000 population	19.9	19.8	17.8	23.8
Average income	£1,329	£1,241	£1,346	£1,233
Average Debt	£21,196	£16,500	£16,853	£13,987
Average monthly budget surplus/deficit	£12	£4	£58	£20
Proportion of clients with contractual payments > than 25% of income	58.9%	60.0%	56.8%	55.9%
Arrears				
Proportion with rent arrears	11.4%	17.6%	25.0%	26.8%
Average rent arrears	£400	£1,483	£775	£682
Proportion with mortgage arrears	30.5%	35.8%	18.6%	47.2%
Average mortgage arrears	£2,034	£3,250	£1,860	£2,222
Proportion with electricity arrears	8.4%	8.5%	7.8%	12.1%
Average electricity arrears	£475	£275	£250	£420
Proportion with gas arrears	9.6%	6.5%	5.6%	14.5%
Average gas arrears	£451	£607	£198	£346
Proportion with Council Tax arrears	13.5%	13.1%	17.1%	25.6%
Average Council Tax arrears	£482	£558	£580	£774
Payday loans				
Proportion with payday loans	3.3%	8.3%	13.2%	28.1%
Average payday loan debt	£1,052	£1,207	£1,464	£1,417
Average number of payday loans per client	2.1	2.4	3.8	2.8



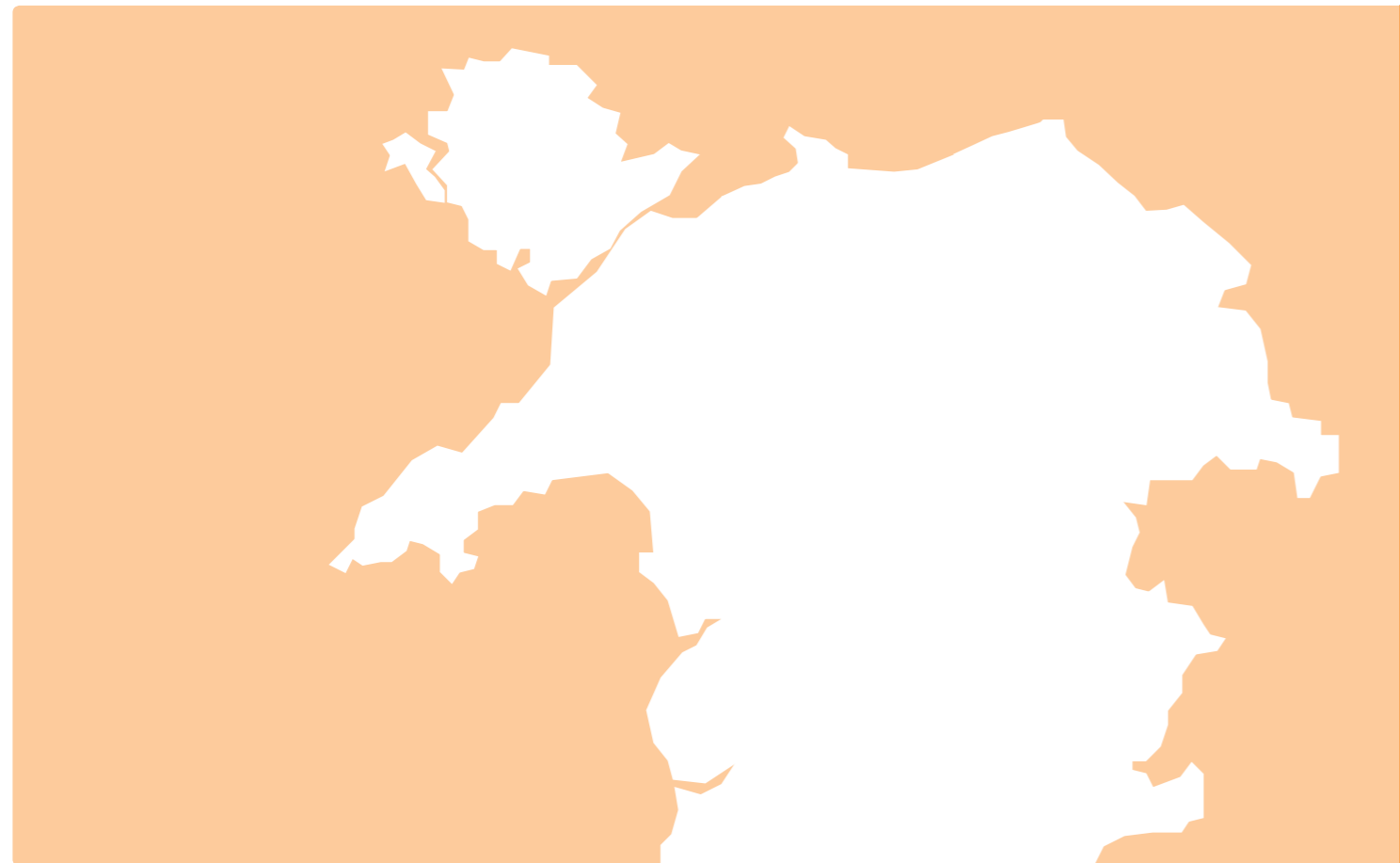
GWYNEDD	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	147	125	132	293
Demand per 10,000 population	12.1	10.3	10.8	18.7
Average income	£1,151	£1,154	£1,086	£1,067
Average Debt	£19,523	£16,199	£12,636	£12,171
Average monthly budget surplus/deficit	£-6	£4	£-16	£-25
Proportion of clients with contractual payments > than 25% of income	56.5%	60.0%	56.1%	55.9%
Arrears				
Proportion with rent arrears	15.8%	25.0%	23.1%	23.4%
Average rent arrears	£415	£467	£400	£600
Proportion with mortgage arrears	23.8%	31.9%	32.6%	55.0%
Average mortgage arrears	£2,748	£3,984	£1,822	£1,817
Proportion with electricity arrears	10.6%	9.0%	6.7%	9.2%
Average electricity arrears	£527	£563	£648	£553
Proportion with gas arrears	7.1%	4.3%	1.8%	7.9%
Average gas arrears	£432	£405	£800	£414
Proportion with Council Tax arrears	11.0%	20.3%	28.6%	27.2%
Average Council Tax arrears	£743	£532	£1,025	£731
Payday loans				
Proportion with payday loans	1.4%	2.4%	4.5%	15.3%
Average payday loan debt	£778	£645	£910	£1,266
Average number of payday loans per client	1.5	1.3	2.5	3.1



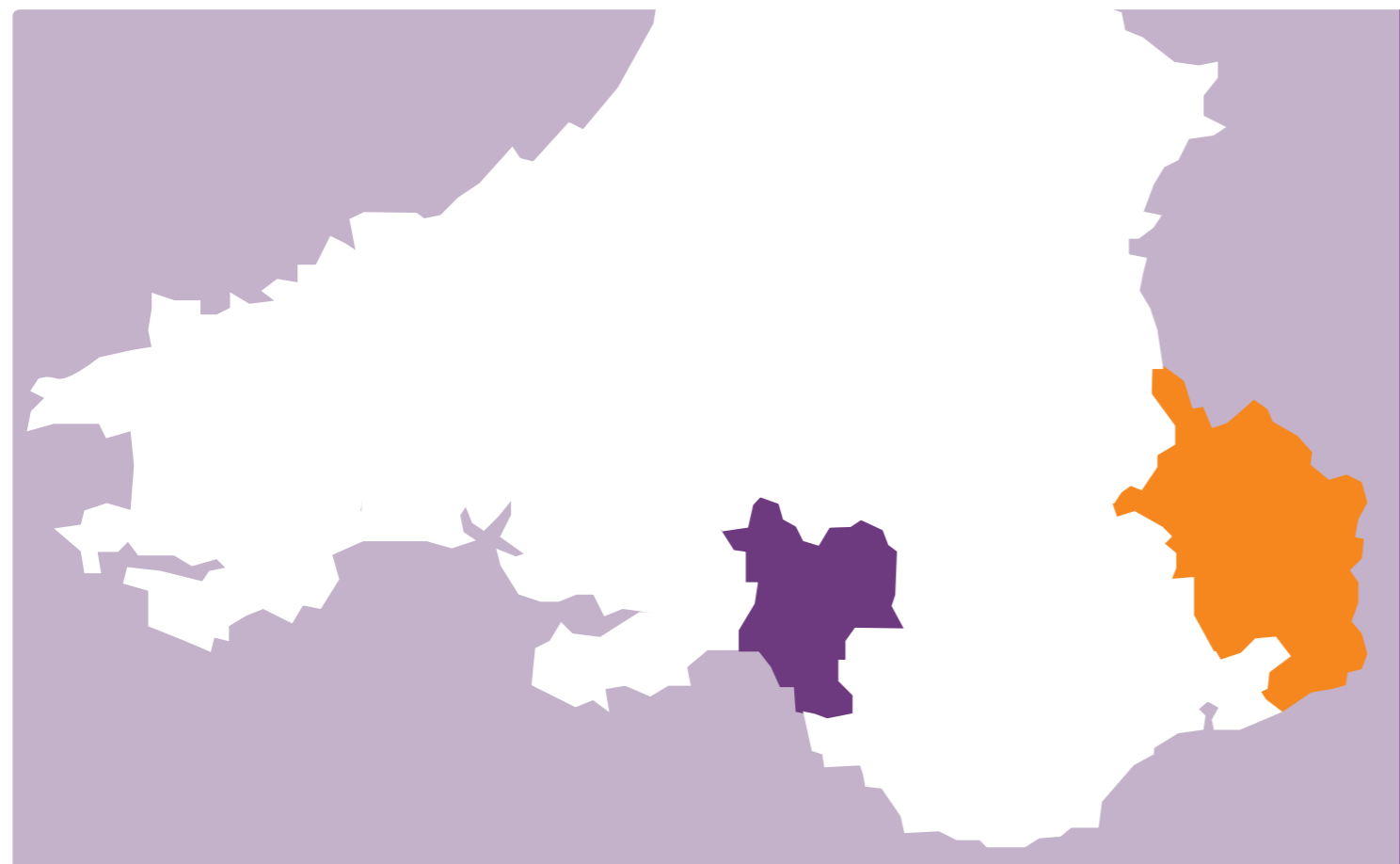
ISLE OF ANGLESEY	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	113	95	95	168
Demand per 10,000 population	16.2	13.6	13.6	24
Average income	£1,200	£1,283	£1,245	£1,119
Average Debt	£16,481	£17,443	£18,092	£12,896
Average monthly budget surplus/deficit	£33	£56	£44	-£3
Proportion of clients with contractual payments > than 25% of income	60.2%	59.6%	55.7%	55.4%
Arrears				
Proportion with rent arrears	20.6%	10.7%	16.7%	19.7%
Average rent arrears	£501	£321	£475	£409
Proportion with mortgage arrears	39.6%	52.8%	37.8%	40.4%
Average mortgage arrears	£3,587	£2,172	£2,686	£5,209
Proportion with electricity arrears	10.1%	5.1%	5.5%	10.6%
Average electricity arrears	£582	£796	£782	£843
Proportion with gas arrears	6.7%	4.0%	2.2%	11.1%
Average gas arrears	£646	£405	£417	£296
Proportion with Council Tax arrears	21.7%	20.0%	18.9%	33.3%
Average Council Tax arrears	£1,104	£510	£799	£1,001
Payday loans				
Proportion with payday loans	1.8%	5.3%	5.3%	14.9%
Average payday loan debt	£575	£857	£856	£1,293
Average number of payday loans per client	1.5	2.2	2	2.6



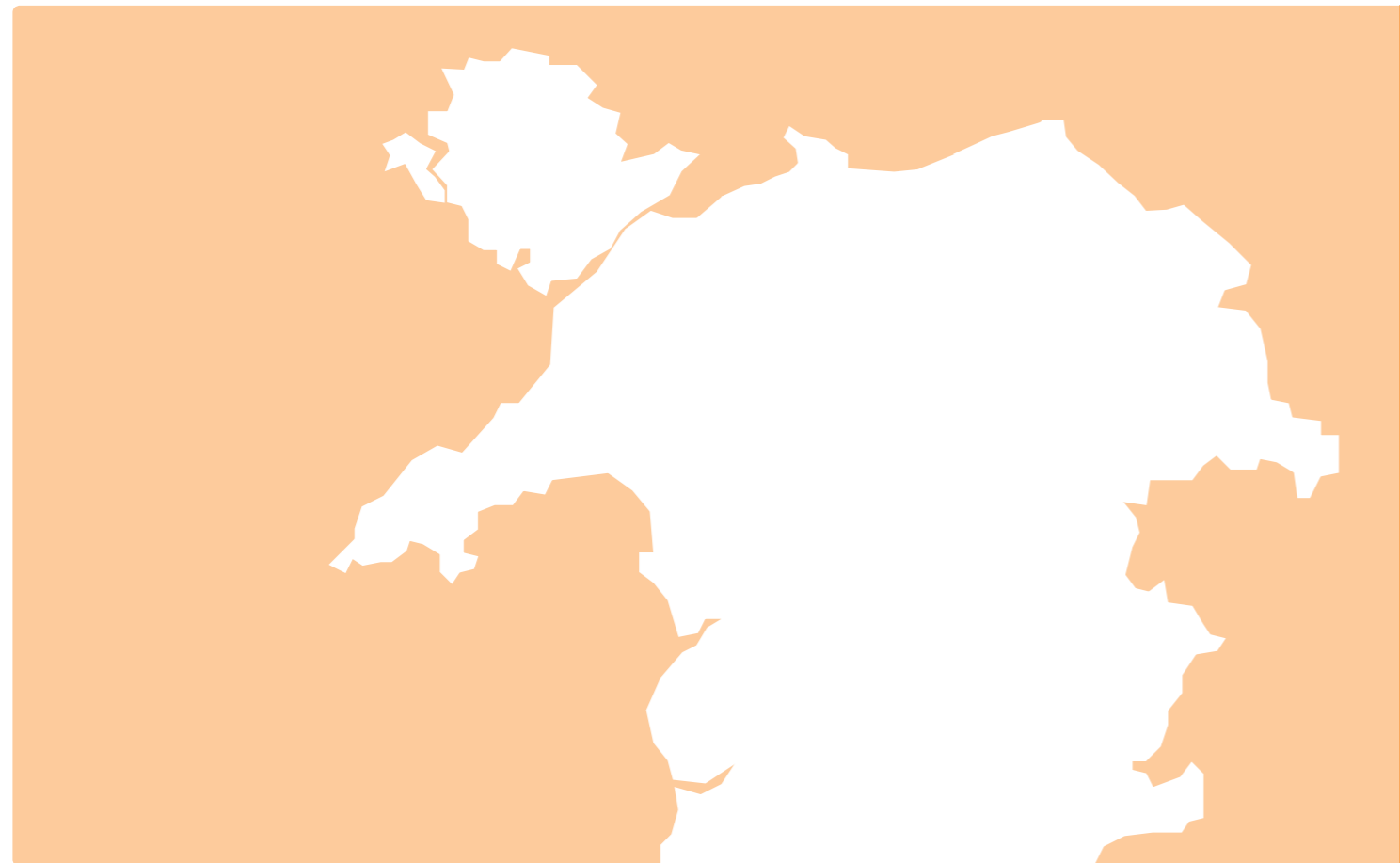
MERTHYR TYDFIL	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	99	108	116	151
Demand per 10,000 population	16.9	18.4	19.7	25.6
Average income	£1,143	£1,158	£998	£1,127
Average Debt	£18,006	£16,126	£13,072	£12,941
Average monthly budget surplus/deficit	£33	£108	-£6	£18
Proportion of clients with contractual payments > than 25% of income	52.5%	58.8%	55.5%	65.6%
Arrears				
Proportion with rent arrears	20.0%	23.3%	15.4%	26.7%
Average rent arrears	£945	£483	£565	£577
Proportion with mortgage arrears	26.8%	20.5%	31.1%	24.4%
Average mortgage arrears	£1,368	£4,387	£2,667	£1,316
Proportion with electricity arrears	4.9%	9.5%	16.5%	11.9%
Average electricity arrears	£210	£780	£564	£439
Proportion with gas arrears	10.8%	12.5%	13.3%	12.6%
Average gas arrears	£310	£236	£968	£581
Proportion with Council Tax arrears	22.7%	20.7%	36.8%	28.4%
Average Council Tax arrears	£600	£929	£616	£723
Payday loans				
Proportion with payday loans	3.0%	5.6%	16.4%	9.3%
Average payday loan debt	£3,369	£1,532	£1,395	£924
Average number of payday loans per client	1.7	3.0	3.2	2.2



MONMOUTHSHIRE	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	179	124	164	174
Demand per 10,000 population	19.7	13.6	17.9	19
Average income	£1,272	£1,309	£1,237	£1,228
Average Debt	£20,556	£20,615	£15,834	£15,593
Average monthly budget surplus/deficit	£-13	£67	£48	£-25
Proportion of clients with contractual payments > than 25% of income	59.8%	58.5%	54.9%	53.4%
Arrears				
Proportion with rent arrears	28.3%	16.7%	25.8%	25.0%
Average rent arrears	£761	£531	£393	£806
Proportion with mortgage arrears	42.4%	31.9%	50.0%	40.7%
Average mortgage arrears	£2,829	£2,039	£3,418	£3,406
Proportion with electricity arrears	11.3%	6.7%	10.2%	16.7%
Average electricity arrears	£336	£2,496	£578	£491
Proportion with gas arrears	7.1%	6.2%	9.3%	24.1%
Average gas arrears	£207	£227	£551	£390
Proportion with Council Tax arrears	28.0%	28.2%	30.6%	43.2%
Average Council Tax arrears	£910	£1,187	£997	£1,132
Payday loans				
Proportion with payday loans	1.7%	5.6%	10.4%	13.8%
Average payday loan debt	£663	£722	£1,136	£3,393
Average number of payday loans per client	1.0	1.7	2.2	3.5



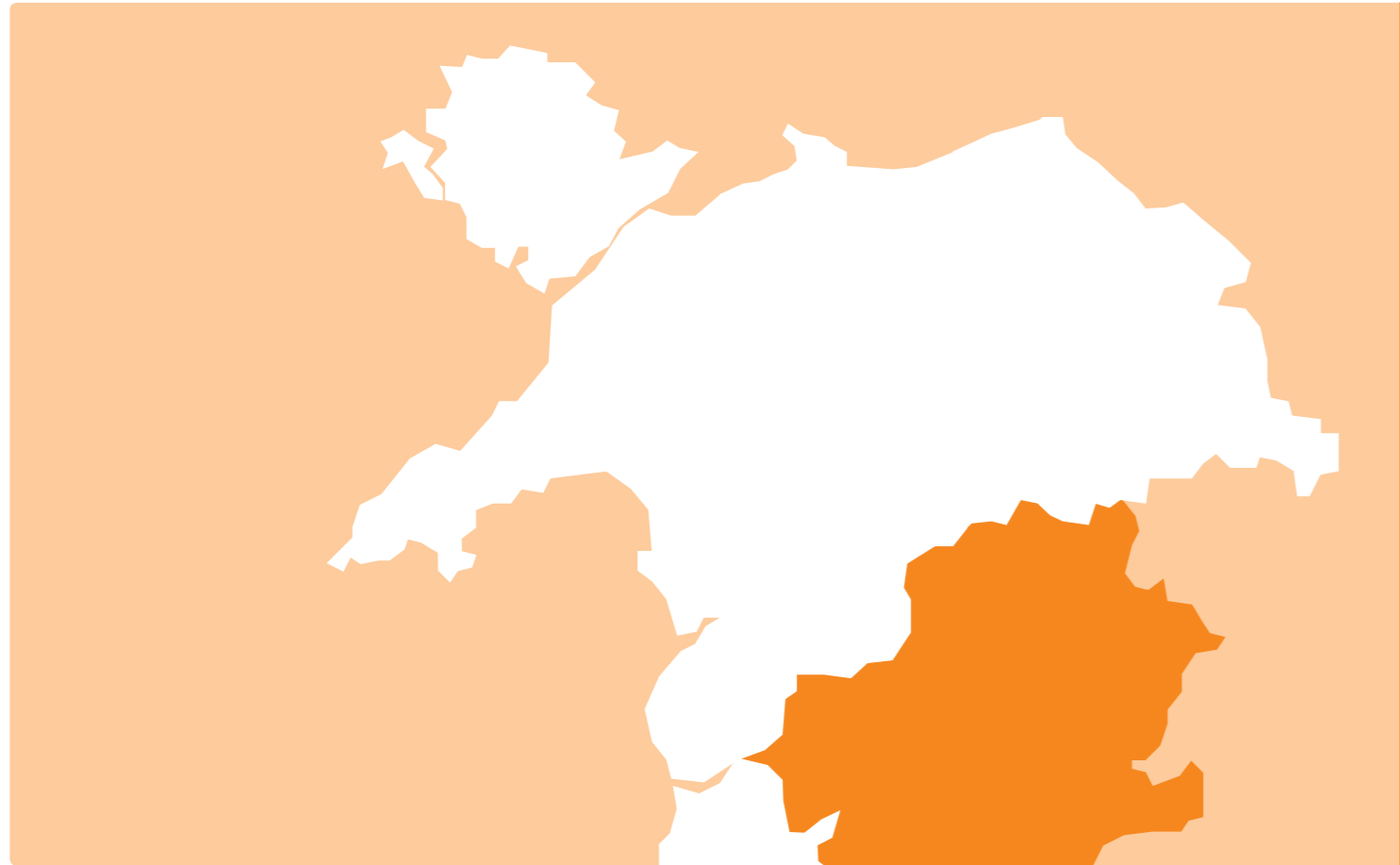
NEATH PORT TALBOT	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	306	283	257	370
Demand per 10,000 population	21.9	20.2	18.3	26.4
Average income	£1,197	£1,185	£1,145	£1,184
Average Debt	£16,305	£15,655	£16,654	£14,203
Average monthly budget surplus/deficit	£45	£39	£39	£24
Proportion of clients with contractual payments > than 25% of income	62.7%	58.3%	54.0%	59.7%
Arrears				
Proportion with rent arrears	13.9%	9.5%	18.8%	29.4%
Average rent arrears	£389	£354	£317	£732
Proportion with mortgage arrears	28.7%	25.0%	30.2%	32.3%
Average mortgage arrears	£2,274	£3,058	£1,374	£1,649
Proportion with electricity arrears	7.1%	12.8%	10.8%	12.9%
Average electricity arrears	£482	£332	£256	£451
Proportion with gas arrears	5.4%	11.7%	11.6%	17.1%
Average gas arrears	£286	£469	£256	£454
Proportion with Council Tax arrears	15.3%	18.1%	21.1%	24.2%
Average Council Tax arrears	£479	£602	£525	£436
Payday loans				
Proportion with payday loans	2.9%	6.0%	10.1%	13.0%
Average payday loan debt	£840	£708	£1,138	£1,220
Average number of payday loans per client	2.2	2.0	2.1	2.5



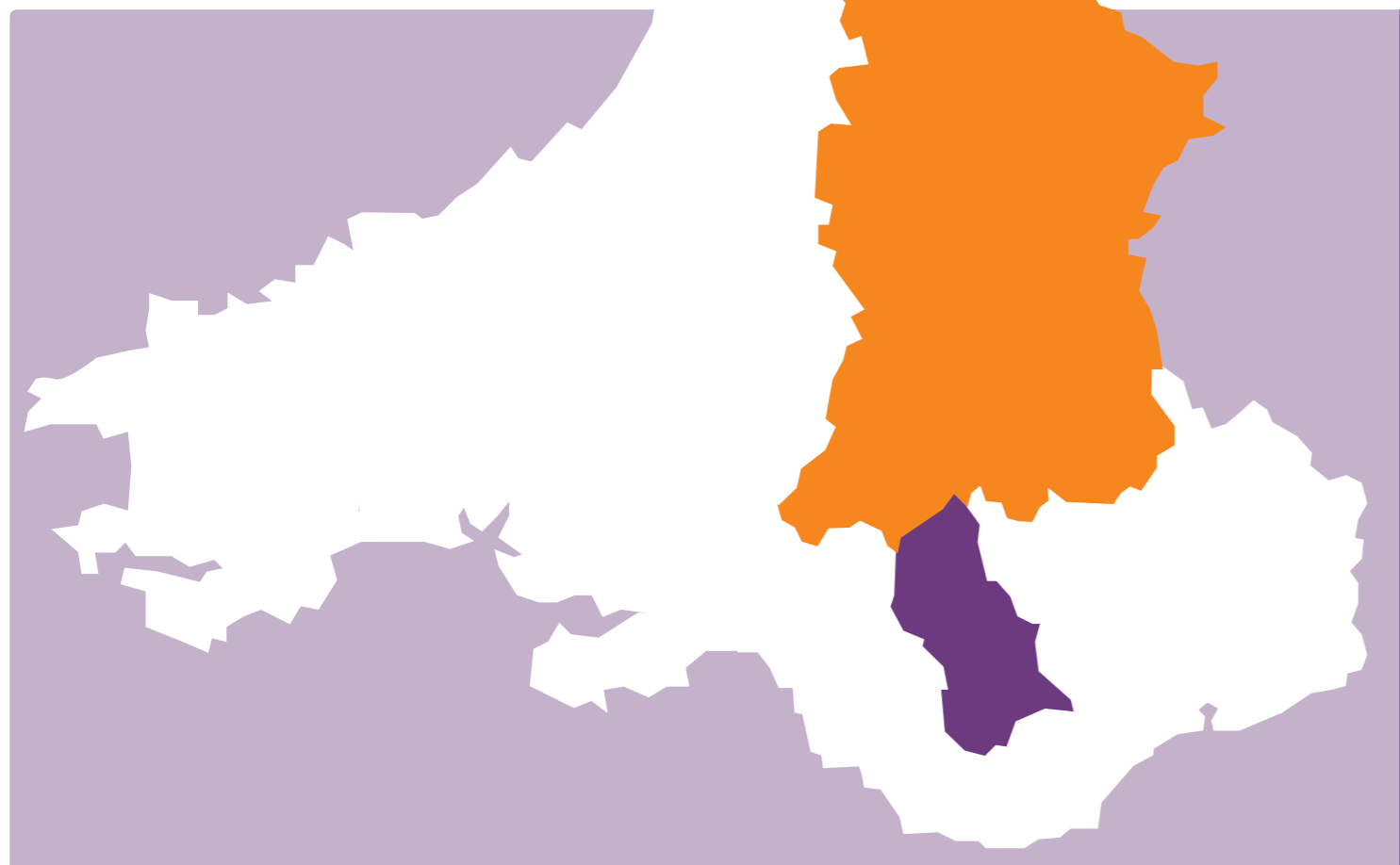
NEWPORT	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	269	239	282	366
Demand per 10,000 population	18.6	16.4	19.3	25.1
Average income	£1,237	£1,172	£1,252	£1,239
Average Debt	£19,629	£19,171	£17,284	£15,456
Average monthly budget surplus/deficit	£33	£-8	£30	£15
Proportion of clients with contractual payments > than 25% of income	61.0%	57.7%	53.7%	49.5%
Arrears				
Proportion with rent arrears	24.7%	21.4%	18.8%	26.0%
Average rent arrears	£367	£799	£233	£583
Proportion with mortgage arrears	28.6%	29.9%	35.0%	33.9%
Average mortgage arrears	£3,275	£2,781	£2,659	£2,261
Proportion with electricity arrears	9.7%	10.5%	12.4%	16.2%
Average electricity arrears	£337	£297	£503	£364
Proportion with gas arrears	11.9%	11.4%	17.0%	16.3%
Average gas arrears	£480	£329	£452	£411
Proportion with Council Tax arrears	20.5%	22.1%	27.3%	35.0%
Average Council Tax arrears	£543	£488	£1,490	£602
Payday loans				
Proportion with payday loans	4.5%	4.2%	10.6%	23.5%
Average payday loan debt	£939	£929	£1,020	£1,429
Average number of payday loans per client	1.9	1.8	2.4	2.9



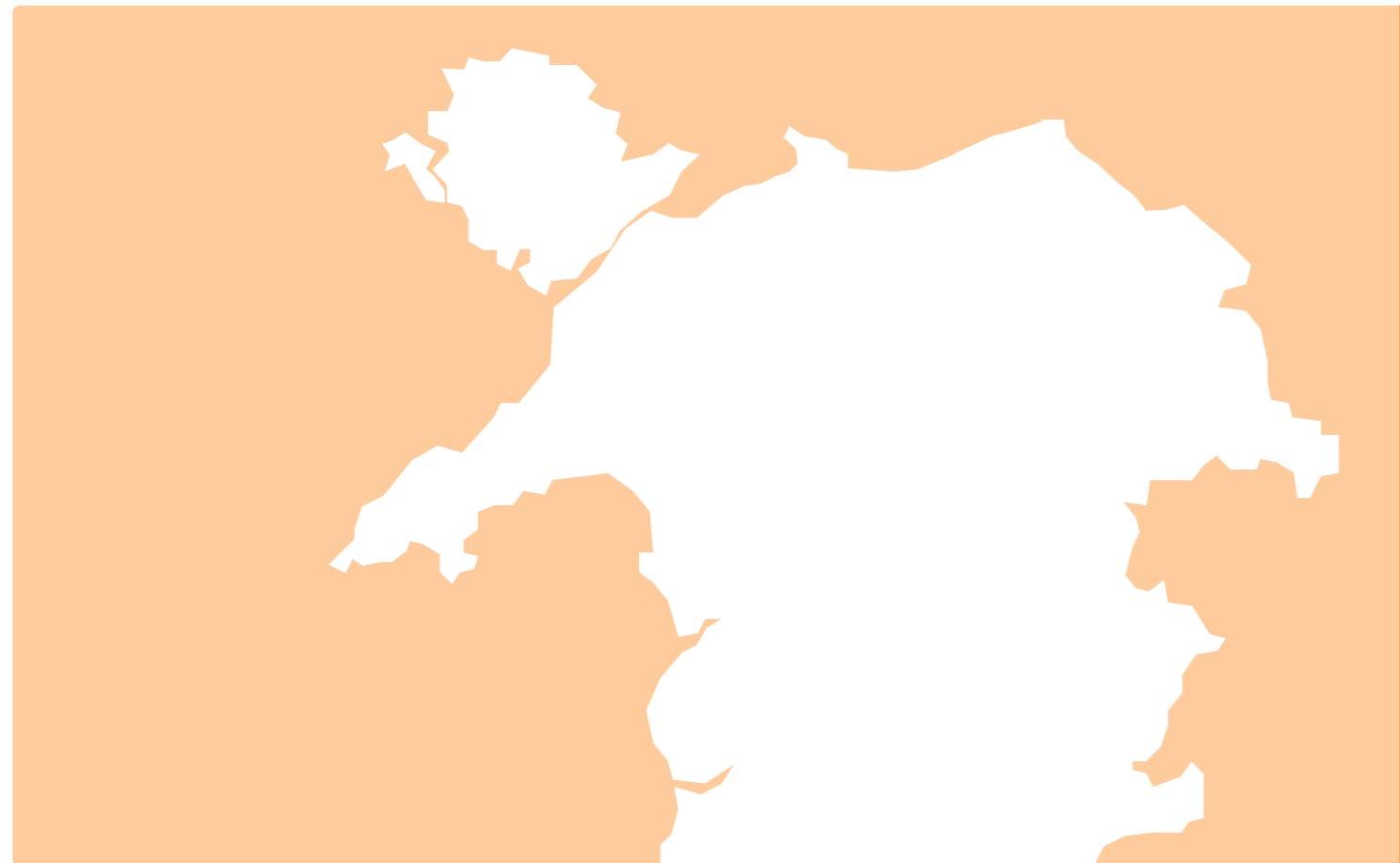
PEMBROKESHIRE	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	187	187	173	272
Demand per 10,000 population	15.3	15.3	14.1	22.1
Average income	£1,279	£1,199	£1,155	£1,185
Average Debt	£20,510	£22,283	£23,580	£16,246
Average monthly budget surplus/deficit	£9	£-9	£14	£20
Proportion of clients with contractual payments > than 25% of income	56.7%	57.6%	53.6%	54.0%
Arrears				
Proportion with rent arrears	23.3%	20.6%	19.5%	23.5%
Average rent arrears	£849	£499	£616	£581
Proportion with mortgage arrears	27.3%	30.4%	40.0%	47.4%
Average mortgage arrears	£2,646	£4,522	£4,349	£3,344
Proportion with electricity arrears	14.2%	6.6%	8.6%	11.1%
Average electricity arrears	£283	£430	£328	£506
Proportion with gas arrears	11.0%	9.2%	8.0%	10.6%
Average gas arrears	£285	£239	£189	£215
Proportion with Council Tax arrears	25.9%	19.1%	17.8%	24.5%
Average Council Tax arrears	£425	£337	£1,173	£988
Payday loans				
Proportion with payday loans	0.5%	1.1%	7.5%	14.0%
Average payday loan debt	£1,195	£1,214	£1,627	£1,357
Average number of payday loans per client	2.0	2.5	3.0	2.8



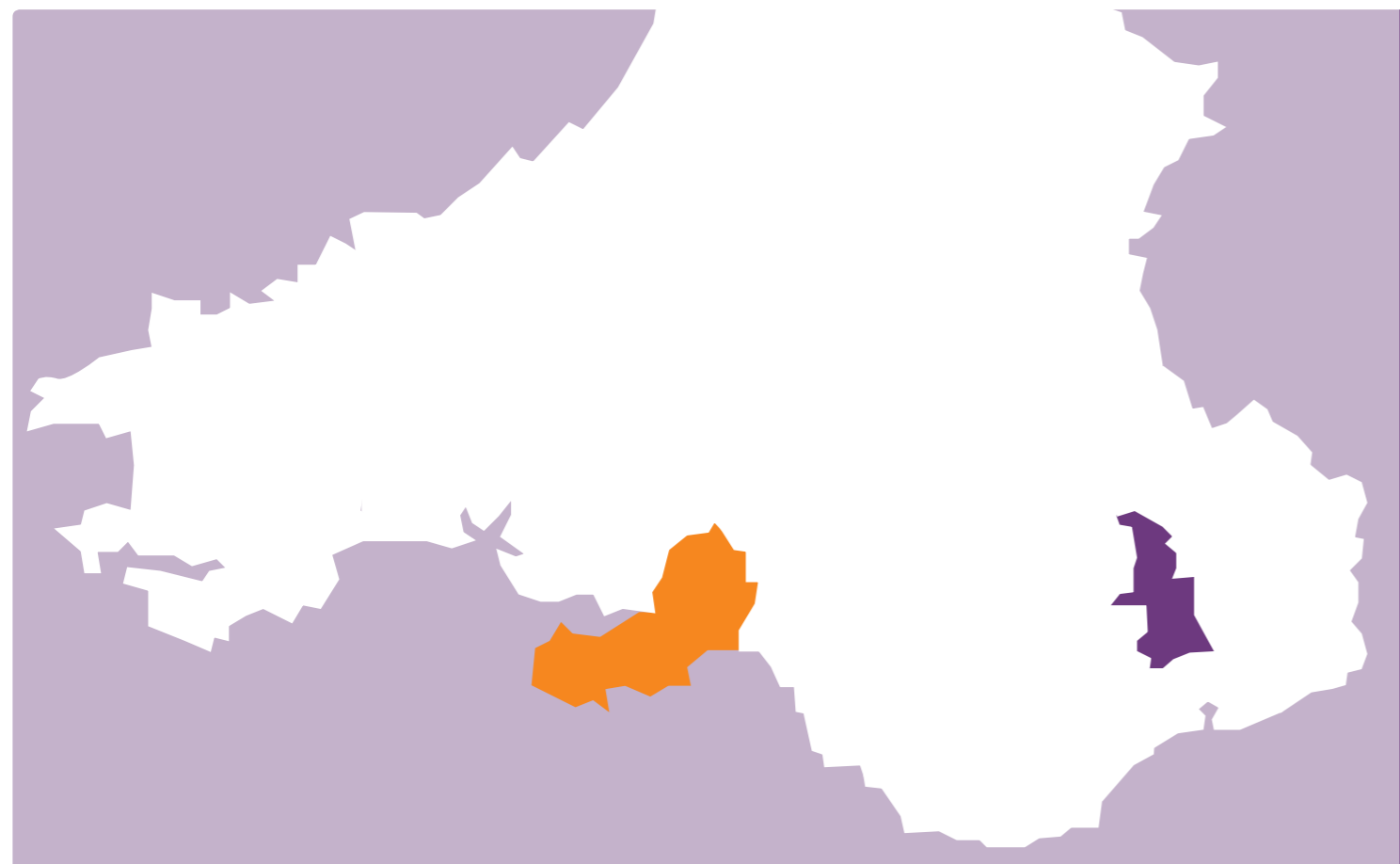
POWYS	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	156	118	130	216
Demand per 10,000 population	11.7	8.9	9.8	16.2
Average income	£1,192	£1,316	£1,270	£1,201
Average Debt	£23,701	£22,443	£21,737	£16,704
Average monthly budget surplus/deficit	-£33	£46	£1	-£7
Proportion of clients with contractual payments > than 25% of income	59.0%	56.8%	52.4%	57.4%
Arrears				
Proportion with rent arrears	14.3%	21.9%	21.7%	27.8%
Average rent arrears	£513	£664	£574	£772
Proportion with mortgage arrears	30.4%	27.1%	28.6%	46.7%
Average mortgage arrears	£1,736	£3,239	£4,676	£2,459
Proportion with electricity arrears	7.6%	12.8%	11.0%	8.5%
Average electricity arrears	£409	£813	£767	£776
Proportion with gas arrears	12.5%	20.6%	10.2%	9.2%
Average gas arrears	£201	£269	£417	£344
Proportion with Council Tax arrears	23.8%	27.8%	20.3%	34.2%
Average Council Tax arrears	£406	£622	£651	£577
Payday loans				
Proportion with payday loans	0.6%	2.5%	3.8%	14.8%
Average payday loan debt	£150	£940	£2,006	£1,611
Average number of payday loans per client	1.0	2.3	4.0	3.1



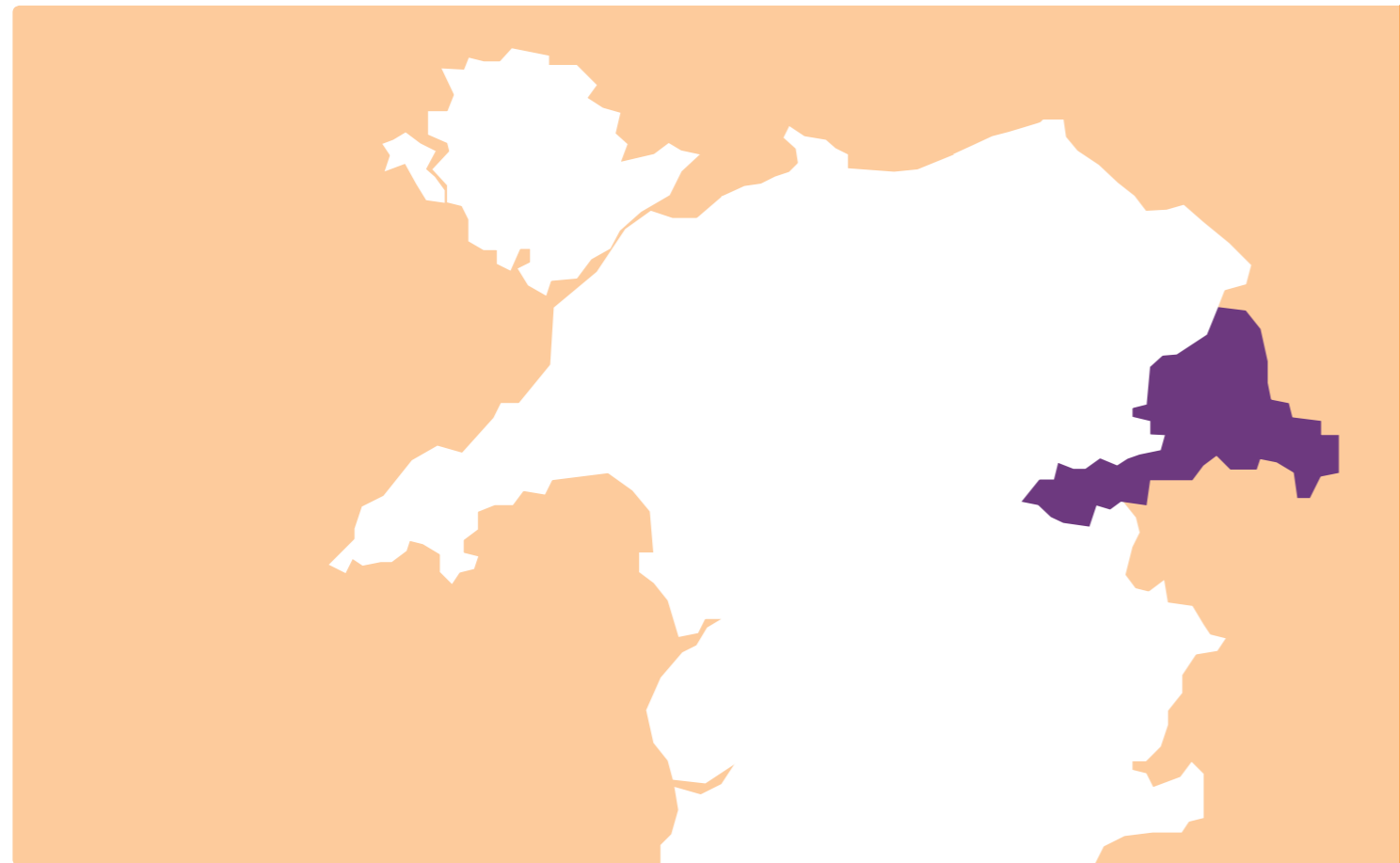
RHONDDA CYNON TAF	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	461	405	446	639
Demand per 10,000 population	19.7	17.3	18.9	27.1
Average income	£1,194	£1,153	£1,185	£1,195
Average Debt	£19,828	£17,207	£15,614	£13,645
Average monthly budget surplus/deficit	£17	£31	£18	-£22
Proportion of clients with contractual payments > than 25% of income	59.2%	56.3%	52.3%	57.3%
Arrears				
Proportion with rent arrears	15.8%	14.0%	19.2%	24.0%
Average rent arrears	£595	£653	£483	£408
Proportion with mortgage arrears	38.0%	38.3%	37.6%	43.6%
Average mortgage arrears	£2,127	£1,835	£2,356	£1,393
Proportion with electricity arrears	11.4%	10.0%	10.4%	10.9%
Average electricity arrears	£422	£399	£465	£459
Proportion with gas arrears	14.9%	11.2%	13.2%	11.0%
Average gas arrears	£322	£378	£325	£495
Proportion with Council Tax arrears	14.8%	19.1%	22.1%	22.7%
Average Council Tax arrears	£374	£533	£447	£643
Payday loans				
Proportion with payday loans	1.5%	5.4%	9.0%	18.8%
Average payday loan debt	£2,108	£1,645	£1,278	£1,230
Average number of payday loans per client	1.6	2.3	3.0	2.7



SWANSEA	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	460	426	422	616
Demand per 10,000 population	19.4	17.8	17.6	25.7
Average income	£1,127	£1,184	£1,164	£1,197
Average Debt	£17,429	£17,742	£14,763	£14,801
Average monthly budget surplus/deficit	£24	£14	£21	£11
Proportion of clients with contractual payments > than 25% of income	60.7%	55.6%	50.9%	54.2%
Arrears				
Proportion with rent arrears	15.7%	20.0%	29.2%	25.0%
Average rent arrears	£520	£349	£538	£556
Proportion with mortgage arrears	30.4%	38.2%	35.0%	34.7%
Average mortgage arrears	£2,088	£2,371	£1,997	£1,791
Proportion with electricity arrears	13.5%	10.2%	13.0%	16.0%
Average electricity arrears	£411	£349	£339	£502
Proportion with gas arrears	11.8%	9.7%	15.6%	14.8%
Average gas arrears	£374	£442	£460	£352
Proportion with Council Tax arrears	26.1%	26.5%	29.0%	32.3%
Average Council Tax arrears	£605	£704	£661	£759
Payday loans				
Proportion with payday loans	1.1%	5.9%	9.7%	19.5%
Average payday loan debt	£886	£1,071	£1,129	£1,206
Average number of payday loans per client	1.8	2.4	2.3	2.7



TORFAEN	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	199	154	183	247
Demand per 10,000 population	21.8	16.9	20	27
Average income	£1,186	£1,207	£1,219	£1,124
Average Debt	£18,176	£15,769	£15,508	£12,575
Average monthly budget surplus/deficit	£12	£46	£26	£-4
Proportion of clients with contractual payments > than 25% of income	62.8%	55.6%	50.8%	56.7%
Arrears				
Proportion with rent arrears	18.8%	22.4%	12.7%	30.6%
Average rent arrears	£744	£426	£597	£522
Proportion with mortgage arrears	32.0%	34.9%	43.1%	42.0%
Average mortgage arrears	£2,804	£3,710	£1,640	£2,886
Proportion with electricity arrears	7.6%	9.2%	8.9%	14.0%
Average electricity arrears	£309	£276	£321	£311
Proportion with gas arrears	9.2%	12.3%	15.9%	14.5%
Average gas arrears	£323	£365	£393	£301
Proportion with Council Tax arrears	14.9%	18.6%	13.7%	23.7%
Average Council Tax arrears	£363	£640	£463	£405
Payday loans				
Proportion with payday loans	1.5%	9.1%	12.6%	17.8%
Average payday loan debt	£397	£1,331	£1,518	£1,231
Average number of payday loans per client	1.0	2.6	3.4	3.0



VALE OF GLAMORGAN	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	213	226	223	335
Demand per 10,000 population	16.9	17.8	17.6	26.4
Average income	£1,281	£1,264	£1,260	£1,202
Average Debt	£21,404	£18,529	£18,591	£14,792
Average monthly budget surplus/deficit	£28	£8	£27	£15
Proportion of clients with contractual payments > than 25% of income	59.6%	55.2%	49.8%	55.5%
Arrears				
Proportion with rent arrears	13.0%	20.0%	16.7%	29.3%
Average rent arrears	£524	£496	£438	£325
Proportion with mortgage arrears	41.0%	37.4%	38.4%	35.0%
Average mortgage arrears	£2,718	£3,718	£2,372	£2,736
Proportion with electricity arrears	17.2%	12.3%	13.1%	16.7%
Average electricity arrears	£403	£336	£643	£482
Proportion with gas arrears	14.1%	13.6%	13.9%	16.8%
Average gas arrears	£313	£367	£280	£386
Proportion with Council Tax arrears	20.6%	21.4%	25.9%	28.0%
Average Council Tax arrears	£434	£595	£557	£572
Payday loans				
Proportion with payday loans	4.2%	6.2%	10.8%	18.8%
Average payday loan debt	£1,331	£698	£2,174	£1,401
Average number of payday loans per client	2.3	1.6	4.3	2.9



WREXHAM	2010	2011	2012	2013
Scale of debt problem				
Number of clients counselled	253	257	239	364
Demand per 10,000 population	18.9	19	17.6	26.8
Average income	£1,197	£1,241	£1,203	£1,198
Average Debt	£19,286	£18,282	£16,113	£14,008
Average monthly budget surplus/deficit	£19	£51	£18	£18
Proportion of clients with contractual payments > than 25% of income	58.5%	54.6%	49.1%	53.6%
Arrears				
Proportion with rent arrears	16.9%	20.7%	18.4%	23.9%
Average rent arrears	£653	£486	£522	£488
Proportion with mortgage arrears	27.1%	36.5%	36.0%	35.6%
Average mortgage arrears	£2,298	£2,877	£2,075	£1,994
Proportion with electricity arrears	5.4%	6.9%	7.7%	14.6%
Average electricity arrears	£1,222	£428	£675	£496
Proportion with gas arrears	11.6%	11.5%	7.0%	14.3%
Average gas arrears	£276	£428	£269	£436
Proportion with Council Tax arrears	17.3%	19.9%	20.3%	27.5%
Average Council Tax arrears	£327	£533	£602	£709
Payday loans				
Proportion with payday loans	5.1%	8.9%	5.9%	20.3%
Average payday loan debt	£844	£1,053	£962	£1,178
Average number of payday loans per client	1.5	2.1	2.2	2.6

For more information about this report:

Call: **0207 391 4598**

Email: press@stepchange.org

Write to StepChange Debt Charity
Lynton House
7-12 Tavistock Sq
London WC1H 9LT

For free help and advice with problem debts:

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

Online: www.stepchange.org

