

Money Advice Statistics 2006-09

Reporting Period	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009 Accumulative Totals 06-09
Number of NEW cases handled during reporting period	141	260	284	685
Total amount of NEW debt handled during reporting period				
rent	£31,017	£36,418	£57,990	£125,425
mortgage	£0	£24,228	£72,743	£96,971
other secured loan	£0	£20,890	£13,967	£34,857
council tax and water/community charge	£361,760	£336,798	£467,319	£1,165,877
housing repairs and maintenance	£0	£0	£0	£0
other housing costs	£8,613	£17,910	£30,271	£56,794
income tax	£18,315	£14,599	£33,772	£66,686
gas	£1,228	£793	£1,951	£3,972
electricity	£2,041	£3,679	£1,563	£7,283
other utilities	£2,548	£10,340	£13,741	£26,629
finances	£0	£360	£135	£495
maintenance/child support	£0	£0	£0	£0
benefits/tax credits overpayment	£13,082	£29,338	£38,470	£80,890
social fund loan	£558	£5,790	£4,285	£10,633
HP/conditional sale	£15,346	£3,476	£23,056	£41,878
telephone (land line)	£5,213	£4,644	£6,809	£16,666
mobile phone	£3,512	£5,516	£13,260	£22,288
bank loan	£1,087	£0	£0	£1,087
bank overdraft	£58,730	£47,812	£124,653	£231,195
personal loan	£608,999	£1,147,559	£1,543,755	£3,300,313
credit union loan	£7,030	£10,981	£7,461	£25,472
doorstep credit	£125	£530	£2,450	£3,105
credit card	£416,836	£952,325	£835,274	£2,204,435
store card	£20,119	£33,116	£42,140	£95,375
catalogue	£39,371	£45,620	£65,449	£150,440
cable or satellite TV	£0	£0	£0	£0
student debt	£0	£0	£0	£0
other loan	£0	£0	£260	£260
other	£12,989	£190,146	£35,992	£239,127
TOTAL	£1,628,519	£2,942,868	£3,436,766	£8,008,153
Total amount of debt written off	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
Trust Deed	£178,452	£155,557	£636,119	£970,128
Sequestration	£377,491	£557,630	£1,387,051	£2,322,171
TOTAL	£555,943	£713,187	£2,023,169	£3,292,299

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Breakdown of clients by gender	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
Male clients	38	81	78	197
Female clients	91	139	166	396
Couples	12	40	40	92
Total	141	260	284	685

Breakdown of client by age-band	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
20 and under	6	5	1	12
21-30	32	52	52	136
31-40	22	63	66	151
41-50	34	76	80	190
51-60	30	41	55	126
61-70	13	19	22	54
Over 70	4	4	8	16
Total	141	260	284	685

Breakdown of clients by household type	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
Singe adults	80	126	131	337
Couples (no dependent children)	12	26	33	71
Lone parent (with dependent child(ren))	12	53	65	130
Couple with dependent child(ren)	28	44	40	112
Other	9	11	15	35
Total	141	260	284	685

Breakdown of clients by employment type	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
Self employed	1	4	5	10
Full time employed	56	86	100	242
Part time employed	15	23	26	64
Looking after family/home (inc. carers)	5	19	13	37
Permanently retired	10	17	23	50
Unemployed and seeking work	7	41	33	81
School/higher/further education	3	1	2	6
Government work or training scheme	1	0	0	1
Unable to work due to ill health/disability	43	63	77	183
Other	0	6	5	11
Total	141	260	284	685

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Breakdown of clients by Housing Tenure	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
Owner-occupier	28	69	83	180
Part-owner (paying part rent part mortgage)	0	2	2	4
Rent – local authority	63	120	123	306
Rent – other social landlord	31	34	36	101
Rent – private landlord	6	12	16	34
Not householder	5	9	15	29
Homeless	2	3	3	8
Supported accommodation	1	1	1	3
Other (including renting from employer)	5	10	5	20
Total	141	260	284	685

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Breakdown of clients by Ethnic Origin	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
Black (inc. Black Scottish/British/ African/Caribbean)	0	3	2	5
Asian – Bangladeshi (inc. Bangladeshi Scottish/British)	0	0	0	0
Asian - Indian (inc. Indian Scottish/ British)	0	0	0	0
Asian - Pakistani (inc. Pakistani Scottish/British)	0	0	0	0
Asian - other	0	1	0	1
Chinese (inc. Chinese Scottish/British)	0	0	0	0
White (inc. White Scottish/British/ Irish/Other)	141	254	282	677
Mixed	0	0	0	0
Other	0	2	0	2
Declined to answer	0	0	0	0
Total	141	260	284	685

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Breakdown of clients by limiting illness/disability	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
Physical disability	3	6	6	15
Long term illness	30	25	38	93
Mental ill health	17	22	35	74
Learning disability	1	24	2	27
Other health problem (inc. addiction issues)	4	2	12	18
None	86	181	191	458
Declined to answer	0	0	0	0
Total	141	260	284	685

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Breakdown of client by income band	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
£6,000 or less	48	92	89	229
£6,001-£10,000	47	68	79	194
£10,001-£15,000	36	54	50	140
£15,001-£20,000	8	24	36	68
£20,001-£25,000	0	14	20	34
£25,001-£30,000	1	6	7	14
£30,001-£40,000	1	2	3	6
Over £40,000	0	0	0	0
Total	141	260	284	685

Breakdown of client by debt strategy	01/07/2006 - 31/03/2007	01/04/2007 - 31/03/2008	01/04/2008 - 31/03/2009	01/07/2006 31/03/2009
Undecided	47	64	38	149
Pro rata offers	31	54	19	104
Token payments	15	37	41	93
Nil offers	0	0	0	0
Protected trust deed	7	4	16	27
Debt payment plan (DAS)	2	25	50	77
AWAITING sequestration	7	11	20	38
Sequestration	10	13	38	61
Moratorium	1	1	0	2
Write off	0	1	0	1
Consolidation loan/asset release	0	0	0	0
Composition	0	1	0	1
Other	21	49	62	132
Total	141	260	284	685