

Circle Housing Group – Personal Finance

METHODOLOGY NOTE

ComRes interviewed 2,020 British adults online between the 30th August and 1st September 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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To commission a voting intention poll or a public opinion survey please contact Katharine Peacock: katharine.peacock@comres.co.uk

To register for Pollwatch, a monthly newsletter update on the polls, please email: pollwatch@comres.co.uk

Personal Finance Survey

ONLINE Fieldwork : 30th August - 1st September 2013

Absolutes/col percents

Table 1

Q.1 Which, if any, of the following loan and credit products do you have, either in your own name or jointly with someone else?

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	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
A current account	1645 81%	783 79%	862 84%	137 57%	249 73%	288 85%	307 85%	271 90%	392 89%	450 83%	446 80%	365 83%	384 80%	223 81%	675 79%
Credit card or store card	1166 58%	566 57%	600 58%	50 21%	172 51%	187 55%	224 62%	199 66%	335 76%	372 69%	326 58%	244 55%	225 47%	172 63%	468 55%
Savings account or pension plan	1060 52%	510 51%	551 53%	83 35%	146 43%	186 55%	206 57%	185 62%	256 58%	342 63%	290 52%	227 52%	201 42%	152 55%	452 53%
Insurance policy	1001 50%	487 49%	514 50%	45 19%	131 38%	177 52%	205 57%	177 59%	266 60%	301 56%	267 48%	225 51%	208 43%	151 55%	418 49%
Phone contract	895 44%	421 43%	474 46%	101 42%	159 47%	170 50%	177 49%	133 44%	154 35%	285 53%	242 43%	189 43%	180 37%	155 57%	406 47%
An overdraft facility from a bank or building society	734 36%	363 37%	371 36%	53 22%	116 34%	125 37%	152 42%	117 39%	170 39%	228 42%	208 37%	143 32%	156 33%	122 45%	306 36%
Mortgage	548 27%	266 27%	281 27%	9 4%	95 28%	142 42%	166 46%	84 28%	52 12%	181 34%	164 29%	119 27%	83 17%	124 45%	286 33%
Mail order catalogue	313 15%	98 10%	215 21%	15 6%	38 11%	76 22%	72 20%	46 15%	65 15%	61 11%	83 15%	73 17%	96 20%	45 16%	128 15%
A personal loan from a bank or building society	188 9%	99 10%	89 9%	3 1%	41 12%	42 12%	46 13%	29 10%	28 6%	56 10%	60 11%	36 8%	36 8%	47 17%	87 10%
Student loan	165 8%	70 7%	95 9%	82 34%	49 14%	18 5%	15 4%	1 *	- -	54 10%	51 9%	33 7%	27 6%	26 10%	78 9%
Hire purchase / credit rental agreement	110 5%	59 6%	51 5%	8 3%	24 7%	13 4%	25 7%	20 7%	19 4%	37 7%	26 5%	25 6%	23 5%	22 8%	45 5%
Online payday loan	58 3%	34 3%	24 2%	1 *	15 4%	23 7%	10 3%	5 2%	3 1%	14 3%	11 2%	10 2%	22 5%	6 2%	37 4%
High street loan shop	37 2%	17 2%	19 2%	3 1%	21 6%	10 3%	1 *	1 *	- -	14 3%	3 1%	9 2%	11 2%	11 4%	20 2%
Other	20 1%	11 1%	9 1%	- -	2 1%	3 1%	4 1%	7 2%	3 1%	6 1%	5 1%	1 *	8 2%	3 1%	9 1%

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Table 1

Q.1 Which, if any, of the following loan and credit products do you have, either in your own name or jointly with someone else?

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	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
None of the above	166 8%	100 10%	66 6%	71 30%	18 5%	23 7%	20 6%	12 4%	23 5%	30 6%	69 12%	25 6%	43 9%	9 3%	91 11%

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Table 1

Q.1 Which, if any, of the following loan and credit products do you have, either in your own name or jointly with someone else?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348	1672
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
A current account	1645 81%	152 84%	81 81%	1411 81%	60 74%	188 85%	151 83%	148 81%	117 83%	175 87%	169 64%	244 86%	159 87%	317 75%	1328 83%	264 73%	1381 83%
Credit card or store card	1166 58%	108 59%	56 56%	1003 58%	36 44%	124 56%	102 56%	108 60%	79 56%	120 60%	128 49%	193 68%	112 62%	216 51%	950 60%	175 49%	991 60%
Savings account or pension plan	1060 52%	93 51%	52 52%	915 53%	33 41%	119 53%	113 62%	104 57%	71 50%	119 59%	102 39%	155 55%	99 55%	182 43%	879 55%	143 40%	918 55%
Insurance policy	1001 50%	110 61%	45 44%	846 49%	37 46%	113 51%	96 53%	92 51%	83 59%	100 49%	93 35%	141 50%	91 50%	192 45%	810 51%	145 41%	856 52%
Phone contract	895 44%	86 47%	43 43%	766 44%	30 37%	104 47%	91 50%	89 49%	69 49%	88 43%	96 37%	124 44%	75 41%	215 50%	681 43%	170 47%	726 44%
An overdraft facility from a bank or building society	734 36%	72 39%	33 33%	629 36%	19 23%	95 43%	88 48%	73 40%	48 34%	74 37%	56 21%	111 39%	64 35%	167 39%	567 36%	134 37%	600 36%
Mortgage	548 27%	47 26%	22 21%	479 28%	23 28%	65 29%	63 35%	54 30%	45 32%	54 27%	54 20%	73 26%	48 26%	130 31%	418 26%	100 28%	447 27%
Mail order catalogue	313 15%	30 16%	17 17%	265 15%	10 12%	43 19%	44 24%	26 14%	25 18%	23 11%	30 11%	43 15%	21 12%	81 19%	231 15%	81 23%	232 14%
A personal loan from a bank or building society	188 9%	17 9%	15 15%	156 9%	11 14%	26 12%	18 10%	19 11%	11 8%	11 6%	15 6%	27 10%	17 9%	91 22%	96 6%	54 15%	134 8%
Student loan	165 8%	13 7%	6 6%	146 8%	3 4%	12 5%	12 7%	19 10%	18 13%	12 6%	25 9%	28 10%	17 9%	76 18%	90 6%	59 16%	107 6%
Hire purchase / credit rental agreement	110 5%	15 8%	5 5%	90 5%	12 15%	8 4%	15 8%	13 7%	3 2%	9 4%	4 2%	15 5%	12 7%	47 11%	63 4%	25 7%	85 5%
Online payday loan	58 3%	3 2%	1 1%	54 3%	4 5%	9 4%	4 2%	7 4%	7 5%	3 1%	10 4%	7 3%	3 2%	52 12%	6 *	34 9%	24 1%
High street loan shop	37 2%	3 2%	-	33 2%	5 6%	4 2%	4 2%	3 2%	1 1%	4 2%	8 3%	3 1%	3 2%	33 8%	4 *	29 8%	8 *

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Q.1 Which, if any, of the following loan and credit products do you have, either in your own name or jointly with someone else?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
Other	20 1%	1 *	1 1%	18 1%	- -	2 1%	5 3%	3 2%	1 *	1 *	1 *	1 1%	4 2%	9 2%	11 1%	8 2%	11 1%
None of the above	166 8%	9 5%	10 10%	147 8%	9 11%	16 7%	9 5%	10 5%	9 7%	13 6%	58 22%	16 6%	8 4%	18 4%	148 9%	17 5%	149 9%

Personal Finance Survey

ONLINE Fieldwork : 30th August - 1st September 2013

Absolutes/col percents

Table 2

Q.2 Would you consider taking out a loan from any of the following?**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	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
NET: Would not consider taking out a loan	1022 51%	470 47%	552 54%	126 53%	127 37%	132 39%	156 43%	171 57%	310 70%	233 43%	272 49%	239 54%	278 58%	90 33%	371 43%
I would not consider taking out a loan	636 31%	275 28%	361 35%	62 26%	87 26%	83 24%	101 28%	108 36%	194 44%	157 29%	152 27%	160 36%	167 35%	59 22%	231 27%
I would not consider taking out a loan from any of the above	386 19%	195 20%	191 19%	64 27%	39 12%	49 14%	56 15%	62 21%	116 26%	75 14%	120 22%	79 18%	111 23%	30 11%	140 16%
NET: Would consider taking out a loan	998 49%	520 53%	478 46%	114 47%	213 63%	208 61%	204 57%	129 43%	130 30%	307 57%	288 51%	201 46%	202 42%	184 67%	487 57%
Bank or building society	751 37%	398 40%	353 34%	82 34%	137 40%	167 49%	153 42%	112 37%	100 23%	248 46%	218 39%	147 33%	139 29%	128 47%	371 43%
Informal loan from a friend or family member	406 20%	196 20%	210 20%	57 24%	90 27%	81 24%	89 25%	51 17%	38 9%	111 21%	133 24%	86 19%	76 16%	59 22%	207 24%
Credit Union (a not for profit Mutual financial cooperative, democratically controlled by its members, and operated for the purpose of serving the local community)	292 14%	173 17%	119 12%	18 8%	44 13%	61 18%	78 22%	46 15%	45 10%	78 14%	80 14%	62 14%	71 15%	56 21%	136 16%
Post office	237 12%	139 14%	97 9%	12 5%	54 16%	73 21%	49 14%	32 11%	18 4%	67 12%	74 13%	51 12%	44 9%	45 16%	133 16%
Your employer	135 7%	77 8%	58 6%	12 5%	38 11%	43 13%	26 7%	10 3%	6 1%	40 7%	37 7%	28 6%	29 6%	27 10%	90 10%

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	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	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
Crowd funding (collective effort of individuals who network and pool their money, usually via the Internet, to support others)	92 5%	57 6%	35 3%	12 5%	24 7%	27 8%	15 4%	7 2%	6 1%	27 5%	31 5%	16 4%	18 4%	16 6%	47 5%
Peer to Peer lender (lending money to unrelated individuals, without going through a traditional financial intermediary such as a bank or other traditional financial institution)	88 4%	54 5%	34 3%	12 5%	16 5%	26 8%	16 4%	10 3%	8 2%	24 4%	24 4%	15 3%	25 5%	15 6%	47 5%
Payday lender (lenders often offer a relatively small amount of money - usually up to £500 - for a short term, often under two weeks on average or until "payday")	72 4%	42 4%	30 3%	9 4%	23 7%	24 7%	11 3%	3 1%	2 *	21 4%	18 3%	15 3%	18 4%	14 5%	44 5%
A work colleague	67 3%	49 5%	17 2%	15 6%	18 5%	18 5%	12 3%	3 1%	1 *	20 4%	17 3%	13 3%	17 4%	8 3%	49 6%
An illegal money lender or Loan Shark (a person or body that is unlicensed and offers loans at high interest rates)	12 1%	6 1%	6 1%	2 1%	8 2%	1 *	- -	1 *	- -	6 1%	4 1%	1 *	1 *	7 3%	4 *

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Q.2 Would you consider taking out a loan from any of the following?**Base: All respondents**

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
	Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
NET: Would not consider taking out a loan	1022 51%	80 44%	44 44%	897 52%	48 59%	113 51%	98 54%	78 43%	67 47%	94 47%	135 51%	166 59%	99 54%	75 18%	947 59%	64 18%	958 58%
I would not consider taking out a loan	636 31%	44 24%	27 26%	566 33%	21 26%	82 37%	69 38%	44 24%	39 28%	70 35%	62 24%	110 39%	69 38%	39 9%	597 37%	33 9%	603 36%
I would not consider taking out a loan from any of the above	386 19%	36 20%	18 18%	332 19%	27 34%	31 14%	29 16%	33 18%	27 19%	25 12%	73 28%	57 20%	29 16%	35 8%	350 22%	30 8%	356 21%
NET: Would consider taking out a loan	998 49%	102 56%	57 56%	840 48%	33 41%	109 49%	84 46%	104 57%	75 53%	108 53%	128 49%	117 41%	83 46%	351 82%	648 41%	295 82%	703 42%
Bank or building society	751 37%	77 42%	44 43%	630 36%	21 25%	88 39%	66 36%	80 44%	51 36%	87 43%	86 33%	89 31%	65 36%	229 54%	522 33%	189 53%	562 34%
Informal loan from a friend or family member	406 20%	33 18%	11 11%	363 21%	12 14%	46 21%	33 18%	44 24%	39 28%	45 22%	56 21%	51 18%	38 21%	152 36%	255 16%	123 34%	283 17%
Credit Union (a not for profit Mutual financial cooperative, democratically controlled by its members, and operated for the purpose of serving the local community)	292 14%	51 28%	15 15%	226 13%	12 15%	37 17%	21 12%	26 14%	17 12%	25 12%	33 12%	34 12%	20 11%	115 27%	176 11%	97 27%	194 12%
Post office	237 12%	21 12%	15 15%	201 12%	9 11%	36 16%	16 9%	20 11%	21 15%	20 10%	34 13%	33 12%	13 7%	88 21%	148 9%	79 22%	157 9%
Your employer	135 7%	8 5%	8 8%	119 7%	3 4%	15 7%	7 4%	9 5%	14 10%	15 7%	26 10%	19 7%	10 6%	58 14%	77 5%	47 13%	88 5%

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Table 2

Q.2 Would you consider taking out a loan from any of the following?**Base: All respondents**

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
Weighted base																	
Crowd funding (collective effort of individuals who network and pool their money, usually via the Internet, to support others)	92 5%	19 10%	3 3%	70 4%	3 4%	11 5%	4 2%	6 3%	5 4%	6 3%	17 6%	9 3%	9 5%	42 10%	50 3%	41 11%	51 3%
Peer to Peer lender (lending money to unrelated individuals, without going through a traditional financial intermediary such as a bank or other traditional financial institution)	88 4%	8 5%	5 5%	75 4%	2 2%	8 4%	4 2%	6 3%	6 4%	9 5%	12 5%	15 5%	12 7%	42 10%	46 3%	38 11%	50 3%
Payday lender (lenders often offer a relatively small amount of money - usually up to £500 - for a short term, often under two weeks on average or until "payday")	72 4%	8 5%	4 4%	60 3%	2 3%	10 5%	2 1%	7 4%	3 2%	5 2%	14 5%	6 2%	11 6%	56 13%	16 1%	51 14%	22 1%
A work colleague	67 3%	2 1%	2 2%	63 4%	2 2%	9 4%	5 2%	8 4%	4 3%	6 3%	16 6%	4 2%	9 5%	39 9%	28 2%	34 10%	32 2%
An illegal money lender or Loan Shark (a person or body that is unlicensed and offers loans at high interest rates)	12 1%	-	3 2%	10 1%	-	4 2%	-	* *	-	-	3 1%	-	3 2%	11 3%	1 *	11 3%	1 *

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Table 3

Q.3 If asked, do you think you would be able to describe exactly what the following financial words / phrases mean?

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	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
<u>Interest rate</u>															
Yes	1738 86%	868 88%	870 84%	159 66%	277 82%	290 85%	326 90%	280 93%	406 92%	495 92%	482 86%	378 86%	384 80%	235 86%	722 84%
No	282 14%	122 12%	160 16%	81 34%	63 18%	50 15%	34 10%	20 7%	34 8%	45 8%	78 14%	62 14%	96 20%	39 14%	136 16%
<u>The difference between credit and debit</u>															
Yes	1795 89%	864 87%	931 90%	148 62%	287 84%	303 89%	337 93%	291 97%	430 98%	500 93%	494 88%	387 88%	415 86%	249 91%	729 85%
No	225 11%	126 13%	99 10%	92 38%	53 16%	37 11%	24 7%	9 3%	10 2%	40 7%	66 12%	53 12%	65 14%	24 9%	128 15%
<u>Premiums</u>															
Yes	1208 60%	657 66%	551 53%	72 30%	161 47%	189 56%	236 66%	214 71%	336 76%	371 69%	338 60%	252 57%	247 51%	152 56%	512 60%
No	812 40%	333 34%	479 47%	168 70%	180 53%	151 44%	124 34%	86 29%	104 24%	169 31%	223 40%	188 43%	233 49%	121 44%	346 40%
<u>Balance transfer</u>															
Yes	1690 84%	843 85%	847 82%	132 55%	272 80%	292 86%	327 91%	268 89%	399 91%	478 89%	454 81%	384 87%	375 78%	234 85%	701 82%
No	330 16%	147 15%	183 18%	108 45%	68 20%	48 14%	33 9%	32 11%	40 9%	62 11%	107 19%	56 13%	105 22%	40 15%	156 18%

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Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
<u>Net</u>															
Yes	1502 74%	776 78%	725 70%	108 45%	209 61%	247 73%	287 80%	261 87%	389 89%	442 82%	409 73%	326 74%	325 68%	199 73%	620 72%
No	518 26%	214 22%	305 30%	132 55%	131 39%	93 27%	73 20%	38 13%	50 11%	98 18%	151 27%	114 26%	155 32%	74 27%	237 28%
<u>VAT</u>															
Yes	1750 87%	871 88%	879 85%	144 60%	253 74%	304 89%	333 93%	290 97%	427 97%	491 91%	469 84%	382 87%	409 85%	227 83%	721 84%
No	270 13%	119 12%	151 15%	97 40%	87 26%	36 11%	27 7%	10 3%	13 3%	50 9%	92 16%	58 13%	71 15%	47 17%	136 16%
<u>APR</u>															
Yes	1324 66%	696 70%	628 61%	83 35%	197 58%	220 65%	262 73%	226 75%	337 77%	413 77%	339 60%	292 66%	280 58%	176 64%	558 65%
No	696 34%	294 30%	402 39%	157 65%	143 42%	121 35%	98 27%	74 25%	103 23%	127 23%	221 40%	148 34%	200 42%	98 36%	300 35%
<u>Negative equity</u>															
Yes	1344 67%	703 71%	641 62%	62 26%	154 45%	220 65%	275 76%	249 83%	383 87%	411 76%	367 66%	291 66%	275 57%	175 64%	539 63%
No	676 33%	287 29%	390 38%	178 74%	186 55%	120 35%	85 24%	50 17%	57 13%	129 24%	193 34%	149 34%	205 43%	99 36%	318 37%

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	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
<u>Secured loan</u>															
Yes	1541	790	750	73	226	273	307	262	400	439	410	339	352	206	628
	76%	80%	73%	30%	66%	80%	85%	87%	91%	81%	73%	77%	73%	75%	73%
No	479	200	280	167	114	68	53	38	40	101	150	101	128	67	230
	24%	20%	27%	70%	34%	20%	15%	13%	9%	19%	27%	23%	27%	25%	27%
<u>Unsecured loan</u>															
Yes	1506	773	733	70	211	264	306	260	395	438	399	319	350	203	611
	75%	78%	71%	29%	62%	78%	85%	87%	90%	81%	71%	72%	73%	74%	71%
No	514	217	297	170	129	76	54	39	45	102	161	121	130	71	247
	25%	22%	29%	71%	38%	22%	15%	13%	10%	19%	29%	28%	27%	26%	29%
<u>Creditor</u>															
Yes	1551	768	782	82	213	270	310	272	404	450	426	316	359	208	618
	77%	78%	76%	34%	63%	79%	86%	91%	92%	83%	76%	72%	75%	76%	72%
No	469	222	248	158	127	70	50	28	36	90	135	124	121	65	240
	23%	22%	24%	66%	37%	21%	14%	9%	8%	17%	24%	28%	25%	24%	28%
<u>Credit score</u>															
Yes	1587	787	799	121	261	271	309	249	376	457	419	347	364	222	666
	79%	80%	78%	50%	77%	80%	86%	83%	85%	85%	75%	79%	76%	81%	78%
No	433	203	231	119	79	69	51	51	64	83	141	93	116	52	191
	21%	20%	22%	50%	23%	20%	14%	17%	15%	15%	25%	21%	24%	19%	22%

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Absolutes/col percents

Table 3

Q.3 If asked, do you think you would be able to describe exactly what the following financial words / phrases mean?

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	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
Gross pay															
Yes	1709	856	853	118	257	297	334	286	417	478	464	371	396	227	713
	85%	87%	83%	49%	76%	87%	93%	95%	95%	89%	83%	84%	82%	83%	83%
No	311	134	177	122	83	43	27	14	22	62	96	69	84	46	145
	15%	13%	17%	51%	24%	13%	7%	5%	5%	11%	17%	16%	18%	17%	17%
Net pay															
Yes	1683	856	827	112	257	285	326	289	413	467	456	377	383	227	705
	83%	86%	80%	47%	75%	84%	91%	96%	94%	86%	81%	86%	80%	83%	82%
No	337	134	203	128	83	55	34	11	26	73	104	63	97	47	152
	17%	14%	20%	53%	25%	16%	9%	4%	6%	14%	19%	14%	20%	17%	18%

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Table 3

Q.3 If asked, do you think you would be able to describe exactly what the following financial words / phrases mean?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348	1672
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
<u>Interest rate</u>																	
Yes	1738 86%	159 88%	88 88%	1490 86%	70 86%	198 89%	160 88%	160 88%	122 86%	178 88%	194 74%	255 90%	153 84%	364 86%	1374 86%	302 84%	1436 86%
No	282 14%	23 12%	13 12%	247 14%	11 14%	24 11%	21 12%	21 12%	20 14%	24 12%	68 26%	28 10%	28 16%	61 14%	221 14%	57 16%	225 14%
<u>The difference between credit and debit</u>																	
Yes	1795 89%	171 94%	94 93%	1530 88%	69 86%	197 89%	170 93%	165 91%	124 88%	181 90%	198 75%	263 93%	164 90%	367 86%	1428 90%	306 85%	1489 90%
No	225 11%	11 6%	7 7%	207 12%	11 14%	26 11%	12 7%	17 9%	18 12%	21 10%	65 25%	20 7%	18 10%	58 14%	167 10%	53 15%	172 10%
<u>Premiums</u>																	
Yes	1208 60%	111 61%	64 63%	1033 59%	47 58%	142 64%	97 53%	112 62%	79 56%	123 61%	150 57%	179 63%	104 57%	231 54%	977 61%	203 57%	1004 60%
No	812 40%	71 39%	37 37%	704 41%	34 42%	81 36%	85 47%	69 38%	62 44%	79 39%	113 43%	104 37%	78 43%	194 46%	618 39%	156 43%	657 40%
<u>Balance transfer</u>																	
Yes	1690 84%	155 85%	80 79%	1455 84%	71 88%	190 86%	160 88%	157 86%	119 84%	166 82%	183 70%	250 88%	159 87%	356 84%	1334 84%	292 81%	1398 84%
No	330 16%	26 15%	21 21%	282 16%	9 12%	32 14%	22 12%	25 14%	23 16%	36 18%	79 30%	33 12%	23 13%	69 16%	260 16%	67 19%	263 16%

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Absolutes/col percents

Table 3

Q.3 If asked, do you think you would be able to describe exactly what the following financial words / phrases mean?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
Net																	
Yes	1502 74%	139 77%	81 80%	1281 74%	58 72%	176 79%	141 77%	141 77%	107 76%	150 74%	171 65%	205 73%	133 73%	291 68%	1211 76%	246 68%	1256 76%
No	518 26%	43 23%	20 20%	456 26%	22 28%	46 21%	41 23%	41 23%	34 24%	52 26%	92 35%	77 27%	49 27%	135 32%	384 24%	113 32%	405 24%
VAT																	
Yes	1750 87%	159 88%	90 89%	1501 86%	70 87%	203 91%	162 89%	163 89%	125 88%	177 88%	191 73%	255 90%	157 86%	339 80%	1411 89%	283 79%	1467 88%
No	270 13%	23 12%	11 11%	236 14%	11 13%	20 9%	20 11%	19 11%	17 12%	25 12%	72 27%	27 10%	25 14%	87 20%	183 11%	76 21%	194 12%
APR																	
Yes	1324 66%	132 72%	75 74%	1117 64%	60 75%	164 74%	121 66%	131 72%	87 61%	119 59%	136 52%	182 64%	117 65%	261 61%	1063 67%	218 61%	1106 67%
No	696 34%	50 28%	26 26%	620 36%	20 25%	58 26%	61 34%	50 28%	55 39%	83 41%	126 48%	101 36%	64 35%	164 39%	532 33%	141 39%	555 33%
Negative equity																	
Yes	1344 67%	115 63%	65 64%	1164 67%	55 68%	150 68%	126 69%	128 71%	100 71%	142 70%	134 51%	203 72%	126 69%	228 54%	1116 70%	192 53%	1152 69%
No	676 33%	67 37%	36 36%	574 33%	26 32%	72 32%	56 31%	53 29%	42 29%	60 30%	129 49%	80 28%	56 31%	198 46%	479 30%	167 47%	509 31%

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Absolutes/col percents

Table 3

Q.3 If asked, do you think you would be able to describe exactly what the following financial words / phrases mean?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
<u>Secured loan</u>																	
Yes	1541 76%	153 84%	77 76%	1311 75%	63 78%	182 82%	140 77%	149 82%	111 78%	143 71%	172 65%	221 78%	132 72%	313 74%	1227 77%	255 71%	1286 77%
No	479 24%	29 16%	24 24%	426 25%	18 22%	40 18%	42 23%	33 18%	30 22%	59 29%	91 35%	62 22%	50 28%	112 26%	367 23%	104 29%	375 23%
<u>Unsecured loan</u>																	
Yes	1506 75%	142 78%	83 82%	1282 74%	64 79%	176 79%	139 76%	147 81%	103 73%	146 73%	164 62%	215 76%	128 71%	311 73%	1195 75%	258 72%	1248 75%
No	514 25%	40 22%	18 18%	456 26%	17 21%	46 21%	43 24%	35 19%	39 27%	56 27%	99 38%	68 24%	53 29%	114 27%	400 25%	101 28%	413 25%
<u>Creditor</u>																	
Yes	1551 77%	152 83%	73 73%	1325 76%	65 81%	181 81%	142 78%	147 81%	107 76%	158 78%	173 66%	221 78%	131 72%	312 73%	1239 78%	251 70%	1299 78%
No	469 23%	30 17%	28 27%	412 24%	16 19%	41 19%	40 22%	35 19%	34 24%	44 22%	89 34%	62 22%	51 28%	114 27%	356 22%	108 30%	362 22%
<u>Credit score</u>																	
Yes	1587 79%	147 81%	82 81%	1358 78%	70 86%	182 82%	140 77%	156 86%	112 79%	156 77%	174 66%	226 80%	142 78%	331 78%	1256 79%	284 79%	1303 78%
No	433 21%	35 19%	19 19%	379 22%	11 14%	40 18%	42 23%	26 14%	29 21%	46 23%	89 34%	57 20%	40 22%	94 22%	339 21%	75 21%	358 22%

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Absolutes/col percents

Table 3

Q.3 If asked, do you think you would be able to describe exactly what the following financial words / phrases mean?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
Gross pay																	
Yes	1709 85%	159 88%	82 82%	1468 84%	73 90%	199 90%	155 85%	160 88%	125 88%	176 87%	191 73%	245 87%	145 80%	329 77%	1380 87%	268 75%	1442 87%
No	311 15%	23 12%	19 18%	269 16%	8 10%	23 10%	27 15%	22 12%	16 12%	26 13%	72 27%	38 13%	37 20%	96 23%	214 13%	91 25%	219 13%
Net pay																	
Yes	1683 83%	157 87%	86 85%	1439 83%	72 89%	198 89%	155 85%	155 85%	116 82%	173 86%	191 73%	238 84%	142 78%	329 77%	1353 85%	270 75%	1413 85%
No	337 17%	24 13%	15 15%	298 17%	9 11%	24 11%	27 15%	27 15%	26 18%	29 14%	72 27%	45 16%	40 22%	96 23%	242 15%	89 25%	248 15%

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Absolutes/col percents

Table 4

Q.4 Which of the following statements reflects your usual approach towards reading the terms and conditions when taking out a financial product?

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	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
I always read the small print	863 43%	419 42%	444 43%	78 32%	139 41%	131 38%	135 38%	140 47%	241 55%	255 47%	240 43%	168 38%	200 42%	110 40%	343 40%
I sometimes read the small print	977 48%	468 47%	509 49%	116 48%	170 50%	181 53%	186 52%	139 46%	186 42%	252 47%	263 47%	224 51%	238 50%	140 51%	433 51%
I never read the small print	180 9%	103 10%	77 7%	47 19%	32 9%	29 8%	39 11%	21 7%	13 3%	33 6%	57 10%	48 11%	42 9%	24 9%	82 10%

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Absolutes/col percents

Table 4

Q.4 Which of the following statements reflects your usual approach towards reading the terms and conditions when taking out a financial product?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348	1672
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
I always read the small print	863 43%	78 43%	40 40%	745 43%	32 40%	106 48%	83 46%	79 44%	58 41%	82 41%	123 47%	114 40%	65 36%	164 39%	699 44%	150 42%	713 43%
I sometimes read the small print	977 48%	93 51%	57 56%	827 48%	39 48%	93 42%	77 43%	92 50%	67 47%	100 49%	105 40%	148 52%	108 59%	221 52%	756 47%	177 49%	800 48%
I never read the small print	180 9%	10 6%	4 4%	166 10%	10 12%	23 10%	21 12%	11 6%	17 12%	20 10%	35 13%	21 7%	9 5%	40 9%	140 9%	32 9%	148 9%

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Absolutes/col percents

Table 5

Q.5 Have you ever taken out a financial product - such as a mortgage or payday loan - without calculating how much you would have to pay back?

Base: All respondents

	Total	Gender		Age						Social Grade				Employment Sector	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
NET: Yes	144 7%	66 7%	78 8%	9 4%	34 10%	26 8%	25 7%	25 8%	26 6%	48 9%	39 7%	14 3%	42 9%	24 9%	70 8%
Mortgage	78 4%	42 4%	36 3%	1 *	12 4%	9 3%	13 4%	21 7%	22 5%	32 6%	18 3%	9 2%	20 4%	9 3%	36 4%
Payday loan	23 1%	10 1%	14 1%	3 1%	6 2%	7 2%	4 1%	1 *	2 1%	5 1%	8 1%	1 *	9 2%	3 1%	15 2%
Loan (non specific)	6 *	1 *	5 *	1 *	2 1%	1 *	* *	1 *	- -	3 *	3 1%	- -	- -	3 1%	3 *
Credit card	5 *	- -	5 1%	- -	2 *	2 *	1 *	- -	1 *	1 *	1 *	2 1%	1 *	2 1%	- -
Car finance	5 *	2 *	2 *	- -	* *	2 *	2 1%	- -	* *	1 *	2 *	- -	1 *	1 *	3 *
Wonga product (non specific)	3 *	1 *	2 *	* *	- -	3 1%	- -	1 *	- -	- -	2 *	1 *	1 *	1 *	2 *
Personal loan	3 *	- -	3 *	- -	1 *	1 *	1 *	- -	- -	2 *	- -	- -	1 *	2 1%	- -
Other loan/ Consolidating/ Graduate/Unsecured	3 *	1 *	2 *	- -	2 1%	* *	* *	- -	- -	* *	1 *	- -	1 *	- -	2 *
Student loan	2 *	1 *	1 *	* *	- -	2 *	- -	- -	- -	- -	* *	- -	2 *	- -	1 *
Bank loan	2 *	- -	2 *	- -	1 *	- -	1 *	- -	- -	1 *	- -	- -	1 *	- -	2 *
Catalogue	1 *	1 *	* *	* *	- -	1 *	- -	- -	- -	- -	* *	- -	1 *	- -	1 *
Other answers	9 *	4 *	5 *	1 *	5 1%	- -	1 *	3 1%	- -	5 1%	1 *	- -	4 1%	1 *	7 1%
Don't know	5 *	2 *	3 *	2 1%	3 1%	- -	1 *	- -	- -	1 *	2 *	2 *	1 *	2 1%	1 *

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Table 5

Q.5 Have you ever taken out a financial product - such as a mortgage or payday loan - without calculating how much you would have to pay back?

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	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
No	1876	924	952	231	307	314	335	275	414	492	521	425	438	250	788
	93%	93%	92%	96%	90%	92%	93%	92%	94%	91%	93%	97%	91%	91%	92%

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Table 5

Q.5 Have you ever taken out a financial product - such as a mortgage or payday loan - without calculating how much you would have to pay back?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348	1672
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
NET: Yes	144 7%	14 8%	13 13%	117 7%	2 2%	22 10%	12 7%	10 5%	14 10%	8 4%	23 9%	9 3%	18 10%	65 15%	79 5%	49 14%	95 6%
Mortgage	78 4%	7 4%	13 13%	58 3%	1 1%	12 5%	7 4%	5 3%	4 3%	6 3%	12 5%	6 2%	7 4%	15 4%	63 4%	15 4%	63 4%
Payday loan	23 1%	- -	- -	23 1%	1 1%	2 1%	3 2%	2 1%	6 4%	2 1%	4 2%	* *	4 2%	23 5%	- -	15 4%	8 *
Loan (non specific)	6 *	* *	- -	5 *	- -	4 2%	- -	- -	- -	- -	- -	1 *	1 *	2 1%	4 *	1 *	4 *
Credit card	5 *	1 1%	- -	4 *	- -	- -	- -	- -	1 1%	- -	1 *	- -	2 1%	3 1%	3 *	2 1%	3 *
Car finance	5 *	1 *	- -	4 *	- -	* *	- -	1 *	- -	- -	1 *	- -	1 1%	2 1%	2 *	1 *	4 *
Wonga product (non specific)	3 *	- -	- -	3 *	- -	- -	1 1%	- -	2 1%	- -	- -	- -	1 *	3 1%	- -	* *	3 *
Personal loan	3 *	- -	- -	3 *	- -	- -	1 *	1 *	1 1%	- -	- -	- -	- -	1 *	1 *	- -	3 *
Other loan/ Consolidating/ Graduate/Unsecured	3 *	- -	- -	3 *	- -	1 1%	- -	- -	- -	- -	- -	* *	1 1%	1 *	2 *	2 1%	1 *
Student loan	2 *	- -	- -	2 *	- -	* *	1 *	- -	- -	- -	1 *	- -	- -	1 *	1 *	* *	2 *
Bank loan	2 *	1 *	- -	1 *	- -	- -	- -	1 1%	- -	- -	- -	- -	- -	1 *	1 *	1 *	1 *
Catalogue	1 *	- -	- -	1 *	- -	1 1%	- -	- -	- -	- -	- -	- -	- -	* *	1 *	* *	1 *
Other answers	9 *	2 1%	- -	7 *	- -	1 *	- -	1 *	- -	- -	2 1%	2 1%	2 1%	7 2%	3 *	6 2%	3 *
Don't know	5 *	2 1%	- -	3 *	- -	- -	- -	- -	- -	- -	3 1%	- -	1 *	5 1%	1 *	5 1%	1 *

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Table 5

Q.5 Have you ever taken out a financial product - such as a mortgage or payday loan - without calculating how much you would have to pay back?

Base: All respondents

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
No	1876 93%	168 92%	88 87%	1620 93%	79 98%	200 90%	169 93%	172 95%	128 90%	194 96%	239 91%	273 97%	164 90%	360 85%	1516 95%	310 86%	1566 94%

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Table 6

Q.6 Which, if any, of the reasons below explain why you have taken out a financial product without reading the terms and conditions beforehand?

Base: All who don't always read the small print

	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	1141	520	621	157	170	208	235	172	199	298	337	202	304	146	469
Weighted base	1157	571	586	162	201	209	225	160	199	285	320	272	279	164	515
Too long	552 48%	259 45%	293 50%	61 38%	95 47%	115 55%	111 49%	75 47%	96 48%	144 51%	153 48%	120 44%	135 48%	93 57%	225 44%
Didn't understand the language used	302 26%	123 21%	179 31%	30 19%	51 25%	60 29%	65 29%	42 26%	55 27%	62 22%	77 24%	74 27%	88 31%	42 26%	124 24%
Too boring	278 24%	170 30%	108 19%	37 23%	55 27%	53 25%	62 28%	29 18%	41 21%	66 23%	80 25%	72 27%	60 22%	30 19%	139 27%
Didn't have time	209 18%	118 21%	91 16%	49 30%	41 20%	34 16%	37 17%	21 13%	27 14%	51 18%	64 20%	47 17%	48 17%	35 21%	105 20%
Don't believe it's necessary	138 12%	83 15%	55 9%	23 14%	30 15%	36 17%	20 9%	15 10%	13 7%	48 17%	36 11%	32 12%	22 8%	22 14%	72 14%
Other	85 7%	40 7%	45 8%	3 2%	11 5%	6 3%	14 6%	19 12%	32 16%	31 11%	25 8%	15 6%	14 5%	9 6%	27 5%
None of the above	204 18%	109 19%	96 16%	51 31%	34 17%	29 14%	34 15%	25 15%	32 16%	42 15%	64 20%	46 17%	52 18%	22 14%	87 17%

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Absolutes/col percents

Table 6

Q.6 Which, if any, of the reasons below explain why you have taken out a financial product without reading the terms and conditions beforehand?

Base: All who don't always read the small print

	Region												Taken out a loan		Expect to take out a loan		
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	1141	97	55	989	57	127	88	104	84	104	153	174	98	250	891	208	933
Weighted base	1157	103	61	993	48	116	99	103	83	120	139	168	116	261	896	209	948
Too long	552 48%	51 49%	24 40%	477 48%	18 38%	47 41%	45 46%	47 46%	42 51%	68 56%	61 44%	91 54%	57 49%	146 56%	406 45%	124 59%	428 45%
Didn't understand the language used	302 26%	26 25%	14 23%	262 26%	12 25%	26 22%	32 32%	20 19%	26 31%	46 39%	26 19%	41 24%	33 28%	77 30%	224 25%	57 27%	244 26%
Too boring	278 24%	31 30%	15 24%	233 23%	7 15%	25 22%	24 24%	27 27%	14 17%	33 28%	33 24%	43 26%	25 21%	73 28%	205 23%	59 28%	219 23%
Didn't have time	209 18%	16 16%	11 18%	182 18%	6 12%	21 18%	19 19%	18 18%	13 16%	18 15%	23 17%	36 21%	27 23%	66 25%	144 16%	45 22%	164 17%
Don't believe it's necessary	138 12%	14 14%	8 13%	116 12%	5 11%	16 14%	17 17%	15 14%	9 10%	11 9%	13 9%	15 9%	17 14%	32 12%	106 12%	29 14%	109 12%
Other	85 7%	10 9%	4 6%	72 7%	2 4%	8 7%	11 11%	5 5%	8 9%	5 4%	13 9%	16 9%	5 4%	10 4%	75 8%	12 6%	74 8%
None of the above	204 18%	18 18%	11 18%	175 18%	15 32%	16 14%	17 17%	17 17%	11 13%	17 14%	38 27%	28 16%	16 13%	25 10%	179 20%	9 4%	195 21%

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Absolutes/col percents

Table 7

Q.7 Over the last 12 months which, if any, of the following, have you taken out a loan for?**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	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
NET: Have taken a loan out	425 21%	218 22%	207 20%	83 34%	121 35%	93 27%	71 20%	37 12%	21 5%	109 20%	122 22%	100 23%	95 20%	92 34%	205 24%
Basic living essentials, such as food	118 6%	48 5%	69 7%	19 8%	34 10%	23 7%	26 7%	11 4%	4 1%	26 5%	29 5%	21 5%	42 9%	18 7%	59 7%
Mortgage and credit repayments	88 4%	52 5%	36 3%	8 3%	26 8%	24 7%	24 7%	5 2%	2 *	30 5%	20 4%	29 7%	9 2%	36 13%	35 4%
Essential white goods, such as a washing machine	84 4%	41 4%	43 4%	9 4%	32 9%	21 6%	14 4%	5 2%	3 1%	19 4%	21 4%	14 3%	29 6%	14 5%	43 5%
Christmas	79 4%	46 5%	33 3%	13 5%	23 7%	20 6%	13 4%	4 1%	6 1%	12 2%	13 2%	22 5%	32 7%	10 4%	43 5%
To fund my education	77 4%	35 4%	42 4%	52 22%	16 5%	6 2%	2 *	- -	2 *	27 5%	24 4%	20 4%	7 1%	8 3%	36 4%
Energy bills	71 4%	42 4%	29 3%	15 6%	28 8%	9 3%	11 3%	6 2%	2 *	18 3%	12 2%	20 5%	20 4%	13 5%	38 4%
Rent	60 3%	25 3%	35 3%	23 10%	24 7%	8 2%	4 1%	1 *	- -	16 3%	14 3%	18 4%	12 3%	11 4%	27 3%
School uniform and school equipment for my children	25 1%	8 1%	16 2%	3 1%	8 2%	11 3%	2 *	1 *	- -	4 1%	7 1%	5 1%	9 2%	1 *	13 2%
Other	73 4%	40 4%	32 3%	5 2%	6 2%	23 7%	14 4%	16 5%	9 2%	23 4%	30 5%	8 2%	12 2%	11 4%	36 4%
I have not taken out a loan in the last 12 months	1595 79%	772 78%	823 80%	157 66%	219 65%	247 73%	289 80%	263 88%	419 95%	431 80%	438 78%	340 77%	384 80%	182 66%	652 76%
NET: More than one	143 7%	69 7%	74 7%	33 14%	40 12%	36 11%	23 6%	7 2%	5 1%	33 6%	30 5%	38 9%	42 9%	19 7%	69 8%

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Absolutes/col percents

Table 7

Q.7 Over the last 12 months which, if any, of the following, have you taken out a loan for?**Base: All respondents**

	Total	Region												Taken out a loan		Expect to take out a loan	
		Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348	1672
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
NET: Have taken a loan out	425 21%	32 18%	24 24%	369 21%	17 21%	48 22%	42 23%	45 25%	35 25%	30 15%	72 27%	49 17%	32 18%	425 100%	-	239 67%	186 11%
Basic living essentials, such as food	118 6%	5 3%	1 1%	111 6%	6 8%	17 8%	8 5%	11 6%	14 10%	13 6%	20 8%	10 4%	12 6%	118 28%	-	74 20%	44 3%
Mortgage and credit repayments	88 4%	12 7%	-	76 4%	* 1%	10 5%	9 5%	10 5%	5 3%	4 2%	16 6%	10 4%	11 6%	88 21%	-	48 13%	39 2%
Essential white goods, such as a washing machine	84 4%	12 7%	6 6%	66 4%	4 5%	14 6%	5 2%	7 4%	5 3%	11 5%	10 4%	6 2%	5 3%	84 20%	-	59 17%	24 1%
Christmas	79 4%	10 5%	3 3%	66 4%	3 3%	16 7%	8 4%	9 5%	6 4%	4 2%	7 3%	8 3%	6 3%	79 19%	-	64 18%	15 1%
To fund my education	77 4%	2 1%	1 1%	74 4%	1 1%	5 2%	10 6%	8 5%	4 3%	2 1%	21 8%	10 4%	12 7%	77 18%	-	51 14%	25 2%
Energy bills	71 4%	4 2%	7 7%	59 3%	3 4%	7 3%	3 2%	9 5%	2 1%	8 4%	12 4%	7 2%	9 5%	71 17%	-	51 14%	19 1%
Rent	60 3%	6 3%	5 5%	49 3%	1 1%	2 1%	7 4%	8 4%	5 4%	3 1%	15 6%	2 1%	6 4%	60 14%	-	48 13%	12 1%
School uniform and school equipment for my children	25 1%	3 1%	1 1%	20 1%	2 2%	1 *	3 2%	3 2%	3 2%	1 1%	4 1%	3 1%	1 1%	25 6%	-	18 5%	6 *
Other	73 4%	3 2%	7 7%	63 4%	5 6%	4 2%	6 3%	10 6%	6 4%	3 1%	5 2%	15 5%	8 4%	73 17%	-	10 3%	63 4%
I have not taken out a loan in the last 12 months	1595 79%	149 82%	77 76%	1368 79%	64 79%	174 78%	140 77%	137 75%	106 75%	172 85%	191 73%	234 83%	150 82%	-	1595 100%	120 33%	1475 89%
NET: More than one	143 7%	11 6%	5 5%	127 7%	6 7%	17 7%	14 7%	16 9%	9 6%	14 7%	21 8%	13 5%	18 10%	143 34%	-	99 28%	44 3%

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Absolutes/col percents

Table 8

Q.7 Over the last 12 months which, if any, of the following, have you taken out a loan for?**Base: All who have taken out a loan in the last 12 months**

	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	404	190	214	80	103	86	76	38	21	114	121	73	96	76	186
Weighted base	425	218	207	83	121	93	71	37	21	109	122	100	95	92	205
NET: Have taken a loan out	425	218	207	83	121	93	71	37	21	109	122	100	95	92	205
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Basic living essentials, such as food	118	48	69	19	34	23	26	11	4	26	29	21	42	18	59
	28%	22%	33%	24%	28%	25%	37%	28%	20%	24%	24%	21%	44%	20%	29%
Mortgage and credit repayments	88	52	36	8	26	24	24	5	2	30	20	29	9	36	35
	21%	24%	17%	10%	21%	26%	33%	12%	7%	27%	17%	29%	9%	39%	17%
Essential white goods, such as a washing machine	84	41	43	9	32	21	14	5	3	19	21	14	29	14	43
	20%	19%	21%	11%	27%	23%	20%	13%	13%	17%	18%	14%	31%	15%	21%
Christmas	79	46	33	13	23	20	13	4	6	12	13	22	32	10	43
	19%	21%	16%	15%	19%	22%	19%	10%	29%	11%	11%	22%	33%	11%	21%
To fund my education	77	35	42	52	16	6	2	-	2	27	24	20	7	8	36
	18%	16%	20%	63%	13%	6%	2%	-	7%	24%	20%	20%	7%	9%	17%
Energy bills	71	42	29	15	28	9	11	6	2	18	12	20	20	13	38
	17%	19%	14%	18%	23%	10%	15%	16%	7%	16%	10%	20%	21%	14%	19%
Rent	60	25	35	23	24	8	4	1	-	16	14	18	12	11	27
	14%	11%	17%	28%	20%	8%	6%	3%	-	15%	12%	18%	13%	11%	13%
School uniform and school equipment for my children	25	8	16	3	8	11	2	1	-	4	7	5	9	1	13
	6%	4%	8%	4%	6%	12%	2%	3%	-	4%	6%	5%	9%	1%	6%
Other	73	40	32	5	6	23	14	16	9	23	30	8	12	11	36
	17%	18%	16%	6%	5%	24%	20%	42%	44%	21%	25%	8%	12%	12%	18%
NET: More than one	143	69	74	33	40	36	23	7	5	33	30	38	42	19	69
	34%	32%	36%	40%	33%	39%	32%	19%	22%	31%	25%	38%	44%	20%	34%

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Table 8

Q.7 Over the last 12 months which, if any, of the following, have you taken out a loan for?**Base: All who have taken out a loan in the last 12 months**

	Total	Region											Taken out a loan		Expect to take out a loan		
		Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	404	29	18	357	18	48	37	47	36	25	67	48	31	404	-	227	177
Weighted base	425	32	24	369	17	48	42	45	35	30	72	49	32	425	-	239	186
NET: Have taken a loan out	425	32	24	369	17	48	42	45	35	30	72	49	32	425	-	239	186
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-	100%	100%
Basic living essentials, such as food	118	5	1	111	6	17	8	11	14	13	20	10	12	118	-	74	44
	28%	17%	4%	30%	37%	35%	20%	25%	39%	43%	28%	21%	36%	28%	-	31%	24%
Mortgage and credit repayments	88	12	-	76	*	10	9	10	5	4	16	10	11	88	-	48	39
	21%	37%	-	20%	3%	21%	21%	22%	14%	13%	23%	21%	33%	21%	-	20%	21%
Essential white goods, such as a washing machine	84	12	6	66	4	14	5	7	5	11	10	6	5	84	-	59	24
	20%	37%	25%	18%	24%	30%	11%	15%	13%	36%	14%	13%	15%	20%	-	25%	13%
Christmas	79	10	3	66	3	16	8	9	6	4	7	8	6	79	-	64	15
	19%	30%	12%	18%	15%	32%	19%	21%	17%	13%	9%	17%	18%	19%	-	27%	8%
To fund my education	77	2	1	74	1	5	10	8	4	2	21	10	12	77	-	51	25
	18%	7%	2%	20%	4%	10%	25%	19%	12%	8%	29%	21%	38%	18%	-	22%	14%
Energy bills	71	4	7	59	3	7	3	9	2	8	12	7	9	71	-	51	19
	17%	13%	31%	16%	17%	15%	8%	21%	5%	26%	16%	13%	28%	17%	-	21%	10%
Rent	60	6	5	49	1	2	7	8	5	3	15	2	6	60	-	48	12
	14%	18%	21%	13%	6%	3%	17%	17%	14%	9%	21%	5%	20%	14%	-	20%	7%
School uniform and school equipment for my children	25	3	1	20	2	1	3	3	3	1	4	3	1	25	-	18	6
	6%	8%	6%	6%	10%	2%	7%	7%	9%	4%	5%	5%	4%	6%	-	8%	3%
Other	73	3	7	63	5	4	6	10	6	3	5	15	8	73	-	10	63
	17%	8%	29%	17%	29%	9%	15%	23%	18%	9%	7%	30%	25%	17%	-	4%	34%
NET: More than one	143	11	5	127	6	17	14	16	9	14	21	13	18	143	-	99	44
	34%	34%	22%	34%	35%	35%	32%	35%	25%	46%	30%	26%	57%	34%	-	41%	24%

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Table 9

Q.8 Which, if any, of the following do you think you will need to take a loan out for in the next 12 months?

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	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
NET: Take a loan out	359 18%	180 18%	179 17%	68 28%	119 35%	76 22%	47 13%	31 10%	18 4%	100 18%	102 18%	73 17%	84 17%	75 27%	165 19%
Basic living essentials, such as food	88 4%	43 4%	45 4%	24 10%	23 7%	22 6%	15 4%	2 1%	1 *	22 4%	21 4%	13 3%	31 7%	11 4%	47 5%
Essential white goods, such as a washing machine	81 4%	41 4%	40 4%	11 4%	31 9%	15 5%	15 4%	6 2%	3 1%	21 4%	25 4%	6 1%	29 6%	11 4%	41 5%
Mortgage and credit repayments	72 4%	34 3%	38 4%	5 2%	25 7%	24 7%	10 3%	6 2%	2 *	18 3%	26 5%	17 4%	11 2%	25 9%	33 4%
Christmas	70 3%	38 4%	33 3%	10 4%	26 8%	16 5%	10 3%	5 2%	3 1%	13 2%	12 2%	20 5%	26 5%	7 2%	35 4%
To fund my education	62 3%	26 3%	36 3%	34 14%	19 6%	6 2%	1 *	2 1%	-	15 3%	18 3%	19 4%	10 2%	9 3%	17 2%
Rent	62 3%	29 3%	33 3%	20 8%	31 9%	7 2%	3 1%	1 *	-	21 4%	12 2%	15 3%	13 3%	13 5%	27 3%
Energy bills	59 3%	28 3%	31 3%	11 5%	27 8%	7 2%	9 2%	3 1%	1 *	17 3%	12 2%	13 3%	18 4%	16 6%	26 3%
School uniform and school equipment for my children	19 1%	8 1%	11 1%	5 2%	4 1%	8 2%	2 1%	-	-	4 1%	6 1%	2 *	7 2%	2 1%	10 1%
Other	50 2%	26 3%	24 2%	2 1%	7 2%	11 3%	9 2%	12 4%	10 2%	21 4%	15 3%	5 1%	10 2%	9 3%	23 3%
I do not expect to take out a loan in the next 12 months	1661 82%	810 82%	851 83%	172 72%	221 65%	264 78%	313 87%	269 90%	422 96%	440 82%	458 82%	367 83%	396 83%	199 73%	692 81%
NET: More than one	109 5%	53 5%	57 5%	28 12%	39 11%	22 6%	15 4%	5 2%	1 *	34 6%	26 5%	17 4%	32 7%	15 6%	48 6%

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Table 9

Q.8 Which, if any, of the following do you think you will need to take a loan out for in the next 12 months?

Base: All respondents

	Total	Region												Taken out a loan		Expect to take out a loan	
		Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348	1672
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
NET: Take a loan out	359	22	28	309	8	42	35	32	21	23	73	44	31	239	120	359	-
	18%	12%	28%	18%	10%	19%	19%	18%	15%	11%	28%	16%	17%	56%	8%	100%	-
Basic living essentials, such as food	88	7	1	80	3	7	4	11	5	9	20	11	11	67	21	88	-
	4%	4%	1%	5%	3%	3%	2%	6%	4%	5%	7%	4%	6%	16%	1%	25%	-
Essential white goods, such as a washing machine	81	11	2	68	2	12	10	4	5	8	15	6	6	60	21	81	-
	4%	6%	2%	4%	2%	5%	5%	2%	4%	4%	6%	2%	3%	14%	1%	23%	-
Mortgage and credit repayments	72	2	7	63	-	7	7	11	2	2	17	10	8	43	29	72	-
	4%	1%	7%	4%	-	3%	4%	6%	1%	1%	6%	3%	4%	10%	2%	20%	-
Christmas	70	10	2	59	2	16	3	5	7	3	16	5	1	59	12	70	-
	3%	5%	2%	3%	3%	7%	2%	3%	5%	2%	6%	2%	1%	14%	1%	20%	-
To fund my education	62	4	1	56	2	3	5	9	7	2	17	6	5	43	19	62	-
	3%	2%	1%	3%	3%	1%	3%	5%	5%	1%	7%	2%	3%	10%	1%	17%	-
Rent	62	4	9	49	*	2	2	8	5	3	16	5	7	52	9	62	-
	3%	2%	9%	3%	1%	1%	1%	5%	3%	2%	6%	2%	4%	12%	1%	17%	-
Energy bills	59	5	8	46	2	4	1	8	3	4	12	6	7	52	7	59	-
	3%	3%	8%	3%	2%	2%	*	4%	2%	2%	4%	2%	4%	12%	*	16%	-
School uniform and school equipment for my children	19	1	1	17	2	1	1	1	3	-	4	1	3	16	3	19	-
	1%	1%	1%	1%	2%	1%	1%	1%	2%	-	2%	*	2%	4%	*	5%	-
Other	50	5	3	43	*	7	9	3	1	1	6	10	4	17	33	50	-
	2%	3%	3%	2%	1%	3%	5%	2%	1%	1%	2%	4%	2%	4%	2%	14%	-
I do not expect to take out a loan in the next 12 months	1661	160	73	1428	73	180	146	149	121	179	190	239	151	186	1475	-	1661
	82%	88%	72%	82%	90%	81%	81%	82%	85%	89%	72%	84%	83%	44%	92%	-	100%
NET: More than one	109	10	3	97	3	12	6	13	6	8	29	8	11	91	18	109	-
	5%	5%	3%	6%	4%	5%	3%	7%	4%	4%	11%	3%	6%	21%	1%	30%	-

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Table 10

Q.8 Which, if any, of the following do you think you will need to take a loan out for in the next 12 months?

Base: All who have taken out a loan in last 12 months

	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	404	190	214	80	103	86	76	38	21	114	121	73	96	76	186
Weighted base	425	218	207	83	121	93	71	37	21	109	122	100	95	92	205
NET: Take a loan out	239	121	117	52	97	48	25	10	8	64	61	55	59	50	116
	56%	56%	57%	63%	81%	51%	35%	26%	38%	59%	50%	55%	62%	55%	57%
Basic living essentials, such as food	67	30	37	19	21	17	9	1	-	18	14	9	26	7	35
	16%	14%	18%	23%	17%	18%	13%	4%	-	17%	11%	9%	27%	8%	17%
Essential white goods, such as a washing machine	60	27	34	9	25	13	8	3	2	13	17	6	24	8	31
	14%	12%	16%	11%	21%	14%	11%	8%	11%	12%	14%	6%	25%	9%	15%
Christmas	59	31	28	9	20	15	7	5	3	8	10	17	24	5	29
	14%	14%	14%	11%	17%	16%	10%	13%	14%	7%	8%	17%	25%	6%	14%
Rent	52	22	30	17	29	5	1	1	-	17	12	13	10	11	23
	12%	10%	15%	21%	24%	5%	1%	2%	-	15%	10%	13%	11%	12%	11%
Energy bills	52	26	26	10	26	6	8	2	-	16	9	12	14	15	24
	12%	12%	13%	12%	22%	7%	11%	5%	-	15%	7%	12%	15%	16%	12%
Mortgage and credit repayments	43	23	20	5	20	11	6	1	-	14	13	10	7	17	19
	10%	11%	10%	7%	17%	11%	8%	2%	-	12%	11%	10%	7%	18%	9%
To fund my education	43	18	25	24	14	4	1	-	-	10	13	14	5	5	15
	10%	8%	12%	29%	11%	4%	1%	-	-	9%	11%	14%	5%	6%	7%
School uniform and school equipment for my children	16	5	11	4	4	6	2	-	-	4	5	1	7	1	9
	4%	2%	5%	5%	4%	6%	2%	-	-	3%	4%	1%	7%	1%	4%
Other	17	9	8	1	4	4	1	3	4	5	3	4	4	-	9
	4%	4%	4%	1%	3%	5%	2%	7%	20%	5%	3%	4%	4%	-	4%
I do not expect to take out a loan in the next 12 months	186	97	90	31	23	46	46	27	13	44	61	45	36	42	89
	44%	44%	43%	37%	19%	49%	65%	74%	62%	41%	50%	45%	38%	45%	43%
NET: More than one	91	41	50	25	33	18	9	4	1	28	19	15	28	10	39
	21%	19%	24%	30%	28%	19%	13%	11%	7%	26%	16%	15%	30%	11%	19%

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Table 10

Q.8 Which, if any, of the following do you think you will need to take a loan out for in the next 12 months?

Base: All who have taken out a loan in last 12 months

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	404	29	18	357	18	48	37	47	36	25	67	48	31	404	-	227	177
Weighted base	425	32	24	369	17	48	42	45	35	30	72	49	32	425	-	239	186
NET: Take a loan out	239	18	19	202	6	30	20	24	16	17	51	22	18	239	-	239	-
	56%	56%	78%	55%	34%	62%	46%	53%	45%	56%	71%	44%	56%	56%	-	100%	-
Basic living essentials, such as food	67	6	1	60	1	7	2	9	5	6	14	6	9	67	-	67	-
	16%	18%	6%	16%	9%	15%	5%	20%	13%	21%	20%	12%	27%	16%	-	28%	-
Essential white goods, such as a washing machine	60	9	1	50	1	9	7	2	5	6	10	5	4	60	-	60	-
	14%	27%	6%	14%	9%	19%	16%	5%	14%	20%	15%	10%	14%	14%	-	25%	-
Christmas	59	10	2	47	2	15	2	4	6	3	11	3	1	59	-	59	-
	14%	30%	7%	13%	15%	32%	5%	9%	16%	8%	15%	6%	5%	14%	-	25%	-
Rent	52	4	9	40	*	2	2	8	4	1	13	5	5	52	-	52	-
	12%	11%	39%	11%	3%	3%	6%	17%	11%	3%	18%	9%	15%	12%	-	22%	-
Energy bills	52	4	7	41	2	4	1	7	3	4	9	6	6	52	-	52	-
	12%	12%	29%	11%	11%	9%	2%	15%	8%	14%	13%	11%	19%	12%	-	22%	-
Mortgage and credit repayments	43	2	-	41	-	3	5	9	1	2	13	5	2	43	-	43	-
	10%	7%	-	11%	-	6%	12%	20%	3%	6%	19%	11%	7%	10%	-	18%	-
To fund my education	43	4	1	37	2	2	4	7	3	2	13	2	2	43	-	43	-
	10%	14%	6%	10%	11%	4%	9%	16%	9%	6%	18%	5%	5%	10%	-	18%	-
School uniform and school equipment for my children	16	1	1	14	2	1	1	1	3	-	2	1	2	16	-	16	-
	4%	3%	2%	4%	9%	3%	3%	2%	10%	-	3%	3%	6%	4%	-	7%	-
Other	17	4	2	12	-	4	2	1	1	-	1	2	2	17	-	17	-
	4%	11%	8%	3%	-	8%	4%	3%	2%	-	1%	4%	5%	4%	-	7%	-
I do not expect to take out a loan in the next 12 months	186	14	5	167	11	18	23	21	19	13	21	27	14	186	-	-	186
	44%	44%	22%	45%	66%	38%	54%	47%	55%	44%	29%	56%	44%	44%	-	-	100%
NET: More than one	91	9	3	79	3	12	5	10	6	6	22	7	8	91	-	91	-
	21%	26%	13%	21%	20%	25%	12%	22%	16%	19%	31%	14%	25%	21%	-	38%	-

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Table 11

Q.8 Which, if any, of the following do you think you will need to take a loan out for in the next 12 months?

Base: All who expect to take a loan out in next 12 months

	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	348	161	187	71	101	70	59	29	18	108	102	54	84	66	154
Weighted base	359	180	179	68	119	76	47	31	18	100	102	73	84	75	165
NET: Take a loan out	359	180	179	68	119	76	47	31	18	100	102	73	84	75	165
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Basic living essentials, such as food	88	43	45	24	23	22	15	2	1	22	21	13	31	11	47
	25%	24%	25%	36%	20%	29%	33%	8%	4%	23%	21%	18%	37%	14%	28%
Essential white goods, such as a washing machine	81	41	40	11	31	15	15	6	3	21	25	6	29	11	41
	23%	23%	22%	16%	26%	20%	31%	19%	19%	21%	24%	8%	35%	14%	25%
Mortgage and credit repayments	72	34	38	5	25	24	10	6	2	18	26	17	11	25	33
	20%	19%	21%	8%	21%	32%	21%	20%	8%	18%	26%	23%	13%	33%	20%
Christmas	70	38	33	10	26	16	10	5	3	13	12	20	26	7	35
	20%	21%	18%	15%	22%	21%	22%	15%	17%	13%	12%	27%	31%	9%	21%
To fund my education	62	26	36	34	19	6	1	2	-	15	18	19	10	9	17
	17%	15%	20%	50%	16%	8%	3%	5%	-	15%	17%	26%	12%	12%	10%
Rent	62	29	33	20	31	7	3	1	-	21	12	15	13	13	27
	17%	16%	18%	29%	26%	9%	7%	3%	-	21%	12%	21%	16%	17%	17%
Energy bills	59	28	31	11	27	7	9	3	1	17	12	13	18	16	26
	16%	16%	17%	17%	23%	10%	18%	11%	7%	17%	11%	17%	21%	22%	16%
School uniform and school equipment for my children	19	8	11	5	4	8	2	-	-	4	6	2	7	2	10
	5%	4%	6%	7%	4%	10%	4%	-	-	4%	6%	3%	9%	3%	6%
Other	50	26	24	2	7	11	9	12	10	21	15	5	10	9	23
	14%	14%	14%	3%	6%	15%	18%	40%	53%	21%	14%	6%	11%	12%	14%
NET: More than one	109	53	57	28	39	22	15	5	1	34	26	17	32	15	48
	30%	29%	32%	40%	32%	29%	32%	17%	8%	34%	26%	23%	38%	20%	29%

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Table 11

Q.8 Which, if any, of the following do you think you will need to take a loan out for in the next 12 months?

Base: All who expect to take a loan out in next 12 months

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	348	22	20	306	12	41	29	35	22	19	77	46	25	227	121	348	-
Weighted base	359	22	28	309	8	42	35	32	21	23	73	44	31	239	120	359	-
NET: Take a loan out	359	22	28	309	8	42	35	32	21	23	73	44	31	239	120	359	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Basic living essentials, such as food	88	7	1	80	3	7	4	11	5	9	20	11	11	67	21	88	-
	25%	31%	5%	26%	31%	17%	12%	33%	25%	41%	27%	24%	35%	28%	18%	25%	-
Essential white goods, such as a washing machine	81	11	2	68	2	12	10	4	5	8	15	6	6	60	21	81	-
	23%	52%	7%	22%	22%	28%	28%	12%	26%	36%	20%	14%	19%	25%	17%	23%	-
Mortgage and credit repayments	72	2	7	63	-	7	7	11	2	2	17	10	8	43	29	72	-
	20%	10%	25%	20%	-	16%	19%	35%	9%	9%	23%	22%	25%	18%	24%	20%	-
Christmas	70	10	2	59	2	16	3	5	7	3	16	5	1	59	12	70	-
	20%	45%	6%	19%	30%	38%	10%	16%	34%	14%	21%	10%	5%	25%	10%	20%	-
To fund my education	62	4	1	56	2	3	5	9	7	2	17	6	5	43	19	62	-
	17%	20%	5%	18%	29%	7%	14%	29%	31%	11%	24%	13%	15%	18%	16%	17%	-
Rent	62	4	9	49	*	2	2	8	5	3	16	5	7	52	9	62	-
	17%	17%	33%	16%	5%	5%	7%	26%	22%	14%	22%	11%	23%	22%	8%	17%	-
Energy bills	59	5	8	46	2	4	1	8	3	4	12	6	7	52	7	59	-
	16%	22%	29%	15%	22%	10%	2%	25%	13%	19%	16%	14%	22%	22%	6%	16%	-
School uniform and school equipment for my children	19	1	1	17	2	1	1	1	3	-	4	1	3	16	3	19	-
	5%	5%	2%	6%	18%	3%	4%	3%	17%	-	5%	3%	11%	7%	3%	5%	-
Other	50	5	3	43	*	7	9	3	1	1	6	10	4	17	33	50	-
	14%	22%	9%	14%	6%	17%	25%	9%	4%	7%	8%	23%	14%	7%	28%	14%	-
NET: More than one	109	10	3	97	3	12	6	13	6	8	29	8	11	91	18	109	-
	30%	43%	11%	31%	40%	28%	17%	40%	31%	36%	40%	18%	36%	38%	15%	30%	-

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Table 12

Q.9 Which of the following financial penalties, if any, have you experienced?**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	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
NET: Any	975	461	514	68	203	204	202	136	162	254	269	212	240	171	439
	48%	47%	50%	28%	60%	60%	56%	45%	37%	47%	48%	48%	50%	63%	51%
Late payment charge	633	291	342	32	116	156	130	94	105	147	187	134	164	104	288
	31%	29%	33%	13%	34%	46%	36%	31%	24%	27%	33%	31%	34%	38%	34%
Overdraft fee	627	307	320	43	117	130	140	88	108	152	185	127	163	110	283
	31%	31%	31%	18%	35%	38%	39%	29%	25%	28%	33%	29%	34%	40%	33%
Threat of bankruptcy	73	40	33	6	22	12	17	10	6	18	14	14	27	18	26
	4%	4%	3%	2%	6%	3%	5%	3%	1%	3%	3%	3%	6%	7%	3%
Trapped in a longer contract	73	37	35	9	26	15	14	4	4	22	15	17	18	15	41
	4%	4%	3%	4%	8%	4%	4%	1%	1%	4%	3%	4%	4%	5%	5%
Failure to claim compensation	69	38	30	5	18	14	14	9	9	20	23	16	10	13	35
	3%	4%	3%	2%	5%	4%	4%	3%	2%	4%	4%	4%	2%	5%	4%
Other financial penalty	28	15	13	1	3	7	4	5	7	9	6	7	5	2	12
	1%	1%	1%	1%	1%	2%	1%	2%	2%	2%	1%	2%	1%	1%	1%
None of the above	1045	529	516	172	137	136	158	164	278	286	291	227	240	102	419
	52%	53%	50%	72%	40%	40%	44%	55%	63%	53%	52%	52%	50%	37%	49%

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Table 12

Q.9 Which of the following financial penalties, if any, have you experienced?**Base: All respondents**

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348	1672
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
NET: Any	975 48%	94 52%	59 58%	822 47%	39 49%	95 43%	84 46%	86 47%	70 50%	102 51%	118 45%	145 51%	83 46%	310 73%	665 42%	263 73%	712 43%
Late payment charge	633 31%	61 33%	36 35%	537 31%	29 36%	54 24%	48 27%	58 32%	48 34%	61 30%	78 30%	100 35%	61 34%	198 47%	435 27%	158 44%	475 29%
Overdraft fee	627 31%	56 31%	33 33%	538 31%	24 29%	60 27%	62 34%	57 31%	44 31%	62 31%	72 27%	98 35%	59 32%	183 43%	445 28%	160 44%	468 28%
Threat of bankruptcy	73 4%	9 5%	3 3%	61 4%	5 6%	3 1%	7 4%	2 1%	9 6%	9 5%	13 5%	6 2%	8 4%	38 9%	34 2%	37 10%	36 2%
Trapped in a longer contract	73 4%	5 3%	4 4%	64 4%	4 5%	7 3%	5 3%	9 5%	5 3%	11 5%	8 3%	10 4%	6 3%	43 10%	29 2%	38 11%	34 2%
Failure to claim compensation	69 3%	13 7%	6 6%	49 3%	3 4%	8 3%	6 3%	2 1%	3 2%	4 2%	10 4%	8 3%	4 2%	38 9%	31 2%	35 10%	33 2%
Other financial penalty	28 1%	3 2%	2 2%	23 1%	1 1%	1 *	1 *	3 2%	7 5%	5 2%	1 1%	3 1%	2 1%	13 3%	15 1%	8 2%	20 1%
None of the above	1045 52%	87 48%	42 42%	915 53%	41 51%	128 57%	98 54%	96 53%	71 50%	100 49%	145 55%	138 49%	99 54%	115 27%	930 58%	96 27%	949 57%

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Table 13

Q.9 Which of the following financial penalties, if any, have you experienced?**Base: All who have experienced any financial penalty**

	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	970	430	540	71	169	201	219	146	164	276	279	159	256	157	412
Weighted base	975	461	514	68	203	204	202	136	162	254	269	212	240	171	439
NET: Any	975	461	514	68	203	204	202	136	162	254	269	212	240	171	439
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Late payment charge	633	291	342	32	116	156	130	94	105	147	187	134	164	104	288
	65%	63%	66%	47%	57%	77%	64%	69%	65%	58%	70%	63%	69%	61%	66%
Overdraft fee	627	307	320	43	117	130	140	88	108	152	185	127	163	110	283
	64%	67%	62%	63%	58%	64%	69%	65%	67%	60%	69%	60%	68%	64%	65%
Threat of bankruptcy	73	40	33	6	22	12	17	10	6	18	14	14	27	18	26
	7%	9%	6%	9%	11%	6%	8%	8%	4%	7%	5%	6%	11%	11%	6%
Trapped in a longer contract	73	37	35	9	26	15	14	4	4	22	15	17	18	15	41
	7%	8%	7%	13%	13%	7%	7%	3%	3%	9%	6%	8%	8%	9%	9%
Failure to claim compensation	69	38	30	5	18	14	14	9	9	20	23	16	10	13	35
	7%	8%	6%	7%	9%	7%	7%	6%	6%	8%	8%	7%	4%	8%	8%
Other financial penalty	28	15	13	1	3	7	4	5	7	9	6	7	5	2	12
	3%	3%	3%	2%	2%	4%	2%	3%	4%	4%	2%	3%	2%	1%	3%

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Table 13

Q.9 Which of the following financial penalties, if any, have you experienced?**Base: All who have experienced any financial penalty**

	Region												Taken out a loan		Expect to take out a loan		
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	970	83	51	836	45	117	74	89	73	87	122	150	79	296	674	256	714
Weighted base	975	94	59	822	39	95	84	86	70	102	118	145	83	310	665	263	712
NET: Any	975	94	59	822	39	95	84	86	70	102	118	145	83	310	665	263	712
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Late payment charge	633 65%	61 64%	36 61%	537 65%	29 74%	54 57%	48 58%	58 68%	48 68%	61 60%	78 66%	100 69%	61 73%	198 64%	435 65%	158 60%	475 67%
Overdraft fee	627 64%	56 59%	33 57%	538 65%	24 60%	60 63%	62 74%	57 66%	44 62%	62 61%	72 61%	98 68%	59 71%	183 59%	445 67%	160 61%	468 66%
Threat of bankruptcy	73 7%	9 9%	3 5%	61 7%	5 13%	3 3%	7 8%	2 2%	9 12%	9 9%	13 11%	6 4%	8 9%	38 12%	34 5%	37 14%	36 5%
Trapped in a longer contract	73 7%	5 5%	4 6%	64 8%	4 10%	7 7%	5 6%	9 10%	5 6%	11 11%	8 7%	10 7%	6 8%	43 14%	29 4%	38 15%	34 5%
Failure to claim compensation	69 7%	13 14%	6 11%	49 6%	3 9%	8 8%	6 7%	2 3%	3 5%	4 4%	10 9%	8 6%	4 4%	38 12%	31 5%	35 13%	33 5%
Other financial penalty	28 3%	3 3%	2 3%	23 3%	1 2%	1 1%	1 1%	3 3%	7 10%	5 4%	1 1%	3 2%	2 3%	13 4%	15 2%	8 3%	20 3%

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Table 14

Q.10 Which, if any, of the reasons below explain why you had to pay a financial penalty?**Base: All who have ever experienced a financial penalty**

	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	970	430	540	71	169	201	219	146	164	276	279	159	256	157	412
Weighted base	975	461	514	68	203	204	202	136	162	254	269	212	240	171	439
I had forgotten to make the payment	462 47%	218 47%	243 47%	17 25%	79 39%	106 52%	101 50%	65 48%	94 58%	121 48%	143 53%	99 47%	99 41%	73 43%	211 48%
I could not afford to make the payment on time	346 36%	160 35%	187 36%	29 42%	76 38%	80 39%	76 37%	45 33%	41 25%	69 27%	93 34%	68 32%	117 49%	59 35%	160 37%
I did not realise that there would be a penalty incurred	93 10%	50 11%	42 8%	18 26%	30 15%	11 5%	16 8%	11 8%	7 5%	21 8%	20 7%	21 10%	31 13%	18 10%	45 10%
The payments were much higher than I thought they would be	67 7%	26 6%	40 8%	9 14%	22 11%	19 9%	12 6%	2 1%	2 1%	21 8%	16 6%	9 4%	21 9%	21 13%	31 7%
I did not understand the terms and conditions	30 3%	16 3%	14 3%	6 8%	10 5%	4 2%	7 3%	2 2%	1 *	6 2%	5 2%	10 5%	9 4%	10 6%	11 3%
I did not read the terms and conditions beforehand	29 3%	21 5%	8 2%	5 8%	12 6%	4 2%	5 2%	- -	3 2%	8 3%	5 2%	11 5%	4 2%	10 6%	11 3%
Other	83 9%	32 7%	52 10%	4 6%	12 6%	11 6%	18 9%	18 13%	20 12%	32 12%	25 9%	17 8%	10 4%	21 12%	27 6%
None of the above	67 7%	28 6%	39 8%	5 7%	12 6%	10 5%	20 10%	9 7%	11 7%	13 5%	22 8%	15 7%	17 7%	10 6%	25 6%

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Table 14

Q.10 Which, if any, of the reasons below explain why you had to pay a financial penalty?**Base: All who have ever experienced a financial penalty**

	Region												Taken out a loan		Expect to take out a loan			
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside		West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	970	83	51	836	45	117	74	89	73	87	122	150	79	296	674	256	714	
Weighted base	975	94	59	822	39	95	84	86	70	102	118	145	83	310	665	263	712	
I had forgotten to make the payment	462 47%	52 55%	25 42%	386 47%	15 39%	45 47%	35 42%	46 54%	31 44%	40 40%	46 39%	83 57%	43 52%	121 39%	341 51%	91 35%	371 52%	
I could not afford to make the payment on time	346 36%	36 38%	18 31%	293 36%	18 46%	32 34%	33 39%	31 36%	26 37%	34 33%	51 43%	35 25%	31 38%	141 45%	206 31%	105 40%	242 34%	
I did not realise that there would be a penalty incurred	93 10%	8 9%	2 4%	82 10%	3 8%	11 11%	8 9%	7 8%	8 12%	12 12%	16 14%	12 8%	6 7%	41 13%	52 8%	36 14%	57 8%	
The payments were much higher than I thought they would be	67 7%	8 8%	3 5%	56 7%	4 9%	4 4%	5 6%	8 9%	7 10%	7 7%	15 13%	4 3%	1 2%	43 14%	24 4%	33 12%	34 5%	
I did not understand the terms and conditions	30 3%	3 3%	4 6%	23 3%	- -	* *	- -	4 5%	4 5%	1 1%	8 7%	3 2%	2 2%	21 7%	9 1%	18 7%	12 2%	
I did not read the terms and conditions beforehand	29 3%	5 6%	2 3%	21 3%	1 3%	3 3%	* 1%	2 2%	1 2%	3 3%	5 5%	2 2%	3 4%	24 8%	5 1%	22 8%	7 1%	
Other	83 9%	11 12%	4 7%	68 8%	2 5%	5 5%	8 10%	4 4%	4 6%	20 19%	5 4%	14 10%	6 7%	9 3%	75 11%	19 7%	64 9%	
None of the above	67 7%	3 3%	6 11%	58 7%	6 14%	9 9%	7 8%	6 7%	5 6%	6 6%	3 3%	14 9%	3 3%	13 4%	54 8%	11 4%	56 8%	

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Table 15

Q.11 Which, if any, of the following would you consider going to, to seek financial advice?**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	2020	922	1098	245	286	338	382	319	450	578	602	337	503	249	811
Weighted base	2020	990	1030	240	340	340	360	300	440	540	560	440	480	274	858
NET: Any	1695	805	890	161	301	298	313	255	366	477	446	384	388	248	705
	84%	81%	86%	67%	88%	88%	87%	85%	83%	88%	80%	87%	81%	91%	82%
Citizens Advice Bureau	925	443	482	64	137	182	197	152	194	224	244	206	251	131	373
	46%	45%	47%	27%	40%	53%	55%	51%	44%	41%	43%	47%	52%	48%	43%
Your bank or building society	823	385	439	84	135	135	142	143	183	255	231	170	168	118	341
	41%	39%	43%	35%	40%	40%	40%	48%	42%	47%	41%	39%	35%	43%	40%
Friend or family member	655	287	367	104	163	134	96	66	91	186	190	139	140	103	298
	32%	29%	36%	43%	48%	39%	27%	22%	21%	35%	34%	31%	29%	38%	35%
Money advice websites	653	326	328	60	106	146	141	95	104	191	200	120	142	121	289
	32%	33%	32%	25%	31%	43%	39%	32%	24%	35%	36%	27%	30%	44%	34%
Independent Financial Advisor	583	307	277	25	84	112	118	109	136	203	165	123	92	90	258
	29%	31%	27%	11%	25%	33%	33%	36%	31%	38%	29%	28%	19%	33%	30%
Google, or other search engines	416	213	202	83	99	73	83	40	38	116	111	93	96	71	201
	21%	22%	20%	34%	29%	21%	23%	13%	9%	21%	20%	21%	20%	26%	23%
National Debt Line	359	189	170	18	47	82	86	62	64	95	95	70	99	55	163
	18%	19%	17%	7%	14%	24%	24%	21%	15%	18%	17%	16%	21%	20%	19%
Local council	111	71	40	16	22	34	19	10	10	26	25	29	31	24	50
	5%	7%	4%	7%	7%	10%	5%	3%	2%	5%	4%	7%	6%	9%	6%
Your employer	76	43	33	14	25	16	12	6	3	31	20	10	15	15	51
	4%	4%	3%	6%	7%	5%	3%	2%	1%	6%	4%	2%	3%	6%	6%
Church or religious organisation	37	15	22	5	12	7	4	5	3	16	10	3	9	10	15
	2%	2%	2%	2%	4%	2%	1%	2%	1%	3%	2%	1%	2%	3%	2%
Your landlord or housing provider	36	21	15	6	14	8	3	5	*	9	6	7	14	6	21
	2%	2%	1%	3%	4%	2%	1%	2%	*	2%	1%	2%	3%	2%	2%
Payday lender	17	8	9	5	5	5	1	1	-	6	2	2	7	3	11
	1%	1%	1%	2%	1%	2%	*	*	-	1%	*	*	1%	1%	1%
Other	23	14	10	1	1	2	6	7	8	8	7	4	5	4	6
	1%	1%	1%	*	*	1%	2%	2%	2%	2%	1%	1%	1%	1%	1%
None of the above	325	185	140	79	39	42	47	45	74	63	114	56	92	25	152
	16%	19%	14%	33%	12%	12%	13%	15%	17%	12%	20%	13%	19%	9%	18%

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Table 15

Q.11 Which, if any, of the following would you consider going to, to seek financial advice?**Base: All respondents**

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Unweighted base	2020	172	91	1757	88	242	164	189	145	175	287	299	168	404	1616	348	1672
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
NET: Any	1695 84%	151 83%	85 84%	1459 84%	67 83%	191 86%	158 87%	152 84%	119 84%	170 84%	191 73%	253 89%	157 87%	390 92%	1305 82%	340 95%	1355 82%
Citizens Advice Bureau	925 46%	73 40%	40 40%	812 47%	41 51%	107 48%	102 56%	84 46%	71 50%	103 51%	81 31%	140 49%	84 46%	208 49%	718 45%	180 50%	745 45%
Your bank or building society	823 41%	68 38%	43 42%	712 41%	25 31%	104 47%	81 44%	85 47%	49 35%	93 46%	83 32%	120 42%	72 40%	164 39%	659 41%	157 44%	666 40%
Friend or family member	655 32%	56 31%	32 32%	566 33%	22 27%	79 36%	50 28%	56 31%	47 33%	71 35%	80 30%	97 34%	65 36%	160 38%	495 31%	145 40%	510 31%
Money advice websites	653 32%	56 31%	33 32%	564 32%	21 26%	70 32%	68 37%	61 34%	53 38%	69 34%	67 25%	92 32%	63 35%	162 38%	491 31%	139 39%	514 31%
Independent Financial Advisor	583 29%	55 31%	31 31%	497 29%	19 24%	62 28%	66 36%	58 32%	38 27%	56 28%	62 24%	80 28%	56 31%	118 28%	465 29%	110 31%	474 29%
Google, or other search engines	416 21%	36 20%	18 17%	362 21%	10 12%	49 22%	38 21%	36 20%	37 26%	39 19%	46 18%	63 22%	45 25%	126 30%	290 18%	111 31%	305 18%
National Debt Line	359 18%	34 19%	22 22%	303 17%	13 16%	35 16%	32 18%	32 17%	28 20%	34 17%	33 12%	60 21%	36 20%	110 26%	250 16%	87 24%	272 16%
Local council	111 5%	11 6%	11 11%	89 5%	2 2%	17 8%	9 5%	8 4%	8 6%	14 7%	14 5%	10 4%	6 3%	44 10%	66 4%	44 12%	67 4%
Your employer	76 4%	6 3%	7 7%	63 4%	2 2%	11 5%	4 2%	5 3%	4 3%	1 1%	12 5%	11 4%	12 7%	34 8%	43 3%	27 7%	50 3%
Church or religious organisation	37 2%	1 1%	3 3%	34 2%	2 3%	6 3%	1 *	1 *	4 3%	2 1%	8 3%	7 2%	2 1%	17 4%	20 1%	20 6%	17 1%
Your landlord or housing provider	36 2%	5 3%	1 1%	30 2%	2 2%	10 4%	- -	3 2%	3 2%	1 1%	7 3%	3 1%	1 *	27 6%	9 1%	30 8%	6 *
Payday lender	17 1%	- -	1 1%	16 1%	- -	4 2%	1 *	2 1%	2 2%	2 1%	2 1%	1 *	3 1%	14 3%	3 *	13 4%	3 *
Other	23 1%	5 3%	- -	19 1%	1 1%	1 1%	4 2%	2 1%	1 1%	1 1%	* *	2 1%	5 3%	4 1%	20 1%	2 1%	21 1%

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Table 15

Q.11 Which, if any, of the following would you consider going to, to seek financial advice?**Base: All respondents**

	Region													Taken out a loan		Expect to take out a loan	
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	Yes	No	Yes	No
Weighted base	2020	182	101	1737	81	222	182	182	141	202	263	283	182	425	1595	359	1661
None of the above	325 16%	30 17%	16 16%	279 16%	14 17%	32 14%	24 13%	29 16%	22 16%	32 16%	72 27%	30 11%	24 13%	36 8%	290 18%	19 5%	306 18%