

Personal Debt per person aged 18+

This indicator includes the total amount of borrowing outstanding on customer accounts for unsecured personal loans divided by the population aged 18+ (ONS 2018). The data have been modelled from postcode sector to Output Areas using a weighted lookup built from the numbers of shared postcodes between a postcode sector and Output Area in combination with the working age population per Output Area.

- The average amount of personal debt in Oxfordshire is £740 based on the 5 districts averages.
- The district with the highest average personal debt is Cherwell with an average of £864, followed by South Oxfordshire with £826.
- The district with the lowest average personal debt is Oxford with an average of £489, followed by Vale of White Horse with £717.

Table 1. Hotspots of debt in Oxfordshire

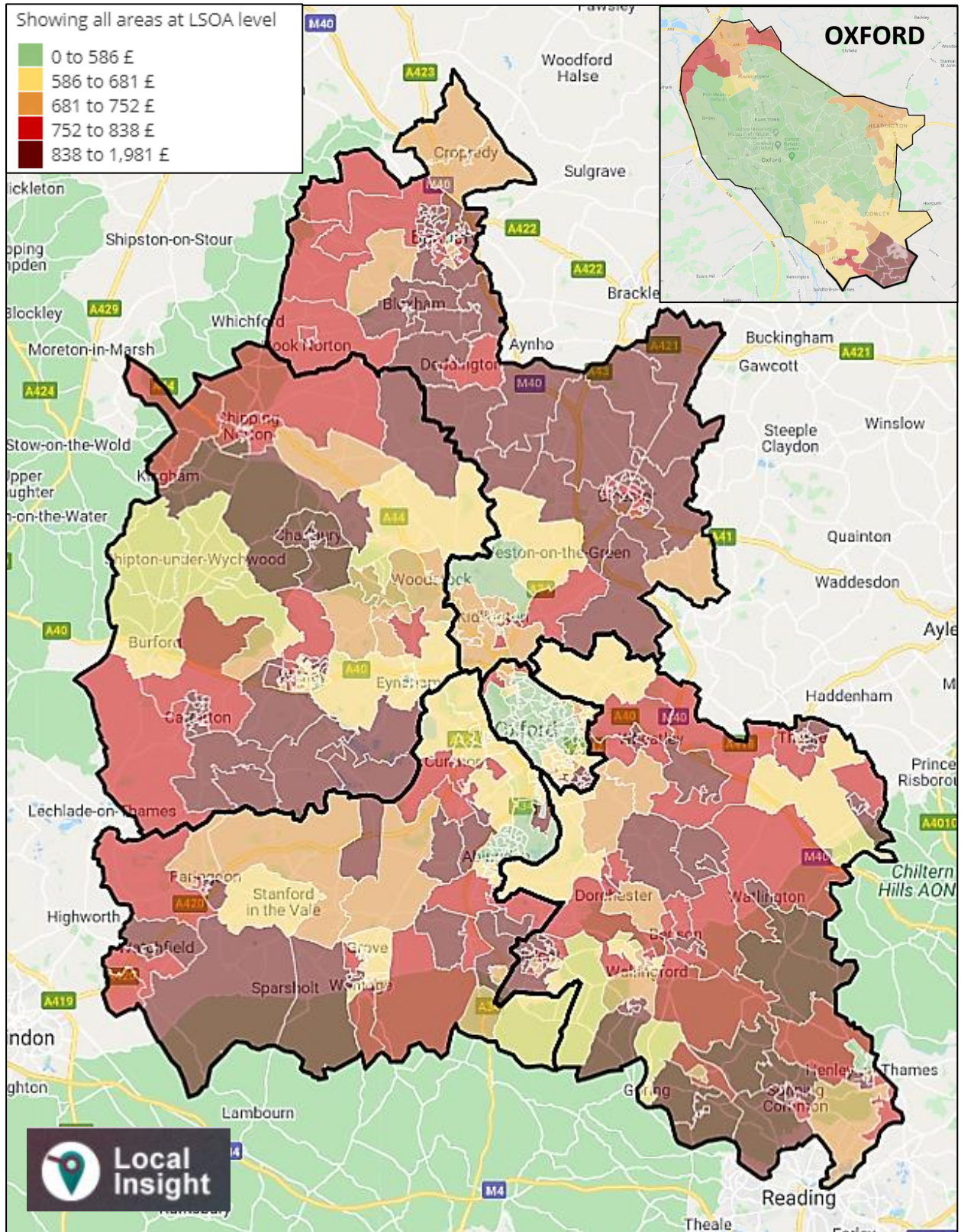
The hotspots with the highest amount of debt (unsecured loans) in the districts within Oxfordshire are located in the following LSOAs:

LSOA	Local Authority	Average personal debt in £'s
South Oxfordshire 010A	South Oxfordshire	£1,590
Cherwell 016A	Cherwell	£1,537
West Oxfordshire 002D	West Oxfordshire	£1,338
Cherwell 010C	Cherwell	£1,324
South Oxfordshire 015D	South Oxfordshire	£1,226
Cherwell 011A	Cherwell	£1,224
South Oxfordshire 010B	South Oxfordshire	£1,148
West Oxfordshire 013F	West Oxfordshire	£1,114
Vale of White Horse 015B	Vale of White Horse	£1,109
Cherwell 003A	Cherwell	£1,083

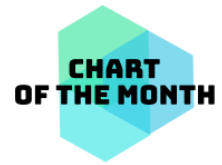
- Hotspot areas in Cherwell include LSOAs surrounding Bicester South in Chesterton, Ambrosden and Heyford. Other hotspots are located in LSOAs in Banbury Neithrop where the average debt is £1,083.
- Hotspot areas within Oxford are located in parts of Blackbird Leys and Greater Leys with an average of £1,000 debt per person.
- South Oxfordshire has a hotspot in areas in Didcot West which has the LSOA with the highest amount of debt (£1,590).
- Hotspot areas in Vale of White Horse include LSOAs in Harwell and Milton which are located in the outskirts of Didcot with an average of £1,109 per person.
- West Oxfordshire has a hotspot of LSOAs which includes Middle Barton, Sandford St. Martin and Nether Worton. Other hotspots include LSOAs in Carterton North with an average of £1,114.

Figure 1. Personal debt per person aged 18+

The following map shows the average personal debt per person aged 18+ in the districts within Oxfordshire.



Source: UK Finance 2020, Mapped by Local Insight.



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South Oxfordshire District Council

Vale of White Horse District Council

West Oxfordshire District Council

Data notes and briefings from this service are available at [District Data Service website](#)