

# BBC – Personal debt

## **METHODOLOGY NOTE**

ComRes interviewed 1,000 GB adults by telephone between 23<sup>rd</sup> and 25<sup>th</sup> May 2014. Data were weighted to be representative of all GB adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

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## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q1. I am now going to read out some statements. For each statement, please indicate whether that statement applies to you or not ...**

**Base: All respondents**

	Gender		Age					Class				Region											
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West
Unweighted base	1000	469	531	229	162	221	185	203	386	217	156	241	90	43	110	93	87	73	49	102	131	133	89
Weighted base	1000	490	510	287	168	178	148	218	267	277	218	238	90	40	110	90	90	70	50	100	130	140	90
<b>I would lend a relative or close friend up to £50 if they needed it</b>																							
Applies	879	431	448	260	150	162	128	178	249	248	185	197	77	35	100	76	76	61	40	85	119	127	82
	88%	88%	88%	91%	89%	91%	86%	82%	93%	90%	85%	83%	85%	88%	91%	84%	85%	88%	80%	85%	92%	91%	91%
Does not apply	102	48	55	20	14	16	18	35	16	23	29	35	10	5	7	14	13	6	8	14	7	12	7
	10%	10%	11%	7%	8%	9%	12%	16%	6%	8%	13%	15%	12%	12%	6%	15%	14%	8%	16%	14%	6%	9%	7%
Prefer not to say	11	7	4	3	3	-	1	4	-	4	5	3	3	-	3	-	1	1	-	1	3	-	-
	1%	1%	1%	1%	2%	-	1%	2%	-	1%	2%	1%	3%	-	2%	-	1%	2%	-	1%	2%	-	-
Don't know	8	5	3	4	2	-	1	1	3	2	-	3	-	-	-	1	-	2	2	1	1	1	1
	1%	1%	1%	1%	1%	-	1%	*	1%	1%	-	1%	-	-	-	1%	-	2%	4%	1%	*	*	2%
<b>I would lend a relative or close friend more than £50 if they needed it</b>																							
Applies	801	389	411	250	134	150	117	150	234	235	172	160	77	33	89	75	66	54	33	77	113	113	71
	80%	79%	81%	87%	80%	84%	79%	69%	87%	85%	79%	67%	86%	82%	81%	83%	74%	77%	66%	77%	87%	81%	79%
Does not apply	178	89	89	31	30	28	29	59	30	35	39	74	10	6	19	15	23	15	15	21	12	25	17
	18%	18%	17%	11%	18%	16%	19%	27%	11%	13%	18%	31%	11%	15%	17%	16%	26%	21%	29%	21%	9%	18%	19%
Prefer not to say	11	7	5	3	3	-	1	4	*	4	5	3	3	*	3	-	1	1	-	1	3	-	-
	1%	1%	1%	1%	2%	-	1%	2%	*	1%	2%	1%	3%	1%	2%	-	1%	2%	-	1%	2%	-	-
Don't know	10	5	5	3	1	*	1	5	3	3	3	1	-	1	-	1	-	-	3	1	2	2	1
	1%	1%	1%	1%	*	*	1%	2%	1%	1%	1%	1%	-	2%	-	1%	-	-	5%	1%	2%	1%	2%

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

Q1. I am now going to read out some statements. For each statement, please indicate whether that statement applies to you or not ...

Base: All respondents

	Gender		Age					Class				Region											
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West
Weighted base	1000	490	510	287	168	178	148	218	267	277	218	238	90	40	110	90	90	70	50	100	130	140	90
<b><u>I have borrowed money from a relative in the past</u></b>																							
Applies	476	233	243	213	104	87	45	27	123	152	106	95	41	21	53	56	37	38	18	34	65	67	46
	48%	48%	48%	74%	62%	49%	30%	12%	46%	55%	48%	40%	45%	53%	48%	62%	41%	55%	36%	34%	50%	48%	52%
Does not apply	511	251	261	68	62	91	103	188	141	122	109	140	46	19	57	34	52	31	30	66	62	73	41
	51%	51%	51%	24%	37%	51%	69%	86%	53%	44%	50%	59%	51%	47%	52%	38%	58%	44%	60%	66%	48%	52%	46%
Prefer not to say	10	6	4	5	2	-	1	2	1	4	4	3	3	-	-	-	1	1	-	1	3	-	2
	1%	1%	1%	2%	1%	-	1%	1%	*	1%	2%	1%	3%	-	-	-	1%	2%	-	1%	2%	-	2%
Don't know	3	-	3	2	-	-	-	1	3	-	-	-	1	-	-	-	-	-	2	-	-	-	-
	*	-	1%	1%	-	-	-	*	1%	-	-	-	1%	-	-	-	-	-	4%	-	-	-	-

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q1. I am now going to read out some statements. For each statement, please indicate whether that statement applies to you or not ...**

**Base: All respondents**

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Unweighted base	1000	123	270	396	585	253	119
Weighted base	1000	118	269	389	593	239	127
<b><u>I would lend a relative or close friend up to £50 if they needed it</u></b>							
Applies	879 88%	110 93%	250 93%	363 93%	510 86%	227 95%	115 90%
Does not apply	102 10%	8 7%	17 6%	25 6%	76 13%	10 4%	12 10%
Prefer not to say	11 1%	-	-	-	5 1%	-	-
Don't know	8 1%	-	2 1%	2 *	2 *	2 1%	-
<b><u>I would lend a relative or close friend more than £50 if they needed it</u></b>							
Applies	801 80%	91 78%	242 90%	337 86%	459 77%	209 87%	108 85%
Does not apply	178 18%	26 22%	26 10%	52 13%	123 21%	30 13%	19 15%
Prefer not to say	11 1%	-	-	-	5 1%	-	-
Don't know	10 1%	-	1 *	1 *	6 1%	1 *	-

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q1. I am now going to read out some statements. For each statement, please indicate whether that statement applies to you or not ...**

**Base: All respondents**

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Weighted base	1000	118	269	389	593	239	127
<b><u>I have borrowed money from a relative in the past</u></b>							
Applies	476 48%	92 78%	174 65%	269 69%	205 35%	162 68%	94 74%
Does not apply	511 51%	26 22%	95 35%	120 31%	384 65%	77 32%	33 26%
Prefer not to say	10 1%	-	-	-	3 1%	-	-
Don't know	3 *	-	-	-	1 *	-	-

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q2. Thinking about the most recent time you borrowed money from a relative, do you agree or disagree with each of the following statements ...**

**Base: All who have borrowed money from a relative in the past**

	Gender			Age					Class				Region										
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West
Unweighted base	457	219	238	168	97	112	57	23	181	113	70	93	36	20	52	51	34	39	15	32	67	62	49
Weighted base	476	233	243	213	104	87	45	27	123	152	106	95	41	21	53	56	37	38	18	34	65	67	46
<b><u>Borrowing money from a relative caused problems between me and the person I borrowed from</u></b>																							
Agree	48	27	21	22	13	9	2	1	8	16	10	14	11	3	7	3	6	5	-	2	5	5	2
	10%	11%	9%	11%	13%	10%	4%	4%	7%	10%	9%	15%	26%	12%	13%	5%	17%	12%	-	5%	7%	8%	5%
Disagree	427	206	221	190	91	78	43	25	114	136	96	81	30	18	46	52	31	34	18	32	60	62	44
	90%	89%	91%	89%	87%	90%	96%	93%	93%	90%	91%	85%	74%	88%	87%	94%	83%	88%	100%	95%	93%	92%	95%
Don't know	1	-	1	-	-	-	-	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-
	*	-	*	-	-	-	-	3%	1%	-	-	-	-	-	-	1%	-	-	-	-	-	-	-
<b><u>I found it difficult to ask to borrow money</u></b>																							
Agree	274	132	142	118	64	46	27	18	68	83	58	64	27	15	32	35	21	22	7	17	32	45	20
	58%	57%	59%	56%	62%	53%	61%	65%	55%	55%	55%	67%	66%	73%	60%	63%	56%	58%	40%	51%	50%	67%	44%
Disagree	197	98	100	92	40	41	17	7	54	67	45	31	14	6	21	18	16	16	11	17	31	22	25
	42%	42%	41%	43%	38%	47%	39%	25%	44%	44%	43%	33%	34%	27%	40%	32%	44%	42%	60%	49%	49%	33%	54%
Don't know	4	3	1	2	-	-	-	2	2	1	2	-	-	-	-	2	-	-	-	-	1	-	1
	1%	1%	*	1%	-	-	-	9%	1%	1%	2%	-	-	-	-	4%	-	-	-	-	2%	-	2%

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q2. Thinking about the most recent time you borrowed money from a relative, do you agree or disagree with each of the following statements ...**

**Base: All who have borrowed money from a relative in the past**

	Gender		Age					Class				Region											
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West
Weighted base	476	233	243	213	104	87	45	27	123	152	106	95	41	21	53	56	37	38	18	34	65	67	46
<b><u>I felt guilty borrowing from someone I knew</u></b>																							
Agree	238	107	131	116	59	32	22	8	48	81	55	53	25	14	31	30	17	20	9	17	23	32	20
	50%	46%	54%	54%	57%	37%	49%	31%	39%	53%	53%	56%	62%	65%	58%	55%	47%	53%	47%	49%	35%	48%	42%
Disagree	235	125	110	96	45	54	23	18	73	71	50	41	15	7	22	24	19	17	10	17	42	35	27
	49%	54%	45%	45%	43%	62%	51%	66%	59%	47%	47%	43%	36%	35%	42%	43%	53%	45%	53%	51%	65%	52%	58%
Don't know	3	1	2	1	-	1	-	1	2	-	-	1	1	-	-	1	-	1	-	-	-	-	-
	1%	*	1%	1%	-	1%	-	3%	2%	-	-	1%	2%	-	-	3%	-	2%	-	-	-	-	-

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q2. Thinking about the most recent time you borrowed money from a relative, do you agree or disagree with each of the following statements ...**

**Base: All who have borrowed money from a relative in the past**

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Unweighted base	457	96	165	264	192	161	89
Weighted base	476	92	174	269	205	162	94
<b><u>Borrowing money from a relative caused problems between me and the person I borrowed from</u></b>							
Agree	48 10%	14 16%	12 7%	26 10%	21 10%	24 15%	3 3%
Disagree	427 90%	78 84%	162 93%	243 90%	183 89%	138 85%	91 97%
Don't know	1 *	-	-	-	1 *	-	-
<b><u>I found it difficult to ask to borrow money</u></b>							
Agree	274 58%	54 59%	101 58%	158 59%	115 56%	99 61%	50 54%
Disagree	197 42%	38 41%	71 41%	110 41%	88 43%	63 39%	44 46%
Don't know	4 1%	-	2 1%	2 1%	3 1%	-	-



## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q2. Thinking about the most recent time you borrowed money from a relative, do you agree or disagree with each of the following statements ...**

**Base: All who have borrowed money from a relative in the past**

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Weighted base	476	92	174	269	205	162	94
<b><u>I felt guilty borrowing from someone I knew</u></b>							
Agree	238 50%	54 59%	91 53%	145 54%	91 44%	83 51%	57 60%
Disagree	235 49%	38 41%	81 47%	122 45%	113 55%	78 48%	36 39%
Don't know	3 1%	-	1 1%	1 1%	1 1%	1 *	1 1%

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

#### Q3. Do you have any of the following kinds of personal debts?

Base: All respondents

	Gender		Age					Class				Region											
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West
Unweighted base	1000	469	531	229	162	221	185	203	386	217	156	241	90	43	110	93	87	73	49	102	131	133	89
Weighted base	1000	490	510	287	168	178	148	218	267	277	218	238	90	40	110	90	90	70	50	100	130	140	90
<b>NET: Any debt</b>	<b>389</b>	<b>180</b>	<b>209</b>	<b>161</b>	<b>84</b>	<b>79</b>	<b>39</b>	<b>27</b>	<b>112</b>	<b>121</b>	<b>75</b>	<b>81</b>	<b>30</b>	<b>16</b>	<b>49</b>	<b>31</b>	<b>41</b>	<b>32</b>	<b>18</b>	<b>28</b>	<b>51</b>	<b>59</b>	<b>34</b>
	<b>39 %</b>	<b>37%</b>	<b>41%</b>	<b>56%</b>	<b>50%</b>	<b>44%</b>	<b>26%</b>	<b>12%</b>	<b>42%</b>	<b>44%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>39%</b>	<b>45%</b>	<b>35%</b>	<b>46%</b>	<b>45%</b>	<b>36%</b>	<b>28%</b>	<b>39%</b>	<b>42%</b>	<b>38%</b>
Any loan (including student loans), for example from a bank, a friend or a payday lender	214	100	114	122	39	35	12	6	61	72	35	46	16	8	24	20	19	18	14	14	31	34	16
	21%	20%	22%	43%	23%	19%	8%	3%	23%	26%	16%	20%	17%	19%	22%	22%	21%	26%	28%	14%	24%	24%	18%
A bank account that you are overdrawn on	139	50	89	68	35	25	8	3	36	50	33	20	8	4	20	16	12	11	4	10	20	23	12
	14%	10%	17%	24%	20%	14%	5%	1%	14%	18%	15%	8%	9%	11%	18%	17%	14%	15%	8%	10%	15%	17%	13%
Arrears on tax, bills or other payments (e.g. mortgage, child maintenance), by arrears, we mean owing money that should have been paid already	66	31	35	22	16	18	5	4	13	21	17	15	7	1	9	7	10	4	3	4	4	11	6
	7%	6%	7%	8%	10%	10%	4%	2%	5%	8%	8%	7%	8%	3%	8%	8%	11%	6%	6%	4%	3%	8%	7%
Other debts, e.g. from credit cards, parking fines, hire purchase, car finance, etc.	212	90	122	71	54	43	21	22	64	63	47	38	18	10	32	15	21	16	12	10	22	37	19
	21%	18%	24%	25%	32%	24%	14%	10%	24%	23%	22%	16%	20%	25%	29%	17%	23%	23%	23%	10%	17%	27%	21%
None of the above	593	303	290	122	79	98	107	187	150	152	138	154	57	24	59	58	49	35	29	69	78	81	53
	59%	62%	57%	42%	47%	55%	72%	86%	56%	55%	63%	65%	63%	60%	54%	64%	54%	50%	59%	69%	60%	58%	58%
Prefer not to say	18	7	11	4	5	2	3	4	6	4	5	3	3	*	2	1	-	3	3	3	1	-	3
	2%	1%	2%	1%	3%	1%	2%	2%	2%	2%	2%	1%	3%	1%	1%	1%	-	5%	5%	3%	1%	-	3%

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

#### Q3. Do you have any of the following kinds of personal debts?

Base: All respondents

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Unweighted base	1000	123	270	396	585	253	119
Weighted base	1000	118	269	389	593	239	127
<b>NET: Any debt</b>	<b>389</b>	<b>118</b>	<b>269</b>	<b>389</b>	<b>-</b>	<b>239</b>	<b>127</b>
	<b>39 %</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>-</b>	<b>100%</b>	<b>100%</b>
Any loan (including student loans), for example from a bank, a friend or a payday lender	214 21%	68 58%	142 53%	214 55%	-	117 49%	84 66%
A bank account that you are overdrawn on	139 14%	42 35%	97 36%	139 36%	-	88 37%	45 36%
Arrears on tax, bills or other payments (e.g. mortgage, child maintenance), by arrears, we mean owing money that should have been paid already	66 7%	23 19%	43 16%	66 17%	-	24 10%	36 28%
Other debts, e.g. from credit cards, parking fines, hire purchase, car finance, etc.	212 21%	72 61%	139 52%	212 54%	-	149 62%	50 39%
None of the above	593 59%	-	-	-	593 100%	-	-
Prefer not to say	18 2%	-	-	-	-	-	-

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

#### Q4. How long do you expect to take to pay off your debts?

Base: All who are in debt

	Gender		Age					Class				Region											
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West
Unweighted base	396	185	211	134	81	102	54	25	165	96	52	83	32	17	49	30	38	34	19	29	56	57	35
Weighted base	389	180	209	161	84	79	39	27	112	121	75	81	30	16	49	31	41	32	18	28	51	59	34
Less than five years	239	104	135	86	51	54	29	18	72	67	43	57	16	9	40	15	29	15	12	15	27	38	23
	61%	58%	65%	53%	61%	69%	76%	69%	65%	55%	58%	70%	53%	57%	82%	49%	70%	49%	68%	52%	53%	65%	66%
At least five years but less than ten years	68	40	28	36	14	10	5	3	15	25	16	11	11	3	3	5	4	11	1	4	11	11	4
	17%	22%	14%	22%	17%	13%	12%	12%	14%	21%	22%	14%	37%	20%	6%	16%	10%	33%	4%	14%	22%	18%	13%
Ten years or more	59	26	33	36	12	8	2	1	17	24	11	7	2	2	3	9	6	3	5	7	8	7	7
	15%	14%	16%	22%	14%	11%	5%	5%	16%	20%	14%	8%	8%	13%	7%	27%	14%	11%	27%	24%	16%	11%	20%
I do not think that I will ever pay off my debts	11	8	2	2	5	2	1	2	5	2	1	3	1	1	2	-	-	1	-	-	4	1	-
	3%	5%	1%	1%	6%	3%	2%	6%	5%	1%	2%	3%	3%	10%	5%	-	-	2%	-	-	8%	2%	-
Prefer not to say	2	-	2	-	-	2	1	-	-	-	-	2	-	-	-	-	-	1	-	1	-	-	1
	1%	-	1%	-	-	2%	2%	-	-	-	-	3%	-	-	-	-	-	2%	-	4%	-	-	2%
Don't know	10	3	8	2	2	2	2	2	2	4	3	1	-	-	-	2	2	1	-	1	1	2	-
	3%	1%	4%	1%	2%	2%	4%	9%	2%	3%	4%	2%	-	-	-	8%	6%	3%	-	5%	1%	4%	-

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q4. How long do you expect to take to pay off your debts?****Base: All who are in debt**

	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts		
	Total	Yes	No	Yes	No	Less than 5 years	5+ years
Unweighted base	396	123	270	396	-	253	119
Weighted base	389	118	269	389	-	239	127
Less than five years	239 61%	66 56%	171 64%	239 61%	-	239 100%	-
At least five years but less than ten years	68 17%	24 20%	44 16%	68 17%	-	-	68 54%
Ten years or more	59 15%	19 16%	40 15%	59 15%	-	-	59 46%
I do not think that I will ever pay off my debts	11 3%	4 4%	7 2%	11 3%	-	-	-
Prefer not to say	2 1%	2 2%	-	2 1%	-	-	-
Don't know	10 3%	3 2%	8 3%	10 3%	-	-	-

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

#### Q5. Have you ever asked anyone for advice on how to manage your debts?

Base: All who are in debt

	Gender		Age					Class				Region											
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Hum-ber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West
Unweighted base	396	185	211	134	81	102	54	25	165	96	52	83	32	17	49	30	38	34	19	29	56	57	35
Weighted base	389	180	209	161	84	79	39	27	112	121	75	81	30	16	49	31	41	32	18	28	51	59	34
Yes	118 30%	49 27%	69 33%	50 31%	25 30%	22 28%	13 34%	8 30%	29 26%	36 29%	16 21%	37 46%	6 21%	5 35%	13 27%	7 24%	14 33%	15 47%	5 27%	8 27%	16 32%	20 33%	8 24%
No	269 69%	129 72%	140 67%	109 68%	58 70%	57 72%	25 65%	19 70%	82 74%	84 69%	59 79%	43 53%	24 79%	9 60%	36 73%	24 76%	26 63%	17 53%	13 73%	20 73%	35 68%	39 67%	25 74%
Prefer not to say	2 1%	2 1%	1 *	2 1%	-	-	1 2%	-	-	2 1%	-	1 1%	-	-	-	-	2 4%	-	-	-	-	-	1 2%
Don't know	1 *	1 *	-	1 *	-	-	-	-	1 1%	-	-	-	-	1 5%	-	-	-	-	-	-	-	-	-

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

#### Q5. Have you ever asked anyone for advice on how to manage your debts?

Base: All who are in debt

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Unweighted base	396	123	270	396	-	253	119
Weighted base	389	118	269	389	-	239	127
Yes	118 30%	118 100%	- -	118 30%	- -	66 28%	43 34%
No	269 69%	- -	269 100%	269 69%	- -	171 71%	84 66%
Prefer not to say	2 1%	- -	- -	2 1%	- -	2 1%	- -
Don't know	1 *	- -	- -	1 *	- -	1 *	- -

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-Summary**

**Base: All who are in debt**

	Q6. Summary			
	My debt is not a serious problem	I wouldn't know who to get advice from about my debt	It is my own fault that I am in debt	It is difficult to talk to someone else about my debt
Unweighted base	396	396	396	396
Weighted base	389	389	389	389
NET: Agree	289 74%	78 20%	262 67%	122 31%
Strongly agree (4)	201 52%	32 8%	162 42%	32 8%
Tend to agree (3)	88 23%	47 12%	100 26%	90 23%
Tend to disagree (2)	48 12%	94 24%	41 10%	108 28%
Strongly disagree (1)	49 12%	210 54%	68 18%	149 38%
NET: Disagree	96 25%	304 78%	109 28%	257 66%
Prefer not to say	4 1%	2 *	10 2%	4 1%
Don't know	- -	5 1%	9 2%	7 2%
Mean	3.15	1.74	2.96	2.01
Standard deviation	1.06	0.97	1.13	0.98
Standard error	0.05	0.05	0.06	0.05



## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-My debt is not a serious problem**

**Base: All who are in debt**

	Gender			Age					Class				Region										
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	396	185	211	134	81	102	54	25	165	96	52	83	32	17	49	30	38	34	19	29	56	57	35
Weighted base	389	180	209	161	84	79	39	27	112	121	75	81	30	16	49	31	41	32	18	28	51	59	34
NET: Agree	289 74%	131 72%	158 76%	124 77%	60 71%	56 71%	30 78%	19 72%	95 84%	89 74%	56 75%	49 60%	19 63%	13 83%	35 72%	20 63%	32 76%	21 66%	14 79%	17 62%	38 75%	49 84%	30 88%
Strongly agree	(4) 201 52%	91 50%	110 53%	74 46%	45 54%	39 50%	26 68%	17 62%	70 63%	57 47%	38 51%	36 44%	15 49%	5 35%	30 60%	16 53%	24 57%	15 49%	11 61%	12 41%	23 44%	31 53%	19 56%
Tend to agree	(3) 88 23%	40 22%	48 23%	50 31%	15 18%	17 21%	4 11%	3 10%	24 22%	33 27%	18 24%	13 16%	4 14%	7 48%	6 12%	3 10%	8 19%	5 17%	3 18%	6 21%	15 30%	18 31%	11 33%
Tend to disagree	(2) 48 12%	23 13%	25 12%	20 12%	11 13%	12 15%	4 9%	2 7%	7 6%	12 10%	15 20%	14 17%	5 16%	1 6%	5 9%	2 7%	5 11%	6 19%	2 12%	5 18%	8 15%	8 13%	2 6%
Strongly disagree	(1) 49 12%	25 14%	24 11%	16 10%	13 16%	10 13%	5 12%	4 16%	11 10%	19 16%	4 5%	15 18%	6 21%	2 11%	7 13%	9 27%	5 13%	5 15%	2 9%	4 15%	5 11%	2 3%	2 6%
NET: Disagree	96 25%	48 26%	49 23%	36 22%	24 29%	22 28%	8 22%	6 23%	18 16%	31 26%	19 25%	29 36%	11 37%	3 17%	11 23%	11 35%	10 24%	11 34%	4 21%	9 33%	13 25%	10 16%	4 12%
Prefer not to say	4 1%	2 1%	2 1%	2 1%	- -	1 1%	- -	1 5%	- -	1 *	- -	4 4%	- -	- -	2 5%	1 2%	- -	- -	- -	1 4%	- -	- -	- -
Mean	3.15	3.10	3.18	3.14	3.09	3.09	3.33	3.24	3.37	3.05	3.21	2.90	2.91	3.07	3.25	2.91	3.21	2.99	3.30	2.93	3.08	3.33	3.38
Standard deviation	1.06	1.09	1.04	0.99	1.14	1.09	1.09	1.18	0.97	1.10	0.94	1.19	1.24	0.95	1.12	1.33	1.09	1.15	1.03	1.14	1.01	0.83	0.85
Standard error	0.05	0.08	0.07	0.09	0.13	0.11	0.15	0.24	0.08	0.11	0.13	0.13	0.22	0.23	0.16	0.25	0.18	0.20	0.24	0.21	0.14	0.11	0.14

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-My debt is not a serious problem**

**Base: All who are in debt**

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Unweighted base	396	123	270	396	-	253	119
Weighted base	389	118	269	389	-	239	127
NET: Agree	289 74%	85 72%	202 75%	289 74%	-	194 81%	82 64%
Strongly agree	(4) 201 52%	47 40%	152 56%	201 52%	-	142 59%	48 38%
Tend to agree	(3) 88 23%	38 32%	50 19%	88 23%	-	52 22%	33 26%
Tend to disagree	(2) 48 12%	17 14%	30 11%	48 12%	-	21 9%	25 20%
Strongly disagree	(1) 49 12%	14 12%	35 13%	49 12%	-	22 9%	19 15%
NET: Disagree	96 25%	31 26%	65 24%	96 25%	-	44 18%	44 35%
Prefer not to say	4 1%	2 2%	2 1%	4 1%	-	2 1%	1 1%
Mean	3.15	3.02	3.19	3.15	-	3.32	2.88
Standard deviation	1.06	1.02	1.08	1.06	-	0.98	1.09
Standard error	0.05	0.09	0.07	0.05	-	0.06	0.10

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-I wouldn't know who to get advice from about my debt**

**Base: All who are in debt**

	Gender			Age					Class					Region									
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	396	185	211	134	81	102	54	25	165	96	52	83	32	17	49	30	38	34	19	29	56	57	35
Weighted base	389	180	209	161	84	79	39	27	112	121	75	81	30	16	49	31	41	32	18	28	51	59	34
NET: Agree	78 20%	42 24%	36 17%	29 18%	17 20%	17 21%	9 23%	7 25%	15 14%	24 20%	16 21%	23 28%	9 31%	6 38%	12 24%	6 19%	11 27%	6 20%	1 3%	5 18%	7 14%	10 18%	4 13%
Strongly agree	(4) 32 8%	19 10%	13 6%	9 6%	5 7%	8 10%	6 16%	2 8%	6 5%	6 5%	10 13%	10 12%	7 23%	2 13%	4 8%	3 9%	7 16%	1 3%	1 3%	2 6%	3 5%	3 5%	1 2%
Tend to agree	(3) 47 12%	24 13%	23 11%	20 12%	11 13%	9 11%	3 7%	5 17%	9 8%	18 15%	6 8%	13 16%	3 8%	4 25%	8 16%	3 10%	5 11%	5 17%	- -	3 11%	5 9%	7 13%	4 11%
Tend to disagree	(2) 94 24%	45 25%	49 23%	38 23%	25 30%	15 19%	10 27%	6 22%	26 23%	27 22%	20 26%	22 27%	9 31%	3 17%	6 12%	8 25%	6 14%	9 28%	7 38%	7 26%	16 31%	15 26%	8 24%
Strongly disagree	(1) 210 54%	89 49%	121 58%	94 58%	40 48%	45 57%	18 48%	13 49%	70 62%	68 56%	37 49%	35 43%	11 38%	7 44%	28 57%	17 54%	23 56%	17 53%	11 60%	16 57%	25 50%	33 56%	22 63%
NET: Disagree	304 78%	134 74%	170 81%	132 81%	65 77%	60 76%	29 75%	19 70%	96 85%	94 78%	57 76%	57 70%	21 69%	10 62%	34 69%	25 79%	29 71%	25 80%	18 97%	23 82%	41 81%	48 82%	30 87%
Prefer not to say	2 *	2 1%	- -	1 *	- -	- -	- -	1 5%	- -	1 *	- -	1 2%	- -	- -	1 3%	1 2%	- -	- -	- -	- -	- -	- -	- -
Don't know	5 1%	2 1%	3 2%	- -	2 3%	2 3%	1 3%	- -	1 1%	2 2%	2 3%	- -	- -	- -	2 4%	- -	1 2%	- -	- -	- -	2 5%	- -	- -
Mean	1.74	1.84	1.65	1.66	1.78	1.74	1.91	1.84	1.56	1.68	1.85	1.97	2.16	2.07	1.72	1.74	1.87	1.70	1.46	1.68	1.68	1.67	1.52
Standard deviation	0.97	1.02	0.91	0.91	0.93	1.03	1.12	1.02	0.86	0.91	1.06	1.05	1.18	1.14	1.03	0.99	1.17	0.86	0.67	0.93	0.87	0.89	0.77
Standard error	0.05	0.08	0.06	0.08	0.10	0.10	0.15	0.21	0.07	0.09	0.15	0.12	0.21	0.28	0.15	0.18	0.19	0.15	0.15	0.17	0.12	0.12	0.13

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-I wouldn't know who to get advice from about my debt**

**Base: All who are in debt**

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Unweighted base	396	123	270	396	-	253	119
Weighted base	389	118	269	389	-	239	127
NET: Agree	78 20%	17 15%	59 22%	78 20%	-	52 22%	22 17%
Strongly agree	(4) 32 8%	4 4%	26 10%	32 8%	-	20 8%	11 9%
Tend to agree	(3) 47 12%	13 11%	32 12%	47 12%	-	33 14%	11 8%
Tend to disagree	(2) 94 24%	31 26%	63 23%	94 24%	-	55 23%	30 24%
Strongly disagree	(1) 210 54%	70 59%	140 52%	210 54%	-	128 54%	72 57%
NET: Disagree	304 78%	100 85%	203 75%	304 78%	-	183 76%	102 80%
Prefer not to say	2 *	-	2 1%	2 *	-	1 *	1 1%
Don't know	5 1%	-	5 2%	5 1%	-	3 1%	2 2%
Mean	1.74	1.59	1.79	1.74	-	1.76	1.68
Standard deviation	0.97	0.83	1.01	0.97	-	0.98	0.97
Standard error	0.05	0.07	0.06	0.05	-	0.06	0.09

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-It is my own fault that I am in debt**

**Base: All who are in debt**

	Gender			Age					Class				Region										
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	396	185	211	134	81	102	54	25	165	96	52	83	32	17	49	30	38	34	19	29	56	57	35
Weighted base	389	180	209	161	84	79	39	27	112	121	75	81	30	16	49	31	41	32	18	28	51	59	34
NET: Agree	262 67%	125 69%	137 65%	112 69%	60 71%	51 65%	22 56%	18 66%	77 68%	86 71%	50 67%	49 60%	25 82%	11 73%	32 65%	23 75%	23 54%	21 65%	14 79%	19 70%	31 61%	34 58%	28 81%
Strongly agree	(4) 162 42%	78 43%	84 40%	65 40%	42 51%	31 39%	13 35%	11 40%	51 46%	54 45%	31 41%	25 31%	12 38%	5 30%	24 50%	18 59%	11 27%	12 39%	11 61%	12 44%	14 28%	22 37%	20 59%
Tend to agree	(3) 100 26%	47 26%	53 25%	47 29%	17 20%	21 26%	8 21%	7 26%	25 23%	31 26%	20 26%	24 29%	13 44%	7 43%	8 15%	5 16%	12 28%	8 27%	3 18%	7 26%	17 33%	12 21%	8 22%
Tend to disagree	(2) 41 10%	22 12%	18 9%	23 14%	8 9%	6 8%	4 9%	1 3%	12 10%	13 11%	4 5%	11 14%	4 12%	2 15%	4 8%	2 8%	3 7%	2 5%	2 9%	1 5%	8 17%	9 15%	4 10%
Strongly disagree	(1) 68 18%	24 13%	44 21%	25 15%	13 15%	17 21%	9 24%	4 17%	18 16%	18 15%	14 19%	18 22%	2 7%	2 12%	8 17%	3 9%	14 34%	9 28%	2 9%	7 26%	8 16%	11 18%	3 8%
NET: Disagree	109 28%	46 26%	63 30%	47 29%	20 24%	23 29%	13 34%	5 20%	30 27%	32 26%	18 24%	30 36%	6 18%	4 27%	12 25%	5 17%	17 41%	10 33%	3 18%	9 30%	17 33%	20 33%	6 19%
Prefer not to say	10 2%	4 2%	5 3%	2 1%	1 1%	3 4%	2 6%	1 5%	2 2%	3 2%	3 4%	1 2%	- -	- -	3 7%	1 5%	2 4%	- -	- -	- -	1 2%	2 3%	- -
Don't know	9 2%	5 3%	4 2%	1 *	3 3%	1 2%	2 4%	3 10%	3 2%	1 1%	3 4%	1 2%	- -	- -	1 3%	1 4%	- -	1 2%	1 3%	- -	2 4%	3 5%	- -
Mean	2.96	3.04	2.88	2.95	3.11	2.88	2.74	3.04	3.03	3.04	2.98	2.71	3.13	2.91	3.09	3.36	2.49	2.77	3.34	2.88	2.78	2.84	3.33
Standard deviation	1.13	1.07	1.18	1.09	1.13	1.19	1.25	1.16	1.14	1.10	1.16	1.15	0.88	1.00	1.18	1.01	1.25	1.26	1.02	1.24	1.07	1.17	0.97
Standard error	0.06	0.08	0.08	0.09	0.13	0.12	0.18	0.25	0.09	0.12	0.17	0.13	0.16	0.24	0.18	0.20	0.21	0.22	0.24	0.23	0.15	0.16	0.16

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-It is my own fault that I am in debt**

**Base: All who are in debt**

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts	
		Yes	No	Yes	No	Less than 5 years	5+ years
Unweighted base	396	123	270	396	-	253	119
Weighted base	389	118	269	389	-	239	127
NET: Agree	262 67%	84 71%	176 65%	262 67%	-	168 70%	83 65%
Strongly agree	(4) 162 42%	48 40%	114 42%	162 42%	-	108 45%	47 37%
Tend to agree	(3) 100 26%	36 30%	61 23%	100 26%	-	60 25%	36 28%
Tend to disagree	(2) 41 10%	13 11%	27 10%	41 10%	-	18 7%	20 16%
Strongly disagree	(1) 68 18%	20 17%	48 18%	68 18%	-	39 16%	20 16%
NET: Disagree	109 28%	34 29%	75 28%	109 28%	-	56 24%	41 32%
Prefer not to say	10 2%	-	10 4%	10 2%	-	7 3%	3 2%
Don't know	9 2%	1 1%	8 3%	9 2%	-	9 4%	1 *
Mean	2.96	2.95	2.96	2.96	-	3.06	2.88
Standard deviation	1.13	1.11	1.15	1.13	-	1.12	1.09
Standard error	0.06	0.10	0.07	0.06	-	0.07	0.10

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-It is difficult to talk to someone else about my debt**

**Base: All who are in debt**

	Gender			Age					Class				Region										
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	396	185	211	134	81	102	54	25	165	96	52	83	32	17	49	30	38	34	19	29	56	57	35
Weighted base	389	180	209	161	84	79	39	27	112	121	75	81	30	16	49	31	41	32	18	28	51	59	34
NET: Agree	122 31%	61 34%	60 29%	44 28%	33 39%	20 26%	12 32%	11 43%	22 20%	37 31%	31 42%	31 38%	10 33%	5 30%	11 22%	10 31%	18 44%	13 41%	3 15%	10 35%	14 28%	22 38%	6 17%
Strongly agree	(4) 32 8%	16 9%	15 7%	10 6%	11 14%	3 4%	4 11%	3 11%	6 5%	6 5%	9 11%	11 14%	3 11%	- -	3 7%	4 14%	6 14%	- -	1 7%	2 6%	5 10%	6 10%	1 2%
Tend to agree	(3) 90 23%	45 25%	45 22%	35 21%	21 26%	17 22%	8 21%	8 31%	16 14%	31 26%	23 30%	20 25%	6 21%	5 30%	8 15%	5 17%	12 29%	13 41%	1 8%	8 29%	9 18%	16 28%	5 16%
Tend to disagree	(2) 108 28%	45 25%	63 30%	48 30%	24 28%	22 29%	9 23%	5 18%	36 32%	31 26%	17 23%	23 29%	9 29%	6 37%	11 23%	10 31%	9 22%	12 38%	4 21%	6 23%	17 33%	16 27%	8 25%
Strongly disagree	(1) 149 38%	68 38%	81 39%	68 42%	25 30%	31 39%	17 44%	7 28%	50 44%	49 41%	25 33%	25 31%	12 38%	5 33%	24 49%	11 36%	14 33%	7 21%	12 64%	11 38%	17 33%	18 31%	19 56%
NET: Disagree	257 66%	113 63%	144 69%	116 72%	49 58%	53 68%	26 67%	12 46%	86 77%	80 66%	42 55%	49 60%	20 67%	11 70%	35 72%	21 67%	23 54%	19 59%	15 85%	17 61%	34 66%	34 58%	28 81%
Prefer not to say	4 1%	2 1%	1 1%	1 *	- -	1 2%	1 1%	1 5%	1 *	1 *	1 2%	1 2%	- -	- -	3 6%	1 2%	- -	- -	- -	- -	- -	1 1%	- -
Don't know	7 2%	3 2%	4 2%	- -	2 3%	3 4%	- -	2 6%	4 3%	3 3%	1 1%	- -	- -	- -	- -	- -	1 2%	- -	- -	1 4%	3 6%	2 3%	1 2%
Mean	2.01	2.06	1.97	1.91	2.24	1.90	1.98	2.30	1.80	1.95	2.21	2.21	2.06	1.98	1.79	2.10	2.26	2.20	1.59	2.03	2.06	2.17	1.62
Standard deviation	0.98	1.01	0.96	0.94	1.04	0.91	1.06	1.07	0.90	0.94	1.05	1.05	1.04	0.82	0.97	1.07	1.09	0.78	0.94	0.99	0.99	1.01	0.82
Standard error	0.05	0.08	0.07	0.08	0.12	0.09	0.15	0.23	0.07	0.10	0.15	0.12	0.18	0.20	0.14	0.20	0.18	0.13	0.22	0.19	0.14	0.14	0.14

## Debt Study

### Fieldwork : 23rd - 25th May 2014

Absolutes/col percents

**Q6. To what extent do you agree or disagree with each of the following statements ...**

**-It is difficult to talk to someone else about my debt**

**Base: All who are in debt**

	Total	Q5. Asked anyone for advice on how to manage debts		Q3. In debt		Q4. How long expect to take to pay off debts		
		Yes	No	Yes	No	Less than 5 years	5+ years	
Unweighted base	396	123	270	396	-	253	119	
Weighted base	389	118	269	389	-	239	127	
NET: Agree	122 31%	47 40%	73 27%	122 31%	-	77 32%	35 28%	
Strongly agree	(4) 8%	32 8%	11 9%	21 8%	32 8%	-	23 10%	7 6%
Tend to agree	(3) 23%	90 23%	37 31%	52 19%	90 23%	-	54 23%	28 22%
Tend to disagree	(2) 28%	108 28%	37 31%	71 27%	108 28%	-	68 29%	35 28%
Strongly disagree	(1) 38%	149 38%	34 29%	113 42%	149 38%	-	87 36%	53 41%
NET: Disagree	257 66%	71 60%	184 69%	257 66%	-	155 65%	88 69%	
Prefer not to say	4 1%	-	4 1%	4 1%	-	2 1%	2 1%	
Don't know	7 2%	-	7 3%	7 2%	-	5 2%	2 2%	
Mean	2.01	2.20	1.92	2.01	-	2.05	1.92	
Standard deviation	0.98	0.96	0.98	0.98	-	1.00	0.95	
Standard error	0.05	0.09	0.06	0.05	-	0.06	0.09	