

## Debt Survey

### ONLINE Fieldwork : 21st-23rd October 2011

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				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	2005	921	1084	162	335	397	341	315	455	751	517	264	473	181	88	243	174	191	151	106	185	236	272	178	321	726
Weighted base	2005	983	1022	241	321	381	341	301	421	541	582	421	461	174	91	236	177	185	156	106	188	252	257	183	346	777
NET: Extremely/ very worried	508 25%	203 21%	305 30%	62 26%	113 35%	124 32%	100 29%	58 19%	51 12%	130 24%	147 25%	110 26%	122 26%	33 19%	33 36%	72 30%	52 29%	48 26%	37 24%	23 22%	33 18%	71 28%	63 24%	44 24%	120 35%	219 28%
NET: Worried	1205 60%	522 53%	683 67%	167 69%	250 78%	276 73%	239 70%	143 48%	130 31%	283 52%	351 60%	266 63%	306 66%	94 54%	63 70%	153 65%	109 62%	118 63%	96 62%	56 53%	94 50%	168 67%	157 61%	96 53%	250 72%	520 67%
Extremely worried	(4) 10%	199 7%	127 12%	23 9%	40 13%	56 15%	51 15%	19 6%	11 3%	53 10%	66 11%	37 9%	44 10%	14 8%	13 15%	33 14%	15 9%	23 12%	15 10%	6 6%	11 6%	24 10%	26 10%	19 10%	55 16%	89 11%
Very worried	(3) 15%	309 13%	179 17%	40 16%	72 23%	67 18%	50 15%	40 13%	40 10%	77 14%	81 14%	73 17%	77 17%	19 11%	19 21%	39 17%	36 21%	26 14%	22 14%	17 16%	22 12%	47 18%	37 14%	25 14%	65 19%	130 17%
Fairly worried	(2) 35%	697 32%	378 37%	105 43%	137 43%	153 40%	138 41%	85 28%	79 19%	153 28%	204 35%	156 37%	184 40%	62 35%	30 33%	81 34%	57 32%	69 37%	59 38%	33 31%	61 32%	97 39%	95 37%	52 29%	130 38%	301 39%
Not at all worried	(1) 40%	800 47%	339 33%	74 31%	71 22%	105 27%	102 30%	158 52%	291 69%	259 48%	231 40%	155 37%	155 34%	80 46%	28 30%	83 35%	68 38%	68 37%	59 38%	50 47%	94 50%	84 33%	100 39%	86 47%	96 28%	257 33%
Mean	1.95	1.81	2.09	2.05	2.25	2.20	2.14	1.73	1.46	1.86	1.97	1.98	2.02	1.81	2.20	2.09	2.00	2.02	1.95	1.80	1.74	2.04	1.95	1.87	2.23	2.07
Standard deviation	0.97	0.93	1.00	0.92	0.94	1.00	1.01	0.91	0.77	1.00	0.99	0.94	0.94	0.92	1.04	1.03	0.97	1.00	0.96	0.91	0.89	0.95	0.97	1.01	1.02	0.98
Standard error	0.02	0.03	0.03	0.07	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.06	0.04	0.07	0.11	0.07	0.07	0.07	0.08	0.09	0.07	0.06	0.06	0.08	0.06	0.04

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

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Private
Unweighted base	1192	473	719	116	261	288	235	152	140	393	318	165	316	96	61	153	106	119	92	55	95	153	164	98	232	487
Weighted base	1205	522	683	167	250	276	239	143	130	283	351	266	306	94	63	153	109	118	96	56	94	168	157	96	250	520
Credit cards	539	228	311	30	104	139	132	80	55	128	165	125	122	45	30	76	55	51	35	20	53	60	65	50	116	248
	45%	44%	46%	18%	42%	50%	55%	56%	42%	45%	47%	47%	40%	47%	48%	49%	50%	43%	36%	36%	56%	36%	41%	52%	46%	48%
Overdraft	301	120	181	54	68	69	59	28	23	63	85	77	76	19	21	49	23	38	16	15	24	36	39	21	71	130
	25%	23%	27%	33%	27%	25%	25%	20%	18%	22%	24%	29%	25%	20%	34%	32%	21%	32%	17%	27%	25%	21%	25%	22%	28%	25%
Mortgage repayments	289	124	165	13	73	78	74	37	15	74	99	62	54	10	18	30	35	34	28	12	22	41	39	21	62	155
	24%	24%	24%	8%	29%	28%	31%	26%	11%	26%	28%	23%	18%	11%	29%	19%	32%	29%	29%	21%	23%	24%	24%	22%	25%	30%
Bank loans	213	84	129	18	42	56	55	27	14	42	74	59	38	19	12	28	25	21	16	8	10	35	23	17	55	107
	18%	16%	19%	11%	17%	20%	23%	19%	11%	15%	21%	22%	12%	20%	19%	18%	23%	17%	14%	10%	21%	14%	17%	22%	20%	
Loans from friends or family	158	50	108	36	44	36	26	8	7	33	42	29	54	12	15	22	16	18	7	6	5	26	22	10	30	63
	13%	10%	16%	22%	18%	13%	11%	5%	5%	12%	12%	11%	18%	12%	24%	14%	14%	16%	7%	10%	6%	16%	14%	10%	12%	12%
Student loans	108	47	61	61	32	8	6	1	-	23	41	21	23	1	4	12	11	13	4	5	5	28	18	6	21	40
	9%	9%	9%	37%	13%	3%	3%	1%	-	8%	12%	8%	8%	1%	7%	8%	11%	11%	4%	8%	5%	17%	11%	6%	8%	8%
Tax due to HMRC	86	28	58	10	14	26	22	6	8	23	24	27	12	9	5	4	11	8	8	4	3	21	10	4	8	52
	7%	5%	8%	6%	6%	10%	9%	4%	6%	8%	7%	10%	4%	10%	7%	2%	10%	7%	8%	8%	3%	12%	6%	4%	3%	10%
"Payday" or other similar short-term, high interest loans	75	25	50	15	25	12	15	6	2	15	25	15	20	6	5	14	10	13	3	-	2	9	8	4	20	32
	6%	5%	7%	9%	10%	4%	6%	4%	2%	5%	7%	6%	6%	7%	9%	9%	10%	11%	3%	-	2%	5%	5%	4%	8%	6%
Hire purchase	73	31	43	12	10	24	14	12	1	15	12	15	32	8	2	13	6	10	7	2	6	5	10	4	17	35
	6%	6%	6%	7%	4%	9%	6%	8%	1%	5%	3%	6%	10%	9%	4%	8%	6%	9%	7%	3%	6%	3%	6%	4%	7%	7%
Store cards	71	21	50	10	19	19	15	6	2	11	14	24	22	5	5	13	10	6	4	4	6	10	6	2	19	31
	6%	4%	7%	6%	8%	7%	6%	4%	2%	4%	4%	9%	7%	6%	7%	8%	9%	5%	4%	7%	7%	6%	4%	2%	7%	6%
None of these	162	83	80	13	25	32	23	22	48	41	29	37	56	19	10	17	17	10	17	9	10	23	16	13	22	60
	13%	16%	12%	8%	10%	12%	10%	15%	37%	14%	8%	14%	18%	20%	17%	11%	16%	9%	18%	17%	11%	14%	10%	14%	9%	11%

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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**

	Gender		Age							Social Grade				Region							Employment Sector						
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	Public	Private	
Unweighted base	2005	921	1084	162	335	397	341	315	455	751	517	264	473	181	88	243	174	191	151	106	185	236	272	178	321	726	
Weighted base	2005	983	1022	241	321	381	341	301	421	541	582	421	461	174	91	236	177	185	156	106	188	252	257	183	346	777	
NET: Likely	150 7%	62 6%	88 9%	27 11%	43 13%	39 10%	23 7%	8 3%	10 2%	43 8%	41 7%	34 8%	33 7%	14 8%	9 10%	21 9%	14 8%	15 8%	11 7%	7 6%	5 3%	28 11%	16 6%	10 5%	46 13%	65 8%	
Very likely	(4) 3%	53 3%	28 2%	14 6%	10 3%	13 3%	11 3%	2 1%	4 1%	20 4%	16 3%	6 1%	10 2%	6 3%	5 5%	9 4%	* *	6 3%	5 3%	1 1%	1 *	8 3%	10 4%	3 1%	24 7%	18 2%	
Fairly likely	(3) 5%	97 3%	34 6%	13 6%	33 10%	26 7%	12 3%	7 2%	6 2%	22 4%	25 4%	28 7%	22 5%	8 5%	4 4%	13 5%	13 8%	10 5%	6 4%	5 5%	5 2%	20 8%	7 3%	7 4%	22 6%	47 6%	
Fairly unlikely	(2) 10%	193 10%	87 9%	107 10%	40 17%	52 16%	43 11%	30 9%	16 5%	12 3%	49 9%	53 9%	42 10%	49 11%	17 10%	9 9%	34 14%	14 8%	18 10%	10 7%	15 14%	6 3%	30 12%	28 11%	12 7%	31 9%	106 14%
Very unlikely	(1) 79%	1579 802	777 82%	142 59%	212 66%	280 73%	277 81%	273 91%	395 94%	432 80%	465 80%	322 76%	360 78%	138 79%	70 77%	170 72%	140 79%	144 78%	130 84%	79 75%	174 93%	176 70%	204 79%	154 84%	256 74%	575 74%	
NET: Unlikely	1772 88%	889 90%	884 86%	182 76%	264 82%	323 85%	307 90%	289 96%	408 97%	481 89%	519 89%	363 86%	409 89%	155 89%	78 86%	204 87%	154 87%	163 88%	141 90%	94 88%	180 96%	206 82%	232 90%	166 91%	287 83%	681 88%	
Don't know	82 4%	32 3%	50 5%	31 13%	14 4%	19 5%	11 3%	3 1%	3 1%	18 3%	22 4%	24 6%	19 4%	5 3%	4 4%	10 4%	10 5%	7 4%	4 2%	6 5%	2 1%	19 7%	9 3%	7 4%	14 4%	31 4%	
Mean	1.28	1.25	1.32	1.52	1.48	1.37	1.26	1.12	1.09	1.30	1.27	1.29	1.28	1.30	1.36	1.38	1.25	1.31	1.25	1.29	1.09	1.40	1.28	1.19	1.44	1.34	
Standard deviation	0.69	0.66	0.71	0.88	0.81	0.77	0.68	0.43	0.41	0.73	0.68	0.66	0.67	0.72	0.81	0.76	0.60	0.72	0.69	0.63	0.40	0.79	0.70	0.57	0.90	0.70	
Standard error	0.02	0.02	0.02	0.07	0.05	0.04	0.04	0.02	0.02	0.03	0.03	0.04	0.03	0.05	0.09	0.05	0.05	0.05	0.06	0.06	0.03	0.05	0.04	0.04	0.05	0.03	

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

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	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	Public	Private
Unweighted base	2005	921	1084	162	335	397	341	315	455	751	517	264	473	181	88	243	174	191	151	106	185	236	272	178	321	726
Weighted base	2005	983	1022	241	321	381	341	301	421	541	582	421	461	174	91	236	177	185	156	106	188	252	257	183	346	777
I think my personal financial situation will worsen over the next six months	665 33%	319 32%	346 34%	46 19%	86 27%	120 31%	117 34%	125 41%	171 41%	173 32%	187 32%	139 33%	167 36%	56 32%	31 34%	72 30%	67 38%	69 37%	48 31%	29 28%	72 39%	79 31%	87 34%	54 30%	116 34%	210 27%
I am putting off making big financial decisions at the moment	579 29%	264 27%	315 31%	64 26%	101 31%	125 33%	105 31%	94 31%	91 22%	150 28%	174 30%	137 32%	119 26%	66 38%	35 39%	64 27%	50 28%	51 28%	41 26%	30 29%	45 24%	76 30%	68 27%	52 29%	114 33%	246 32%
I do not have any savings at all at the moment	544 27%	196 20%	348 34%	76 32%	113 35%	134 35%	120 35%	64 21%	37 9%	93 17%	162 28%	110 26%	180 39%	46 26%	27 29%	78 33%	45 26%	57 31%	43 27%	29 27%	43 23%	68 27%	66 26%	41 23%	107 31%	218 28%
I think my personal financial situation will improve over the next six months	405 20%	208 21%	197 19%	69 29%	88 27%	67 18%	66 19%	50 16%	65 15%	114 21%	137 24%	79 19%	75 16%	34 20%	23 25%	50 21%	33 18%	39 21%	33 21%	15 14%	33 18%	56 22%	54 21%	35 19%	93 27%	178 23%
I am likely to go into my overdraft this month	335 17%	130 13%	205 20%	41 17%	84 26%	82 21%	66 19%	37 12%	25 6%	88 16%	97 17%	83 20%	67 15%	21 12%	20 23%	52 22%	33 18%	29 16%	21 14%	23 22%	33 18%	40 16%	40 16%	21 12%	65 19%	176 23%
I am currently falling behind with some bills and payments	240 12%	84 9%	156 15%	33 14%	46 14%	68 18%	57 17%	26 9%	11 3%	32 6%	68 12%	57 14%	83 18%	18 10%	13 15%	35 15%	23 13%	25 14%	23 15%	11 10%	12 7%	29 12%	30 12%	20 11%	43 13%	107 14%
I am worried about being made redundant	181 9%	89 9%	92 9%	11 5%	38 12%	51 14%	51 15%	25 8%	5 1%	59 11%	62 11%	38 9%	22 5%	17 9%	6 7%	31 13%	11 6%	23 12%	14 9%	6 5%	10 5%	31 12%	26 10%	8 5%	54 16%	117 15%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	93 5%	38 4%	55 5%	13 5%	17 5%	22 6%	17 5%	16 5%	8 2%	19 4%	26 5%	23 6%	24 5%	8 4%	7 8%	12 5%	4 2%	9 5%	3 2%	5 5%	6 3%	14 5%	18 7%	7 4%	18 5%	42 5%
None of these	375 19%	207 21%	168 16%	36 15%	33 10%	53 14%	46 13%	63 21%	145 34%	123 23%	104 18%	66 16%	82 18%	40 23%	15 16%	43 18%	36 20%	31 17%	25 16%	29 27%	43 23%	33 13%	38 15%	43 23%	34 10%	118 15%

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Table 5  
**Q.5 Which of the following, if any, applies to you?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2005	921	1084	162	335	397	341	315	455	751	517	264	473	181	88	243	174	191	151	106	185	236	272	178	321	726
Weighted base	2005	983	1022	241	321	381	341	301	421	541	582	421	461	174	91	236	177	185	156	106	188	252	257	183	346	777
Rises in the cost of living mean that I am now spending less on non-essential items	1050 52%	443 45%	607 59%	92 38%	168 52%	235 62%	194 57%	166 55%	195 46%	253 47%	317 54%	231 55%	249 54%	94 54%	47 52%	142 60%	108 61%	97 52%	72 46%	57 54%	92 49%	104 41%	143 56%	93 51%	183 53%	412 53%
I am saving less at the moment than I usually do	795 40%	377 38%	418 41%	102 42%	142 44%	138 36%	134 39%	112 37%	167 40%	219 40%	257 44%	172 41%	147 32%	64 37%	40 44%	86 36%	84 47%	79 43%	51 33%	43 40%	73 39%	106 42%	102 39%	67 37%	144 42%	316 41%
NET: I am paying off the interest charges on my overdraft/ credit card each month, but am not paying off the overdraft/debt itself	319 16%	126 13%	193 19%	25 10%	60 19%	74 20%	90 27%	42 14%	27 6%	73 13%	97 17%	76 18%	73 16%	28 16%	20 22%	42 18%	34 19%	30 16%	19 12%	17 16%	32 17%	34 14%	36 14%	27 15%	63 18%	147 19%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	229 11%	91 9%	138 13%	13 6%	32 10%	55 14%	72 21%	37 12%	19 5%	54 10%	70 12%	51 12%	53 12%	18 10%	12 13%	34 14%	26 15%	20 11%	14 9%	11 10%	26 14%	20 8%	29 11%	19 11%	48 14%	103 13%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	173 9%	67 7%	106 10%	17 7%	40 12%	44 11%	37 11%	24 8%	12 3%	41 8%	48 8%	44 10%	40 9%	20 11%	11 13%	24 10%	13 7%	17 9%	11 7%	10 9%	15 8%	23 9%	16 6%	14 8%	33 9%	90 12%
I am currently saving more rather than spending because of uncertainty around the economy	239 12%	128 13%	110 11%	36 15%	53 17%	41 11%	29 9%	30 10%	50 12%	69 13%	69 12%	59 14%	42 9%	26 15%	6 7%	33 14%	16 9%	21 11%	23 15%	20 19%	12 6%	34 14%	31 12%	16 9%	59 17%	103 13%
In the last 6 months, I have paid off more of my debt than I usually would do	202 10%	105 11%	97 10%	28 12%	42 13%	41 11%	30 9%	36 12%	25 6%	57 10%	57 10%	40 10%	48 10%	20 12%	16 18%	26 11%	14 8%	24 13%	14 9%	10 9%	12 7%	28 11%	22 9%	16 9%	61 17%	78 10%

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Table 5  
**Q.5 Which of the following, if any, applies to you?**  
**Base: All respondents**

	Gender		Age							Social Grade				Region							Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Weighted base	2005	983	1022	241	321	381	341	301	421	541	582	421	461	174	91	236	177	185	156	106	188	252	257	183	346	777
I have taken on more debt over the last few months than before	196 10%	73 7%	123 12%	36 15%	47 15%	30 8%	45 13%	27 9%	12 3%	43 8%	62 11%	46 11%	45 10%	17 9%	13 14%	27 11%	13 8%	22 12%	9 6%	3 3%	17 9%	33 13%	30 12%	14 8%	40 12%	92 12%
I have taken out a payday or other short term, high interest loan	67 3%	25 3%	42 4%	12 5%	24 7%	12 3%	13 4%	4 1%	2 1%	16 3%	19 3%	14 3%	19 4%	13 7%	3 3%	13 6%	7 4%	6 3%	4 3%	2 2%	- -	6 2%	8 3%	5 3%	18 5%	27 3%
None of these	326 16%	199 20%	127 12%	39 16%	29 9%	46 12%	52 15%	56 19%	103 25%	104 19%	84 14%	47 11%	91 20%	26 15%	17 19%	31 13%	27 15%	28 15%	26 17%	14 13%	39 21%	49 20%	36 14%	33 18%	38 11%	102 13%

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Table 6

**Q.6 Which of the following, if any, applies to you?****Base: All respondents who have taken out a payday or other short term, high interest loan**

	Gender		Age						Social Grade				Region								Employment Sector					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	72	27	45	11	27	13	15	3	3	22	19	10	21	11	3	15	6	8	5	2	-	8	9	5	20	28
Weighted base	67	25	42	12	24	12	13	4	2	16	19	14	19	13	3	13	7	6	4	2	-	6	8	5	18	27
I took out a payday loan because I couldn't get credit anywhere else	45 68%	18 72%	27 65%	8 68%	16 66%	9 70%	10 79%	1 36%	2 74%	9 57%	11 60%	12 85%	14 73%	8 66%	2 72%	11 83%	7 100%	5 76%	* 9%	2 100%	-	2 33%	5 63%	3 57%	14 76%	18 65%
I regret taking out my payday loan	40 60%	11 44%	29 69%	7 59%	18 76%	3 23%	9 70%	3 64%	1 26%	10 66%	14 73%	6 40%	11 55%	6 51%	3 100%	7 49%	6 90%	5 73%	4 91%	-	-	3 53%	2 25%	5 100%	15 82%	10 37%
I took out a payday loan because it was easier than applying for credit elsewhere	35 52%	14 53%	21 51%	5 39%	9 40%	6 50%	10 79%	2 48%	2 100%	5 35%	11 60%	7 47%	11 60%	6 50%	2 72%	7 54%	4 61%	3 41%	3 64%	-	-	3 54%	4 44%	3 66%	10 53%	10 36%
Overall my payday loan has made my financial situation worse	32 48%	11 43%	21 51%	5 43%	13 57%	2 17%	9 72%	2 48%	1 26%	8 53%	12 66%	4 30%	8 41%	3 25%	3 100%	7 56%	6 90%	4 65%	2 50%	-	-	2 29%	3 33%	2 50%	14 79%	7 27%
Taking out a payday loan will make it harder for me to pay other bills next month	27 40%	10 41%	16 40%	4 30%	11 47%	3 24%	7 54%	2 48%	1 26%	6 39%	10 52%	3 19%	8 45%	4 33%	2 72%	6 47%	4 55%	1 21%	2 50%	1 54%	-	2 30%	3 33%	2 40%	8 45%	8 28%
I took out a payday loan because I was refused a bank loan	26 39%	9 36%	17 41%	5 45%	12 53%	2 19%	6 51%	-	-	6 37%	8 45%	6 44%	6 32%	5 38%	2 72%	5 39%	7 100%	3 49%	-	-	-	-	3 37%	2 35%	10 55%	8 28%
I took out a payday loan but couldn't pay it off, so had to get another one	21 32%	10 38%	11 28%	4 35%	8 35%	1 8%	7 58%	-	1 26%	5 32%	9 47%	4 30%	3 17%	2 13%	2 72%	4 32%	5 79%	3 44%	-	-	-	3 53%	1 17%	1 16%	9 51%	5 20%
Overall my payday loan has had a positive impact on my finances	9 13%	-	9 21%	2 19%	2 8%	-	1 11%	2 48%	1 54%	2 11%	4 22%	1 7%	2 11%	-	-	1 10%	-	2 32%	2 50%	-	-	1 16%	2 30%	-	3 18%	3 12%

## Debt Survey

### ONLINE Fieldwork : 21st-23rd October 2011

Absolutes/col percents

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

	Gender			Age						Social Grade				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humber-side	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	2005	921	1084	162	335	397	341	315	455	751	517	264	473	181	88	243	174	191	151	106	185	236	272	178	321	726
Weighted base	2005	983	1022	241	321	381	341	301	421	541	582	421	461	174	91	236	177	185	156	106	188	252	257	183	346	777
NET: Struggle to make it to payday	898 45%	350 36%	548 54%	131 54%	199 62%	237 62%	180 53%	97 32%	54 13%	207 38%	284 49%	219 52%	187 41%	67 39%	49 54%	127 54%	81 46%	90 48%	67 43%	40 37%	73 39%	102 40%	124 48%	79 43%	247 71%	460 59%
I often struggle to make it to payday	287 14%	88 9%	199 20%	44 18%	58 18%	72 19%	66 19%	29 10%	19 4%	63 12%	105 18%	49 12%	70 15%	20 11%	16 17%	46 19%	20 11%	31 17%	24 15%	10 9%	23 12%	31 12%	49 19%	19 10%	71 21%	139 18%
I sometimes struggle to make it to payday	611 30%	262 27%	348 34%	87 36%	141 44%	166 43%	114 33%	68 23%	35 8%	144 27%	179 31%	171 41%	117 25%	48 27%	34 37%	81 34%	60 34%	59 32%	43 28%	30 28%	49 26%	71 28%	75 29%	61 33%	176 51%	321 41%
I never struggle to make it to payday	390 19%	255 26%	135 13%	28 12%	72 22%	81 21%	76 22%	74 25%	60 14%	127 23%	130 22%	84 20%	50 11%	36 21%	8 9%	41 17%	44 25%	32 17%	33 21%	19 18%	40 21%	63 25%	45 17%	29 16%	79 23%	251 32%
I am not currently employed	564 28%	299 30%	265 26%	63 26%	41 13%	49 13%	62 18%	104 35%	245 58%	158 29%	119 21%	94 22%	193 42%	52 30%	31 34%	53 22%	46 26%	48 26%	44 28%	40 37%	59 32%	68 27%	69 27%	53 29%	3 1%	10 1%
None of these	153 8%	78 8%	75 7%	19 8%	9 3%	14 4%	24 7%	25 8%	62 15%	50 9%	49 8%	24 6%	31 7%	18 10%	2 2%	16 7%	6 3%	15 8%	12 8%	8 7%	16 8%	19 8%	20 8%	21 12%	17 5%	55 7%



## Debt Survey

### ONLINE Fieldwork : 21st-23rd October 2011

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				Region								Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	Public	Pri-vate
Unweighted base	871	302	569	83	205	248	177	100	58	284	261	133	193	65	44	128	81	88	58	35	72	100	123	77	222	446
Weighted base	898	350	548	131	199	237	180	97	54	207	284	219	187	67	49	127	81	90	67	40	73	102	124	79	247	460
Making credit card repayments	338	145	193	28	66	87	84	52	21	82	108	84	64	23	23	44	32	30	23	14	27	44	41	36	95	181
	38%	42%	35%	21%	33%	37%	47%	54%	39%	40%	38%	38%	34%	34%	48%	35%	40%	34%	35%	36%	37%	44%	33%	45%	39%	39%
Making mortgage repayments	184	71	113	14	38	51	54	23	5	41	70	54	19	10	11	19	19	20	19	7	13	20	26	19	53	100
	20%	20%	21%	11%	19%	21%	30%	23%	9%	20%	25%	25%	10%	15%	22%	15%	24%	23%	29%	19%	18%	20%	21%	23%	21%	22%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	179	91	88	53	40	49	22	10	4	47	54	37	40	15	6	26	15	22	13	11	12	25	20	15	43	108
	20%	26%	16%	40%	20%	21%	12%	11%	8%	23%	19%	17%	21%	22%	12%	20%	18%	25%	20%	28%	17%	24%	16%	19%	17%	24%
Recent tax rises	172	77	95	31	43	48	26	16	8	37	53	57	25	12	7	26	18	26	13	8	12	18	21	11	50	89
	19%	22%	17%	24%	22%	20%	14%	17%	15%	18%	19%	26%	13%	19%	14%	20%	23%	29%	19%	20%	17%	18%	17%	14%	20%	19%
Paying off bank loans	165	62	103	23	24	49	40	17	12	40	61	41	23	12	12	25	18	15	8	5	6	25	25	15	46	87
	18%	18%	19%	18%	12%	20%	22%	18%	23%	19%	22%	19%	12%	18%	24%	20%	23%	16%	12%	12%	8%	24%	20%	19%	19%	19%
Paying off big ticket purchases (e.g. holidays, household items)	119	41	78	26	33	21	20	9	9	25	34	35	24	11	13	15	7	10	8	8	8	15	14	10	42	54
	13%	12%	14%	20%	16%	9%	11%	10%	18%	12%	12%	16%	13%	16%	26%	12%	9%	12%	12%	20%	12%	15%	11%	12%	17%	12%
Recent cuts in welfare benefits	93	24	69	15	16	32	15	8	6	11	15	28	40	4	7	18	10	12	8	7	7	9	7	5	20	35
	10%	7%	13%	12%	8%	14%	9%	8%	11%	5%	5%	13%	21%	6%	13%	14%	12%	13%	12%	17%	9%	9%	5%	7%	8%	8%
Partner or family job loss	79	28	51	8	25	24	12	9	2	22	22	18	17	7	7	16	5	9	5	3	3	12	7	4	20	38
	9%	8%	9%	6%	13%	10%	7%	9%	3%	11%	8%	8%	9%	11%	14%	13%	7%	10%	7%	7%	5%	11%	6%	6%	8%	8%
Making payments on a "payday" loan or some other similar short-term, high interest loan	77	25	51	13	23	15	15	9	2	20	24	16	18	13	5	10	9	9	4	-	2	7	13	4	22	38
	9%	7%	9%	10%	12%	6%	8%	10%	4%	10%	8%	7%	9%	19%	9%	8%	11%	10%	6%	-	3%	7%	11%	5%	9%	8%
None of these	130	38	91	9	32	38	22	16	14	29	41	26	34	11	6	18	12	10	7	5	19	8	22	13	32	64
	14%	11%	17%	7%	16%	16%	12%	16%	26%	14%	14%	12%	18%	17%	12%	14%	15%	11%	10%	14%	26%	8%	18%	16%	13%	14%