

Debt Facts and Figures - Compiled 1st July 2009

Total UK personal debt

Total UK personal debt at the end of May 2009 stood at **£1,459bn**. This has slowed further to 1.4% in the last 12 months which equates to an increase of ~ £17.9bn (*the increase was ~£116bn in January 2008*).

Total secured lending on dwellings at the end of May 2009 stood at **£1,226bn**. This has slowed further by 0.2% to 1.3% in the last 12 months.

Total consumer credit lending to individuals at the end of May 2009 was **£233bn**. This has continued to fall to 2.3% in the last 12 months.

Total lending in May 2009 grew by £0.6bn; secured lending grew by £0.3bn in the month; consumer credit lending grew by £0.3bn (*total lending in January 2008 grew by £8.4bn*).

Average household debt in the UK is ~ **£9,305** (excluding mortgages). This figure increases to **£21,640** if the average is based on the number of households who actually have some form of unsecured loan.

Average household debt in the UK is ~ **£58,360** (including mortgages).

If you add to this the 2009 budget figure for public sector net debt (PSND) expected in 2013-14 then this figure rises to £116,200 per household.

Average owed by every UK adult is ~ £30,480 (including mortgages). This is 132% of average earnings.

Average outstanding mortgage for the 11.1m households who currently have mortgages now stands at ~ £110,480.

Britain's interest **repayments on personal debt were £66.2bn** in the last 12 months. The average interest paid by each household on their total debt is approximately **£2,650** each year.

Average consumer borrowing via credit cards, motor and retail finance deals, overdrafts and unsecured personal loans has risen to **£4,860** per average UK adult at the end of May 2009.

During May 2009 Britain's personal debt increased by ~ **£1 million every 77 minutes**. In January 2008 Britain's personal debt increased by ~ **£1 million every 5.3 minutes**.

Striking numbers

1 in 33 people in

work estimated to become unemployed in 2009

£58,360

average household debt (including mortgages)

£181m

interest paid in UK daily

every 10 minutes

a property is repossessed

3,310 people

made redundant every day

1 person every 4.35

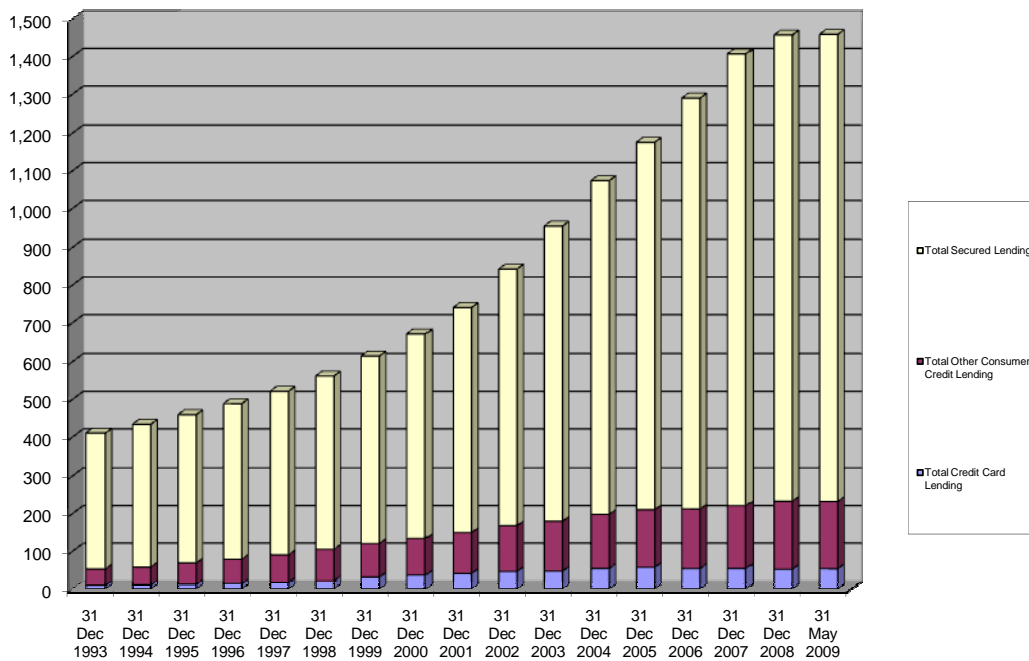
minutes

declared bankrupt or insolvent

£106m interest

daily amount the Government pays of our national debt

Total UK Personal Debt £bn



Statistical Sources - Unless otherwise indicated statistics in the "Total UK personal debt" section are calculated by Credit Action - primarily using the Bank of England's debt figures.

Today in the UK:

- The average household debt will increase by £0.77 today (a decrease from £11.11 a day in January 2008)
- **331 people today** will be declared insolvent or bankrupt. KPMG estimate this will increase to **411 people a day throughout 2009** or **1 person becoming bankrupt or entering into an Individual Voluntary Arrangement (IVA) every 3.5 minutes.**
- In the last 12 months consumers saved an average of £2.96 every day
- 2,324 Consumer County Court Judgements (CCJs) were issued every day in the last 3 months of 2008
- **142 properties were repossessed every day during the last 3 months** to end March 2009. The Council of Mortgage lenders estimates this will increase to approximately **178 a day throughout 2009.**
- **Unemployment increased by 2,542 people every day** during 3 months to end April 2009.
- **3,310 people reported they had become redundant every day** during 3 months to end April 2009.
- The average house has decreased in value by £69 every day during the last 12 months.
- **£106m** is the interest the Government has to pay each day on the UK's net debt of £775bn. This is projected to rise to £118m a day (£43bn) in 2010 – 2011 financial year.
- 33,600 applications for credit have been turned down every day during the past six months.
- 251 mortgage possession claims will be issued and 189 mortgage possession orders will be made today
- 397 landlord possession claims will be issued and 305 landlord possession orders will be made today.
- 20.8m plastic card purchase transactions will be made today with a total value of £1.03bn.
- Citizen Advice Bureaus dealt with **7,423 new debt problems** every day
- The average car will cost £16.80 to run today
- £578m will be withdrawn from cash machines today.

Other key national statistics:

The Policy Exchange says most people are aware that Britain has a huge national debt which is growing during the current fiscal crisis. But what many people do not know is that we have a **second national debt** – one that is kept out of government figures and hidden from view. This is the **public sector pension debt**, which has grown as successive governments have continued to promise public sector workers defined benefit pensions, often worth two thirds of final salary, index-linked for life. **It is now equivalent to 78% of GDP (£1.1trillion)** with the cost of servicing the debt each year to pay for these unfunded schemes now at £45.2 billion.

There were 5.4 million working age benefit claimants at November 2008. This is an increase of 278,000 in the year to November 2008.

UK base rate fell to a 315 year low when the official bank rate was reduced by 0.5% to 0.5% on 5th March 2009. The cut means the Bank rate has fallen six times from 5% in October to the current level of 0.5%.

There were 4,941 compulsory liquidations and creditors' voluntary liquidations in total in England and Wales in the first quarter of 2009 (on a seasonally adjusted basis). This was an increase of 7.1% on the previous quarter and an increase of 56.0% on the same period a year ago. In the twelve months ending Q1 2009, **approximately 1 in 130 active companies (or 0.8%) went into liquidation**, compared to the previous quarter when approximately 1 in every 150 (or 0.7%) of active companies went into liquidation. Additionally, there were 1,783 other corporate insolvencies in the first quarter of 2009 (not seasonally adjusted) comprising 316 receiverships, 1,311 administrations and 156 company voluntary arrangements. In total these represented an increase of 54.0% on the same period a year ago.

The BDO Stoy Hayward Summer 2009 report estimates that rising unemployment (3.3m estimated in 2010) and falling disposable income growth will lead to a sharp reduction in consumer spending (4% drop estimated in 2009) and help to drive business failures up to a record 36,200 (**almost 100 businesses everyday**) in 2009 and 40,400 in 2010.

In May 2009 the **public sector net debt (PSND) increased by £19.9bn to £775bn**, equivalent to **54.7%** of gross domestic product and **equivalent to ~ £31,000 per household**. **PSND has increased £146bn in 12 months**. The interest paid on this debt by the Government in May was £3.3bn which is equivalent to **~ £1,584 per household / annum**.

According to the **UK 2009 Budget report** the public sector net debt (PSND), including unrealised losses from financial sector interventions, increases over the period to 2013-14 to £1,446bn (**equivalent to £57,840 per household**) and then stabilises at around 79% of GDP.

Real GDP in the UK economy during 2009 Q1 **declined by 1.9%** which means that **Britain has officially been in recession for nine months**. **The fall is the sharpest contraction in the economy since 1979 and the first time that the economy has shrunk by more than 1% in two successive quarters since records began in 1948**.

The number of **unemployed people increased by 232,000 (2,542 a day)** to 2.261m over the quarter to April 2009. This is the **highest figure in 12.5 years** since October 1996. **302,000 people (3,310 a day) reported they had become redundant** in the three months up 36,000 from the three months to January 2009 and up 191,000 from a year earlier.

CIPD chief economist John Philpott warned in June 2009 that inevitable cuts in the public sector of 350,000 job losses are predicted in the next five years which will depress the job market, and he is not expecting a recovery until 2011.

Consumer Prices Index (CPI) annual inflation rose 2.2% in May, down from 2.3% in April. **Retail Prices Index (RPI) rose 0.1% in April to -1.1% in May**.

The FTSE stood at 4294 at close of play on 29th June. This was **1,224 points lower (- 22.2%)** than the same time last year. Also £1 was worth \$1.6549 dollars which is **34 cents lower (- 17%)** than the same time last year and £1 was worth \$1.1771 euros which is **9 cents lower (- 7%)** than the same time last year.

New car registrations fell 24.8% in May to 134,858 units. The scrappage scheme brings orders, but it will take time to translate into registrations. Registrations over first five months of 2009 down 289,598 units or 27.9%.

UK retail sales values fell 0.8% on a like-for-like basis and rose only 0.8% on a total basis, from May 2008.

Servicing Debt: The number of people seeking help over debt from charity Citizens Advice Bureau (CAB) jumped 21 per cent for the first three months of the year.

Citizens Advice Bureaux in England and Wales said that debt remained the biggest volume of enquiries for the service with 1.93 million new debt problems in 2008 / 2009 advised on by bureaux, an 11% increase on 2007/8. A recent profile of CAB clients revealed that CAB debt clients owe an average of £16,971, an amount it would take an average of 93 years to pay off at a rate they can afford. The most common reasons for debt were low income, over-commitment, illness or disability and job loss. But irresponsible lending, poor financial skills and increases in the cost of living had also played a significant part in people's debt problems.

PricewaterhouseCoopers estimates that UK wealth loss from the credit crunch from July 2007 to May 2009 was £36,000 on average per adult.

More than 5 million UK households experienced fuel poverty last winter (when a household must spend more than 10% of its income on all household fuel use in order to maintain a satisfactory heating regime).

The Insolvency Service said there were 29,774 individual insolvencies in England and Wales (**331 people a day or 1 every 4.35 minutes**) in the first quarter of 2009 on a seasonally adjusted basis. This was an **increase of 1.6%** on the previous quarter and an **increase of 19%** on the same period a year ago.

There were 12,800 repossessions by first-charge mortgage lenders in the first quarter of this year, according to the Council of Mortgage Lenders. This equates to **142 properties being repossessed every day or 1 property being repossessed every 10 minutes**. This compares with 10,400 in the fourth quarter of last year, and 8,500 in the first quarter of 2008.

The number of mortgages in arrears continued to rise on all measures. The number of loans with arrears of more than 2.5% of the mortgage balance rose by 12% from 182,600 in the fourth quarter of 2008 to 205,300 in the first quarter of this year (62% up on the 127,000 in the first quarter of 2008). The FSA estimate that the total number of secured loans where the amount of actual arrears is 1.5% or more of the borrower's current loan balance on people's homes in arrears at the **end of Q4 was 377,000 loans**.

The total number of county court judgments (CCJs) against consumers in England and Wales in Q4 2008 was 212,104 which was an 11.2% increase from the previous year. This is equivalent to **2,324 every day**.

Around 700,000 people are currently left off the official British insolvency figures, even though they are technically insolvent. Added to the official figures, this means the **total of insolvent individuals in the UK is now approaching 1 million**. These 700,000 'hidden debtors' are the latest estimate from a YouGov survey, conducted in consultation with R3, of the number of individuals in Great Britain who are currently in a Debt Management Plan (DMP). The 700,000 DMPs dwarfs the combined total of those in an Individual Voluntary Arrangement (IVA) and declared bankruptcy which amounted to 190,000 by the end of 2008. The number of DMPs has also jumped an astonishing 17% in seven months (from August 2008 to February 2009).

A recent poll conducted by the Resolution Foundation found that nearly 3 million low earners now **worry 'all the time' about their personal finances**. This is double the number found in 2007. The poll also found that, today, nearly 90 per cent of low earners (people who live on annual household incomes of between £12,000 and £27,000) worry at least 'sometimes' about their personal finances.

Almost six million Britons fear their homes will be repossessed, according to research from Which? Homeowners are feeling the pinch with 62% of the working population fretful that they or their partner may lose their job, and over four in ten (43%) joint income households are anxious that they wouldn't be able to pay their mortgage.

The Consumer Credit Counselling Service (CCCS) said fewer people are in a position to repay their debts: in 2008 only about a third of clients (35%) were able to commit to a Debt Management Plan (DMP) compared with 42% in 2007 and 46% in 2006. Clients seeking help are becoming more affluent: 12% have net household incomes of more than £30,000 a year and nearly half (47.4%) of those seeking help were homeowners. Homeowners owe on average 83% more than renters. The vast majority (90%) of CCCS client debts are on credit cards and personal loans, the average client owes over £14,000 on each of these items.

The number of people who spend more than they earn each month has risen to nearly 5.3 million according to Legal and General.

Plastic card / Personal Loans: uSwitch estimate that across all types of credit card, more than one in ten consumers, totalling 3.32m has had an application declined in the past twelve months. 2m consumers have been rejected for balance transfer deals in the last year. This represents 57% of all credit card rejections, forcing these consumers to fork out £535m in interest payments in the next 12 months as they are unable to switch to a new provider. In total, £3.5bn of credit card debt is now stuck on interest bearing credit cards as consumers cannot switch to their next 0% deal.

According to the BBA the proportion of credit card balances bearing interest was 72.9% in April 2009.

Total credit card debt in May 2009 was **£54.4bn**. The UK collective credit limit on credit cards is **£158bn, which is an average credit card limit of £5,129 per person**.

The average interest rate on credit card lending is currently **17.73%, which is ~ 17.25% above base rate (0.5%)**.

There were 146.3m debit, credit or charge cards in circulation in the UK at the end of 2008 according to APACS. **An average 241 plastic card purchases were made in the UK every second** during Q1 2009 using debit and credit cards (equal to £11,950 /second). 88 cash withdrawals were made every second (equal to £5,720 / second) from UK's 64,000 cash machines during Q1 2009.

There are **more credit cards in the UK than people** according to APACS. At the end of 2008 there were 71.3m credit and charge cards in the UK compared with around 60 million people in the country.

Young people - the IPOD generation: Women now make up the majority of young bankrupts. According to Wilkins Kennedy 55% of all under 24 year olds going bankrupt are women compared to just 48.3% five years ago.

The proportion of 16-18 year olds not in education, employment or training (NEET) increased from 9.7% at end 2007 to 10.3% at end 2008. This is due to reduced employment amongst young people not in education or training. **In 2008 of those young people not in education or training more were out of work (51% or 208,000 young people) than in work.**

The latest CIPD/KPMG Labour Market Outlook report highlights a jobs market sure to strike fear into school-leavers and graduates taking first steps into the jobs market. The labour market outlook shows that nearly half (45%) of UK companies not planning to recruit from either of these groups. Most hard hit are the school leavers. Only 17% of employers from a sample of more than 500 plan to recruit from the pool of 16-year-olds leaving school in the next three months, while a third plan to hire school-leavers at eighteen.

A survey carried out by Debt Lifeboat revealed that nearly 20% of students believe the rising cost of university education will force them into insolvency in the future.

FSA research shows that one-in-three students are constantly overdrawn; two-in-five students admit to being completely disorganised about their money; and one-in-three never check their bank statements or, if they do, they only check the final balance.

The annual survey by Push, the UK's leading independent resource for prospective students, has found that **student debt now tops £4,500 for each year of study – a hike of 9.6% since last year.** Students who started at university last year can expect to owe over £17,500 by the time they leave and new students should reckon on nearly £4,000 more than that. The national average projected debt on graduation now stands at £14,161.

The average pocket money in 2008 is £6.13 per week, versus £8.01 in 2007. Three in ten children (30%) save some of their pocket money each week.

Pensioners / Pensions: The number of people aged 50+ out of work has risen to 356,000, which is a rise of 14.2% (44,000) over the last quarter and 47.8% (115,000) over last year. Those claiming Jobseekers Allowance has risen by 92.7% over the past year.

In 2007-08 **average net income of pensioner couples** was £416 per week after housing costs are taken into account and £441 per week before housing costs. The **average net income of single pensioners** was £193 per week in 2007-08 after housing costs and £221 per week before housing costs. Nearly a third (31%) of pensioner units received some **income from income related benefits (other than state pension).**

Research by Key Retirement Solutions has found that **1 in 3 pensioners still have an outstanding mortgage** with an average mortgage debt of £43,069 and average monthly mortgage payment of £205.

According to the Prudential 2009 retirement survey UK workers planning to draw their pensions in 2009 expect to get an average income of £17,779 a year, some £884 less than those retiring in 2008. Retirement will mean taking a £7,129 cut in income compared with the national average salary of £24,908 but some believe they will be considerably worse off.

A Daily Telegraph survey found that almost one in ten adults are having to contribute to their parents' upkeep. Financial experts and politicians noted that a 'sandwich generation' of adults squeezed between their parents and children has become one of the most striking phenomena of the credit crisis.

Fairinvestment.co.uk has found that, on average, 39% of Brits do not have a pension plan in place and 20% of Brits with a pension have had to reduce their contributions or stop paying into it since the credit crunch began.

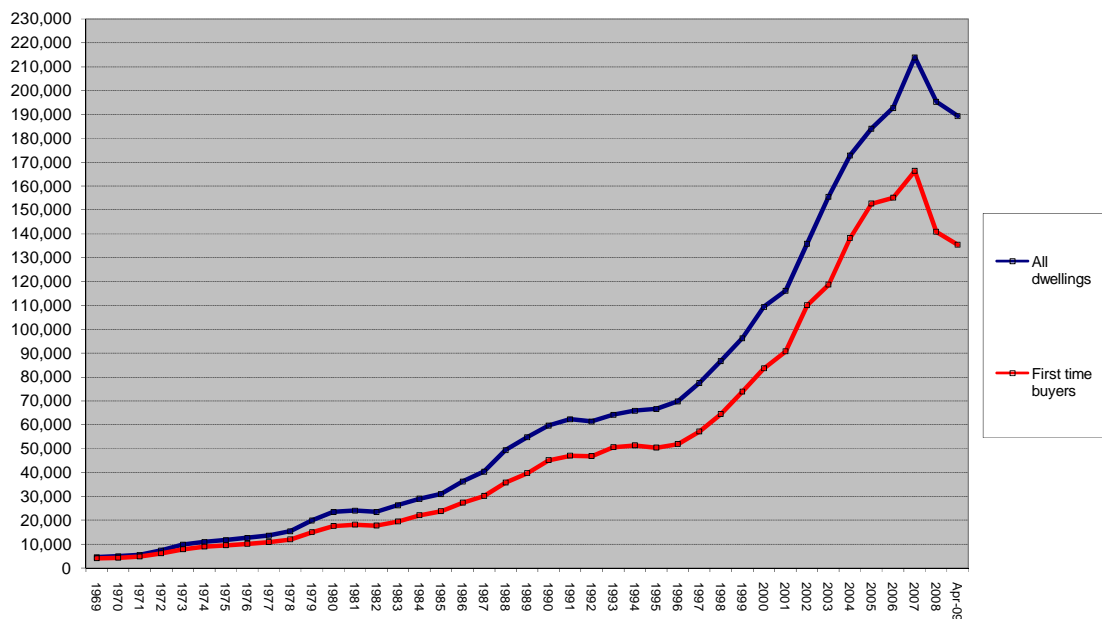
Latest figures from Alliance Trust Research Centre show inflation rate facing over 75 year olds was 3.6% in May, 64% higher than the official rate of inflation of 2.2%. It was 3.0% for 65-74 year olds.

On average someone who requires care in a residential care home may expect to pay in the region of £25,000 per annum.

For the first time ever, there are more people of state pensionable age than under-16s.

Housing: According to the Department for Communities and Local Government (DCLG) the average house price in the UK in April 2009 now stands at **£189,215** (£194,554 in England). UK annual house price inflation fell by 13.0%. Annual house price inflation in London fell by – 15.0%.

UK Average House Prices £



The average Mortgage Interest rate has dropped to 3.59%.

According to data from the Bank of England 23.6% (15,779) of all applications for mortgages for house purchase by major UK lenders were rejected in May 2009.

The cost of owning and running a home in the UK has fallen by nearly a fifth over the past year, according to research by Halifax. Between April 2008 and April 2009, the average annual cost of housing fell from £8,766 to £7,298, a decline of 17% (£1,468). Mortgage interest payments (no capital repayment costs are included in the figures) were the only housing expense category to experience a fall between April 2008 and April 2009. **All other costs increased.**

According to research from the Building Societies Association (BSA) the average forecast house price change over 2009 is minus 10%; the average for 2010 is minus 0.8%.

Council of Mortgage Lenders research suggests that about **900,000 home-owners currently have some degree of negative equity**, although the majority of these - around two thirds - face only modest shortfalls of less than 10% (equating to around £6,000 for those first-time buyers with negative equity, and £8,000 for other home-buyers). A further 565,000 homeowners have just 5% equity, and in total **an estimated two million UK mortgage borrowers** would not be able to raise a 10% deposit from their equity should they decide to sell their house.

CML estimates that home-owners still have around £2.1 trillion of un-mortgaged housing equity and £1.2 trillion in mortgage loans.

The Halifax said that house prices increased by 2.6% in May. House prices in May were 16.3% lower on an annual basis. This is equivalent to a fall of **£69 / day**.

The Royal Institution of Chartered Surveyors (RICS) said new buyer enquiries have now increased for seven months in a row; the net balance of surveyors seeing an increase rather than a decrease in buyer interest (compared with the preceding month) climbed in May to its best level since August 1999. There is also more evidence that the higher level of buyer interest is feeding through into actual sales with an average of 11.8 per surveyor.

Rightmove said average asking prices of properties new to the market fell for the first time in 5 months, suffering a slight decrease of 0.4%. In spite of this hesitation from new sellers, this year's price recovery still sees asking prices up 6.0% since January, fuelled by a shortage of saleable property and the equity-rich calling the bottom of the market.

National Association of Estate Agents said demand is outstripping supply across the UK housing market, with estate agents registering four house hunters to every available property.

House purchase mortgage approval numbers in May were 31,162 which were **15.8% higher than a year ago**. The average loan approved for house purchase in May was **£133,600**, some **13.9% lower** than a year earlier. The high

street banks' net mortgage lending of £2.3bn was the weakest monthly rise since early 2001, although mortgage approvals continue to increase.

Existing home sales across the United States (including single-family, townhomes, condominiums and co-ops) fell 3.6% year on year in May 2009 and the **average price dropped 16.8% year on year** to \$173,000. RealtyTrac® said total foreclosure activity in May were reported on 321,480 U.S. properties a decrease of 6% from the previous month but an increase of nearly 18% from May 2008. One in every 398 U.S. housing units received a foreclosure filing in May 2009.

Gross mortgage lending totalled an estimated £10.3 billion in May, a 2% decline from the £10.5 billion in April and down 58% from May 2008, according to the Council of Mortgage Lenders.

Research by Liverpool Victoria reveals a worrying 'mortgage gap'. Nearly half of the UK's 2.9m interest-only mortgages (1.3m mortgages with a total value of £74bn) have no specified investment vehicle in place to pay off the capital on the loan.

Housing First Time Buyers (FTB) & Buy-to-let: The average house price in the UK in April 2009 for first time buyers now stands at **£135,416** which is an **annual decrease of – 16.0%**.

The typical first-time buyer deposit in April was **25% (£35,580), the largest amount on record**. The average first-time buyer borrowed 2.96 times their income and the average first-time buyer loan was £106,740.

3.09% of buy-to-let loans were in arrears of three months or more at the end of the first quarter, up from 2.31% at the end of 2008 and 0.92% at the end of the first quarter last year. The CML say that this proportion will have been significantly inflated because of the large reduction in many borrowers' monthly payments.

In the first quarter of 2009, 1,700 buy-to-let repossessions took place (0.15% of all buy-to-let mortgages), up from 1,300 in the fourth quarter (0.11%) and 900 (0.08%) in the first quarter of last year.

The National Landlords Association (NLA) has recently undertaken research which reveals that 37% of landlords currently have tenants in arrears. Over the last six months, 44% of landlords have experienced rental arrears.

The net balance of Chartered Surveyors reporting falls rather than rises in rents fell from 48% to 55%, the lowest level in the series' history (1999). Rental expectations, though still negative, have improved markedly. The net balance of surveyors anticipating future rental declines rather than increases rose to 25% from 41%.

Nearly half of all first-time buyers under 30 are receiving assistance with their deposit – most likely from parents or grandparents.

Money Education: Instead of making the traditional new year's resolutions of losing weight or drinking less, many Britons intend to get their money matters in order in 2009, it has been suggested. Research conducted by Halifax Credit Cards has found that of those making resolutions, 57 per cent wanted to review their finances.

According to research from CreditExpert.co.uk, the economic downturn may have broken the taboo of talking about money. The research reveals that more than half of us (53 per cent of UK adults) admit that we are now far more likely to discuss our personal finances today with other people than we were a year ago.

Spending: Ernst & Young's Annual Discretionary Income Study reveals that typical household discretionary income has risen dramatically over the last twelve months. The average UK family with a mortgage is now 25% better off each month than it was last year, assuming no change to employment status. Therefore after tax contributions and monthly bills, the average household now has over **£200 a month more left over compared to 2008**. The increase is driven overwhelmingly by lower mortgage repayments in line with historically low interest rates, other costs such as petrol, electricity and gas have also fallen from last year's peak.

Research from Mintel shows how fear of the recession is driving consumer behaviour more than an actual change in circumstances. The research found around **a third of adults (30%) in Britain admitting they have cut back on spending mainly through fear of what may happen** to their personal financial situation.

The annual survey from Liverpool Victoria on the Cost of a Child shows that parents could spend £193,772 on raising a child from birth to the age of 21. This is equivalent to £9,227 a year, £769 a month or £25 a day.

Weddingplan estimates that couples looking to get married in 2009 can expect to pay a huge £21,089 on their big day.

The average family car now costs £6,133 a year to keep on the road, an increase of 19% (£1000) year-on-year.

Petmeds.co.uk estimate that the cost of keeping a pet has increased by £7.6million a week in the past two years, with UK adults now spending £93.6 million a week on their animals.

Research by WRAP (Waste & Resources Action Programme) has revealed that households in the UK **throw away around a third of all of the food we buy.**

Savings: This spring, the monthly amount saved per head across the population is **higher than ever before recorded** by the NS&I's Quarterly Savings Survey, up from £82.87 in spring 2008 and £90.12 in winter 2008/09 to £92.41 this spring 2009. On average, the population is saving 6.83% of their income each month during spring, up from 6.35% in spring 2008 and 6.48% in winter 2008/09. The percentage of people saving money regularly every month has remained constant for the fifth quarter in a row at 47%. Those regular savers are, on average, setting aside the highest ever monthly amounts – £209.23 a month.

Nearly a **third (32%) of the savers said they did not have enough money to cope in an emergency**, a similar number to this time last year (31%). In real figures, this equates to over 15 million people (15,381,440).

The Nationwide Savings Index has declined three points to its lowest level since it began reporting in June 2008. This decline is due to consumers' concerns over how much they are currently saving and how regularly they save. Over a quarter (26%) of consumers save nothing at all with less than half (46%) saving regularly. A significant 60% admit to saving less than they need to, compared to 56% six months ago. Approaching two thirds (60%) of consumers now think saving in general is important.

Callcredit estimate that 21% of the UK population do not have any existing savings at all, compared to 16% in 2008.

Fairinvestment.co.uk estimate that 47% of UK savers have been forced to dip into their savings since the onslaught of the credit crunch, while 14% have either stopped saving or reduced the amount they save.

As many as 14 million people say they cannot afford to set aside money for savings. However, a financial experiment conducted by AXA reveals that in just three months Britons can train themselves to save without substantially affecting their lifestyle. The research indicates that Britons treat money left in their current account after bills have been paid as the amount they need to live on and set their standard of living accordingly. If money is paid into a savings account on pay day the research demonstrates that they change their spending patterns and establish a new standard of living based on their remaining disposable income.

Compiled monthly by Richard Talbot. richardtalbot@creditaction.org.uk. If you would like to receive regular monthly updates of these statistics then please register using the "Register to receive Debt Statistics" link at <http://www.creditaction.org.uk/debt-statistics.html> Note: new / changed statistics are at the start of each section.

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