## R3 Personal Debt Snapshot <br> Wave 11 - June

## METHODOLOGY NOTE

ComRes interviewed 2,060 GB adults online between $31^{\text {st }}$ May and $2^{\text {nd }}$ June 2013. Data were weighted to be demographically representative of all British adults aged $18+$. ComRes is a member of the British Polling Council and abides by its rules.

All press releases or other publications must be checked with ComRes before use. ComRes requires 48 hours to check a press release unless otherwise agreed.

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 1
Q. 1 How worried or otherwise are you about your current level of debt?

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 |  | 2060 | 980 | 1080 | 222 | 334 | 356 | 390 | 314 | 444 | 601 | 595 | 352 | 512 | 273 | 851 |
| Weighted base |  | 2060 | 1010 | 1050 | 245 | 347 | 347 | 367 | 306 | 448 | 551 | 571 | 449 | 489 | 293 | 861 |
| NET: Worried |  | $\begin{aligned} & 1027 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 462 \\ & 46 \% \end{aligned}$ | $\begin{aligned} & 564 \\ & 54 \% \end{aligned}$ | $\begin{aligned} & 137 \\ & 56 \% \end{aligned}$ | $\begin{aligned} & 235 \\ & 68 \% \end{aligned}$ | $\begin{aligned} & 210 \\ & 61 \% \end{aligned}$ | $\begin{aligned} & 204 \\ & 56 \% \end{aligned}$ | $\begin{aligned} & 127 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 114 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 236 \\ & 43 \% \end{aligned}$ | $\begin{aligned} & 283 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 220 \\ & 49 \% \end{aligned}$ | $\begin{gathered} 287 \\ 59 \% \end{gathered}$ | $\begin{aligned} & 173 \\ & 59 \% \end{aligned}$ | $\begin{aligned} & 479 \\ & 56 \% \end{aligned}$ |
| NET: Extremely/ very worried |  | $\begin{aligned} & 439 \\ & 21 \% \end{aligned}$ | $\begin{gathered} 189 \\ 19 \% \end{gathered}$ | $\begin{aligned} & 250 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 105 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 94 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 99 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 58 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 31 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 89 \\ & 16 \% \end{aligned}$ | $\begin{gathered} 132 \\ 23 \% \end{gathered}$ | $\begin{aligned} & 85 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 133 \\ 27 \% \end{gathered}$ | $\begin{aligned} & 88 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 203 \\ & 24 \% \end{aligned}$ |
| Extremely worried | (4) | $\begin{aligned} & 212 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 91 \\ 9 \% \end{gathered}$ | $\begin{gathered} 121 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 32 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 24 \\ 8 \% \end{gathered}$ | $\begin{gathered} 11 \\ 3 \% \end{gathered}$ | $\begin{gathered} 37 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 68 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 45 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 41 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 100 \\ & 12 \% \end{aligned}$ |
| Very worried | (3) | $\begin{aligned} & 227 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 98 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 129 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 21 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 58 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 44 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 35 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 20 \\ 4 \% \end{gathered}$ | $\begin{gathered} 52 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 64 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 41 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 70 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 103 \\ & 12 \% \end{aligned}$ |
| Fairly worried | (2) | $\begin{gathered} 587 \\ 29 \% \end{gathered}$ | $\begin{aligned} & 273 \\ & 27 \% \end{aligned}$ | $\begin{gathered} 314 \\ 30 \% \end{gathered}$ | $\begin{aligned} & 84 \\ & 34 \% \end{aligned}$ | $\begin{aligned} & 130 \\ & 37 \% \end{aligned}$ | $\begin{aligned} & 117 \\ & 34 \% \end{aligned}$ | $\begin{aligned} & 106 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 68 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 83 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 147 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 151 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 135 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 154 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 86 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 276 \\ & 32 \% \end{aligned}$ |
| Not at all worried | (1) | $\begin{aligned} & 1033 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 547 \\ & 54 \% \end{aligned}$ | $\begin{aligned} & 486 \\ & 46 \% \end{aligned}$ | $\begin{aligned} & 108 \\ & 44 \% \end{aligned}$ | $\begin{aligned} & 112 \\ & 32 \% \end{aligned}$ | $\begin{gathered} 137 \\ 39 \% \end{gathered}$ | $\begin{aligned} & 163 \\ & 44 \% \end{aligned}$ | $\begin{aligned} & 179 \\ & 59 \% \end{aligned}$ | $\begin{aligned} & 335 \\ & 75 \% \end{aligned}$ | $\begin{aligned} & 315 \\ & 57 \% \end{aligned}$ | $\begin{aligned} & 288 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 229 \\ & 51 \% \end{aligned}$ | $\begin{aligned} & 202 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 119 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 382 \\ & 44 \% \end{aligned}$ |
| NET: Not worried |  | $\begin{aligned} & 1621 \\ & 79 \% \end{aligned}$ | $\begin{aligned} & 821 \\ & 81 \% \end{aligned}$ | $\begin{gathered} 800 \\ 76 \% \end{gathered}$ | $\begin{aligned} & 192 \\ & 78 \% \end{aligned}$ | $\begin{aligned} & 242 \\ & 70 \% \end{aligned}$ | $\begin{aligned} & 253 \\ & 73 \% \end{aligned}$ | $\begin{aligned} & 269 \\ & 73 \% \end{aligned}$ | $\begin{gathered} 247 \\ 81 \% \end{gathered}$ | $\begin{aligned} & 417 \\ & 93 \% \end{aligned}$ | $\begin{aligned} & 462 \\ & 84 \% \end{aligned}$ | $\begin{aligned} & 439 \\ & 77 \% \end{aligned}$ | $\begin{gathered} 363 \\ 81 \% \end{gathered}$ | $\begin{aligned} & 356 \\ & 73 \% \end{aligned}$ | $\begin{aligned} & 205 \\ & 70 \% \end{aligned}$ | $\begin{aligned} & 658 \\ & 76 \% \end{aligned}$ |
| Mean |  | 1.81 | 1.73 | 1.89 | 1.91 | 2.11 | 2.02 | 1.96 | 1.68 | 1.35 | 1.66 | 1.85 | 1.78 | 1.99 | 2.03 | 1.91 |
| Standard deviation Standard error |  | $\begin{aligned} & 0.99 \\ & 0.02 \end{aligned}$ | $\begin{aligned} & 0.96 \\ & 0.03 \end{aligned}$ | $\begin{aligned} & 1.02 \\ & 0.03 \end{aligned}$ | $\begin{aligned} & 1.02 \\ & 0.07 \end{aligned}$ | $\begin{aligned} & 1.01 \\ & 0.06 \end{aligned}$ | $\begin{aligned} & 1.05 \\ & 0.06 \end{aligned}$ | $\begin{aligned} & 1.05 \\ & 0.05 \end{aligned}$ | $\begin{aligned} & 0.95 \\ & 0.05 \end{aligned}$ | $\begin{aligned} & 0.68 \\ & 0.03 \end{aligned}$ | $\begin{aligned} & 0.90 \\ & 0.04 \end{aligned}$ | $\begin{aligned} & 1.03 \\ & 0.04 \end{aligned}$ | $\begin{aligned} & 0.98 \\ & 0.05 \end{aligned}$ | $\begin{aligned} & 1.04 \\ & 0.05 \end{aligned}$ | $\begin{aligned} & 1.06 \\ & 0.06 \end{aligned}$ | $\begin{aligned} & 1.01 \\ & 0.03 \end{aligned}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Q. 1 How worried or otherwise are you about your current level of debt?

Base: All respondents

Region

|  |  | Total | Scotland | North East | North West | Yorkshire \& Humberside | West Midlands | East Midlands | Wales | Eastern | London | South East | South West |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Unweighted base |  | 2060 | 175 | 89 | 244 | 173 | 183 | 153 | 115 | 198 | 274 | 295 | 161 |
| Weighted base |  | 2060 | 185 | 82 | 227 | 185 | 185 | 144 | 103 | 206 | 268 | 288 | 185 |
| NET: Worried |  | $\begin{gathered} 1027 \\ 50 \% \end{gathered}$ | $\begin{aligned} & 88 \\ & 48 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 44 \% \end{aligned}$ | $\begin{gathered} 111 \\ 49 \% \end{gathered}$ | $\begin{aligned} & 89 \\ & 48 \% \end{aligned}$ | $\begin{aligned} & 101 \\ & 54 \% \end{aligned}$ | $\begin{aligned} & 80 \\ & 55 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 51 \% \end{aligned}$ | $\begin{gathered} 103 \\ 50 \% \end{gathered}$ | $\begin{aligned} & 162 \\ & 61 \% \end{aligned}$ | $\begin{gathered} 139 \\ 48 \% \end{gathered}$ | $\begin{aligned} & 65 \\ & 35 \% \end{aligned}$ |
| NET: Extremely/ very worried |  | $\begin{gathered} 439 \\ 21 \% \end{gathered}$ | $\begin{aligned} & 39 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 44 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 61 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 10 \% \end{aligned}$ |
| Extremely worried | (4) | $\begin{aligned} & 212 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 16 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 20 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \% \end{aligned}$ |
| Very worried | (3) | $\begin{aligned} & 227 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 12 \% \end{aligned}$ | $\stackrel{9}{9} 11 \%$ | $\begin{aligned} & 27 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 16 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 44 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 16 \\ 8 \% \end{gathered}$ |
| Fairly worried | (2) | $\begin{gathered} 587 \\ 29 \% \end{gathered}$ | $\begin{aligned} & 49 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 78 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 25 \% \end{aligned}$ |
| Not at all worried | (1) | $\begin{gathered} 1033 \\ 50 \% \end{gathered}$ | $\begin{aligned} & 97 \\ & 52 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 56 \% \end{aligned}$ | $\begin{aligned} & 116 \\ & 51 \% \end{aligned}$ | $\begin{aligned} & 96 \\ & 52 \% \end{aligned}$ | $\begin{aligned} & 85 \\ & 46 \% \end{aligned}$ | $\begin{aligned} & 65 \\ & 45 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 49 \% \end{aligned}$ | $\begin{aligned} & 103 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 105 \\ & 39 \% \end{aligned}$ | $\begin{aligned} & 149 \\ & 52 \% \end{aligned}$ | $\begin{aligned} & 120 \\ & 65 \% \end{aligned}$ |
| NET: Not worried |  | $\begin{gathered} 1621 \\ 79 \% \end{gathered}$ | $\begin{aligned} & 146 \\ & 79 \% \end{aligned}$ | $\begin{aligned} & 64 \\ & 77 \% \end{aligned}$ | $\begin{aligned} & 179 \\ & 79 \% \end{aligned}$ | $\begin{aligned} & 155 \\ & 84 \% \end{aligned}$ | $\begin{aligned} & 141 \\ & 76 \% \end{aligned}$ | $\begin{gathered} 112 \\ 78 \% \end{gathered}$ | $\begin{aligned} & 83 \\ & 81 \% \end{aligned}$ | $\begin{aligned} & 159 \\ & 77 \% \end{aligned}$ | $\begin{aligned} & 187 \\ & 70 \% \end{aligned}$ | $\begin{aligned} & 227 \\ & 79 \% \end{aligned}$ | $\begin{aligned} & 167 \\ & 90 \% \end{aligned}$ |
| Mean |  | 1.81 | 1.77 | 1.78 | 1.79 | 1.70 | 1.91 | 1.90 | 1.81 | 1.88 | 2.05 | 1.80 | 1.47 |
| Standard deviation Standard error |  | 0.99 0.02 | 0.98 0.07 | $\begin{aligned} & 1.05 \\ & 0.11 \end{aligned}$ | $\begin{aligned} & 0.97 \\ & 0.06 \end{aligned}$ | $\begin{aligned} & 0.87 \\ & 0.07 \end{aligned}$ | $\begin{aligned} & 1.04 \\ & 0.08 \end{aligned}$ | $\begin{aligned} & 1.02 \\ & 0.08 \end{aligned}$ | $\begin{aligned} & 1.00 \\ & 0.09 \end{aligned}$ | $\begin{aligned} & 1.08 \\ & 0.08 \end{aligned}$ | $\begin{aligned} & 1.06 \\ & 0.06 \end{aligned}$ | $\begin{aligned} & 1.01 \\ & 0.06 \end{aligned}$ | $\begin{aligned} & 0.72 \\ & 0.06 \end{aligned}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 2
Q. 2 What kind of debt is worrying you?

Base: All respondents who are worried about their current level of debt

|  | 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 | Pri- <br> vate |
| Unweighted base | 1029 | 449 | 580 | 135 | 220 | 218 | 224 | 123 | 109 | 262 | 291 | 173 | 303 | 162 | 474 |
| Weighted base | 1027 | 462 | 564 | 137 | 235 | 210 | 204 | 127 | 114 | 236 | 283 | 220 | 287 | 173 | 479 |
| Credit cards | $\begin{gathered} 429 \\ 42 \% \end{gathered}$ | $\begin{gathered} 194 \\ 42 \% \end{gathered}$ | $\begin{aligned} & 235 \\ & 42 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 90 \\ & 38 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & 46 \% \end{aligned}$ | $\begin{aligned} & 99 \\ & 49 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 62 \\ & 55 \% \end{aligned}$ | $\begin{aligned} & 106 \\ & 45 \% \end{aligned}$ | $\begin{aligned} & 124 \\ & 44 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & 44 \% \end{aligned}$ | $\begin{aligned} & 101 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 208 \\ & 43 \% \end{aligned}$ |
| Mortgage repayments | $\begin{aligned} & 221 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 110 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 111 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 9 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 41 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 60 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 62 \\ & \text { 22\% } \end{aligned}$ | $\begin{aligned} & 47 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 116 \\ & 24 \% \end{aligned}$ |
| Overdraft | $\begin{aligned} & 210 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 85 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 124 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 40 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 64 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 44 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 61 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 102 \\ & 21 \% \end{aligned}$ |
| Bank loans | $\begin{aligned} & 156 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 78 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 77 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 49 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 41 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 39 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 88 \\ & 18 \% \end{aligned}$ |
| Paying a debt management plan | $\begin{gathered} 114 \\ 11 \% \end{gathered}$ | $\begin{aligned} & 59 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 12 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 25 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 25 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 35 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 10 \% \end{aligned}$ |
| Loans from friends or family | $\begin{aligned} & 113 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 43 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 70 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \% \end{aligned}$ | $\begin{gathered} 21 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 41 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 11 \% \end{aligned}$ |
| "Payday" or other similar short-term, high interest loan | $\begin{aligned} & 104 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 9 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \% \end{aligned}$ | $\begin{gathered} 21 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 30 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 11 \% \end{aligned}$ |
| Student loans | $\begin{aligned} & 95 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 39 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 56 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \% \end{aligned}$ | - | $\begin{aligned} & 27 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 7 \% \end{aligned}$ | $\begin{gathered} 45 \\ 9 \% \end{gathered}$ |
| Rent arrears | $\begin{aligned} & 89 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 38 \\ 8 \% \end{gathered}$ | $\begin{gathered} 51 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 15 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 21 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 24 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 9 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 22 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 17 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 37 \\ 8 \% \end{gathered}$ |
| Store cards | $\begin{aligned} & 62 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 25 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 37 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 7 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 20 \\ 9 \% \end{gathered}$ | $\begin{gathered} 16 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 12 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \% \\ & \end{aligned}$ | $\begin{aligned} & 12 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 16 \\ 6 \% \end{gathered}$ | $\begin{gathered} 16 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 17 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 35 \\ 7 \% \end{gathered}$ |
| None of these | $\begin{gathered} 130 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 57 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 18 \% \end{aligned}$ | $\begin{gathered} 18 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 34 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 49 \\ & 17 \% \end{aligned}$ | $\begin{gathered} 15 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 54 \\ & 11 \% \end{aligned}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 2
Q. 2 What kind of debt is worrying you?

Base: All respondents who are worried about their current level of debt

|  |  | Region |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Scotland | North East | North West | Yorkshire \& | West Midlands | East Midlands | Wales | Eastern | London | South East | South West |
| Unweighted base | 1029 | 86 | 39 | 116 | 86 | 98 | 88 | 58 | 103 | 157 | 140 | 58 |
| Weighted base | 1027 | 88 | 36 | 111 | 89 | 101 | 80 | 52 | 103 | 162 | 139 | 65 |
| Credit cards | $\begin{gathered} 429 \\ 42 \% \end{gathered}$ | $\begin{aligned} & 29 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 56 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 48 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 36 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 37 \% \end{aligned}$ | $\begin{aligned} & 37 \\ & 46 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 37 \% \end{aligned}$ | $\begin{aligned} & 45 \\ & 44 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 37 \% \end{aligned}$ | $\begin{aligned} & 65 \\ & 47 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 50 \% \end{aligned}$ |
| Mortgage repayments | $\begin{gathered} 221 \\ 22 \% \end{gathered}$ | $\begin{aligned} & 13 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 9 \\ 24 \% \end{gathered}$ | $\begin{aligned} & 24 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 31 \% \end{aligned}$ | ${ }_{27 \%}^{28}$ | $\begin{aligned} & 15 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 14 \% \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 24 \% \end{aligned}$ |
| Overdraft | $\begin{gathered} 210 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 13 \\ & 14 \% \\ & \end{aligned}$ | $\underset{11 \%}{4}$ | $\begin{aligned} & 23 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 12 \% \end{aligned}$ | ${ }_{26 \%}^{26}$ | $\begin{aligned} & 19 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & \\ & \hline \end{aligned}$ | $\begin{aligned} & 17 \\ & 26 \% \end{aligned}$ |
| Bank loans | $\begin{gathered} 156 \\ 15 \% \end{gathered}$ | $\begin{aligned} & \begin{array}{l} 17 \\ 19 \% \end{array} \end{aligned}$ | $\begin{gathered} 5 \\ 15 \% \end{gathered}$ | $\begin{aligned} & 11 \% \end{aligned}$ | $\begin{gathered} 9 \\ 10 \% \end{gathered}$ | $\begin{aligned} & 16 \\ & 16 \% \end{aligned}$ | $\underset{12 \%}{9}$ | $\begin{aligned} & 13 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 16 \% \end{aligned}$ |
| Paying a debt management plan | $\begin{gathered} 114 \\ 11 \% \end{gathered}$ | $\underset{10 \%}{9}$ | $\begin{gathered} 5 \\ 14 \% \end{gathered}$ | ${ }_{7 \%}^{8}$ | $\begin{aligned} & 14 \\ & 15 \% \\ & \end{aligned}$ | $\begin{aligned} & 11 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 6 \% \end{aligned}$ | ${ }_{11 \%}^{6}$ | $\begin{aligned} & 14 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 25 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 9 \% \end{aligned}$ | ${ }_{7 \%}^{4}$ |
| Loans from friends or family | $\begin{aligned} & 113 \\ & 11 \% \end{aligned}$ | ${ }^{8} 9$ | $\stackrel{6}{6 \%}$ | ${ }_{6 \%}^{6}$ | $\begin{aligned} & 4 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 14 \% \end{aligned}$ | $\stackrel{8}{11 \%}$ | $\stackrel{8}{16 \%}$ | $\begin{aligned} & 11 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 8 \% \end{aligned}$ |
| "Payday" or other similar short-term, high interest loan | $\begin{aligned} & 104 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 15 \% \\ & \end{aligned}$ | $\underset{12 \%}{4}$ | $\begin{aligned} & 15 \\ & 13 \% \end{aligned}$ | ${ }_{7 \%}^{6}$ | $\begin{aligned} & 10 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 5 \% \\ & \hline \end{aligned}$ |
| Student loans | ${ }^{95}$ | $\begin{aligned} & 7 \\ & 8 \% \end{aligned}$ | ${ }_{7 \%}^{2}$ | $\begin{aligned} & 14 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 14 \% \end{aligned}$ | ${ }_{7 \%}^{6}$ | $\begin{aligned} & 5 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 5 \% \\ & \end{aligned}$ | $\begin{aligned} & 21 \\ & 13 \% \end{aligned}$ | ${ }_{7 \%}^{9}$ | $\begin{aligned} & 1 \\ & 2 \% \end{aligned}$ |
| Rent arrears | $\stackrel{89}{9 \%}$ | $\begin{aligned} & 3 \\ & 4 \% \end{aligned}$ | $\underset{11 \%}{4}$ | ${ }_{7 \%}^{8}$ | $\begin{aligned} & 5 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 4 \% \end{aligned}$ | ${ }_{7 \%}^{5}$ | $\begin{gathered} 6 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 5 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 4 \% \end{aligned}$ |
| Store cards | ${ }_{6 \%}^{62}$ | $\begin{aligned} & 5 \\ & 6 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 2 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 5 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 5 \\ & 6 \% \\ & \hline \end{aligned}$ | $\begin{aligned} & 3 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 5 \% \end{aligned}$ |
| None of these | $\begin{gathered} 130 \\ 13 \% \end{gathered}$ | ${ }_{23}^{20}$ | $\stackrel{5}{14 \%}$ | $\begin{aligned} & \begin{array}{l} 13 \\ 12 \% \end{array} \end{aligned}$ | $\underset{10 \%}{9}$ | $\begin{aligned} & 14 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 6 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 20 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 13 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 15 \\ & 11 \% \end{aligned}$ | ${ }_{11 \%}^{7}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 3
Q. 3 Thinking about the next six months, how likely or unlikely are you to seek a "payday" or other short term, high interest loan? 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 |  | 2060 | 980 | 1080 | 222 | 334 | 356 | 390 | 314 | 444 | 601 | 595 | 352 | 512 | 273 | 851 |
| Weighted base |  | 2060 | 1010 | 1050 | 245 | 347 | 347 | 367 | 306 | 448 | 551 | 571 | 449 | 489 | 293 | 861 |
| NET: Likely |  | $\begin{gathered} 150 \\ 7 \% \end{gathered}$ | $\begin{gathered} 81 \\ 8 \% \end{gathered}$ | ${ }_{7 \%}^{69}$ | $\begin{aligned} & 40 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 62 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 2 \% \end{aligned}$ |  | $\begin{gathered} 34 \\ 6 \% \end{gathered}$ | $\begin{gathered} 48 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 33 \\ & 7 \% \end{aligned}$ | $\begin{gathered} 34 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 36 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 85 \\ & 10 \% \end{aligned}$ |
| Very likely | (4) | $\begin{aligned} & 50 \\ & 2 \% \end{aligned}$ | $\begin{gathered} 25 \\ 2 \% \end{gathered}$ | $\begin{gathered} 26 \\ 2 \% \end{gathered}$ | $\begin{aligned} & 7 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 16 \\ 4 \% \end{gathered}$ | $\begin{aligned} & 7 \\ & 2 \% \end{aligned}$ | ${ }_{*}$ | - | $\begin{gathered} 15 \\ 3 \% \end{gathered}$ | $\begin{aligned} & 9 \\ & 2 \% \end{aligned}$ | $\begin{gathered} 12 \\ 3 \% \end{gathered}$ | $\begin{aligned} & 14 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 20 \\ 2 \% \end{gathered}$ |
| Fairly likely | (3) | $\begin{aligned} & 99 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 56 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 43 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 43 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 14 \\ 4 \% \end{gathered}$ | $\begin{aligned} & 6 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 1 \% \end{aligned}$ | - | $\begin{aligned} & 19 \\ & 4 \% \end{aligned}$ | $\begin{gathered} 39 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 21 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 20 \\ 4 \% \end{gathered}$ | $\begin{gathered} 20 \\ 7 \% \end{gathered}$ | $\begin{gathered} 64 \\ 7 \% \end{gathered}$ |
| Fairly unlikely | (2) | $\begin{gathered} 105 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 48 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 57 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 18 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 39 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 20 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 60 \\ 7 \% \end{gathered}$ |
| Very unlikely | (1) | $\begin{gathered} 1716 \\ 83 \% \end{gathered}$ | $\begin{aligned} & 837 \\ & 83 \% \end{aligned}$ | $\begin{aligned} & 878 \\ & 84 \% \end{aligned}$ | $\begin{gathered} 162 \\ 66 \% \end{gathered}$ | $\begin{aligned} & 227 \\ & 65 \% \end{aligned}$ | $\begin{aligned} & 278 \\ & 80 \% \end{aligned}$ | $\begin{aligned} & 327 \\ & 89 \% \end{aligned}$ | $\begin{aligned} & 281 \\ & 92 \% \end{aligned}$ | $\begin{gathered} 441 \\ 98 \% \end{gathered}$ | $\begin{aligned} & 482 \\ & 88 \% \end{aligned}$ | $\begin{aligned} & 462 \\ & 81 \% \end{aligned}$ | $\begin{gathered} 365 \\ 81 \% \end{gathered}$ | $\begin{aligned} & 407 \\ & 83 \% \end{aligned}$ | $\begin{aligned} & 225 \\ & 77 \% \end{aligned}$ | $\begin{aligned} & 664 \\ & 77 \% \end{aligned}$ |
| NET: Unlikely |  | $\begin{gathered} 1820 \\ 88 \% \end{gathered}$ | $\begin{aligned} & 885 \\ & 88 \% \end{aligned}$ | $\begin{aligned} & 936 \\ & 89 \% \end{aligned}$ | $\begin{aligned} & 180 \\ & 74 \% \end{aligned}$ | $\begin{aligned} & 260 \\ & 75 \% \end{aligned}$ | $\begin{aligned} & 294 \\ & 85 \% \end{aligned}$ | $\begin{aligned} & 341 \\ & 93 \% \end{aligned}$ | $\begin{aligned} & 299 \\ & 98 \% \end{aligned}$ | $\begin{aligned} & 447 \\ & 100 \% \end{aligned}$ | $\begin{aligned} & 501 \\ & 91 \% \end{aligned}$ | $\begin{aligned} & 489 \\ & 86 \% \end{aligned}$ | $\begin{aligned} & 403 \\ & 90 \% \end{aligned}$ | $\begin{aligned} & 427 \\ & 87 \% \end{aligned}$ | $\begin{aligned} & 247 \\ & 85 \% \end{aligned}$ | $\begin{aligned} & 724 \\ & 84 \% \end{aligned}$ |
| Don't know |  | $\begin{aligned} & 90 \\ & 4 \% \end{aligned}$ | $\begin{gathered} 44 \\ 4 \% \end{gathered}$ | $\begin{gathered} 46 \\ 4 \% \end{gathered}$ | $\begin{aligned} & 24 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 25 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | ${ }_{*}$ | $\begin{gathered} 16 \\ 3 \% \end{gathered}$ | $\begin{aligned} & 34 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 3 \% \end{aligned}$ | $\begin{gathered} 28 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 9 \\ & 3 \% \end{aligned}$ | $\begin{gathered} 52 \\ 6 \% \end{gathered}$ |
| Mean |  | 1.23 | 1.24 | 1.22 | 1.48 | 1.55 | 1.28 | 1.13 | 1.09 | 1.01 | 1.19 | 1.25 | 1.27 | 1.22 | 1.39 | 1.31 |
| Standard deviation Standard error |  | 0.66 0.01 | 0.67 0.02 | 0.64 0.02 | 0.87 0.06 | 0.93 0.05 | 0.76 0.04 | 0.52 0.03 | 0.37 0.02 | 0.12 0.01 | 0.63 0.03 | 0.66 0.03 | 0.68 0.04 | 0.67 0.03 | 0.85 0.05 | $\begin{aligned} & 0.72 \\ & 0.03 \end{aligned}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 3
Q. 3 Thinking about the next six months, how likely or unlikely are you to seek a "payday" or other short term, high interest loan?

Base: All respondents
Region

Unweighted base
Weighted base
NET: Likely

| Total |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Scotland | North East | North West | Yorkshire \& Humberside | West Midlands | East Midlands | Wales | Eastern | London | South East | South West |
|  | 2060 | 175 | 89 | 244 | 173 | 183 | 153 | 115 | 198 | 274 | 295 | 161 |
|  | 2060 | 185 | 82 | 227 | 185 | 185 | 144 | 103 | 206 | 268 | 288 | 185 |
|  | $\begin{gathered} 150 \\ 7 \% \end{gathered}$ | $\begin{gathered} 16 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 7 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 40 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 18 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 5 \% \end{aligned}$ |
| (4) | $\begin{aligned} & 50 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 9 \\ & 4 \% \end{aligned}$ | $\begin{gathered} 10 \\ 4 \% \end{gathered}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ |
| (3) | $\begin{aligned} & 99 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 5 \% \end{aligned}$ | $\stackrel{17}{7 \%}$ | $\begin{aligned} & 3 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 4 \% \\ & \hline \end{aligned}$ |
| (2) | $\begin{gathered} 105 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 9 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 16 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 4 \\ & 2 \% \end{aligned}$ |
| (1) | $\begin{gathered} 1716 \\ 83 \% \end{gathered}$ | $\begin{aligned} & 158 \\ & 85 \% \end{aligned}$ | $\begin{aligned} & 66 \\ & 81 \% \end{aligned}$ | $\begin{aligned} & 191 \\ & 84 \% \end{aligned}$ | $\begin{aligned} & 169 \\ & 91 \% \end{aligned}$ | $\begin{aligned} & 147 \\ & 79 \% \end{aligned}$ | $\begin{aligned} & 122 \\ & 85 \% \end{aligned}$ | $\begin{aligned} & 84 \\ & 81 \% \end{aligned}$ | $\begin{aligned} & 183 \\ & 89 \% \end{aligned}$ | $\begin{aligned} & 187 \\ & 70 \% \end{aligned}$ | $\begin{gathered} 243 \\ 84 \% \end{gathered}$ | $\begin{aligned} & 166 \\ & 90 \% \end{aligned}$ |
|  | $\begin{gathered} 1820 \\ 88 \% \end{gathered}$ | $\begin{aligned} & 163 \\ & 88 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 86 \% \end{aligned}$ | $\begin{aligned} & 199 \\ & 88 \% \end{aligned}$ | $\begin{aligned} & 174 \\ & 94 \% \end{aligned}$ | $\begin{aligned} & 162 \\ & 88 \% \end{aligned}$ | $\begin{aligned} & 131 \\ & 91 \% \end{aligned}$ | $\begin{aligned} & 92 \\ & 89 \% \end{aligned}$ | $\begin{gathered} 191 \\ 93 \% \end{gathered}$ | $\begin{aligned} & 209 \\ & 78 \% \end{aligned}$ | $\begin{aligned} & 259 \\ & 90 \% \end{aligned}$ | $\begin{gathered} 170 \\ 92 \% \end{gathered}$ |
|  | $\begin{aligned} & 90 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 19 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ |
|  | 1.23 | 1.23 | 1.27 | 1.26 | 1.10 | 1.27 | 1.17 | 1.27 | 1.11 | 1.45 | 1.22 | 1.14 |
|  | $\begin{aligned} & 0.66 \\ & 0.01 \end{aligned}$ | $\begin{aligned} & 0.65 \\ & 0.05 \end{aligned}$ | 0.73 0.08 | $\begin{aligned} & 0.70 \\ & 0.05 \end{aligned}$ | 0.44 0.03 | $\begin{aligned} & 0.70 \\ & 0.05 \end{aligned}$ | $\begin{aligned} & 0.55 \\ & 0.05 \end{aligned}$ | 0.72 0.07 | $\begin{aligned} & 0.45 \\ & 0.03 \end{aligned}$ | $\begin{aligned} & 0.85 \\ & 0.05 \end{aligned}$ | $\begin{aligned} & 0.67 \\ & 0.04 \end{aligned}$ | $\begin{aligned} & 0.53 \\ & 0.04 \end{aligned}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Q. 4 Which of the following, 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 | 2060 | 980 | 1080 | 222 | 334 | 356 | 390 | 314 | 444 | 601 | 595 | 352 | 512 | 273 | 851 |
| Weighted base | 2060 | 1010 | 1050 | 245 | 347 | 347 | 367 | 306 | 448 | 551 | 571 | 449 | 489 | 293 | 861 |
| I do not have any savings at all at the moment | $\begin{aligned} & 546 \\ & 27 \% \end{aligned}$ | $\begin{gathered} 222 \\ 22 \% \end{gathered}$ | $\begin{aligned} & 324 \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 72 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 108 \\ & 31 \% \end{aligned}$ | $\begin{gathered} 123 \\ 36 \% \end{gathered}$ | $\begin{gathered} 127 \\ 35 \% \end{gathered}$ | $\begin{aligned} & 66 \\ & \text { 22\% } \end{aligned}$ | $\begin{aligned} & 50 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 99 \\ & 18 \% \end{aligned}$ | $\begin{gathered} 147 \\ 26 \% \end{gathered}$ | $\begin{aligned} & 123 \\ & 27 \% \end{aligned}$ | $\begin{gathered} 178 \\ 36 \% \end{gathered}$ | $\begin{aligned} & 79 \\ & 27 \% \end{aligned}$ | $\begin{gathered} 239 \\ 28 \% \end{gathered}$ |
| I think my personal financial situation will worsen over the next six months | $\begin{aligned} & 428 \\ & 21 \% \end{aligned}$ | $\begin{gathered} 188 \\ 19 \% \end{gathered}$ | $\begin{gathered} 240 \\ 23 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 85 \\ & 25 \% \end{aligned}$ | $\begin{gathered} 112 \\ 31 \% \end{gathered}$ | $\begin{aligned} & 72 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 79 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 76 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 117 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 82 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 153 \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 69 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 147 \\ & 17 \% \end{aligned}$ |
| I think my personal financial situation will improve over the next six months | $\begin{gathered} 378 \\ 18 \% \end{gathered}$ | $\begin{gathered} 202 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 176 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 94 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 122 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 100 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 86 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 70 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 62 \\ & 21 \% \end{aligned}$ | $\begin{gathered} 205 \\ 24 \% \end{gathered}$ |
| I am currently falling behind with some bills and payments | $\begin{gathered} 214 \\ 10 \% \end{gathered}$ | $\begin{aligned} & 97 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 117 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 47 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 71 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 69 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 103 \\ & 12 \% \end{aligned}$ |
| I am paying off the interest charges on my credit card each month, but not reducing the debt itself | $\begin{aligned} & 211 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 91 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 120 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 20 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 37 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 40 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 61 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 96 \\ & 11 \% \end{aligned}$ |
| I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself | $\begin{gathered} 145 \\ 7 \% \end{gathered}$ | ${ }_{7 \%}^{66}$ | $\begin{gathered} 79 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 22 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 37 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 28 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 13 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 2 \% \end{aligned}$ | $\begin{gathered} 25 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 58 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 40 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 16 \% \end{aligned}$ | ${ }_{7 \%}^{58}$ |
| I am currently in a Debt Management Plan | $\begin{gathered} 140 \\ 7 \% \end{gathered}$ | $\begin{gathered} 73 \\ 7 \% \end{gathered}$ | $\begin{gathered} 67 \\ 6 \% \end{gathered}$ | $\begin{gathered} 15 \\ 6 \% \end{gathered}$ | $\begin{gathered} 25 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 32 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 28 \\ 8 \% \end{gathered}$ | $\begin{gathered} 25 \\ 8 \% \end{gathered}$ | $\begin{gathered} 15 \\ 3 \% \end{gathered}$ | $\begin{gathered} 32 \\ 6 \% \end{gathered}$ | $\begin{gathered} 41 \\ 7 \% \end{gathered}$ | $\begin{gathered} 29 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 38 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 55 \\ 6 \% \end{gathered}$ |
| I have taken on a payday loan in the past six months | $\begin{gathered} 101 \\ 5 \% \end{gathered}$ | $\begin{gathered} 51 \\ 5 \% \end{gathered}$ | $\begin{gathered} 50 \\ 5 \% \end{gathered}$ | $\begin{gathered} 21 \\ 8 \% \end{gathered}$ | $\begin{gathered} 33 \\ 9 \% \end{gathered}$ | $\begin{gathered} 24 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 18 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 8 \% \end{aligned}$ | ${ }_{7 \%}$ |
| I am likely to go into an unauthorised overdraft position or | $\begin{gathered} 100 \\ 5 \% \end{gathered}$ | $\begin{gathered} 47 \\ 5 \% \end{gathered}$ | $\begin{gathered} 52 \\ 5 \% \end{gathered}$ | $\begin{gathered} 18 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 32 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 12 \\ 3 \% \end{gathered}$ | $\begin{aligned} & 8 \\ & 2 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 2 \% \end{aligned}$ | $\begin{gathered} 35 \\ 6 \% \end{gathered}$ | $\begin{gathered} 31 \\ 7 \% \end{gathered}$ | $\begin{gathered} 20 \\ 4 \% \end{gathered}$ | $\begin{aligned} & 17 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 54 \\ 6 \% \end{gathered}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 4
Q. 4 Which of the following, if any, apply to you?

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 |
| 2060 | 1010 | 1050 | 245 | 347 | 347 | 367 | 306 | 448 | 551 | 571 | 449 | 489 | 293 | 861 |
| 835 | 416 | 420 | 98 | 106 | 116 | 121 | 124 | 270 | 264 | 241 | 177 | 152 | 88 | 314 |
| 41\% | 41\% | 40\% | 40\% | 31\% | 34\% | 33\% | 40\% | 60\% | 48\% | 42\% | 40\% | 31\% | 30\% | 37\% |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Q. 4 Which of the following, if any, apply to you?

Base: All respondents

|  |  | Yorkshire \& Region |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Scotland | North East | North West | Yorkshire \& Humberside | West Midlands | East Midlands | Wales | Eastern | London | South East | South West |
| Unweighted base | 2060 | 175 | 89 | 244 | 173 | 183 | 153 | 115 | 198 | 274 | 295 | 161 |
| Weighted base | 2060 | 185 | 82 | 227 | 185 | 185 | 144 | 103 | 206 | 268 | 288 | 185 |
| I do not have any savings at all at the moment | $\begin{aligned} & 546 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 79 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 80 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 40 \\ & 21 \% \end{aligned}$ |
| I think my personal financial situation will worsen over the next six months | $\begin{aligned} & 428 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 40 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 25 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 62 \\ & \text { 23\% } \end{aligned}$ | $\begin{aligned} & 55 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 20 \% \end{aligned}$ |
| I think my personal financial situation will improve over the next six months | $\begin{gathered} 378 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 31 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 44 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 43 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 37 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 19 \% \end{aligned}$ |
| I am currently falling behind with some bills and payments | $\begin{aligned} & 214 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 9 \\ 11 \% \end{gathered}$ | $\begin{gathered} 19 \\ 8 \% \end{gathered}$ | $\begin{gathered} 15 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 21 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 19 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 43 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 11 \\ 6 \% \end{gathered}$ |
| I am paying off the interest charges on my credit card each month, but not reducing the debt itself | $\begin{aligned} & 211 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 10 \\ 6 \% \end{gathered}$ | $\begin{gathered} 10 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 11 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 41 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 16 \\ 9 \% \end{gathered}$ |
| I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself | $\begin{gathered} 145 \\ 7 \% \end{gathered}$ | $\begin{gathered} 17 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 5 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 14 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 9 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 10 \% \end{aligned}$ | $20$ | $\begin{gathered} 12 \\ 6 \% \end{gathered}$ |
| I am currently in a Debt Management Plan | $\begin{gathered} 140 \\ 7 \% \end{gathered}$ | $\begin{gathered} 17 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 8 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 11 \\ 5 \% \end{gathered}$ | $\begin{gathered} 14 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 7 \% \end{aligned}$ | $\begin{gathered} 15 \\ 7 \% \end{gathered}$ | $\begin{gathered} 18 \\ 7 \% \end{gathered}$ | $\begin{gathered} 22 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 6 \\ & 3 \% \end{aligned}$ |
| I have taken on a payday loan in the past six months | $\begin{gathered} 101 \\ 5 \% \end{gathered}$ | $\begin{gathered} 11 \\ 6 \% \end{gathered}$ | $\begin{aligned} & 3 \\ & 4 \% \end{aligned}$ | $\stackrel{17}{7 \%}$ | $\begin{aligned} & 5 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 2 \% \end{aligned}$ | $\stackrel{19}{7 \%}$ | $20$ | $\begin{aligned} & 4 \\ & 2 \% \end{aligned}$ |
| I am likely to go into an unauthorised overdraft position or | $\begin{gathered} 100 \\ 5 \% \end{gathered}$ | $\begin{aligned} & 9 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 7 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 6 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 5 \\ & 3 \% \end{aligned}$ | $\begin{aligned} & 26 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 14 \\ 5 \% \end{gathered}$ | $\begin{gathered} 11 \\ 6 \% \end{gathered}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013

Table 4
Q. 4 Which of the following, if any, apply to you?

Base: All respondents

Weighted base
None of these

| Total | Scotland | North East | North West | Yorkshire \& Humberside | West Midlands | East Midlands | Wales | Eastern | London | South East | South West |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2060 | 185 | 82 | 227 | 185 | 185 | 144 | 103 | 206 | 268 | 288 | 185 |
| 835 | 74 | 34 | 92 | 78 | 73 | 54 | 41 | 88 | 88 | 128 | 86 |
| 41\% | 40\% | 41\% | 40\% | 42\% | 39\% | 38\% | 40\% | 43\% | 33\% | 44\% | 46\% |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 5
Q. 5 In the past six months, have you ever prioritised paying back any short-term, high interest loan such as a 'payday' loan or doorstep loan, over spending on each of the following, or not? Yes, I prioritised making payments on a payday loan over spending on...
Base: All who have taken a payday loan

Unweighted base
Weighted base
Buying food
Paying a gas or electricity bill

Buying clothes for myself or my family
Buying petrol or transport costs

Paying a bank loan or
credit card bill
Other

None - I have never prioritised paying back any short-term, high interest loan over any of the above
Don't know

|  | 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 |
| 94 | 42 | 52 | 20 | 28 | 23 | 19 | 2 | 2 | 21 | 32 | 14 | 27 | 20 | 55 |
| 101 | 51 | 50 | 21 | 33 | 24 | 18 | 2 | 4 | 21 | 32 | 17 | 31 | 23 | 58 |
| $\begin{aligned} & 51 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 53 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 48 \% \end{aligned}$ | $\begin{gathered} 9 \\ 43 \% \end{gathered}$ | $\begin{aligned} & 20 \\ & 62 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 58 \% \end{aligned}$ | $\begin{gathered} 5 \\ 27 \% \end{gathered}$ | $\begin{gathered} 1 \\ 73 \% \end{gathered}$ | $\begin{gathered} 1 \\ 36 \% \end{gathered}$ | $\begin{gathered} 8 \\ 40 \% \end{gathered}$ | $\begin{aligned} & 12 \\ & 39 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 69 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 59 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 59 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 50 \% \end{aligned}$ |
| $\begin{aligned} & 35 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 43 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 26 \% \end{aligned}$ | $\begin{gathered} 8 \\ 41 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 44 \% \end{aligned}$ | $\begin{gathered} 6 \\ 31 \% \end{gathered}$ | - | - | $\begin{gathered} 3 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 16 \\ & 49 \% \end{aligned}$ | $\begin{gathered} 2 \\ 14 \% \end{gathered}$ | $\begin{aligned} & 14 \\ & 46 \% \end{aligned}$ | $\begin{gathered} 5 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 21 \\ & 36 \% \end{aligned}$ |
| $\begin{aligned} & 35 \\ & 34 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 35 \% \end{aligned}$ | $\begin{gathered} 7 \\ 32 \% \end{gathered}$ | $\begin{gathered} 5 \\ 15 \% \end{gathered}$ | $\begin{aligned} & 15 \\ & 64 \% \end{aligned}$ | $\begin{gathered} 6 \\ 35 \% \end{gathered}$ | $\stackrel{1}{27 \%}$ | $\begin{gathered} 1 \\ 36 \% \end{gathered}$ | $\begin{gathered} 7 \\ 31 \% \end{gathered}$ | $\begin{aligned} & 15 \\ & 46 \% \end{aligned}$ | $\begin{gathered} 3 \\ 19 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 49 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 26 \% \end{aligned}$ |
| $\begin{aligned} & 26 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 34 \% \end{aligned}$ | $\begin{gathered} 9 \\ 18 \% \end{gathered}$ | $\begin{gathered} 7 \\ 33 \% \end{gathered}$ | $\begin{aligned} & 12 \\ & 36 \% \end{aligned}$ | $\begin{gathered} 5 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 1 \\ & 4 \% \end{aligned}$ | $\stackrel{2}{2} 100 \%$ |  | $\begin{gathered} 5 \\ 22 \% \end{gathered}$ | $\begin{gathered} 9 \\ 27 \% \end{gathered}$ | $\begin{gathered} 4 \\ 21 \% \end{gathered}$ | $\begin{gathered} 9 \\ 30 \% \end{gathered}$ | $\begin{gathered} 4 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 14 \\ & 25 \% \end{aligned}$ |
| $\begin{aligned} & 22 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 31 \% \end{aligned}$ | $\begin{gathered} 6 \\ 11 \% \end{gathered}$ | $\begin{gathered} 5 \\ 26 \% \end{gathered}$ | $\begin{gathered} 8 \\ 24 \% \end{gathered}$ | $\begin{gathered} 6 \\ 25 \% \end{gathered}$ | $\begin{gathered} 2 \\ 12 \% \end{gathered}$ | - | - | $\begin{aligned} & 1 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 9 \\ 28 \% \end{gathered}$ | $\begin{gathered} 2 \\ 13 \% \end{gathered}$ | $\begin{gathered} 9 \\ 30 \% \end{gathered}$ | $\begin{gathered} 4 \\ 17 \% \end{gathered}$ | $\begin{aligned} & 12 \\ & 21 \% \end{aligned}$ |
| - | - | - | - | - | - |  |  |  |  |  |  |  |  |  |
| $\begin{aligned} & 20 \\ & 20 \% \end{aligned}$ | $\begin{gathered} 6 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 14 \\ & 27 \% \end{aligned}$ | $\begin{gathered} 2 \\ 10 \% \end{gathered}$ | $\begin{gathered} 5 \\ 17 \% \end{gathered}$ | $\begin{gathered} 3 \\ 14 \% \end{gathered}$ | $\begin{gathered} 6 \\ 36 \% \end{gathered}$ |  | $\begin{gathered} 3 \\ 64 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 45 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 6 \\ 19 \% \end{gathered}$ | $\begin{gathered} 4 \\ 17 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 17 \% \end{aligned}$ |
| * | * 1 \% | - | * | - | - | - | - | - | * | - | - | - | - | * |
|  | 1\% | - | 2\% |  |  | - | - | - |  |  |  |  |  | 1\% |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 5
Q. 5 In the past six months, have you ever prioritised paying back any short-term, high interest loan such as a 'payday' loan or doorstep loan, over spending on each of the following, or not? Yes, I prioritised making payments on a payday loan over spending on...
Base: All who have taken a payday loan

|  | Region |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Total | Scotland | North East | North West | Yorkshire \& Humberside | West Midlands | East Midlands | Wales | Eastern | London | South East | South West |
| Unweighted base | 94 | 6 | 4 | 14 | 5 | 7 | 7 | 5 | 3 | 18 | 20 | 5 |
| Weighted base | 101 | 11 | 3 | 17 | 5 | 7 | 7 | 3 | 4 | 19 | 20 | 4 |
| Buying food | $\begin{aligned} & 51 \\ & 50 \% \end{aligned}$ | $\begin{gathered} 5 \\ 40 \% \end{gathered}$ | $\begin{gathered} 1 \\ 20 \% \end{gathered}$ | $\begin{aligned} & 11 \\ & 66 \% \end{aligned}$ | $\begin{gathered} 2 \\ 49 \% \end{gathered}$ | $\begin{gathered} 5 \\ 75 \% \end{gathered}$ | $\begin{gathered} 3 \\ 43 \% \end{gathered}$ | $\begin{gathered} 2 \\ 53 \% \end{gathered}$ | $\begin{gathered} 1 \\ 22 \% \end{gathered}$ | $\begin{gathered} 9 \\ 44 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 51 \% \end{aligned}$ | $\begin{gathered} 2 \\ 53 \% \end{gathered}$ |
| Paying a gas or electricity bill | $\begin{aligned} & 35 \\ & 35 \% \end{aligned}$ | $\begin{gathered} 4 \\ 32 \% \end{gathered}$ | $\begin{gathered} 2 \\ 84 \% \end{gathered}$ | $\begin{gathered} 6 \\ 36 \% \end{gathered}$ |  | $\begin{gathered} 2 \\ 24 \% \end{gathered}$ | $\begin{gathered} 4 \\ 60 \% \end{gathered}$ | $\begin{gathered} 2 \\ 56 \% \end{gathered}$ |  | $\begin{gathered} 7 \\ 36 \% \end{gathered}$ | $\begin{gathered} 7 \\ 35 \% \end{gathered}$ | $\begin{gathered} 1 \\ 26 \% \end{gathered}$ |
| Buying clothes for myself or my family | $\begin{aligned} & 35 \\ & 34 \% \end{aligned}$ | $\begin{gathered} 2 \\ 17 \% \end{gathered}$ | $\stackrel{2}{64 \%}$ | $\begin{gathered} 4 \\ 23 \% \end{gathered}$ |  | $\begin{gathered} 3 \\ 40 \% \end{gathered}$ | $\begin{gathered} 5 \\ 68 \% \end{gathered}$ | $13 \%$ | $10 \%$ | $\begin{gathered} 8 \\ 40 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 47 \% \end{aligned}$ | $\begin{gathered} 1 \\ 25 \% \end{gathered}$ |
| Buying petrol or transport costs | $\begin{aligned} & 26 \\ & 26 \% \end{aligned}$ | $\begin{gathered} 1 \\ 10 \% \end{gathered}$ | $\begin{gathered} 1 \\ 20 \% \end{gathered}$ | $\begin{gathered} 8 \\ 47 \% \end{gathered}$ |  | $\begin{gathered} 3 \\ 45 \% \end{gathered}$ |  | $\stackrel{1}{23 \%}$ | - | $\begin{gathered} 4 \\ 23 \% \end{gathered}$ | $\begin{gathered} 8 \\ 38 \% \end{gathered}$ | $\begin{gathered} 1 \\ 13 \% \end{gathered}$ |
| Paying a bank loan or credit card bill | $\begin{aligned} & 22 \\ & 21 \% \end{aligned}$ | $\begin{gathered} 4 \\ 32 \% \end{gathered}$ |  | $\begin{gathered} 5 \\ 28 \% \end{gathered}$ |  |  |  | $\begin{gathered} 2 \\ 46 \% \end{gathered}$ |  | $\begin{gathered} 6 \\ 32 \% \end{gathered}$ | $\begin{gathered} 5 \\ 22 \% \end{gathered}$ | $\begin{gathered} 1 \\ 22 \% \end{gathered}$ |
| Other |  | - | - | - | - | - |  | - |  |  |  | - |
| None - I have never prioritised paying back any short-term, high interest loan over any of the above | $\begin{aligned} & 20 \\ & 20 \% \end{aligned}$ | $\stackrel{1}{11 \%}$ |  | $\begin{aligned} & 1 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 2 \\ 51 \% \end{gathered}$ | $\begin{aligned} & 1 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 1 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 1 \\ 31 \% \end{gathered}$ | $\begin{gathered} 3 \\ 69 \% \end{gathered}$ | $\begin{gathered} 4 \\ 23 \% \end{gathered}$ | $\begin{gathered} 5 \\ 26 \% \end{gathered}$ | - |
| Don't know | * | - | - | $3 \%$ | - | - |  | - | - | - |  |  |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 6
Q. 6 Which of the following, if any, apply to you?

Base: All who have taken a payday loan

|  | 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 |
| 94 | 42 | 52 | 20 | 28 | 23 | 19 | 2 | 2 | 21 | 32 | 14 | 27 | 20 | 55 |
| 101 | 51 | 50 | 21 | 33 | 24 | 18 | 2 | 4 | 21 | 32 | 17 | 31 | 23 | 58 |
| $\begin{aligned} & 53 \\ & 53 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 48 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 58 \% \end{aligned}$ | $\begin{gathered} 7 \\ 36 \% \end{gathered}$ | $\begin{aligned} & 13 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 74 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 65 \% \end{aligned}$ | $\stackrel{2}{2}$ | $\begin{gathered} 1 \\ 36 \% \end{gathered}$ | $\begin{aligned} & 13 \\ & 62 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 48 \% \end{aligned}$ | $\begin{gathered} 9 \\ 53 \% \end{gathered}$ | $\begin{aligned} & 16 \\ & 52 \% \end{aligned}$ | $\begin{aligned} & 14 \\ & 61 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 47 \% \end{aligned}$ |
| $\begin{aligned} & 48 \\ & 48 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 47 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 49 \% \end{aligned}$ | $\begin{gathered} 8 \\ 39 \% \end{gathered}$ | $\begin{aligned} & 13 \\ & 39 \% \end{aligned}$ | $\begin{aligned} & 17 \\ & 69 \% \end{aligned}$ | $\begin{gathered} 8 \\ 45 \% \end{gathered}$ | $\begin{gathered} 1 \\ 73 \% \end{gathered}$ | $\begin{gathered} 1 \\ 36 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 47 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 36 \% \end{aligned}$ | $\begin{gathered} 8 \\ 50 \% \end{gathered}$ | $\begin{aligned} & 19 \\ & 60 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 55 \% \end{aligned}$ | $\begin{aligned} & 25 \\ & 43 \% \end{aligned}$ |
| $\begin{aligned} & 43 \\ & 42 \% \end{aligned}$ | $\begin{aligned} & 22 \\ & 43 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 42 \% \end{aligned}$ | $\begin{gathered} 8 \\ 38 \% \end{gathered}$ | $\begin{aligned} & 11 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 55 \% \end{aligned}$ | $\begin{gathered} 9 \\ 50 \% \end{gathered}$ | $\begin{gathered} 1 \\ 73 \% \end{gathered}$ | - | $\begin{aligned} & 10 \\ & 49 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 34 \% \end{aligned}$ | $\begin{gathered} 3 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 19 \\ & 60 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 37 \% \end{aligned}$ |
| $\begin{aligned} & 39 \\ & 39 \% \end{aligned}$ | $\begin{aligned} & 24 \\ & 47 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 38 \% \end{aligned}$ | $\begin{gathered} 9 \\ 39 \% \end{gathered}$ | $\begin{gathered} 4 \\ 24 \% \end{gathered}$ | $\begin{gathered} 1 \\ 73 \% \end{gathered}$ | $\begin{gathered} 1 \\ 36 \% \end{gathered}$ | $\begin{gathered} 6 \\ 28 \% \end{gathered}$ | $\begin{aligned} & 12 \\ & 37 \% \end{aligned}$ | $\begin{gathered} 8 \\ 50 \% \end{gathered}$ | $\begin{aligned} & 13 \\ & 43 \% \end{aligned}$ | $\begin{gathered} 4 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 26 \\ & 45 \% \end{aligned}$ |
| $\begin{aligned} & 36 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 36 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 46 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 43 \% \end{aligned}$ | $\begin{gathered} 4 \\ 25 \% \end{gathered}$ | $\begin{gathered} 1 \\ 73 \% \end{gathered}$ |  | $\begin{gathered} 6 \\ 30 \% \end{gathered}$ | $\begin{gathered} 9 \\ 29 \% \end{gathered}$ | $\begin{gathered} 6 \\ 34 \% \end{gathered}$ | $\begin{aligned} & 14 \\ & 46 \% \end{aligned}$ | $\begin{gathered} 8 \\ 35 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 40 \% \end{aligned}$ |
| $\begin{aligned} & 27 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 35 \% \end{aligned}$ | $\begin{gathered} 9 \\ 18 \% \end{gathered}$ | $\begin{gathered} 8 \\ 40 \% \end{gathered}$ | $\begin{gathered} 6 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 42 \% \end{aligned}$ | $\begin{gathered} 3 \\ 17 \% \end{gathered}$ |  |  | $\begin{gathered} 6 \\ 27 \% \end{gathered}$ | $\begin{gathered} 9 \\ 30 \% \end{gathered}$ | $\begin{gathered} 5 \\ 30 \% \end{gathered}$ | $\begin{gathered} 7 \\ 21 \% \end{gathered}$ | $\begin{gathered} { }_{26 \%}^{6} \end{gathered}$ | $\begin{aligned} & 18 \\ & 31 \% \end{aligned}$ |
| $\begin{aligned} & 17 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 22 \% \end{aligned}$ | $\begin{gathered} 6 \\ 12 \% \end{gathered}$ | $\begin{gathered} 4 \\ 22 \% \end{gathered}$ | $\begin{gathered} 4 \\ 11 \% \end{gathered}$ | $\begin{gathered} 7 \\ 31 \% \end{gathered}$ | $\stackrel{1}{7 \%}$ | - | - | $\begin{gathered} 2 \\ 10 \% \end{gathered}$ | $\begin{gathered} 6 \\ 20 \% \end{gathered}$ | - | $\begin{gathered} 8 \\ 26 \% \end{gathered}$ | $\begin{gathered} 3 \\ 14 \% \end{gathered}$ | $\begin{gathered} 7 \\ 12 \% \end{gathered}$ |
| $\begin{aligned} & 13 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 4 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 9 \\ 17 \% \end{gathered}$ | $\begin{aligned} & 1 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 6 \\ 18 \% \end{gathered}$ | $\begin{aligned} & 1 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 4 \\ 25 \% \end{gathered}$ | - | - | $\begin{gathered} 5 \\ 23 \% \end{gathered}$ | $\begin{gathered} 5 \\ 14 \% \end{gathered}$ | $\begin{aligned} & 1 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 7 \% \end{aligned}$ | $\begin{gathered} 5 \\ 21 \% \end{gathered}$ | 7 $12 \%$ |
| $\begin{aligned} & 5 \\ & 5 \% \end{aligned}$ | - | $\begin{gathered} 5 \\ 10 \% \end{gathered}$ | - | $\begin{aligned} & 3 \\ & 8 \% \end{aligned}$ | - | - | - | $\begin{gathered} 3 \\ 64 \% \end{gathered}$ | $\begin{gathered} 3 \\ 12 \% \end{gathered}$ | - | $\begin{gathered} 3 \\ 16 \% \end{gathered}$ | - | $\begin{gathered} 3 \\ 11 \% \end{gathered}$ | - |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013

Table 6
Q. 6 Which of the following, if any, apply to you?

Base: All who have taken a payday loan

Region

Unweighted base
Weighted base
took out a payday oan because I couldn' et credit anywhere
else
regret taking out my
payday loan
Overall my payday loan has made my financial situation worse
took out a payday oan because it was easier than applying for credit elsewhere

Taking out a payday loan will make it
harder for me to pay
other bills next month
took out a payday oan but couldn't pay it off, so had to
another one
took out a payday
oan but had to use my
bank overdraft to make
a payment on my payday oan
Overall my payday loan has had a positive impact on my finances

None of these

|  | Region |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | Scotland | North East | North West | Yorkshire \& Humberside | West Midlands | East Midlands | Wales | Eastern | London | South East | South West |
| 94 | 6 | 4 | 14 | 5 | 7 | 7 | 5 | 3 | 18 | 20 | 5 |
| 101 | 11 | 3 | 17 | 5 | 7 | 7 | 3 | 4 | 19 | 20 | 4 |
| $\begin{aligned} & 53 \\ & 53 \% \end{aligned}$ |  | $\begin{gathered} 2 \\ 80 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 59 \% \end{aligned}$ | $\stackrel{1}{25 \%}$ | $\begin{gathered} 6 \\ 77 \% \end{gathered}$ | $\begin{gathered} 4 \\ 61 \% \end{gathered}$ | $\begin{gathered} 2 \\ 46 \% \end{gathered}$ | $\begin{gathered} \stackrel{1}{3} \\ 31 \% \end{gathered}$ | $\begin{gathered} 9 \\ 46 \% \end{gathered}$ | $\begin{aligned} & 15 \\ & 71 \% \end{aligned}$ | $\begin{gathered} 4 \\ 100 \% \end{gathered}$ |
| $\begin{aligned} & 48 \\ & 48 \% \end{aligned}$ | $\begin{gathered} 4 \\ 35 \% \end{gathered}$ | $\begin{gathered} 1 \\ 36 \% \end{gathered}$ | $\begin{gathered} 8 \\ 50 \% \end{gathered}$ | $\begin{gathered} 1 \\ 25 \% \end{gathered}$ | $\begin{gathered} 5 \\ 77 \% \end{gathered}$ | $\begin{gathered} 3 \\ 46 \% \end{gathered}$ | $\begin{gathered} 2 \\ 46 \% \end{gathered}$ | $\begin{gathered} \stackrel{1}{3} \% \\ 31 \% \end{gathered}$ | $\begin{aligned} & 12 \\ & 63 \% \end{aligned}$ | $\begin{gathered} 8 \\ 39 \% \end{gathered}$ | $\begin{gathered} 2 \\ 53 \% \end{gathered}$ |
| $\begin{aligned} & 43 \\ & 42 \% \end{aligned}$ | $\begin{gathered} 4 \\ 35 \% \end{gathered}$ | - | $\begin{gathered} 7 \\ 41 \% \end{gathered}$ | $\begin{gathered} 1 \\ 14 \% \end{gathered}$ | $\begin{gathered} 1 \\ 15 \% \end{gathered}$ | $\begin{gathered} 4 \\ 55 \% \end{gathered}$ | $\stackrel{2}{2}$ | $\begin{gathered} 1 \\ 22 \% \end{gathered}$ | $\begin{aligned} & 11 \\ & 56 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 64 \% \end{aligned}$ |  |
| $\begin{aligned} & 39 \\ & 39 \% \end{aligned}$ | $\begin{gathered} 7 \\ 58 \% \end{gathered}$ | $\begin{gathered} 2 \\ 84 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 58 \% \end{aligned}$ | - | $\begin{gathered} 3 \\ 47 \% \end{gathered}$ | $\begin{gathered} 2 \\ 22 \% \end{gathered}$ | $\begin{gathered} 1 \\ 33 \% \end{gathered}$ | $\begin{gathered} 1 \\ 22 \% \end{gathered}$ | $\begin{gathered} 5 \\ 27 \% \end{gathered}$ | $\begin{gathered} 7 \\ 33 \% \end{gathered}$ | $\begin{gathered} 2 \\ 39 \% \end{gathered}$ |
| $\begin{aligned} & 36 \\ & 35 \% \end{aligned}$ | $\stackrel{1}{11 \%}$ | $16 \%$ | $\begin{gathered} 9 \\ 51 \% \end{gathered}$ | $\begin{gathered} 2 \\ 31 \% \end{gathered}$ | $\begin{gathered} 2 \\ 25 \% \end{gathered}$ | $\begin{gathered} 3 \\ 46 \% \end{gathered}$ | $\begin{gathered} 2 \\ 69 \% \end{gathered}$ | $\begin{gathered} 1 \\ 22 \% \end{gathered}$ | $\begin{aligned} & 10 \\ & 54 \% \end{aligned}$ | $\begin{gathered} 6 \\ 27 \% \end{gathered}$ | - |
| $\begin{aligned} & 27 \\ & 27 \% \end{aligned}$ | $\begin{gathered} 7 \\ 60 \% \end{gathered}$ | - | $\begin{gathered} 4 \\ 26 \% \end{gathered}$ | - | $\begin{gathered} 1 \\ 10 \% \end{gathered}$ | $\begin{gathered} 1 \\ 18 \% \end{gathered}$ | $\begin{gathered} 1 \\ 40 \% \end{gathered}$ | $\begin{gathered} 1 \\ 22 \% \end{gathered}$ | $\begin{gathered} 6 \\ 28 \% \end{gathered}$ | $\begin{gathered} 6 \\ 31 \% \end{gathered}$ |  |
| $\begin{aligned} & 17 \\ & 17 \% \end{aligned}$ | $\stackrel{1}{11 \%}$ | $\begin{gathered} 1 \\ 20 \% \end{gathered}$ | $\begin{gathered} 2 \\ 11 \% \end{gathered}$ | - | $\begin{gathered} 1 \\ 15 \% \end{gathered}$ | - | $13 \%$ |  | $\begin{gathered} 6 \\ 32 \% \end{gathered}$ | $\begin{gathered} 5 \\ 26 \% \end{gathered}$ | - |
| $\begin{aligned} & 13 \\ & 13 \% \end{aligned}$ | - | $\stackrel{1}{27 \%}$ | $\begin{aligned} & 1 \\ & 7 \% \end{aligned}$ | $\begin{gathered} 1 \\ 30 \% \end{gathered}$ | $\begin{gathered} 1 \\ 13 \% \end{gathered}$ | $\begin{gathered} 2 \\ 34 \% \end{gathered}$ | $\begin{gathered} 2 \\ 71 \% \end{gathered}$ | - | $\underset{12 \%}{2}$ | $\begin{aligned} & 1 \\ & 4 \% \end{aligned}$ | $12 \%$ |
| $\begin{aligned} & 5 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 3 \\ 23 \% \end{gathered}$ | $-$ | - | - | - | - | - | $\begin{gathered} 3 \\ 69 \% \end{gathered}$ | - | - | - |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 7
Q. 7 Which of the following applies to you?

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 | 2060 | 980 | 1080 | 222 | 334 | 356 | 390 | 314 | 444 | 601 | 595 | 352 | 512 | 273 | 851 |
| Weighted base | 2060 | 1010 | 1050 | 245 | 347 | 347 | 367 | 306 | 448 | 551 | 571 | 449 | 489 | 293 | 861 |
| NET: Often/sometimes struggle | $\begin{aligned} & 861 \\ & 42 \% \end{aligned}$ | $\begin{aligned} & 391 \\ & 39 \% \end{aligned}$ | $\begin{gathered} 470 \\ 45 \% \end{gathered}$ | $\begin{aligned} & 142 \\ & 58 \% \end{aligned}$ | $\begin{aligned} & 191 \\ & 55 \% \end{aligned}$ | $\begin{aligned} & 202 \\ & 58 \% \end{aligned}$ | $\begin{gathered} 170 \\ 46 \% \end{gathered}$ | $\begin{aligned} & 108 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 181 \\ 33 \% \end{gathered}$ | $\begin{aligned} & 277 \\ & 49 \% \end{aligned}$ | $\begin{gathered} 206 \\ 46 \% \end{gathered}$ | $\begin{aligned} & 197 \\ & 40 \% \end{aligned}$ | $\begin{gathered} 184 \\ 63 \% \end{gathered}$ | $\begin{aligned} & 513 \\ & 60 \% \end{aligned}$ |
| I often struggle to make it to payday | $\begin{gathered} 270 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 106 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 164 \\ 16 \% \end{gathered}$ | $\begin{aligned} & 44 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 63 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 65 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 8 \\ & 2 \% \\ & \hline \end{aligned}$ | $\begin{gathered} 41 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 105 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 58 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 67 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 58 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 158 \\ & 18 \% \end{aligned}$ |
| I sometimes struggle to make it to payday | $\begin{gathered} 590 \\ 29 \% \end{gathered}$ | $\begin{gathered} 284 \\ 28 \% \end{gathered}$ | $\begin{aligned} & 306 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 97 \\ & 40 \% \end{aligned}$ | $\begin{gathered} 134 \\ 39 \% \end{gathered}$ | $\begin{aligned} & 140 \\ & 40 \% \end{aligned}$ | $\begin{aligned} & 105 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 24 \% \end{aligned}$ | $\begin{gathered} 40 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 140 \\ & 25 \% \end{aligned}$ | $\begin{gathered} 172 \\ 30 \% \end{gathered}$ | $\begin{gathered} 149 \\ 33 \% \end{gathered}$ | $\begin{aligned} & 129 \\ & 26 \% \end{aligned}$ | $\begin{gathered} 127 \\ 43 \% \end{gathered}$ | $\begin{aligned} & 356 \\ & 41 \% \end{aligned}$ |
| I never struggle to make it to payday | $\begin{aligned} & 521 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 319 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 201 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 43 \\ & 17 \% \end{aligned}$ | $\begin{gathered} 105 \\ 30 \% \end{gathered}$ | $\begin{aligned} & 87 \\ & 25 \% \end{aligned}$ | $\begin{gathered} 116 \\ 32 \% \end{gathered}$ | $\begin{aligned} & 92 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 78 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 180 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 143 \\ & 25 \% \end{aligned}$ | $\begin{gathered} 117 \\ 26 \% \end{gathered}$ | $\begin{aligned} & 81 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 108 \\ & 37 \% \end{aligned}$ | $\begin{aligned} & 333 \\ & 39 \% \end{aligned}$ |
| I am not currently employed | $\begin{aligned} & 678 \\ & 33 \% \end{aligned}$ | $\begin{gathered} 299 \\ 30 \% \end{gathered}$ | $\begin{aligned} & 379 \\ & 36 \% \end{aligned}$ | $\begin{aligned} & 60 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 58 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & \text { 22\% } \end{aligned}$ | $\begin{aligned} & 106 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 323 \\ & 72 \% \end{aligned}$ | $\begin{aligned} & 190 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 151 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 125 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 211 \\ & 43 \% \end{aligned}$ | - | 15 |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Q. 7 Which of the following applies to you?

Base: All respondents
Region

Unweighted base
Weighted base
NET: Often/sometimes
struggle
I often struggle to
make it to payday
sometimes struggle to
make it to payday
never struggle to
am not currently
mployed

| Total | Scotland | North East | North West | Yorkshire \& Humberside | West Midlands | East Midlands | Wales | Eastern | London | South East | South West |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2060 | 175 | 89 | 244 | 173 | 183 | 153 | 115 | 198 | 274 | 295 | 161 |
| 2060 | 185 | 82 | 227 | 185 | 185 | 144 | 103 | 206 | 268 | 288 | 185 |
| $\begin{aligned} & 861 \\ & 42 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & 44 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 39 \% \end{aligned}$ | $\begin{aligned} & 93 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 40 \% \end{aligned}$ | $\begin{aligned} & 61 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 72 \\ & 50 \% \end{aligned}$ | $\begin{aligned} & 48 \\ & 46 \% \end{aligned}$ | $\begin{aligned} & 74 \\ & 36 \% \end{aligned}$ | $\begin{gathered} 139 \\ 52 \% \end{gathered}$ | $\begin{aligned} & 118 \\ & 41 \% \end{aligned}$ | $\begin{aligned} & 69 \\ & 37 \% \end{aligned}$ |
| $\begin{gathered} 270 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 31 \\ & 17 \% \end{aligned}$ | $\begin{gathered} 9 \\ 11 \% \end{gathered}$ | $\begin{aligned} & 34 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 46 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 41 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 10 \\ 5 \% \end{gathered}$ |
| $\begin{aligned} & 590 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 54 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 93 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 77 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 60 \\ & 32 \% \end{aligned}$ |
| $\begin{aligned} & 521 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 44 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 65 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 66 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 51 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 64 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 28 \% \end{aligned}$ |
| $\begin{aligned} & 678 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 60 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 35 \\ & 42 \% \end{aligned}$ | $\begin{aligned} & 69 \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 59 \\ & 32 \% \end{aligned}$ | $\begin{aligned} & 44 \\ & 30 \% \end{aligned}$ | $\begin{aligned} & 27 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & 39 \% \end{aligned}$ | $\begin{aligned} & 73 \\ & 27 \% \end{aligned}$ | $\begin{gathered} 107 \\ 37 \% \end{gathered}$ | $\begin{aligned} & 64 \\ & 34 \% \end{aligned}$ |

Scotland $\quad$ North East $\quad$ North West $\begin{gathered}\text { Yorkshire \& } \\ \text { Humberside }\end{gathered}$ West Midlands East Mid

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Table 8
Q. 8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of...?

Base: All who struggle to make it to payday

|  | 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 | 869 | 371 | 498 | 129 | 191 | 204 | 191 | 106 | 48 | 213 | 280 | 162 | 214 | 165 | 525 |
| Weighted base | 861 | 391 | 470 | 142 | 191 | 202 | 170 | 108 | 48 | 181 | 277 | 206 | 197 | 184 | 513 |
| Rising costs of living | $\begin{aligned} & 574 \\ & 67 \% \end{aligned}$ | $\begin{aligned} & 233 \\ & 59 \% \end{aligned}$ | $\begin{gathered} 342 \\ 73 \% \end{gathered}$ | $\begin{aligned} & 79 \\ & 56 \% \end{aligned}$ | $\begin{aligned} & 102 \\ & 53 \% \end{aligned}$ | $\begin{aligned} & 139 \\ & 69 \% \end{aligned}$ | $\begin{aligned} & 134 \\ & 79 \% \end{aligned}$ | $\begin{aligned} & 86 \\ & 80 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 72 \% \end{aligned}$ | $\begin{aligned} & 118 \\ & 65 \% \end{aligned}$ | $\begin{aligned} & 180 \\ & 65 \% \end{aligned}$ | $\begin{aligned} & 144 \\ & 70 \% \end{aligned}$ | $\begin{aligned} & 131 \\ & 67 \% \end{aligned}$ | $\begin{aligned} & 118 \\ & 64 \% \end{aligned}$ | $\begin{gathered} 348 \\ 68 \% \end{gathered}$ |
| Making credit card repayments | $\begin{aligned} & 217 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 108 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 109 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 50 \\ & 29 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 27 \% \end{aligned}$ | $\begin{aligned} & 56 \\ & 31 \% \end{aligned}$ | $\begin{aligned} & 60 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 52 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 49 \\ & 25 \% \end{aligned}$ | $\begin{aligned} & 39 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 138 \\ & 27 \% \end{aligned}$ |
| Paying for rent | $\begin{aligned} & 190 \\ & 22 \% \end{aligned}$ | $\begin{aligned} & 78 \\ & \text { 20\% } \end{aligned}$ | $\begin{aligned} & 112 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 49 \\ & 34 \% \end{aligned}$ | $\begin{aligned} & 44 \\ & 23 \% \end{aligned}$ | $\begin{aligned} & 39 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 66 \\ & 24 \% \end{aligned}$ | $\begin{aligned} & 54 \\ & 26 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 124 \\ 24 \% \end{gathered}$ |
| Wage freezes | $\begin{aligned} & 166 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 75 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 91 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 43 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 57 \\ & 33 \% \end{aligned}$ | $\begin{aligned} & 16 \\ & 15 \% \end{aligned}$ | $\begin{gathered} 6 \\ 13 \% \end{gathered}$ | $\begin{aligned} & 27 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 61 \\ & \text { 22\% } \end{aligned}$ | $\begin{aligned} & 43 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 35 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 65 \\ & 35 \% \end{aligned}$ | $\begin{aligned} & 89 \\ & 17 \% \end{aligned}$ |
| Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.) | $\begin{aligned} & 160 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 83 \\ & 21 \% \end{aligned}$ | $\begin{aligned} & 77 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 39 \\ & 28 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 14 \% \end{aligned}$ | $\begin{gathered} 5 \\ 11 \% \end{gathered}$ | $\begin{aligned} & 37 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 29 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 96 \\ & 19 \% \end{aligned}$ |
| Making mortgage repayments | $\begin{aligned} & 140 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 73 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 68 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 33 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 36 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 31 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 19 \% \end{aligned}$ | $\begin{gathered} 7 \\ 15 \% \end{gathered}$ | $\begin{aligned} & 33 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 42 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 30 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 35 \\ & 18 \% \end{aligned}$ | $\begin{aligned} & 37 \\ & 20 \% \end{aligned}$ | $\begin{aligned} & 81 \\ & 16 \% \end{aligned}$ |
| Paying off bank loans | $\begin{aligned} & 108 \\ & 13 \% \end{aligned}$ | $\begin{aligned} & 55 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 53 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 11 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 33 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 17 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 34 \\ & 16 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 73 \\ & 14 \% \end{aligned}$ |
| Recent cuts in welfare benefits | $\begin{aligned} & 96 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 32 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 64 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 10 \% \end{aligned}$ | $\begin{aligned} & 28 \\ & 14 \% \end{aligned}$ | $\begin{aligned} & 20 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 10 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 4 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 12 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 38 \\ & 19 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 7 \% \end{aligned}$ | $\begin{gathered} 42 \\ 8 \% \end{gathered}$ |
| Paying a Debt Management Plan | $\begin{aligned} & 79 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 41 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 37 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 6 \\ & 4 \% \end{aligned}$ | $\begin{aligned} & 13 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 25 \\ & 12 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 11 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 10 \% \end{aligned}$ | $\begin{gathered} 6 \\ 12 \% \end{gathered}$ | $\begin{aligned} & 21 \\ & 12 \% \end{aligned}$ | $\begin{gathered} 25 \\ 9 \% \end{gathered}$ | $\begin{gathered} 18 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 15 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 23 \\ & 13 \% \end{aligned}$ | $\begin{gathered} 38 \\ 7 \% \end{gathered}$ |
| Making payments on a 'payday' loan or some other similar shortterm, high interest Ioan | $\begin{gathered} 60 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 23 \\ & 6 \% \end{aligned}$ | $\begin{gathered} 37 \\ 8 \% \end{gathered}$ | $\begin{gathered} 11 \\ 8 \% \end{gathered}$ | $\begin{gathered} 16 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 19 \\ & 9 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 1 \\ & 1 \% \end{aligned}$ | $\begin{aligned} & 2 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 11 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 18 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 5 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 16 \\ 9 \% \end{gathered}$ | $\begin{gathered} 36 \\ 7 \% \end{gathered}$ |
| None of these | $\begin{aligned} & 68 \\ & 8 \% \end{aligned}$ | $\begin{gathered} 28 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 39 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 21 \\ & 15 \% \end{aligned}$ | $\begin{aligned} & 15 \\ & 8 \% \end{aligned}$ | $\begin{aligned} & 10 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 11 \\ 7 \% \end{gathered}$ | $\begin{aligned} & 8 \\ & 7 \% \end{aligned}$ | $\begin{aligned} & 3 \\ & 6 \% \end{aligned}$ | $\begin{aligned} & 9 \\ & 5 \% \end{aligned}$ | $\begin{gathered} 25 \\ 9 \% \end{gathered}$ | $\begin{aligned} & 18 \\ & 9 \% \end{aligned}$ | $\begin{gathered} 16 \\ 8 \% \end{gathered}$ | $\begin{aligned} & 20 \\ & 11 \% \end{aligned}$ | $\begin{gathered} 32 \\ 6 \% \end{gathered}$ |

## Personal Debt Survey

ONLINE Fieldwork : 31st May - 2nd June 2013
Q. 8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of...?

Base: All who struggle to make it to payday


