

PERSONAL DEBT **2015**

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# Statistics Yearbook

A look at the lives of half a million people in debt in the UK

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# Main findings 2015



## Demand for debt advice

549,053 people contacted StepChange Debt Charity for help in 2015. London continues to be the area where people are most likely to be in need of advice. There were over three million visits to the charity's website, a 97% increase on 2012.

## What debts do people have?

The average unsecured debt of our clients in 2015 was £13,900<sup>1</sup>. The average number of debts per person was 5.6. Credit cards were the most common unsecured debt.

The proportion of clients we see with arrears on essential household bills continues to grow. More than four in 10 now owe money on items such as council tax, rent and utilities. This is compared to around a quarter in 2011.

**The data in this Statistics Yearbook is drawn from a StepChange Debt Charity warehouse containing the details of 20.5 million calls and over three million clients. 2015 figures are based on the 307,043 new clients in this year.**

## Who's seeking advice?

More than half (57%) of those seeking debt advice in 2015 were employed. But of these, fewer people have full-time jobs, and more people have part-time jobs. More renters need help than ever before. In 2015 over 75% of StepChange Debt Charity clients live in rented accommodation, compared to a little over 50% five years ago.

More young people are contacting us; 57% of clients are under 40, and 14% are under 25. A growing proportion of clients are single parents, now at close to 20%. This compares to just 7% of UK households.

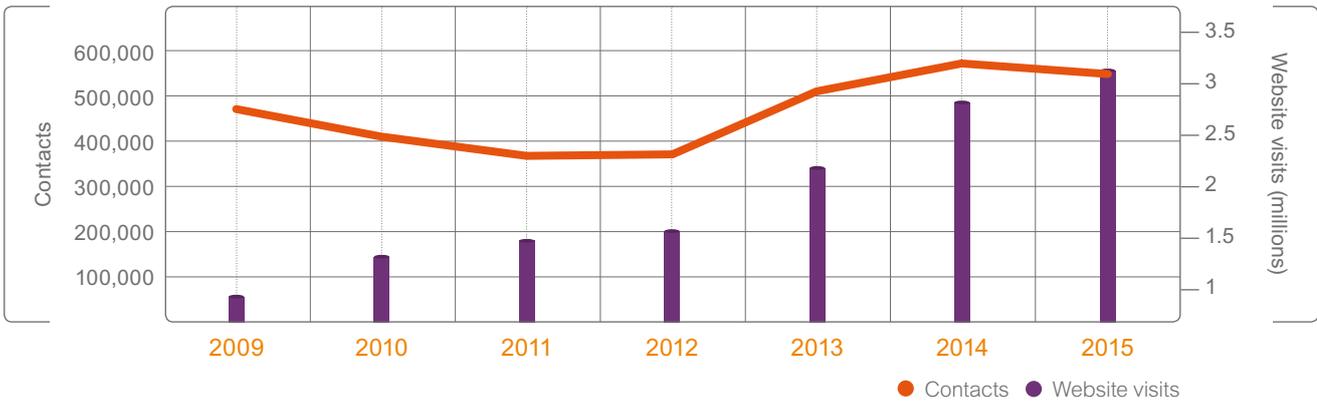
The average income for clients has continued to fall, now annually at under £16,000 (net). The amount clients are left with at the end of the month has also fallen over the last year, now at an average of £55 per month.

The biggest cause of falling into debt is an income or employment change. One in five of the charity's clients in 2015 fell into problem debt due to losing their job. A further 15% fell into problem debt due to a reduced or irregular income. The average income of our clients in 2015 was the lowest it has been in the previous five years.

<sup>1</sup> Not including arrears on essential household bills. Unless otherwise specified, data is based on the 307,043 new clients debt advised in 2015.

# Demand

## OVERALL DEMAND

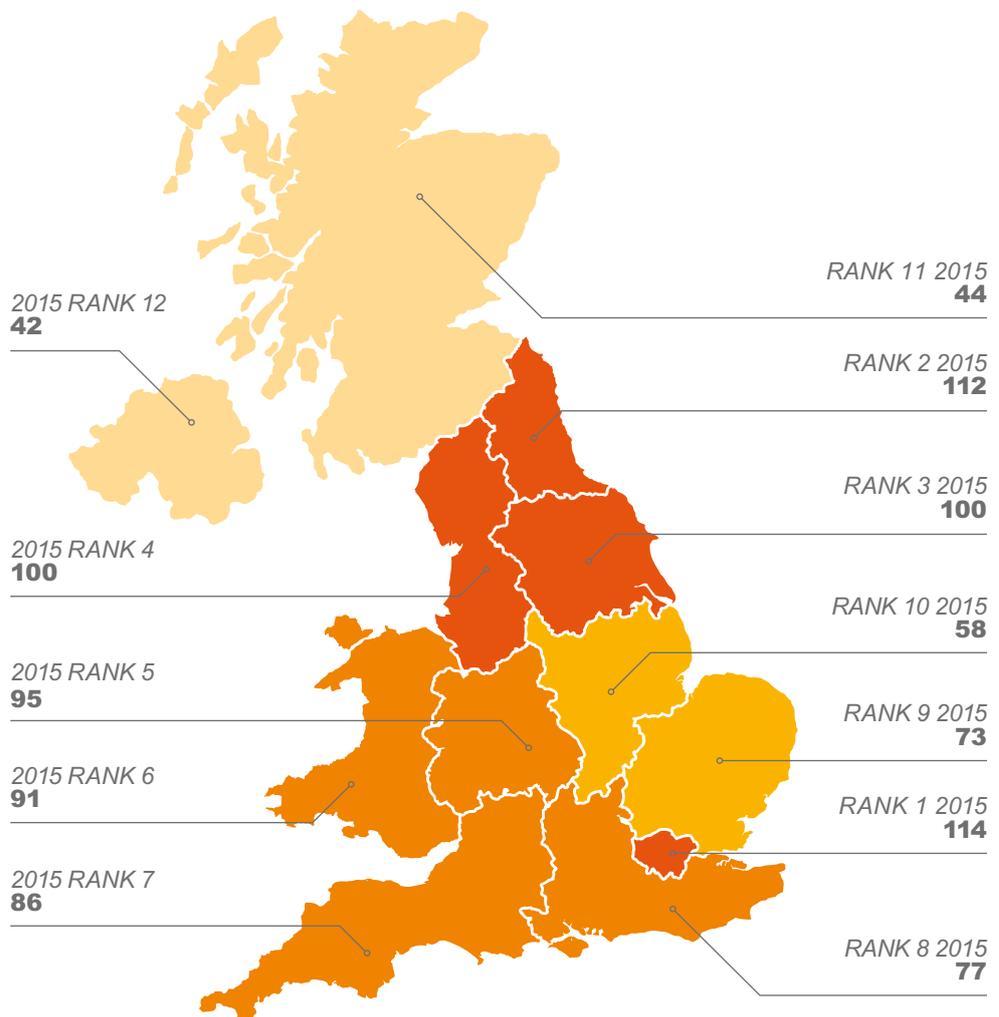


## REGIONAL DEMAND

The highest level of demand comes from London and the north of England, each with over 100 clients per 10,000 local population.

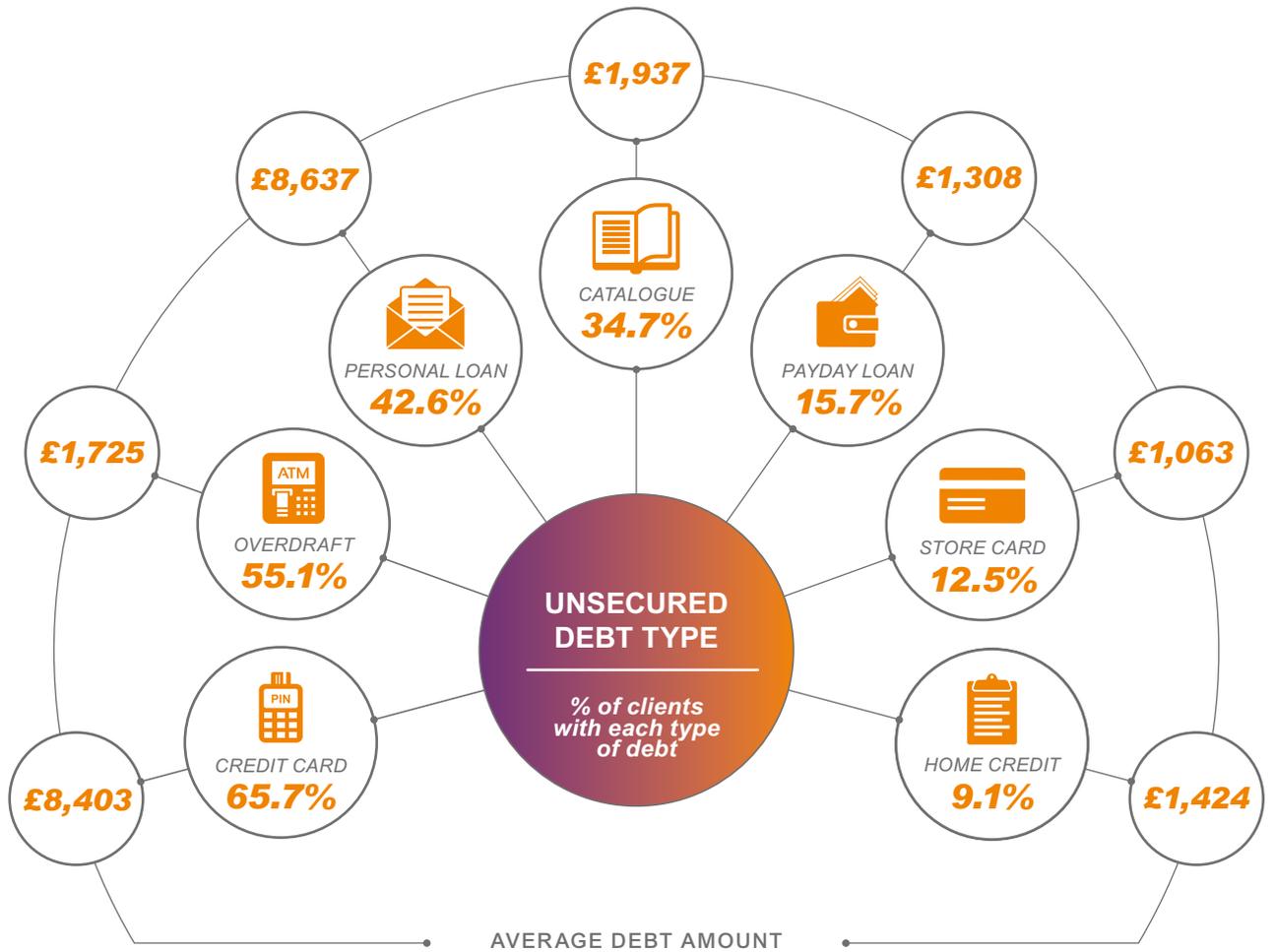
### Clients per 10,000 population in 2015

- 25-50
- 50-75
- 75-100
- 100-125

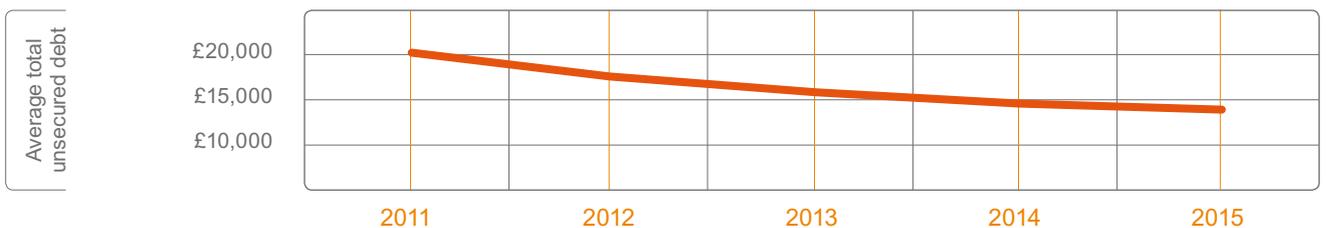


# Unsecured debts

## UNSECURED DEBTS

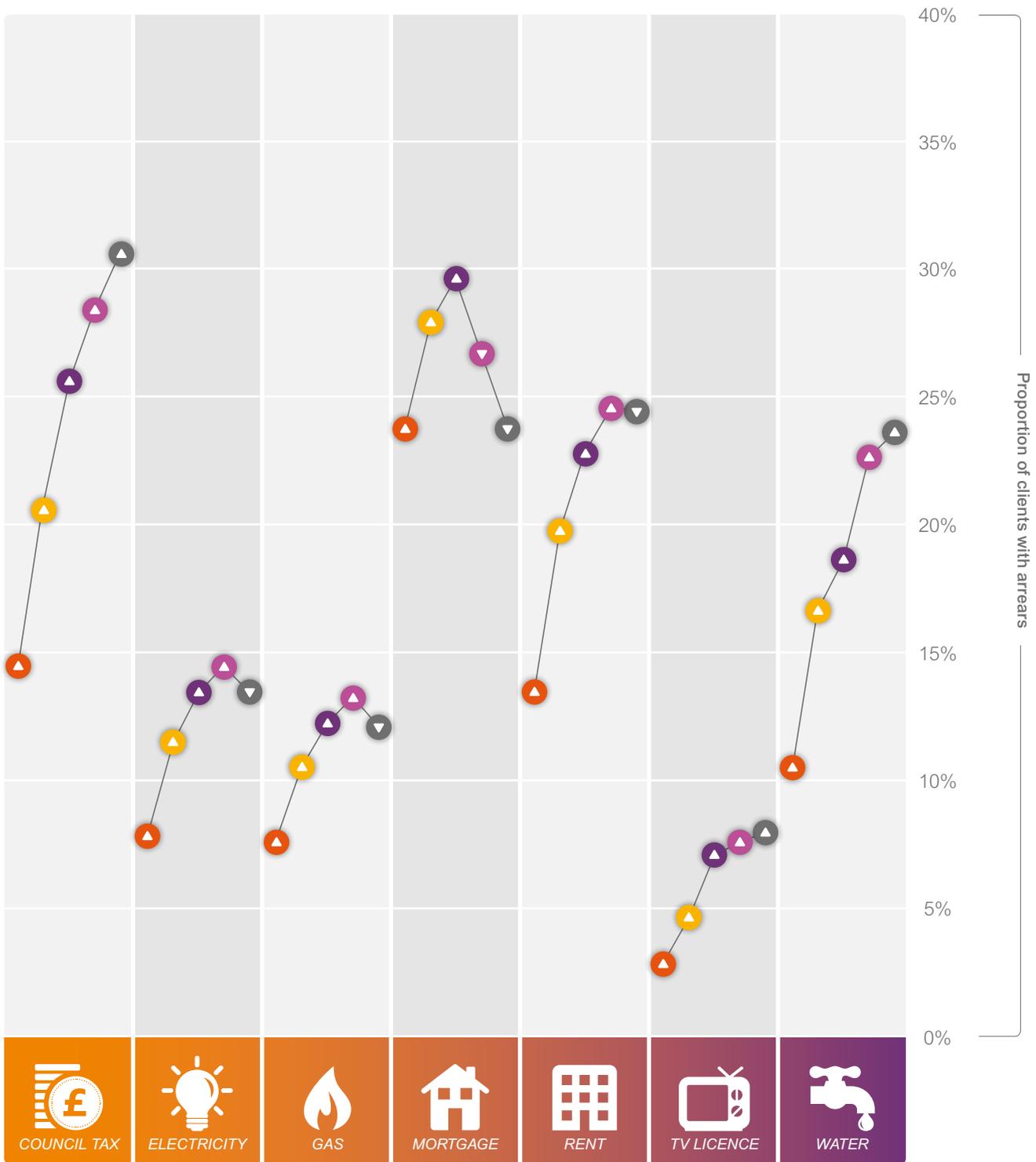


## UNSECURED DEBT OVER TIME



# Household bills

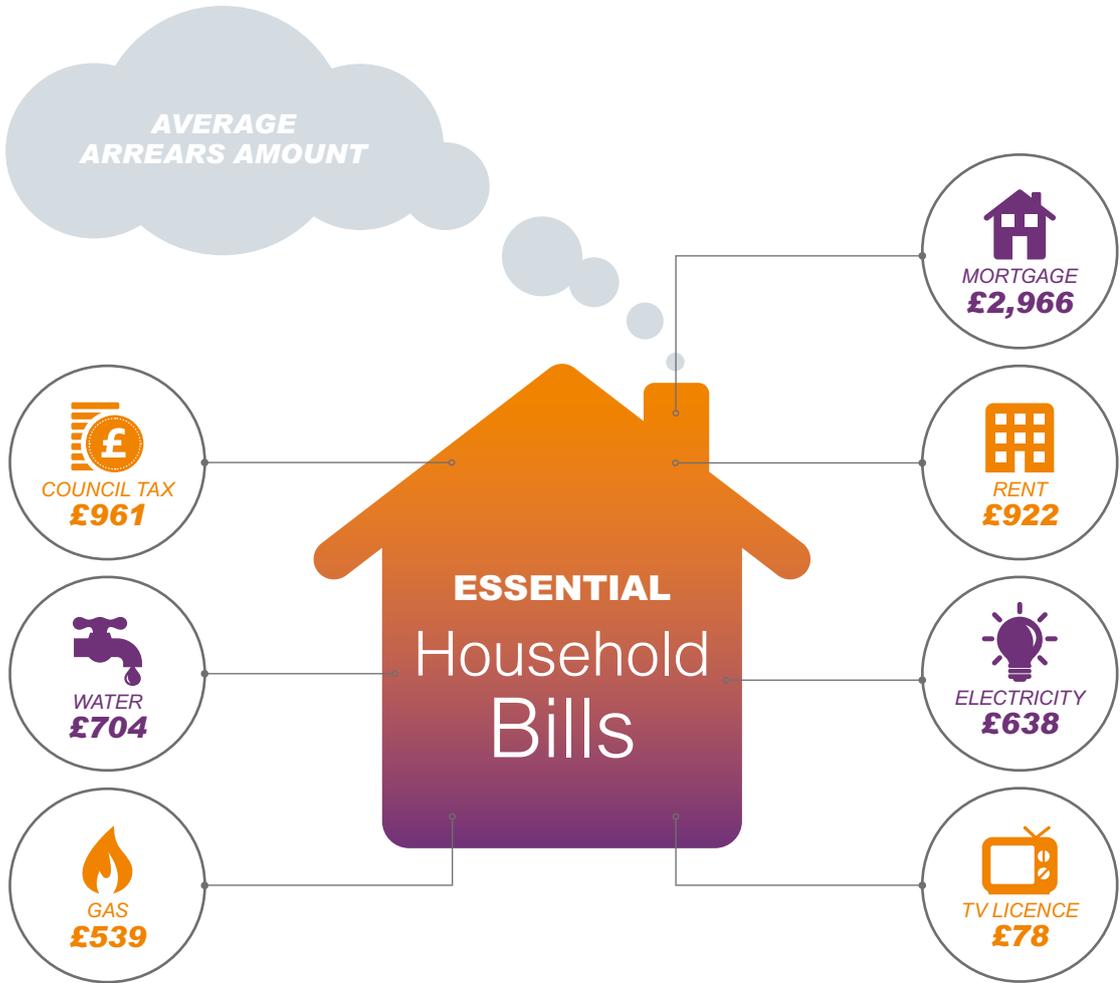
## ARREARS ON ESSENTIAL HOUSEHOLD BILLS OVER TIME



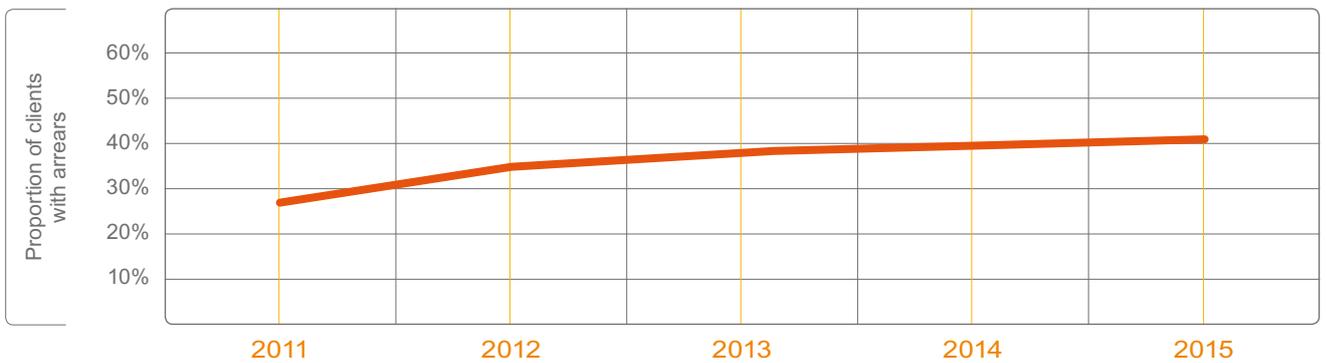
Based on clients with this type of expenditure only

● 2011 ● 2012 ● 2013 ● 2014 ● 2015

ARREARS ON ESSENTIAL HOUSEHOLD BILLS



AVERAGE ARREARS ON ESSENTIAL HOUSEHOLD BILLS

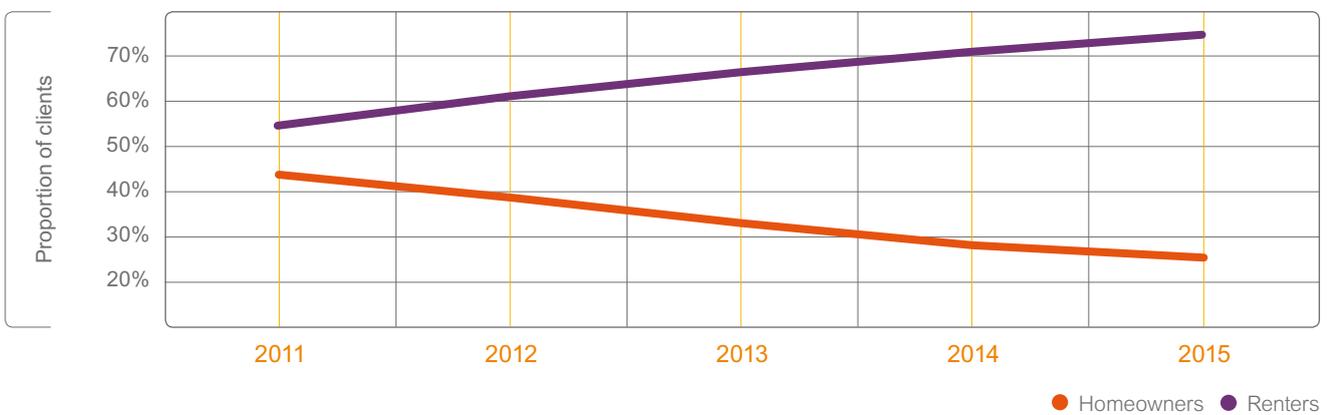


# What do those in debt look like?

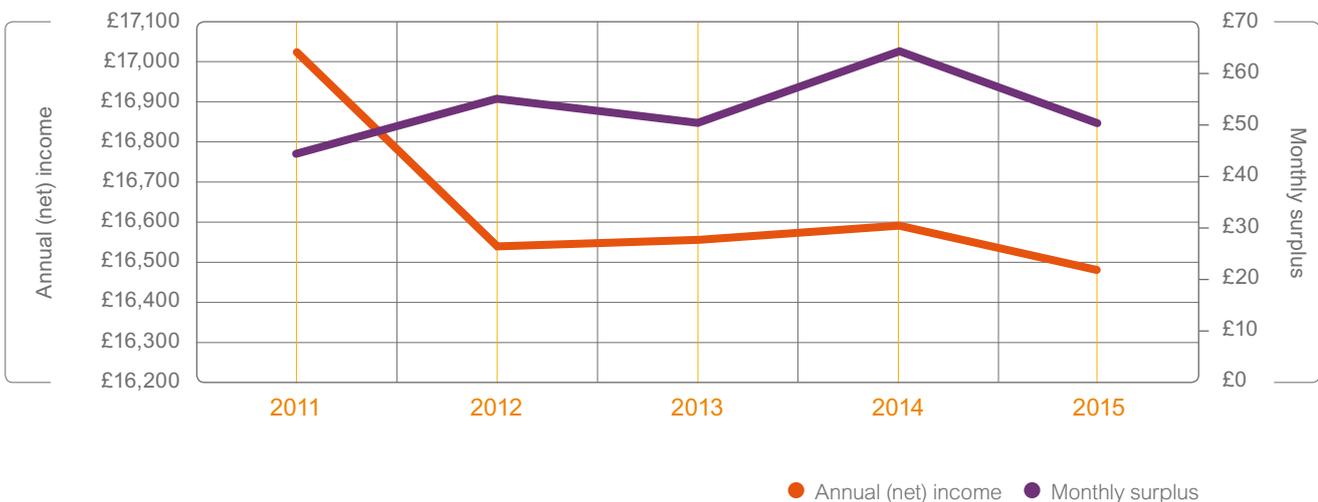
## EMPLOYMENT STATUS



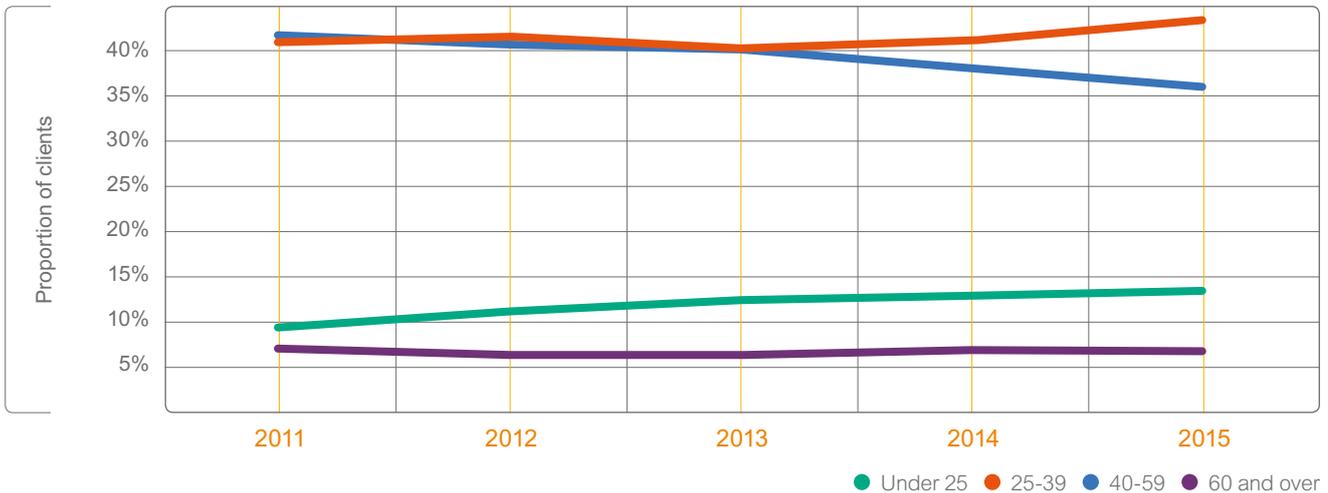
## HOUSING



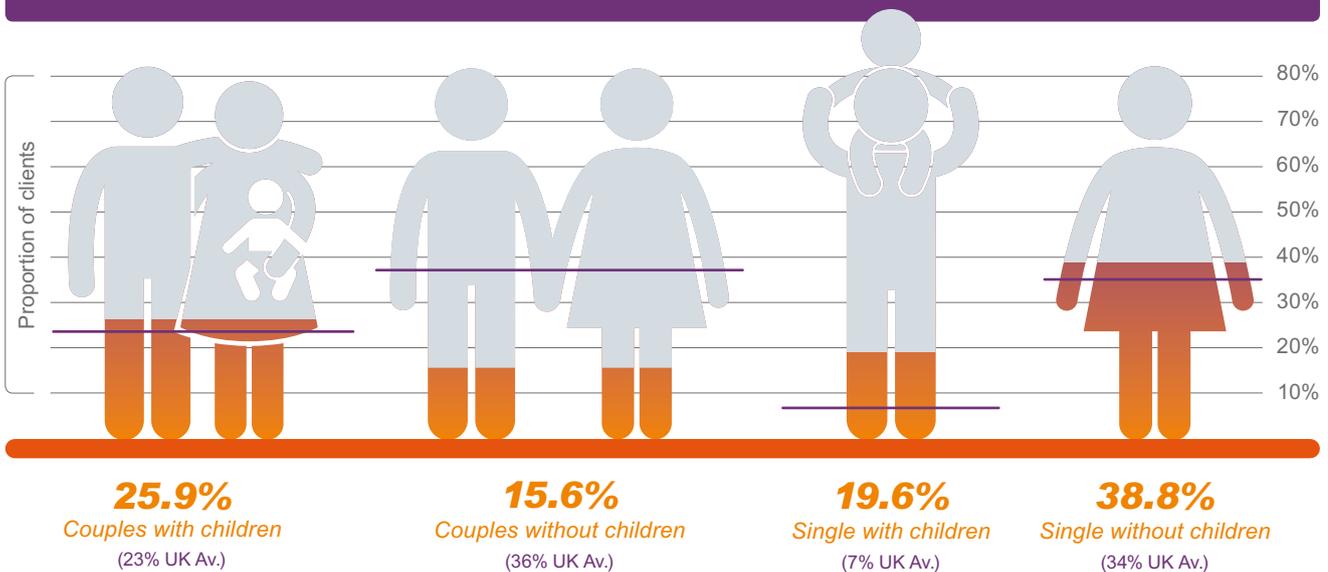
## INCOME AND SURPLUS



**AGE**



**FAMILY COMPOSITION**



Source: ONS Families and Households, 2015

— UK Average

**Editor: Henry Hall**

For data tables, including additional raw data, visit the StepChange Debt Charity website [here](#)  
 For help and advice with problem debts call (Freephone) 0800 138 1111 Monday to Friday 8am to 8pm and Saturday 8am to 4pm, or use our online debt advice tool, [Debt Remedy](#).

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