

Circle Housing Group: Financial implications of Christmas

METHODOLOGY NOTE

ComRes interviewed 2075 GB adults online between the 22nd and 24th November 2013. Data were weighted to be representative of all GB adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

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Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 1
Q.1 Which of the following emotions, if any, do you associate with Christmas?
Base: All respondents

	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2075	1070	1005	222	318	353	389	334	459	595	619	358	503	265	810
Weighted base	2075	1017	1058	247	349	349	370	308	452	555	575	452	493	291	871
NET: Positive	1542 74%	709 70%	833 79%	188 76%	294 84%	255 73%	267 72%	219 71%	320 71%	429 77%	428 74%	341 75%	344 70%	222 76%	650 75%
Happiness	1263 61%	581 57%	682 64%	150 61%	230 66%	207 59%	220 59%	177 58%	278 62%	359 65%	340 59%	282 62%	283 57%	171 59%	525 60%
Excitement	1011 49%	415 41%	596 56%	145 59%	224 64%	183 52%	164 44%	127 41%	168 37%	263 47%	289 50%	235 52%	223 45%	155 53%	431 49%
Generosity	913 44%	425 42%	487 46%	105 43%	174 50%	130 37%	147 40%	148 48%	209 46%	261 47%	270 47%	186 41%	196 40%	132 46%	353 41%
Safety	170 8%	71 7%	99 9%	27 11%	45 13%	34 10%	18 5%	22 7%	22 5%	50 9%	46 8%	39 9%	35 7%	24 8%	73 8%
NET: Negative	898 43%	414 41%	484 46%	94 38%	112 32%	165 47%	198 53%	133 43%	196 43%	210 38%	237 41%	200 44%	250 51%	123 42%	352 40%
Stress	681 33%	314 31%	367 35%	68 27%	87 25%	122 35%	145 39%	104 34%	154 34%	162 29%	181 31%	155 34%	184 37%	91 31%	269 31%
Anxiety	377 18%	156 15%	221 21%	39 16%	46 13%	66 19%	90 24%	60 20%	77 17%	96 17%	103 18%	76 17%	103 21%	54 19%	140 16%
Worry	328 16%	138 14%	190 18%	29 12%	43 12%	67 19%	68 18%	56 18%	65 14%	63 11%	73 13%	78 17%	113 23%	35 12%	126 14%
Dread	243 12%	121 12%	123 12%	19 8%	18 5%	47 13%	58 16%	45 15%	56 12%	56 10%	62 11%	63 14%	63 13%	27 9%	88 10%
None of the above	174 8%	123 12%	51 5%	24 10%	23 6%	20 6%	25 7%	33 11%	49 11%	40 7%	55 10%	30 7%	49 10%	19 7%	71 8%

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 2

Q.1 Which of the following emotions, if any, do you associate with Christmas?

Base: All respondents

	Region													Spending on Christmas this year compared to last year			Use of loan / credit at Christmas				
	Total	Scot- land	Wales	NET: England	North East	North West	York- shire & Humber- side	West Mid- lands	East Mid- lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Unweighted base	2075	167	101	1807	94	248	173	187	139	189	262	316	199	632	1102	213	266	293	137	1567	86
Weighted base	2075	187	104	1785	83	228	187	187	145	208	270	291	187	636	1104	220	281	308	145	1553	78
NET: Positive	1542	144	78	1320	62	174	146	142	115	142	197	200	143	457	842	188	200	239	111	1170	45
	74%	77%	75%	74%	75%	76%	78%	76%	79%	68%	73%	69%	76%	72%	76%	85%	71%	78%	77%	75%	57%
Happiness	1263	118	70	1076	53	147	118	120	96	117	150	157	117	367	695	158	163	190	94	971	33
	61%	63%	67%	60%	64%	64%	63%	64%	66%	56%	55%	54%	63%	58%	63%	72%	58%	62%	65%	63%	43%
Excitement	1011	96	56	858	39	120	104	85	72	85	129	130	94	296	538	140	131	163	72	758	31
	49%	52%	54%	48%	47%	53%	56%	46%	50%	41%	48%	45%	50%	47%	49%	64%	47%	53%	50%	49%	40%
Generosity	913	93	52	768	38	99	94	85	49	70	121	121	90	250	505	127	131	137	77	697	24
	44%	50%	50%	43%	46%	44%	51%	46%	34%	34%	45%	42%	48%	39%	46%	58%	47%	45%	53%	45%	31%
Safety	170	16	7	147	7	20	14	8	4	12	40	26	16	43	82	38	27	28	10	124	2
	8%	8%	7%	8%	9%	9%	7%	4%	3%	6%	15%	9%	8%	7%	7%	18%	10%	9%	7%	8%	2%
NET: Negative	898	90	37	770	37	89	76	78	56	87	106	159	81	350	423	85	179	172	95	608	34
	43%	48%	36%	43%	45%	39%	41%	42%	39%	42%	39%	55%	44%	55%	38%	39%	64%	56%	66%	39%	43%
Stress	681	71	29	581	34	63	52	58	39	73	70	125	67	267	321	62	130	133	81	470	28
	33%	38%	28%	33%	41%	28%	28%	31%	27%	35%	26%	43%	36%	42%	29%	28%	46%	43%	55%	30%	35%
Anxiety	377	35	16	326	14	52	37	26	15	36	38	70	40	169	156	39	81	80	44	243	17
	18%	19%	16%	18%	17%	23%	20%	14%	10%	17%	14%	24%	21%	27%	14%	18%	29%	26%	30%	16%	21%
Worry	328	37	15	275	11	31	21	34	20	33	33	62	30	144	140	27	67	66	33	214	13
	16%	20%	15%	15%	14%	13%	11%	18%	14%	16%	12%	21%	16%	23%	13%	12%	24%	21%	22%	14%	17%
Dread	243	24	19	201	11	28	21	22	18	21	16	37	27	102	105	21	48	41	23	166	11
	12%	13%	18%	11%	14%	12%	11%	12%	12%	10%	6%	13%	14%	16%	10%	10%	17%	13%	16%	11%	14%
None of the above	174	13	10	150	3	21	16	17	12	19	31	19	13	36	93	4	10	11	5	143	17
	8%	7%	10%	8%	4%	9%	9%	9%	8%	9%	12%	7%	7%	6%	8%	2%	3%	3%	4%	9%	21%

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 3

**Q.2 Above and beyond your ordinary monthly outgoings, roughly how much extra do you estimate that you will spend this year for Christmas?
This includes spending on presents, decorations, food and drink, family days out, etc.**

Base: All respondents

	Gender			Age						Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2075	1070	1005	222	318	353	389	334	459	595	619	358	503	265	810
Weighted base	2075	1017	1058	247	349	349	370	308	452	555	575	452	493	291	871
Nothing	(0) 86 4%	58 6%	28 3%	9 4%	15 4%	11 3%	14 4%	15 5%	22 5%	13 2%	26 4%	21 5%	27 5%	12 4%	35 4%
NET: Up to £1000	1623 78%	782 77%	841 79%	176 72%	256 73%	273 78%	293 79%	249 81%	377 83%	444 80%	459 80%	344 76%	376 76%	220 76%	675 78%
£1 - £50	104 5%	48 5%	56 5%	17 7%	13 4%	13 4%	24 7%	18 6%	17 4%	21 4%	22 4%	20 4%	41 8%	9 3%	31 4%
£51 - £100	209 10%	112 11%	98 9%	30 12%	36 10%	31 9%	34 9%	26 8%	52 11%	49 9%	63 11%	44 10%	54 11%	29 10%	78 9%
£101 - £250	391 19%	176 17%	215 20%	48 20%	71 20%	60 17%	59 16%	57 19%	96 21%	80 14%	133 23%	71 16%	107 22%	47 16%	158 18%
£251 - £500	557 27%	263 26%	295 28%	52 21%	74 21%	94 27%	104 28%	98 32%	136 30%	179 32%	143 25%	118 26%	117 24%	75 26%	245 28%
£501 - £1,000	362 17%	184 18%	178 17%	29 12%	61 18%	74 21%	72 19%	49 16%	76 17%	115 21%	99 17%	91 20%	57 12%	60 21%	163 19%
NET: More than £1000	150 7%	67 7%	82 8%	20 8%	36 10%	23 7%	29 8%	25 8%	17 4%	57 10%	42 7%	28 6%	22 4%	32 11%	77 9%
£1,001 - £2,000	102 5%	46 5%	56 5%	5 2%	27 8%	18 5%	18 5%	20 6%	14 3%	38 7%	28 5%	18 4%	18 4%	15 5%	55 6%
£2,001 - £3,000	28 1%	7 1%	21 2%	6 2%	8 2%	3 1%	10 3%	1 *	1 *	11 2%	6 1%	7 2%	4 1%	8 3%	14 2%
£3,001 - £4,000	8 *	6 1%	2 *	4 1%	- -	- -	1 *	2 1%	2 *	4 1%	2 *	3 1%	- -	3 1%	3 *
£4,001 - £5,000	3 *	2 *	2 *	- -	- -	2 *	1 *	1 *	- -	3 1%	- -	- -	- -	- -	3 *
More than £5,000	(5500) 7 *	6 1%	1 *	5 2%	1 *	- -	- -	1 *	1 *	1 *	7 1%	- -	- -	6 2%	1 *
Don't know	216 10%	109 11%	107 10%	42 17%	44 12%	42 12%	34 9%	20 6%	35 8%	41 7%	48 8%	59 13%	68 14%	27 9%	84 10%
Mean	471.15	470.72	471.56	555.69	501.99	478.56	488.60	466.65	390.57	560.45	485.40	469.72	346.91	639.21	502.93

Christmas Survey
ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 3

**Q.2 Above and beyond your ordinary monthly outgoings, roughly how much extra do you estimate that you will spend this year for Christmas?
This includes spending on presents, decorations, food and drink, family days out, etc.**

Base: All respondents

	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Weighted base	2075	1017	1058	247	349	349	370	308	452	555	575	452	493	291	871
Standard deviation	605.65	656.49	553.12	983.58	583.03	514.61	558.76	608.02	449.98	653.14	729.48	521.22	393.25	944.42	581.94
Standard error	14.04	21.22	18.41	71.74	34.97	29.09	29.91	34.48	21.93	27.77	30.77	29.46	18.92	60.71	21.55

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 4

**Q.2 Above and beyond your ordinary monthly outgoings, roughly how much extra do you estimate that you will spend this year for Christmas?
This includes spending on presents, decorations, food and drink, family days out, etc.**

Base: All respondents

	Total	Region												Spending on Christmas this year compared to last year			Use of loan / credit at Christmas					
		Scot- land	Wales	NET: England	North East	North West	York- shire & Humber- side	West Mid- lands	East Mid- lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know	
Unweighted base	2075	167	101	1807	94	248	173	187	139	189	262	316	199	632	1102	213	266	293	137	1567	86	
Weighted base	2075	187	104	1785	83	228	187	187	145	208	270	291	187	636	1104	220	281	308	145	1553	78	
Nothing	(0)	86 4%	9 5%	5 5%	73 4%	1 1%	11 5%	4 2%	5 3%	10 7%	4 2%	14 5%	20 7%	4 2%	26 4%	50 4%	* 1%	3 1%	6 2%	2 1%	77 5%	2 3%
NET: Up to £1000	1623 78%	135 72%	76 74%	1411 79%	68 82%	186 81%	137 74%	145 78%	120 83%	164 79%	206 76%	225 77%	160 86%	508 80%	913 83%	174 79%	232 83%	250 81%	125 86%	1230 79%	36 45%	
£1 - £50	104 5%	12 7%	7 7%	84 5%	6 7%	12 5%	5 3%	9 5%	12 8%	4 2%	16 6%	14 5%	5 3%	44 7%	55 5%	3 1%	11 4%	4 1%	3 2%	91 6%	* 1%	
£51 - £100	209 10%	18 10%	14 14%	177 10%	8 9%	24 10%	13 7%	17 9%	17 11%	20 10%	27 10%	29 10%	22 12%	81 13%	112 10%	13 6%	26 9%	31 10%	15 11%	163 10%	5 6%	
£101 - £250	391 19%	36 19%	17 16%	338 19%	19 22%	39 17%	34 18%	36 19%	24 16%	52 25%	44 16%	48 16%	43 23%	150 24%	199 18%	39 18%	40 14%	55 18%	20 14%	310 20%	5 6%	
£251 - £500	557 27%	42 23%	25 24%	490 27%	20 24%	56 25%	53 28%	52 28%	44 30%	50 24%	74 27%	78 27%	64 34%	151 24%	332 30%	61 28%	92 33%	97 31%	50 34%	402 26%	16 21%	
£501 - £1,000	362 17%	27 15%	14 13%	321 18%	16 19%	54 24%	32 17%	31 16%	24 17%	38 19%	44 16%	55 19%	27 14%	81 13%	216 20%	58 26%	62 22%	63 20%	37 26%	265 17%	9 12%	
NET: More than £1000	150 7%	24 13%	15 14%	111 6%	7 8%	16 7%	11 6%	15 8%	5 4%	12 6%	19 7%	15 5%	9 5%	43 7%	69 6%	34 15%	33 12%	42 14%	15 10%	89 6%	1 1%	
£1,001 - £2,000	102 5%	13 7%	7 7%	83 5%	4 4%	15 7%	5 2%	13 7%	4 3%	11 5%	9 3%	14 5%	9 5%	28 4%	49 4%	22 10%	20 7%	28 9%	12 8%	65 4%	1 1%	
£2,001 - £3,000	28 1%	8 4%	5 5%	15 1%	1 1%	1 *	5 2%	1 *	2 1%	1 *	4 2%	1 *	1 *	8 1%	16 1%	4 2%	5 2%	9 3%	2 2%	16 1%	- -	
£3,001 - £4,000	8 *	2 1%	- -	6 *	2 2%	1 *	- -	- -	- -	- -	3 1%	1 *	- -	4 1%	3 *	2 1%	3 1%	2 1%	1 1%	5 *	- -	
£4,001 - £5,000	3 *	- -	- -	3 *	1 1%	- -	2 1%	1 *	- -	- -	- -	- -	- -	- -	1 *	3 1%	1 *	- -	- -	3 *	- -	
More than £5,000	(5500) *	1 1%	2 2%	4 *	- -	- -	- -	1 *	- -	1 *	2 1%	- -	- -	3 1%	- -	3 1%	5 2%	2 1%	- -	1 *	- -	

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 4

**Q.2 Above and beyond your ordinary monthly outgoings, roughly how much extra do you estimate that you will spend this year for Christmas?
This includes spending on presents, decorations, food and drink, family days out, etc.**

Base: All respondents

	Region													Spending on Christmas this year compared to last year			Use of loan / credit at Christmas				
	Total	Scot-land	Wales	NET: England	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Weighted base	2075	187	104	1785	83	228	187	187	145	208	270	291	187	636	1104	220	281	308	145	1553	78
Don't know	216 10%	18 10%	8 7%	190 11%	7 8%	15 7%	35 19%	21 11%	10 7%	27 13%	31 11%	31 11%	13 7%	58 9%	72 7%	12 5%	13 5%	10 3%	4 3%	157 10%	40 50%
Mean	471.15	585.63	626.40	449.69	521.83	454.69	502.04	482.14	369.74	444.10	500.96	410.57	390.77	425.34	443.61	727.34	641.87	603.94	553.73	420.22	407.58
Standard deviation	605.65	811.77	988.03	544.86	719.92	439.69	631.43	619.81	390.84	496.81	752.66	412.66	360.34	634.70	472.09	895.08	875.89	715.50	525.45	496.83	307.60
Standard error	14.04	65.84	104.73	13.54	78.09	29.12	52.80	48.40	34.41	38.68	49.20	24.36	26.56	26.35	14.69	63.29	55.07	42.61	45.73	13.22	46.37

Christmas Survey
ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 5

Q.3 Do you plan on spending more, less or about the same amount of money on Christmas this year as compared to last year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents

	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2075	1070	1005	222	318	353	389	334	459	595	619	358	503	265	810
Weighted base	2075	1017	1058	247	349	349	370	308	452	555	575	452	493	291	871
I plan on spending less money this year as compared to last year	636 31%	262 26%	375 35%	65 26%	107 31%	120 34%	149 40%	92 30%	102 23%	133 24%	154 27%	152 34%	198 40%	87 30%	282 32%
I plan on spending about the same amount of money this year as compared to last year	1104 53%	602 59%	502 47%	100 41%	147 42%	176 50%	179 48%	191 62%	311 69%	341 62%	304 53%	236 52%	223 45%	149 51%	442 51%
I plan on spending more money this year as compared to last year	220 11%	92 9%	127 12%	42 17%	77 22%	29 8%	28 8%	16 5%	28 6%	65 12%	78 13%	39 9%	38 8%	45 16%	95 11%
Don't know	115 6%	61 6%	54 5%	39 16%	19 5%	24 7%	13 3%	10 3%	10 2%	15 3%	40 7%	25 6%	35 7%	9 3%	52 6%

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 6

Q.3 Do you plan on spending more, less or about the same amount of money on Christmas this year as compared to last year? This includes spending on presents, decorations, food and drink, family days out, etc.

Base: All respondents

	Region													Spending on Christmas this year compared to last year			Use of loan / credit at Christmas				
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Unweighted base	2075	167	101	1807	94	248	173	187	139	189	262	316	199	632	1102	213	266	293	137	1567	86
Weighted base	2075	187	104	1785	83	228	187	187	145	208	270	291	187	636	1104	220	281	308	145	1553	78
I plan on spending less money this year as compared to last year	636 31%	68 36%	30 28%	539 30%	22 26%	52 23%	57 31%	59 32%	57 39%	70 34%	78 29%	94 32%	50 27%	636 100%	-	-	139 50%	118 38%	68 47%	432 28%	14 18%
I plan on spending about the same amount of money this year as compared to last year	1104 53%	94 50%	56 54%	955 53%	55 66%	129 57%	98 52%	106 57%	74 51%	101 49%	125 46%	152 52%	114 61%	-	1104 100%	-	98 35%	142 46%	64 44%	906 58%	22 28%
I plan on spending more money this year as compared to last year	220 11%	18 10%	13 13%	188 11%	6 7%	32 14%	19 10%	14 7%	8 5%	23 11%	43 16%	27 9%	17 9%	-	-	220 100%	37 13%	44 14%	10 7%	148 10%	2 2%
Don't know	115 6%	6 3%	5 5%	103 6%	1 1%	15 7%	13 7%	7 4%	6 4%	13 6%	24 9%	18 6%	6 3%	-	-	-	7 2%	5 2%	4 2%	67 4%	40 51%

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 7

Q.4 Some people make use of credit or loan products in order to pay for extra costs at Christmas. This includes credit cards, bank loans, payday loans, etc. Which of the following statements, if any, apply to you?

Base: All respondents

	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2075	1070	1005	222	318	353	389	334	459	595	619	358	503	265	810
Weighted base	2075	1017	1058	247	349	349	370	308	452	555	575	452	493	291	871
NET: Credit or loan last year/this year	443 21%	227 22%	216 20%	54 22%	95 27%	94 27%	80 22%	61 20%	60 13%	127 23%	139 24%	90 20%	88 18%	96 33%	220 25%
I used a credit or loan product to pay for extra costs at Christmas last year	281 14%	153 15%	128 12%	28 11%	44 13%	60 17%	65 18%	42 14%	42 9%	74 13%	81 14%	64 14%	62 13%	56 19%	133 15%
I plan to use a credit or loan product to pay for extra costs at Christmas this year	308 15%	154 15%	154 15%	28 11%	64 18%	65 18%	55 15%	49 16%	47 10%	98 18%	95 16%	58 13%	57 12%	57 20%	160 18%
None of the above	1553 75%	753 74%	800 76%	174 71%	240 69%	238 68%	277 75%	239 78%	384 85%	414 75%	408 71%	345 76%	385 78%	188 65%	616 71%
Don't know	78 4%	37 4%	42 4%	18 7%	15 4%	17 5%	12 3%	8 2%	9 2%	14 2%	28 5%	17 4%	19 4%	7 3%	35 4%
NET: Both last year and this year	145 7%	80 8%	66 6%	2 1%	13 4%	30 9%	41 11%	30 10%	29 7%	46 8%	37 6%	32 7%	31 6%	18 6%	73 8%

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 8

Q.4 Some people make use of credit or loan products in order to pay for extra costs at Christmas. This includes credit cards, bank loans, payday loans, etc. Which of the following statements, if any, apply to you?

Base: All respondents

	Total	Region											Spending on Christmas this year compared to last year			Use of loan / credit at Christmas					
		Scot-land	Wales	NET: England	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Unweighted base	2075	167	101	1807	94	248	173	187	139	189	262	316	199	632	1102	213	266	293	137	1567	86
Weighted base	2075	187	104	1785	83	228	187	187	145	208	270	291	187	636	1104	220	281	308	145	1553	78
NET: Credit or loan last year/this year	443 21%	39 21%	18 17%	387 22%	12 15%	49 21%	37 20%	31 16%	26 18%	44 21%	87 32%	63 22%	38 20%	190 30%	176 16%	70 32%	281 100%	308 100%	145 100%	-	-
I used a credit or loan product to pay for extra costs at Christmas last year	281 14%	21 11%	12 11%	248 14%	6 7%	33 14%	24 13%	22 12%	17 12%	33 16%	49 18%	38 13%	26 14%	139 22%	98 9%	37 17%	281 100%	145 47%	145 100%	-	-
I plan to use a credit or loan product to pay for extra costs at Christmas this year	308 15%	31 17%	12 12%	265 15%	9 11%	34 15%	27 14%	21 11%	20 14%	22 11%	54 20%	49 17%	30 16%	118 19%	142 13%	44 20%	145 52%	308 100%	145 100%	-	-
None of the above	1553 75%	141 75%	84 81%	1329 74%	68 82%	172 75%	142 76%	146 78%	114 78%	156 75%	166 62%	219 76%	146 78%	432 68%	906 82%	148 67%	-	-	-	1553 100%	-
Don't know	78 4%	8 4%	3 3%	68 4%	3 4%	7 3%	8 4%	10 5%	5 4%	8 4%	16 6%	8 3%	3 1%	14 2%	22 2%	2 1%	-	-	-	-	78 100%
NET: Both last year and this year	145 7%	13 7%	6 6%	126 7%	2 3%	18 8%	14 7%	12 7%	11 7%	11 5%	16 6%	24 8%	18 10%	68 11%	64 6%	10 5%	145 52%	145 47%	145 100%	-	-

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Absolutes/col percents

Table 9

Q.5a Which of the following types of credit or loan product did you make use of last year to pay for extra costs at Christmas?

Base: All who used loan or credit last year

	Gender			Age						Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	266	148	118	28	35	57	61	40	45	75	82	48	61	50	118
Weighted base	281	153	128	28	44	60	65	42	42	74	81	64	62	56	133
Credit card	229	128	101	11	32	48	57	40	42	62	63	57	47	36	120
	82%	84%	79%	40%	72%	80%	87%	94%	100%	83%	78%	90%	76%	65%	90%
Bank overdraft	65	36	29	6	7	19	18	10	5	21	13	14	17	9	35
	23%	23%	23%	22%	16%	31%	27%	24%	12%	28%	16%	22%	28%	16%	26%
Loan from family or friends	32	17	15	6	7	13	6	-	-	10	7	8	8	13	17
	11%	11%	12%	21%	17%	22%	9%	-	-	13%	9%	12%	12%	22%	12%
'Payday loan' (a short-term, high-interest loan)	27	13	14	5	4	8	7	2	-	3	7	6	11	8	12
	10%	8%	11%	20%	10%	14%	11%	4%	-	4%	9%	10%	17%	15%	9%
Bank loan	17	8	9	4	8	3	2	1	-	9	3	2	2	8	9
	6%	5%	7%	13%	19%	4%	3%	1%	-	12%	4%	3%	3%	14%	7%
Unofficial lender / loan shark	14	7	7	5	2	6	2	-	-	5	4	2	4	7	2
	5%	4%	6%	18%	3%	10%	2%	-	-	6%	4%	3%	6%	13%	2%
Other	18	7	11	2	2	7	2	3	1	1	7	3	6	1	6
	6%	4%	9%	9%	5%	11%	4%	8%	1%	2%	8%	5%	10%	3%	4%
Don't know	4	2	1	-	3	-	-	1	-	2	1	-	1	1	1
	1%	1%	1%	-	7%	-	-	2%	-	2%	1%	-	1%	2%	1%

Christmas Survey

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Absolutes/col percents

Table 10

Q.5a Which of the following types of credit or loan product did you make use of last year to pay for extra costs at Christmas?

Base: All who used loan or credit last year

	Region												Spending on Christmas this year compared to last year			Use of loan / credit at Christmas					
	Total	Scot-land	Wales	NET: England	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Unweighted base	266	20	10	236	9	31	18	20	14	31	47	40	26	123	102	35	266	137	137	-	-
Weighted base	281	21	12	248	6	33	24	22	17	33	49	38	26	139	98	37	281	145	145	-	-
Credit card	229	16	8	205	4	26	22	20	17	27	32	36	23	115	83	26	229	138	138	-	-
	82%	76%	69%	83%	72%	78%	90%	91%	100%	81%	65%	93%	86%	83%	85%	70%	82%	95%	95%	-	-
Bank overdraft	65	7	1	57	2	8	4	4	6	6	14	5	6	41	18	4	65	39	39	-	-
	23%	32%	12%	23%	31%	25%	18%	20%	34%	19%	29%	14%	24%	29%	18%	12%	23%	27%	27%	-	-
Loan from family or friends	32	2	2	28	1	9	-	1	-	5	9	3	1	12	10	9	32	10	10	-	-
	11%	9%	19%	11%	21%	26%	-	6%	-	14%	17%	9%	3%	9%	10%	24%	11%	7%	7%	-	-
'Payday loan' (a short-term, high-interest loan)	27	2	2	24	1	7	2	2	-	2	7	2	*	16	6	5	27	9	9	-	-
	10%	8%	14%	10%	17%	22%	10%	11%	-	7%	14%	4%	2%	11%	6%	12%	10%	6%	6%	-	-
Bank loan	17	*	-	16	1	1	-	*	-	1	12	1	-	4	1	10	17	2	2	-	-
	6%	2%	-	7%	21%	4%	-	2%	-	2%	24%	3%	-	3%	1%	28%	6%	2%	2%	-	-
Unofficial lender / loan shark	14	3	1	10	-	2	-	2	-	-	6	2	-	10	2	2	14	2	2	-	-
	5%	14%	6%	4%	-	5%	-	7%	-	-	12%	4%	-	7%	2%	4%	5%	1%	1%	-	-
Other	18	2	1	14	-	1	3	-	1	3	2	1	2	9	7	*	18	9	9	-	-
	6%	11%	12%	6%	-	3%	14%	-	6%	10%	4%	3%	7%	6%	7%	1%	6%	6%	6%	-	-
Don't know	4	1	-	3	1	-	-	-	-	1	1	-	-	*	2	2	4	*	*	-	-
	1%	5%	-	1%	13%	-	-	-	-	2%	2%	-	-	*	2%	4%	1%	*	*	-	-

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Absolutes/col percents

Table 11

Q.5b Which of the following types of credit or loan product do you plan to make use of this year, to pay for extra costs at Christmas?

Base: All who plan to use loan or credit this year

	Gender			Age						Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	293	149	144	28	53	63	53	45	51	91	97	47	58	54	134
Weighted base	308	154	154	28	64	65	55	49	47	98	95	58	57	57	160
Credit card	255	128	127	15	44	49	52	49	46	89	75	47	45	43	131
	83%	83%	83%	52%	69%	76%	94%	100%	98%	90%	79%	80%	79%	75%	82%
Bank overdraft	74	33	40	6	14	27	14	12	2	26	17	19	11	12	48
	24%	22%	26%	22%	21%	41%	25%	24%	3%	26%	18%	33%	20%	20%	30%
Loan from family or friends	28	15	13	4	12	8	4	-	-	11	4	3	10	10	12
	9%	10%	9%	13%	19%	12%	8%	-	-	11%	4%	5%	18%	17%	7%
Bank loan	18	12	6	10	2	4	1	1	1	2	11	1	5	6	9
	6%	8%	4%	34%	3%	6%	2%	3%	2%	2%	11%	1%	8%	11%	6%
'Payday loan' (a short-term, high-interest loan)	14	7	8	2	2	8	1	-	-	1	3	2	9	3	10
	5%	4%	5%	7%	4%	13%	3%	-	-	1%	3%	3%	16%	5%	6%
Unofficial lender / loan shark	5	3	2	3	3	-	-	-	-	3	2	-	-	1	5
	2%	2%	2%	10%	4%	-	-	-	-	3%	3%	-	-	1%	3%
Other	15	5	11	1	3	4	3	4	1	1	6	4	5	1	5
	5%	3%	7%	3%	4%	7%	5%	9%	1%	1%	6%	7%	9%	1%	3%
Don't know	8	3	5	2	6	1	-	-	-	1	4	3	1	5	2
	3%	2%	3%	5%	10%	1%	-	-	-	1%	4%	5%	1%	8%	1%

Christmas Survey

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Absolutes/col percents

Table 12

Q.5b Which of the following types of credit or loan product do you plan to make use of this year, to pay for extra costs at Christmas?

Base: All who plan to use loan or credit this year

	Region												Spending on Christmas this year compared to last year			Use of loan / credit at Christmas					
	Total	Scot-land	Wales	NET: England	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Unweighted base	293	27	10	256	13	35	23	22	19	24	44	52	24	111	143	35	137	293	137	-	-
Weighted base	308	31	12	265	9	34	27	21	20	22	54	49	30	118	142	44	145	308	145	-	-
Credit card	255	27	7	221	5	30	25	17	18	20	35	43	29	99	113	39	138	255	138	-	-
	83%	88%	58%	83%	50%	89%	91%	83%	89%	92%	64%	88%	97%	85%	80%	89%	95%	83%	95%	-	-
Bank overdraft	74	12	2	60	4	8	4	4	9	7	7	11	7	39	28	7	35	74	35	-	-
	24%	37%	14%	23%	43%	25%	16%	18%	30%	13%	13%	22%	25%	33%	19%	16%	24%	24%	24%	-	-
Loan from family or friends	28	3	2	23	-	8	1	*	1	2	6	4	*	9	15	5	12	28	12	-	-
	9%	11%	16%	9%	-	24%	3%	2%	5%	11%	10%	9%	2%	7%	11%	11%	8%	9%	8%	-	-
Bank loan	18	-	-	18	1	6	-	-	3	1	6	1	-	3	11	4	5	18	5	-	-
	6%	-	-	7%	11%	18%	-	-	13%	6%	11%	3%	-	3%	8%	9%	3%	6%	3%	-	-
'Payday loan' (a short-term, high-interest loan)	14	1	-	13	1	5	-	2	-	-	3	2	-	7	6	2	9	14	9	-	-
	5%	5%	-	5%	10%	15%	-	10%	-	-	5%	4%	-	6%	4%	5%	6%	5%	6%	-	-
Unofficial lender / loan shark	5	1	-	4	-	-	2	-	-	-	1	1	-	3	3	-	*	5	*	-	-
	2%	3%	-	2%	-	-	9%	-	-	-	3%	1%	-	2%	2%	-	*	2%	*	-	-
Other	15	4	1	10	-	2	3	*	*	-	1	3	-	8	4	2	10	15	10	-	-
	5%	13%	12%	4%	-	6%	13%	2%	2%	-	1%	6%	-	7%	3%	4%	7%	5%	7%	-	-
Don't know	8	1	2	5	1	-	-	1	-	-	4	-	1	2	5	1	-	8	-	-	-
	3%	3%	15%	2%	6%	-	-	3%	-	-	7%	-	3%	2%	3%	2%	-	3%	-	-	-

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Absolutes/col percents

Table 13

Q.6 How long did it, or will it take, to pay off the credit or loan product that you took out to pay for Christmas last year?

Base: All who used loan or credit last year

	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	266	148	118	28	35	57	61	40	45	75	82	48	61	50	118
Weighted base	281	153	128	28	44	60	65	42	42	74	81	64	62	56	133
Less than three months	108 38%	70 46%	38 29%	7 24%	7 16%	8 13%	36 55%	21 50%	30 71%	32 42%	37 46%	23 36%	17 27%	23 41%	43 32%
At least three months but less than six months	46 16%	24 15%	23 18%	5 17%	15 35%	8 13%	7 11%	7 18%	3 8%	18 24%	8 10%	9 14%	11 18%	3 6%	35 26%
At least six months but less than nine months	32 11%	20 13%	12 9%	1 5%	7 16%	15 26%	4 6%	2 5%	1 3%	8 11%	7 9%	11 17%	5 8%	10 17%	18 13%
At least nine months but less than a year	15 5%	7 5%	8 6%	1 3%	3 7%	5 8%	3 4%	2 4%	1 3%	3 5%	4 4%	2 3%	6 9%	3 6%	7 5%
At least a year but less than two years	18 6%	5 3%	13 10%	2 6%	2 5%	3 5%	5 7%	3 8%	3 6%	1 1%	4 5%	4 6%	9 14%	3 5%	5 4%
At least two years but less than three years	13 5%	6 4%	7 6%	6 21%	1 1%	3 6%	- -	2 5%	1 2%	3 4%	4 5%	6 9%	1 1%	3 6%	5 4%
Three years or more	17 6%	8 5%	9 7%	5 18%	2 6%	5 9%	2 3%	1 3%	1 2%	2 3%	9 11%	2 3%	4 6%	4 8%	9 7%
I do not think that I will ever pay it off	17 6%	6 4%	11 9%	1 2%	2 5%	7 12%	6 10%	1 1%	- -	5 6%	2 3%	4 6%	6 9%	2 4%	6 5%
Don't know	16 6%	8 5%	8 7%	1 4%	4 8%	4 7%	3 4%	3 6%	2 4%	3 3%	6 7%	3 5%	4 7%	4 7%	4 3%

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Absolutes/col percents

Table 14

Q.6 How long did it, or will it take, to pay off the credit or loan product that you took out to pay for Christmas last year?

Base: All who used loan or credit last year

	Region												Spending on Christmas this year compared to last year			Use of loan / credit at Christmas					
	Total	Scot-land	Wales	NET: England	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Unweighted base	266	20	10	236	9	31	18	20	14	31	47	40	26	123	102	35	266	137	137	-	-
Weighted base	281	21	12	248	6	33	24	22	17	33	49	38	26	139	98	37	281	145	145	-	-
Less than three months	108 38%	6 28%	3 29%	99 40%	2 29%	9 28%	8 32%	11 48%	10 57%	13 39%	19 39%	15 39%	13 51%	41 29%	49 50%	17 46%	108 38%	72 50%	72 50%	-	-
At least three months but less than six months	46 16%	4 20%	1 7%	41 17%	-	6 17%	4 19%	3 12%	1 9%	3 10%	9 18%	12 30%	4 13%	23 16%	17 17%	7 18%	46 16%	25 17%	25 17%	-	-
At least six months but less than nine months	32 11%	* 2%	-	31 13%	2 43%	11 35%	4 15%	2 10%	2 11%	4 11%	2 4%	3 9%	1 3%	18 13%	11 12%	2 7%	32 11%	10 7%	10 7%	-	-
At least nine months but less than a year	15 5%	1 5%	1 8%	13 5%	* 6%	1 4%	1 3%	2 9%	-	2 5%	4 7%	1 4%	2 7%	7 5%	4 4%	5 13%	15 5%	7 5%	7 5%	-	-
At least a year but less than two years	18 6%	1 7%	1 12%	15 6%	-	3 10%	-	2 10%	-	-	3 5%	3 8%	4 16%	14 10%	3 3%	-	18 6%	8 6%	8 6%	-	-
At least two years but less than three years	13 5%	1 6%	3 28%	8 3%	-	* 1%	2 7%	-	-	2 5%	4 7%	1 2%	-	10 7%	2 2%	1 3%	13 5%	2 1%	2 1%	-	-
Three years or more	17 6%	1 6%	2 16%	13 5%	1 10%	1 2%	-	2 7%	1 4%	2 7%	5 11%	2 4%	1 3%	11 8%	4 4%	2 4%	17 6%	6 4%	6 4%	-	-
I do not think that I will ever pay it off	17 6%	3 12%	-	14 6%	-	-	3 12%	-	2 14%	6 19%	1 2%	1 2%	1 4%	10 7%	6 6%	-	17 6%	7 5%	7 5%	-	-
Don't know	16 6%	3 14%	-	13 5%	1 13%	1 3%	3 12%	1 5%	1 6%	1 4%	3 7%	1 2%	1 4%	7 5%	3 3%	3 9%	16 6%	8 6%	8 6%	-	-

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Absolutes/col percents

Table 15

Q.7 Which of the following extra costs, if any, explain why you plan to make use of a credit or loan product this Christmas?

Base: All who plan to use loan or credit this year

	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	293	149	144	28	53	63	53	45	51	91	97	47	58	54	134
Weighted base	308	154	154	28	64	65	55	49	47	98	95	58	57	57	160
Travel to visit relatives	70 23%	37 24%	32 21%	5 19%	22 34%	15 24%	7 13%	11 23%	9 19%	31 31%	18 19%	7 12%	14 25%	14 25%	41 26%
Presents for friends and family	244 79%	112 72%	132 86%	14 49%	45 70%	51 78%	53 95%	42 86%	40 84%	79 80%	69 73%	49 84%	47 83%	42 74%	127 79%
Food and drink for Christmas	176 57%	91 59%	85 55%	12 42%	35 55%	34 53%	33 60%	35 71%	28 59%	57 58%	54 57%	28 48%	38 66%	32 56%	89 56%
Christmas decorations	50 16%	25 16%	25 16%	5 18%	21 33%	10 16%	4 7%	9 18%	1 1%	21 21%	15 16%	4 7%	10 17%	16 27%	27 17%
Winter clothes	62 20%	28 18%	34 22%	8 28%	15 23%	13 20%	11 19%	11 21%	5 11%	18 18%	22 24%	10 18%	12 21%	10 17%	37 23%
Winter tyres	15 5%	9 6%	6 4%	1 3%	3 5%	6 9%	- -	2 4%	3 6%	3 3%	7 7%	2 3%	3 5%	2 3%	11 7%
Winter energy bills	107 35%	47 30%	61 39%	7 26%	24 37%	27 42%	19 35%	16 32%	14 30%	38 38%	28 30%	19 32%	22 40%	11 20%	61 38%
None of the above	7 2%	3 2%	4 3%	2 5%	2 3%	- -	* 1%	1 2%	2 5%	3 3%	2 2%	1 2%	* 1%	2 4%	* *

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Absolutes/col percents

Table 16

Q.7 Which of the following extra costs, if any, explain why you plan to make use of a credit or loan product this Christmas?

Base: All who plan to use loan or credit this year

	Region												Spending on Christmas this year compared to last year			Use of loan / credit at Christmas					
	Total	Scot-land	Wales	NET: England	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Unweighted base	293	27	10	256	13	35	23	22	19	24	44	52	24	111	143	35	137	293	137	-	-
Weighted base	308	31	12	265	9	34	27	21	20	22	54	49	30	118	142	44	145	308	145	-	-
Travel to visit relatives	70 23%	7 21%	1 5%	63 24%	-	17 50%	6 23%	4 19%	3 13%	1 5%	19 36%	6 13%	6 20%	17 14%	40 28%	13 30%	36 25%	70 23%	36 25%	-	-
Presents for friends and family	244 79%	26 84%	7 61%	211 79%	6 60%	28 81%	19 69%	16 78%	15 75%	21 97%	38 71%	41 83%	27 92%	92 79%	109 77%	38 86%	126 86%	244 79%	126 86%	-	-
Food and drink for Christmas	176 57%	19 62%	4 30%	154 58%	6 60%	23 68%	12 45%	16 78%	6 28%	14 64%	23 42%	30 61%	25 83%	72 62%	75 53%	27 62%	98 67%	176 57%	98 67%	-	-
Christmas decorations	50 16%	10 32%	-	40 15%	1 14%	6 18%	5 20%	1 4%	2 11%	2 9%	18 34%	4 9%	-	16 14%	21 15%	13 30%	18 12%	50 16%	18 12%	-	-
Winter clothes	62 20%	11 36%	1 5%	51 19%	1 9%	6 17%	8 29%	2 9%	1 7%	3 12%	14 26%	8 16%	9 30%	28 24%	22 16%	12 28%	29 20%	62 20%	29 20%	-	-
Winter tyres	15 5%	3 11%	-	12 4%	1 6%	* 1%	1 3%	-	1 5%	-	3 5%	3 7%	2 8%	7 6%	8 6%	-	8 5%	15 5%	8 5%	-	-
Winter energy bills	107 35%	11 37%	2 15%	94 36%	3 34%	15 44%	13 48%	7 35%	5 23%	5 21%	19 35%	19 38%	10 32%	51 44%	43 30%	13 29%	62 43%	107 35%	62 43%	-	-
None of the above	7 2%	1 3%	3 24%	3 1%	1 8%	-	-	1 3%	* 2%	-	-	1 3%	-	-	4 3%	2 6%	2 2%	7 2%	2 2%	-	-

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 17

Q.8 How long do you expect to take to pay off the credit or loan product that you plan to use to help pay for Christmas this year?

Base: All who plan to use loan or credit this year

	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	293	149	144	28	53	63	53	45	51	91	97	47	58	54	134
Weighted base	308	154	154	28	64	65	55	49	47	98	95	58	57	57	160
Less than three months	131 43%	74 48%	57 37%	10 35%	13 20%	11 17%	31 55%	32 65%	35 74%	44 45%	44 46%	23 40%	20 35%	25 44%	57 36%
At least three months but less than six months	67 22%	39 25%	28 18%	10 37%	16 25%	18 29%	10 18%	8 17%	4 9%	22 22%	20 21%	12 20%	13 23%	15 26%	40 25%
At least six months but less than nine months	30 10%	13 8%	17 11%	3 12%	13 20%	11 17%	1 1%	- -	1 3%	15 15%	5 6%	3 6%	6 10%	1 2%	25 16%
At least nine months but less than a year	14 5%	6 4%	9 6%	2 6%	3 4%	2 3%	3 5%	1 2%	4 9%	1 1%	6 6%	5 9%	2 4%	1 2%	6 4%
At least a year but less than two years	15 5%	6 4%	10 6%	- -	6 9%	1 2%	4 7%	4 8%	1 1%	6 6%	4 5%	2 3%	3 6%	3 5%	9 6%
At least two years but less than three years	5 2%	2 1%	3 2%	1 3%	2 3%	2 3%	- -	- -	- -	- -	2 3%	- -	2 4%	1 1%	4 3%
Three years or more	15 5%	7 4%	9 6%	1 3%	7 10%	5 8%	2 4%	1 1%	- -	6 7%	1 1%	4 7%	3 6%	5 8%	9 5%
I do not think that I will ever pay it off	12 4%	5 3%	7 4%	- -	2 3%	8 12%	2 3%	1 1%	- -	2 2%	4 5%	3 6%	2 4%	3 6%	5 3%
Don't know	19 6%	3 2%	16 10%	1 4%	4 6%	6 9%	3 6%	3 6%	2 4%	2 2%	7 8%	6 10%	4 8%	4 6%	5 3%

Christmas Survey

ONLINE Fieldwork : 22nd-24th November 2013

Absolutes/col percents

Table 18

Q.8 How long do you expect to take to pay off the credit or loan product that you plan to use to help pay for Christmas this year?

Base: All who plan to use loan or credit this year

	Region												Spending on Christmas this year compared to last year			Use of loan / credit at Christmas					
	Total	Scot-land	Wales	NET: England	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Eastern	London	South East	South West	Less	The same	More	Last year	This year	Both	None	Don't know
Unweighted base	293	27	10	256	13	35	23	22	19	24	44	52	24	111	143	35	137	293	137	-	-
Weighted base	308	31	12	265	9	34	27	21	20	22	54	49	30	118	142	44	145	308	145	-	-
Less than three months	131 43%	13 43%	4 33%	114 43%	7 74%	11 33%	12 45%	12 59%	9 46%	8 37%	16 29%	23 46%	16 54%	35 29%	69 49%	25 56%	70 48%	131 43%	70 48%	-	-
At least three months but less than six months	67 22%	7 21%	-	60 23%	1 11%	5 14%	5 19%	3 16%	7 35%	7 31%	16 30%	10 20%	6 20%	32 27%	30 21%	5 12%	23 16%	67 22%	23 16%	-	-
At least six months but less than nine months	30 10%	1 3%	1 6%	28 10%	-	12 35%	2 9%	2 9%	-	-	7 13%	4 8%	1 3%	10 8%	14 10%	7 15%	16 11%	30 10%	16 11%	-	-
At least nine months but less than a year	14 5%	-	1 8%	13 5%	* 3%	1 2%	1 3%	1 4%	1 6%	2 7%	3 6%	3 6%	2 6%	8 7%	3 2%	3 6%	7 5%	14 5%	7 5%	-	-
At least a year but less than two years	15 5%	4 12%	-	12 4%	-	4 12%	2 9%	-	-	1 4%	2 3%	1 3%	2 6%	9 8%	2 1%	4 9%	7 5%	15 5%	7 5%	-	-
At least two years but less than three years	5 2%	-	1 10%	4 1%	-	-	-	-	-	1 5%	2 3%	1 2%	-	2 2%	2 1%	1 2%	2 1%	5 2%	2 1%	-	-
Three years or more	15 5%	3 9%	2 16%	11 4%	1 12%	1 2%	3 11%	* 2%	-	* 2%	3 5%	2 5%	-	7 6%	8 6%	-	3 2%	15 5%	3 2%	-	-
I do not think that I will ever pay it off	12 4%	2 5%	-	10 4%	-	* 1%	-	-	-	3 14%	2 4%	3 6%	2 8%	6 6%	5 4%	-	6 4%	12 4%	6 4%	-	-
Don't know	19 6%	2 6%	3 26%	14 5%	-	1 2%	1 4%	2 10%	3 13%	-	4 8%	2 5%	1 4%	9 7%	8 6%	-	12 8%	19 6%	12 8%	-	-