

# R3 Personal Debt Snapshot – Wave 13, February 2014

## METHODOLOGY NOTE

ComRes interviewed 2,013 GB adults online between 7th and 9th February 2014. Data were weighted to be demographically representative of all GB 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.*

To commission a voting intention poll or a public opinion survey please contact Katharine Peacock: [katharine.peacock@comres.co.uk](mailto:katharine.peacock@comres.co.uk)

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

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 1

**Q.1 How worried or otherwise are you about your current level of debt?****Base: All respondents**

	Gender			Age							Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-34	35+	AB	C1	C2	DE	Public	Private	
Unweighted base	2013	1002	1011	162	298	305	369	346	533	460	1553	595	580	315	523	237	734	
Weighted base	2013	986	1027	239	339	339	359	299	438	578	1435	538	558	438	478	289	838	
NET: Worried	1030 51%	489 50%	541 53%	139 58%	236 70%	209 62%	213 59%	130 43%	104 24%	375 65%	656 46%	230 43%	288 52%	234 53%	279 58%	179 62%	504 60%	
NET: Extremely/ very worried	441 22%	221 22%	220 21%	63 26%	113 33%	98 29%	99 28%	44 15%	24 5%	176 31%	264 18%	98 18%	123 22%	92 21%	127 26%	88 30%	218 26%	
Extremely worried	(4) 10%	194 10%	99 10%	95 9%	24 10%	40 12%	48 14%	56 16%	20 7%	6 1%	64 11%	130 9%	37 7%	49 9%	41 9%	67 14%	38 13%	90 11%
Very worried	(3) 12%	246 12%	122 12%	125 12%	39 16%	73 22%	49 15%	44 12%	24 8%	18 4%	112 19%	134 9%	61 11%	74 13%	51 12%	59 12%	50 17%	128 15%
Fairly worried	(2) 29%	590 29%	268 27%	321 31%	76 32%	122 36%	111 33%	113 32%	86 29%	81 18%	198 34%	392 27%	132 25%	164 29%	141 32%	152 32%	91 31%	286 34%
Not at all worried	(1) 49%	983 49%	497 50%	485 47%	100 42%	103 30%	130 38%	146 41%	169 57%	334 76%	204 35%	779 54%	308 57%	270 48%	205 47%	200 42%	110 38%	334 40%
NET: Not at all/ fairly worried	1572 78%	766 78%	807 79%	176 74%	226 67%	241 71%	260 72%	255 85%	415 95%	402 69%	1171 82%	440 82%	435 78%	346 79%	352 74%	201 70%	620 74%	
Mean	1.83	1.82	1.83	1.94	2.15	2.05	2.02	1.65	1.31	2.06	1.73	1.68	1.83	1.84	1.99	2.05	1.97	
Standard deviation	0.98	1.00	0.97	0.99	0.99	1.05	1.07	0.89	0.61	0.99	0.96	0.93	0.97	0.97	1.05	1.04	0.99	
Standard error	0.02	0.03	0.03	0.08	0.06	0.06	0.06	0.05	0.03	0.05	0.02	0.04	0.04	0.05	0.05	0.07	0.04	

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 1

**Q.1 How worried or otherwise are you about your current level of debt?****Base: All respondents**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2013	180	110	1723	80	243	179	184	156	174	185	326	196	259
Weighted base	2013	181	101	1731	81	221	181	181	141	201	262	282	181	262
NET: Worried	1030	98	54	878	52	105	91	95	62	103	146	144	79	144
	51%	54%	54%	51%	65%	48%	50%	53%	44%	51%	56%	51%	44%	55%
NET: Extremely/ very worried	441	43	25	373	29	53	30	48	15	51	73	48	26	59
	22%	23%	25%	22%	36%	24%	17%	27%	11%	25%	28%	17%	14%	22%
Extremely worried	(4) 194	21	13	161	10	35	9	18	6	23	28	21	10	19
	10%	12%	13%	9%	12%	16%	5%	10%	4%	11%	11%	8%	6%	7%
Very worried	(3) 246	21	12	213	19	18	21	30	10	28	45	26	16	40
	12%	12%	12%	12%	24%	8%	12%	16%	7%	14%	17%	9%	9%	15%
Fairly worried	(2) 590	55	29	505	24	52	61	47	47	52	73	96	53	85
	29%	31%	29%	29%	29%	23%	34%	26%	33%	26%	28%	34%	29%	32%
Not at all worried	(1) 983	83	46	853	28	116	90	86	79	98	115	138	102	118
	49%	46%	46%	49%	35%	52%	50%	47%	56%	49%	44%	49%	56%	45%
NET: Not at all/ fairly worried	1572	139	76	1358	52	168	151	133	125	150	189	234	155	203
	78%	77%	75%	78%	64%	76%	83%	73%	89%	75%	72%	83%	86%	78%
Mean	1.83	1.89	1.91	1.82	2.13	1.88	1.72	1.89	1.59	1.88	1.95	1.75	1.63	1.84
Standard deviation	0.98	1.02	1.04	0.98	1.03	1.11	0.86	1.02	0.79	1.04	1.02	0.91	0.86	0.93
Standard error	0.02	0.08	0.10	0.02	0.12	0.07	0.06	0.08	0.06	0.08	0.08	0.05	0.06	0.06

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 2  
**Q.2 What kind of debt is worrying you?**  
**Base: All respondents who are worried about debt**

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-34	35+	AB	C1	C2	DE	Public	Private
Unweighted base	985	470	515	98	206	188	225	141	127	304	681	241	281	157	306	142	438
Weighted base	1030	489	541	139	236	209	213	130	104	375	656	230	288	234	279	179	504
Credit cards	442 43%	230 47%	212 39%	30 22%	87 37%	106 50%	106 50%	62 47%	52 50%	117 31%	325 50%	97 42%	129 45%	110 47%	107 38%	87 49%	240 48%
Overdraft	222 22%	90 18%	132 24%	40 29%	42 18%	43 21%	52 24%	22 17%	23 22%	82 22%	140 21%	55 24%	61 21%	42 18%	65 23%	34 19%	110 22%
Mortgage repayments	199 19%	101 21%	98 18%	10 7%	56 24%	44 21%	55 26%	25 20%	9 9%	66 18%	133 20%	58 25%	67 23%	45 19%	29 10%	64 36%	97 19%
Bank loans	173 17%	94 19%	78 14%	5 4%	50 21%	50 24%	36 17%	21 16%	11 11%	55 15%	117 18%	48 21%	58 20%	36 15%	31 11%	44 24%	89 18%
Loans from friends or family	153 15%	63 13%	90 17%	31 22%	48 20%	32 15%	23 11%	14 11%	5 4%	79 21%	73 11%	38 17%	35 12%	27 12%	52 19%	27 15%	75 15%
Rent arrears	105 10%	48 10%	58 11%	18 13%	25 11%	31 15%	25 12%	4 3%	2 2%	43 11%	62 9%	17 7%	29 10%	21 9%	38 13%	14 8%	56 11%
'Payday' or other similar short-term, high interest loan	95 9%	42 9%	52 10%	10 7%	35 15%	27 13%	15 7%	5 4%	2 2%	46 12%	49 7%	20 9%	25 9%	23 10%	27 10%	20 11%	52 10%
Student loans	75 7%	28 6%	47 9%	44 32%	16 7%	8 4%	4 2%	2 1%	- -	60 16%	14 2%	22 9%	26 9%	13 5%	14 5%	13 7%	25 5%
Debt arising as a result of gambling	25 2%	15 3%	10 2%	4 3%	10 4%	5 2%	3 2%	1 *	2 2%	14 4%	11 2%	13 5%	2 1%	5 2%	5 2%	10 5%	9 2%
None of these	127 12%	62 13%	65 12%	15 11%	17 7%	23 11%	22 10%	25 19%	27 26%	32 8%	95 15%	20 9%	30 11%	29 12%	48 17%	12 7%	46 9%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 2  
**Q.2 What kind of debt is worrying you?**  
**Base: All respondents who are worried about debt**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	985	91	56	838	46	114	92	98	66	83	98	156	85	138
Weighted base	1030	98	54	878	52	105	91	95	62	103	146	144	79	144
Credit cards	442 43%	39 40%	28 52%	375 43%	32 62%	48 45%	50 55%	35 37%	18 30%	40 39%	48 33%	66 46%	36 46%	83 58%
Overdraft	222 22%	24 24%	16 29%	183 21%	14 27%	31 29%	18 20%	23 24%	10 16%	18 17%	29 20%	28 19%	13 16%	32 22%
Mortgage repayments	199 19%	14 14%	5 10%	180 20%	8 15%	19 18%	17 19%	23 24%	15 24%	22 21%	31 21%	28 19%	16 20%	25 18%
Bank loans	173 17%	13 13%	10 19%	149 17%	6 12%	22 21%	15 17%	18 19%	11 17%	11 11%	31 21%	20 14%	15 19%	22 15%
Loans from friends or family	153 15%	15 16%	5 10%	132 15%	8 15%	16 15%	8 9%	15 15%	13 21%	16 16%	20 14%	21 14%	16 20%	16 11%
Rent arrears	105 10%	11 12%	11 19%	83 9%	7 13%	8 8%	7 7%	9 9%	4 7%	7 7%	29 20%	8 6%	4 5%	13 9%
'Payday' or other similar short-term, high interest loan	95 9%	10 11%	4 8%	80 9%	3 6%	12 11%	5 5%	9 9%	7 11%	10 9%	17 11%	15 10%	4 4%	8 5%
Student loans	75 7%	7 7%	2 4%	65 7%	1 2%	14 13%	13 14%	5 5%	14 23%	3 3%	2 1%	7 5%	5 7%	14 10%
Debt arising as a result of gambling	25 2%	2 2%	1 2%	22 3%	- -	3 3%	3 3%	2 2%	- -	1 1%	10 7%	3 2%	1 2%	3 2%
None of these	127 12%	19 20%	9 17%	98 11%	6 12%	6 5%	9 10%	12 13%	5 8%	11 11%	19 13%	19 13%	11 14%	16 11%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 3

**Q.3 Thinking ahead to the Budget statement in March this year, which one of the following measures would you most like the Chancellor to take, to help ease pressure on your personal finances?**

**Base: All respondents**

	Total	Gender		Age							Social Grade				Employment Sector		
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-34	35+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	1002	1011	162	298	305	369	346	533	460	1553	595	580	315	523	237	734
Weighted base	2013	986	1027	239	339	339	359	299	438	578	1435	538	558	438	478	289	838
Return the rate of VAT to 17.5%	618 31%	352 36%	266 26%	67 28%	101 30%	88 26%	103 29%	108 36%	152 35%	167 29%	451 31%	181 34%	195 35%	115 26%	127 26%	81 28%	272 32%
Cut the green taxes that make up part of your energy bills	298 15%	151 15%	147 14%	8 4%	33 10%	32 9%	45 13%	61 20%	118 27%	42 7%	256 18%	92 17%	62 11%	58 13%	85 18%	32 11%	88 11%
Call for the Low Pay Commission to recommend raising the Minimum Wage above the rate of inflation	233 12%	98 10%	135 13%	35 15%	37 11%	55 16%	44 12%	26 9%	36 8%	72 13%	161 11%	52 10%	57 10%	49 11%	75 16%	27 9%	111 13%
Reduce the basic rate of income tax by 1p	210 10%	130 13%	81 8%	16 7%	22 6%	36 11%	58 16%	35 12%	44 10%	38 7%	173 12%	81 15%	58 10%	48 11%	23 5%	55 19%	96 11%
Reduce fuel duty on petrol by 1p	192 10%	81 8%	110 11%	21 9%	30 9%	24 7%	42 12%	35 12%	39 9%	52 9%	140 10%	48 9%	56 10%	51 12%	36 8%	38 13%	70 8%
Introduce measures that would cap or help to control housing rental costs	150 7%	66 7%	84 8%	14 6%	33 10%	38 11%	26 7%	19 6%	20 5%	47 8%	102 7%	28 5%	30 5%	39 9%	52 11%	18 6%	63 8%
Freeze or reduce rail fares	70 3%	28 3%	41 4%	19 8%	7 2%	22 6%	9 2%	5 2%	8 2%	26 5%	43 3%	20 4%	23 4%	11 2%	16 3%	5 2%	36 4%
Expand the Help to Buy scheme	47 2%	13 1%	33 3%	9 4%	19 5%	7 2%	7 2%	1 *	4 1%	28 5%	19 1%	9 2%	15 3%	20 5%	4 1%	12 4%	25 3%
Don't know	196 10%	68 7%	128 13%	50 21%	57 17%	38 11%	26 7%	8 3%	18 4%	106 18%	90 6%	27 5%	62 11%	46 11%	61 13%	21 7%	76 9%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 3

**Q.3 Thinking ahead to the Budget statement in March this year, which one of the following measures would you most like the Chancellor to take, to help ease pressure on your personal finances?**

**Base: All respondents**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2013	180	110	1723	80	243	179	184	156	174	185	326	196	259
Weighted base	2013	181	101	1731	81	221	181	181	141	201	262	282	181	262
Return the rate of VAT to 17.5%	618 31%	62 34%	30 30%	526 30%	16 20%	61 28%	55 30%	55 30%	41 29%	73 36%	79 30%	91 32%	55 31%	71 27%
Cut the green taxes that make up part of your energy bills	298 15%	24 13%	24 24%	250 14%	9 12%	28 13%	36 20%	30 17%	22 15%	27 13%	22 8%	45 16%	31 17%	45 17%
Call for the Low Pay Commission to recommend raising the Minimum Wage above the rate of inflation	233 12%	15 8%	15 15%	203 12%	14 17%	23 10%	24 13%	19 11%	17 12%	20 10%	22 8%	37 13%	28 15%	37 14%
Reduce the basic rate of income tax by 1p	210 10%	27 15%	6 6%	177 10%	10 13%	30 13%	17 9%	20 11%	16 11%	18 9%	23 9%	25 9%	19 10%	27 10%
Reduce fuel duty on petrol by 1p	192 10%	15 8%	13 13%	164 9%	5 6%	25 11%	13 7%	21 12%	17 12%	21 10%	21 8%	23 8%	19 10%	17 7%
Introduce measures that would cap or help to control housing rental costs	150 7%	5 3%	4 4%	141 8%	8 10%	23 10%	16 9%	13 7%	8 6%	15 7%	33 13%	17 6%	8 5%	24 9%
Freeze or reduce rail fares	70 3%	7 4%	2 2%	60 3%	- -	8 4%	5 3%	2 1%	2 1%	4 2%	27 10%	8 3%	4 2%	5 2%
Expand the Help to Buy scheme	47 2%	- -	- -	47 3%	1 1%	5 2%	3 2%	2 1%	2 2%	15 7%	4 1%	11 4%	5 3%	4 1%
Don't know	196 10%	27 15%	6 6%	163 9%	18 22%	19 8%	14 8%	19 11%	16 12%	10 5%	31 12%	26 9%	11 6%	31 12%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 4  
**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+	18-34	35+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	1002	1011	162	298	305	369	346	533	460	1553	595	580	315	523	237	734
Weighted base	2013	986	1027	239	339	339	359	299	438	578	1435	538	558	438	478	289	838
I do not have any savings at all at the moment	569 28%	290 29%	279 27%	80 33%	129 38%	119 35%	123 34%	68 23%	50 11%	209 36%	360 25%	95 18%	146 26%	142 32%	186 39%	77 27%	266 32%
I think my personal financial situation will worsen over the next six months	506 25%	248 25%	258 25%	47 20%	67 20%	81 24%	115 32%	93 31%	104 24%	113 20%	393 27%	109 20%	127 23%	117 27%	154 32%	74 26%	187 22%
I think my personal financial situation will improve over the next six months	487 24%	265 27%	223 22%	71 30%	92 27%	94 28%	84 23%	66 22%	81 18%	162 28%	325 23%	142 26%	141 25%	111 25%	93 19%	83 29%	236 28%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	192 10%	95 10%	98 10%	17 7%	34 10%	49 15%	48 13%	25 8%	19 4%	51 9%	141 10%	52 10%	49 9%	50 11%	40 8%	33 11%	102 12%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	140 7%	76 8%	64 6%	16 7%	39 11%	30 9%	35 10%	11 4%	10 2%	55 10%	85 6%	26 5%	39 7%	27 6%	48 10%	22 8%	75 9%
I am currently in a Debt Management Plan	106 5%	44 4%	63 6%	12 5%	25 7%	20 6%	26 7%	14 5%	10 2%	37 6%	69 5%	18 3%	28 5%	25 6%	35 7%	28 10%	39 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	87 4%	34 3%	53 5%	8 3%	23 7%	18 5%	16 4%	14 5%	8 2%	31 5%	56 4%	26 5%	17 3%	22 5%	22 5%	20 7%	38 5%
I have taken on a payday loan in the past six months	80 4%	34 3%	46 4%	7 3%	27 8%	21 6%	19 5%	5 2%	1 *	34 6%	46 3%	15 3%	20 4%	23 5%	22 5%	14 5%	50 6%
I have borrowed money from a credit union in the past six months	32 2%	17 2%	14 1%	3 1%	7 2%	12 4%	4 1%	2 1%	3 1%	10 2%	21 1%	6 1%	6 1%	11 3%	8 2%	5 2%	16 2%



**Personal Debt Survey**  
**ONLINE Fieldwork: 7th-9th February 2014**

Absolutes/col percents

Table 4  
**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+	18-34	35+	AB	C1	C2	DE	Public	Private
Weighted base	2013	986	1027	239	339	339	359	299	438	578	1435	538	558	438	478	289	838
None of these	657 33%	311 32%	346 34%	76 32%	75 22%	86 25%	96 27%	102 34%	221 50%	152 26%	505 35%	209 39%	189 34%	126 29%	133 28%	69 24%	246 29%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 4  
**Q.4 Which of the following, if any, apply to you?**  
**Base: All respondents**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2013	180	110	1723	80	243	179	184	156	174	185	326	196	259
Weighted base	2013	181	101	1731	81	221	181	181	141	201	262	282	181	262
I do not have any savings at all at the moment	569 28%	56 31%	27 27%	486 28%	26 32%	69 31%	57 31%	62 34%	38 27%	48 24%	74 28%	79 28%	33 18%	82 32%
I think my personal financial situation will worsen over the next six months	506 25%	45 25%	29 29%	432 25%	27 33%	62 28%	33 18%	46 25%	32 23%	52 26%	47 18%	86 31%	47 26%	60 23%
I think my personal financial situation will improve over the next six months	487 24%	47 26%	28 27%	413 24%	8 10%	47 21%	54 30%	49 27%	40 29%	54 27%	57 22%	61 22%	43 24%	62 24%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	192 10%	26 14%	16 16%	150 9%	8 10%	19 9%	18 10%	19 10%	10 7%	13 6%	29 11%	21 8%	13 7%	26 10%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	140 7%	16 9%	13 13%	110 6%	7 9%	19 9%	11 6%	13 7%	4 3%	11 5%	7 3%	24 8%	14 8%	18 7%
I am currently in a Debt Management Plan	106 5%	9 5%	5 5%	92 5%	3 4%	15 7%	9 5%	9 5%	4 3%	21 10%	15 6%	14 5%	2 1%	13 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	87 4%	7 4%	5 5%	75 4%	6 7%	11 5%	5 3%	6 4%	6 4%	8 4%	12 5%	10 3%	11 6%	11 4%
I have taken on a payday loan in the past six months	80 4%	9 5%	6 6%	65 4%	5 7%	14 6%	6 3%	7 4%	4 3%	4 2%	8 3%	11 4%	5 3%	11 4%
I have borrowed money from a credit union in the past six months	32 2%	2 1%	3 3%	27 2%	2 3%	4 2%	6 3%	5 3%	- -	- -	5 2%	2 1%	2 1%	8 3%

**Personal Debt Survey**  
**ONLINE Fieldwork: 7th-9th February 2014**

Absolutes/col percents

Table 4  
**Q.4 Which of the following, if any, apply to you?**  
**Base: All respondents**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Weighted base	2013	181	101	1731	81	221	181	181	141	201	262	282	181	262
None of these	657	57	30	570	29	78	68	53	39	68	82	91	63	97
	33%	31%	30%	33%	36%	35%	37%	29%	28%	34%	31%	32%	35%	37%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 5

**Q.5 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**

	Gender			Age							Social Grade				Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-34	35+	AB	C1	C2	DE	Public	Private	
Unweighted base	2013	1002	1011	162	298	305	369	346	533	460	1553	595	580	315	523	237	734	
Weighted base	2013	986	1027	239	339	339	359	299	438	578	1435	538	558	438	478	289	838	
NET: Likely	156 8%	72 7%	84 8%	36 15%	52 15%	37 11%	18 5%	9 3%	4 1%	88 15%	68 5%	50 9%	35 6%	36 8%	36 8%	43 15%	83 10%	
Very likely	(4) 3%	67 3%	27 3%	40 4%	20 8%	17 5%	13 4%	5 1%	9 3%	4 1%	36 6%	31 2%	14 3%	15 3%	27 6%	11 2%	19 7%	32 4%
Fairly likely	(3) 4%	89 4%	45 5%	44 4%	16 7%	36 11%	24 7%	13 4%	1 *	- -	52 9%	37 3%	35 7%	20 3%	9 2%	26 5%	24 8%	51 6%
Fairly unlikely	(2) 4%	83 4%	38 4%	45 4%	25 11%	24 7%	12 4%	13 4%	4 1%	4 1%	49 9%	33 2%	17 3%	22 4%	23 5%	20 4%	10 4%	51 6%
Very unlikely	(1) 83%	1679 84%	832 82%	846 82%	164 69%	233 69%	257 76%	312 87%	283 95%	429 98%	397 69%	1281 89%	461 86%	470 84%	353 81%	395 82%	226 78%	648 77%
NET: Unlikely	1761 87%	870 88%	891 87%	190 79%	257 76%	269 79%	325 91%	288 96%	433 99%	447 77%	1314 92%	478 89%	492 88%	377 86%	415 87%	236 82%	698 83%	
Don't know	95 5%	44 4%	51 5%	14 6%	29 9%	33 10%	16 4%	2 1%	1 *	43 7%	52 4%	10 2%	32 6%	26 6%	27 6%	10 4%	57 7%	
Mean	1.24	1.22	1.26	1.52	1.47	1.32	1.16	1.11	1.04	1.49	1.15	1.25	1.20	1.30	1.23	1.41	1.32	
Standard deviation	0.70	0.66	0.73	0.96	0.90	0.80	0.54	0.53	0.31	0.92	0.56	0.69	0.64	0.80	0.66	0.91	0.77	
Standard error	0.02	0.02	0.02	0.08	0.05	0.05	0.03	0.03	0.01	0.04	0.01	0.03	0.03	0.05	0.03	0.06	0.03	

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 5

**Q.5 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													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2013	180	110	1723	80	243	179	184	156	174	185	326	196	259
Weighted base	2013	181	101	1731	81	221	181	181	141	201	262	282	181	262
NET: Likely	156 8%	19 11%	9 9%	128 7%	9 11%	12 5%	7 4%	21 12%	4 3%	11 6%	46 17%	11 4%	7 4%	16 6%
Very likely	(4) 67 3%	4 2%	7 7%	56 3%	4 5%	6 3%	4 2%	6 3%	2 1%	10 5%	15 6%	5 2%	5 2%	8 3%
Fairly likely	(3) 89 4%	15 8%	2 2%	72 4%	5 6%	6 3%	3 2%	16 9%	2 1%	1 1%	31 12%	6 2%	2 1%	8 3%
Fairly unlikely	(2) 83 4%	8 4%	3 3%	72 4%	4 4%	7 3%	4 2%	1 *	6 4%	5 3%	21 8%	15 5%	8 5%	8 3%
Very unlikely	(1) 1679 83%	143 79%	87 86%	1449 84%	65 80%	194 88%	163 90%	145 80%	126 89%	177 88%	176 67%	243 86%	160 89%	228 87%
NET: Unlikely	1761 87%	151 83%	90 89%	1521 88%	68 85%	202 91%	168 93%	145 80%	132 94%	182 91%	197 75%	258 91%	169 93%	236 90%
Don't know	95 5%	11 6%	2 2%	82 5%	3 4%	8 3%	7 4%	15 8%	5 4%	8 4%	19 7%	13 4%	6 3%	10 4%
Mean	1.24	1.30	1.29	1.23	1.33	1.18	1.13	1.29	1.12	1.20	1.52	1.16	1.15	1.19
Standard deviation	0.70	0.73	0.83	0.69	0.82	0.61	0.53	0.77	0.47	0.70	0.93	0.54	0.56	0.64
Standard error	0.02	0.06	0.08	0.02	0.09	0.04	0.04	0.06	0.04	0.05	0.07	0.03	0.04	0.04

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 6

**Q.6 Which of the following, if any, would you approach for help with any personal debt worries?**

**Base: All respondents**

	Gender			Age							Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-34	35+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	1002	1011	162	298	305	369	346	533	460	1553	595	580	315	523	237	734
Weighted base	2013	986	1027	239	339	339	359	299	438	578	1435	538	558	438	478	289	838
A family member	846 42%	410 42%	436 42%	149 62%	181 53%	149 44%	137 38%	94 31%	137 31%	330 57%	516 36%	225 42%	245 44%	192 44%	184 38%	137 47%	377 45%
A voluntary organisation / charity	484 24%	238 24%	246 24%	25 11%	55 16%	87 26%	118 33%	84 28%	115 26%	81 14%	403 28%	126 23%	134 24%	97 22%	128 27%	74 25%	186 22%
A financial adviser	328 16%	178 18%	150 15%	41 17%	52 15%	61 18%	55 15%	48 16%	70 16%	94 16%	234 16%	112 21%	100 18%	67 15%	49 10%	62 22%	133 16%
A friend	323 16%	167 17%	156 15%	69 29%	88 26%	60 18%	43 12%	28 9%	35 8%	157 27%	166 12%	85 16%	105 19%	67 15%	67 14%	50 17%	163 19%
Another professional	79 4%	34 3%	45 4%	12 5%	6 2%	19 6%	9 3%	21 7%	12 3%	18 3%	61 4%	24 4%	23 4%	16 4%	16 3%	12 4%	34 4%
An accountant	69 3%	43 4%	25 2%	3 1%	15 5%	10 3%	16 4%	8 3%	16 4%	18 3%	50 3%	30 5%	23 4%	11 2%	6 1%	16 6%	31 4%
An insolvency practitioner	60 3%	32 3%	28 3%	7 3%	9 3%	11 3%	14 4%	10 3%	10 2%	16 3%	45 3%	22 4%	16 3%	5 1%	18 4%	11 4%	28 3%
Other	117 6%	64 6%	53 5%	2 1%	14 4%	13 4%	22 6%	24 8%	42 10%	16 3%	101 7%	31 6%	19 3%	35 8%	31 7%	13 4%	27 3%
Don't know	421 21%	193 20%	229 22%	46 19%	59 17%	72 21%	76 21%	66 22%	103 24%	105 18%	316 22%	96 18%	123 22%	83 19%	119 25%	44 15%	166 20%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 6

**Q.6 Which of the following, if any, would you approach for help with any personal debt worries?**

**Base: All respondents**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2013	180	110	1723	80	243	179	184	156	174	185	326	196	259
Weighted base	2013	181	101	1731	81	221	181	181	141	201	262	282	181	262
A family member	846 42%	65 36%	44 44%	737 43%	29 36%	100 45%	70 39%	68 37%	62 44%	84 42%	112 43%	119 42%	93 51%	99 38%
A voluntary organisation / charity	484 24%	44 24%	36 36%	404 23%	16 20%	48 22%	51 28%	36 20%	30 21%	49 24%	51 19%	75 27%	48 27%	67 26%
A financial adviser	328 16%	25 14%	18 18%	285 16%	15 19%	26 12%	24 13%	26 15%	29 21%	33 16%	53 20%	40 14%	39 22%	39 15%
A friend	323 16%	25 14%	17 17%	281 16%	12 15%	27 12%	19 10%	28 15%	24 17%	32 16%	66 25%	33 12%	41 23%	31 12%
Another professional	79 4%	4 2%	1 1%	74 4%	1 1%	13 6%	11 6%	4 2%	2 1%	6 3%	8 3%	23 8%	7 4%	12 4%
An accountant	69 3%	6 3%	3 3%	60 3%	3 3%	2 1%	5 3%	5 3%	4 3%	13 7%	12 5%	8 3%	7 4%	8 3%
An insolvency practitioner	60 3%	7 4%	1 1%	52 3%	1 1%	11 5%	3 2%	6 3%	6 4%	3 1%	12 5%	5 2%	4 2%	4 2%
Other	117 6%	6 3%	8 8%	103 6%	5 7%	15 7%	18 10%	6 3%	8 6%	9 5%	15 6%	16 6%	10 6%	23 9%
Don't know	421 21%	47 26%	18 18%	356 21%	18 22%	43 19%	37 20%	54 30%	30 22%	45 22%	47 18%	55 20%	27 15%	55 21%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 7  
**Q.7 Which of the following applies 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+	18-34	35+	AB	C1	C2	DE	Public	Private
Unweighted base	2013	1002	1011	162	298	305	369	346	533	460	1553	595	580	315	523	237	734
Weighted base	2013	986	1027	239	339	339	359	299	438	578	1435	538	558	438	478	289	838
NET: Struggle to make it to payday	865 43%	408 41%	457 45%	121 50%	225 66%	199 59%	174 48%	100 33%	47 11%	345 60%	520 36%	201 37%	239 43%	228 52%	197 41%	174 60%	532 64%
I often struggle to make it to payday	294 15%	130 13%	164 16%	49 20%	72 21%	72 21%	56 15%	34 11%	12 3%	121 21%	173 12%	52 10%	90 16%	66 15%	85 18%	40 14%	177 21%
I sometimes struggle to make it to payday	571 28%	278 28%	293 29%	72 30%	152 45%	127 37%	118 33%	67 22%	35 8%	224 39%	347 24%	149 28%	149 27%	162 37%	112 23%	134 46%	355 42%
I never struggle to make it to payday	520 26%	297 30%	224 22%	37 15%	80 23%	102 30%	119 33%	80 27%	103 23%	117 20%	404 28%	147 27%	177 32%	116 27%	80 17%	113 39%	298 36%
I am not currently employed	628 31%	282 29%	346 34%	82 34%	34 10%	39 11%	66 18%	119 40%	289 66%	116 20%	511 36%	189 35%	143 26%	94 22%	202 42%	3 1%	8 1%



## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

Table 7  
**Q.7 Which of the following applies to you?**  
**Base: All respondents**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2013	180	110	1723	80	243	179	184	156	174	185	326	196	259
Weighted base	2013	181	101	1731	81	221	181	181	141	201	262	282	181	262
NET: Struggle to make it to payday	865 43%	70 39%	42 42%	752 43%	45 56%	96 43%	83 46%	85 47%	55 39%	84 42%	127 49%	108 38%	69 38%	127 49%
I often struggle to make it to payday	294 15%	30 16%	16 16%	248 14%	19 24%	42 19%	20 11%	28 16%	11 8%	19 10%	54 21%	39 14%	15 8%	39 15%
I sometimes struggle to make it to payday	571 28%	41 22%	26 26%	504 29%	25 32%	53 24%	63 35%	57 31%	44 31%	65 32%	73 28%	69 24%	55 30%	89 34%
I never struggle to make it to payday	520 26%	57 31%	23 23%	441 25%	13 16%	47 21%	37 20%	38 21%	47 34%	56 28%	75 29%	73 26%	54 30%	50 19%
I am not currently employed	628 31%	54 30%	35 35%	538 31%	23 28%	78 35%	61 34%	58 32%	38 27%	61 30%	60 23%	100 36%	58 32%	84 32%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

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 respondents 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+	18-34	35+	AB	C1	C2	DE	Public	Private
Unweighted base	795	366	429	79	189	180	186	104	57	268	527	201	241	150	203	142	465
Weighted base	865	408	457	121	225	199	174	100	47	345	520	201	239	228	197	174	532
Rising cost of food	514	234	280	52	129	121	120	61	31	180	333	101	152	134	127	106	296
	59%	57%	61%	43%	57%	61%	69%	60%	66%	52%	64%	50%	64%	59%	65%	61%	56%
Rising household energy costs (excluding petrol and diesel)	452	220	232	38	111	110	111	54	27	149	303	93	119	128	113	97	268
	52%	54%	51%	32%	49%	55%	64%	54%	58%	43%	58%	46%	50%	56%	57%	56%	50%
Rising fuel or transport costs (e.g. train fares)	332	166	166	47	84	86	63	42	10	131	201	76	115	84	57	65	220
	38%	41%	36%	39%	37%	43%	36%	42%	22%	38%	39%	38%	48%	37%	29%	37%	41%
Making credit card repayments	235	131	104	17	56	54	54	38	16	73	162	58	64	60	53	48	161
	27%	32%	23%	14%	25%	27%	31%	38%	34%	21%	31%	29%	27%	26%	27%	27%	30%
Paying for rent	211	79	132	46	48	49	36	21	10	94	117	37	56	63	55	39	123
	24%	19%	29%	38%	21%	25%	21%	21%	20%	27%	22%	18%	23%	28%	28%	22%	23%
Wage freezes	170	94	76	7	31	62	41	28	1	38	132	45	57	40	28	60	102
	20%	23%	17%	6%	14%	31%	24%	28%	3%	11%	25%	22%	24%	18%	14%	34%	19%
Making mortgage repayments	124	69	54	6	36	32	36	8	5	42	82	41	50	18	14	50	68
	14%	17%	12%	5%	16%	16%	21%	8%	12%	12%	16%	20%	21%	8%	7%	29%	13%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	111	56	55	33	37	16	14	6	4	70	41	32	28	26	24	13	77
	13%	14%	12%	27%	17%	8%	8%	6%	9%	20%	8%	16%	12%	11%	12%	7%	14%
Paying off bank loans	110	61	49	3	38	31	25	11	3	41	69	25	32	32	22	34	65
	13%	15%	11%	3%	17%	16%	14%	11%	6%	12%	13%	12%	13%	14%	11%	20%	12%
Paying a Debt Management Plan	59	27	32	5	21	13	8	8	3	26	33	11	22	12	13	16	27
	7%	7%	7%	4%	9%	7%	5%	8%	7%	8%	6%	6%	9%	5%	7%	9%	5%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	56	25	31	2	20	20	10	4	-	22	33	13	12	21	10	11	37
	6%	6%	7%	2%	9%	10%	6%	4%	-	6%	6%	7%	5%	9%	5%	6%	7%
Debt arising as a result of gambling	12	4	8	5	3	3	2	-	-	8	5	4	3	3	2	6	6
	1%	1%	2%	4%	1%	2%	1%	-	-	2%	1%	2%	1%	1%	1%	4%	1%

**Personal Debt Survey**  
**ONLINE Fieldwork: 7th-9th February 2014**

Absolutes/col percents

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 respondents 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+	18-34	35+	AB	C1	C2	DE	Public	Pri- vate
Weighted base	865	408	457	121	225	199	174	100	47	345	520	201	239	228	197	174	532
None of these	54	23	32	10	19	13	9	4	-	29	25	12	17	10	16	7	38
	6%	6%	7%	8%	8%	6%	5%	4%	-	8%	5%	6%	7%	4%	8%	4%	7%

## Personal Debt Survey

### ONLINE Fieldwork: 7th-9th February 2014

Absolutes/col percents

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 respondents who struggle to make it to payday**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	795	68	41	686	39	101	75	84	57	65	84	112	69	114
Weighted base	865	70	42	752	45	96	83	85	55	84	127	108	69	127
Rising cost of food	514 59%	44 63%	30 72%	439 58%	28 63%	53 56%	49 59%	52 61%	37 66%	45 53%	59 46%	72 67%	45 64%	77 60%
Rising household energy costs (excluding petrol and diesel)	452 52%	41 59%	26 61%	385 51%	25 56%	51 54%	38 45%	53 62%	34 62%	42 50%	43 34%	60 55%	39 56%	62 49%
Rising fuel or transport costs (e.g. train fares)	332 38%	28 40%	22 52%	282 37%	14 30%	27 29%	32 39%	33 39%	22 40%	42 51%	37 29%	36 33%	39 56%	46 36%
Making credit card repayments	235 27%	18 26%	20 46%	197 26%	12 27%	26 28%	22 27%	18 22%	11 20%	19 23%	31 24%	36 33%	21 30%	34 27%
Paying for rent	211 24%	16 23%	17 40%	178 24%	11 25%	19 20%	17 20%	13 15%	12 21%	26 31%	41 32%	22 21%	17 24%	28 22%
Wage freezes	170 20%	8 11%	8 19%	154 21%	8 18%	17 18%	22 26%	21 25%	12 21%	16 19%	14 11%	29 27%	15 22%	30 24%
Making mortgage repayments	124 14%	6 9%	8 19%	110 15%	9 20%	13 13%	10 12%	8 10%	10 18%	12 15%	29 23%	12 11%	7 10%	19 15%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	111 13%	8 11%	4 9%	99 13%	4 9%	11 12%	16 19%	12 15%	8 15%	13 15%	16 12%	7 6%	12 18%	20 16%
Paying off bank loans	110 13%	10 15%	8 19%	92 12%	7 16%	13 14%	15 18%	8 9%	4 7%	9 10%	14 11%	14 13%	7 11%	22 17%
Paying a Debt Management Plan	59 7%	4 6%	4 8%	52 7%	5 10%	6 7%	11 13%	5 6%	1 2%	8 9%	10 8%	5 4%	2 3%	16 12%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	56 6%	6 9%	4 9%	45 6%	6 13%	6 6%	5 6%	3 3%	2 3%	4 5%	6 5%	12 11%	2 3%	10 8%
Debt arising as a result of gambling	12 1%	1 1%	3 6%	9 1%	1 3%	1 1%	1 1%	- -	1 1%	- -	3 2%	2 1%	1 1%	2 2%

**Personal Debt Survey**  
**ONLINE Fieldwork: 7th-9th February 2014**

Absolutes/col percents

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 respondents who struggle to make it to payday**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Weighted base	865	70	42	752	45	96	83	85	55	84	127	108	69	127
None of these	54 6%	6 8%	2 5%	46 6%	6 13%	4 5%	8 10%	5 6%	3 6%	4 4%	6 5%	9 8%	1 2%	14 11%