CATI Fieldwork Dates: 2nd July - 12th July 2012

Table 22
Q15. Are you more or less dependent on financial support from your parents than you expected to be at your age?
Base: All respondents

| | Total | Gender | | Age | | Region | | | Working Status | | | Highest Educational Level | | Excitement about the Olympics | |
		Male (A)	Female (B)	16-21 (C)	22-25 (D)	Scotland & North (E)	Midlands & Wales (F)	South (G)	All in education (H)	All working (I)	Not working (J)	University or higher (K)	None or Secondary school equiv. (L)	Agree (M)	Disagree (N)
Base	500	257	243	249	251	168	155	177	183	276	224	172	328	306	189
More dependent than I expected to be	175 35%	83 32%	92 38%	90 36%	85 34%	61 36%	47 30%	67 38%	71 39%I	75 27%	100 45%I	58 34%	117 36%	109 36%	63 33%
About the same as I expected	162 32%	89 35%	73 30%	84 34%	78 31%	52 31%	51 33%	59 33%	65 36%	91 33%	71 32%	60 35%	102 31%	112 37%N	49 26%
Less dependent than I expected to be	156 31%	82 32%	74 30%	73 29%	83 33%	51 30%	55 35%	50 28%	47 26%	106 38%HJ	50 22%	51 30%	105 32%	84 27%	71 38%M
Don't know	7 1%	3 1%	4 2%	2 1%	5 2%	4 2%	2 1%	1 1%	- -	4 1%	3 1%	3 2%	4 1%	1 *	6 3%M

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B - C/D - E/F/G - H/I/J - K/L - M/N

Prepared by ComRes
5% Sig. Test using Upper case letters. 10% Sig. Test using Lower case letters

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CATI Fieldwork Dates: 2nd July - 12th July 2012

Table 23
Q14. How worried, if at all, are you about your current level of debt? Are you ...?
Base: All respondents

		Total	Gender Male (A)	Female (B)	Age 16-21 (C)	22-25 (D)	Region Scotland & North (E)	Midlands & Wales (F)	South (G)	Working Status All in education (H)	All working (I)	Not working (J)	Highest Educational Level University or higher (K)	None or Secondary school equiv. (L)	Excitement about the Olympics Agree (M)	Disagree (N)
Base		500	257	243	249	251	168	155	177	183	276	224	172	328	306	189
Very worried	(4)	29 6%	12 5%	17 7%	11 4%	18 7%	7 4%	6 4%	16 9%ef	11 6%	14 5%	15 7%	12 7%	17 5%	18 6%	11 6%
Fairly worried	(3)	83 17%	34 13%	49 20%A	34 14%	49 20%c	28 17%	23 15%	32 18%	35 19%	45 16%	38 17%	41 24%L	42 13%	53 17%	29 15%
Not very worried	(2)	103 21%	55 21%	48 20%	43 17%	60 24%c	37 22%	27 17%	39 22%	32 17%	71 26%HJ	32 14%	51 30%L	52 16%	64 21%	39 21%
Not at all worried	(1)	73 15%	45 18%b	28 12%	28 11%	45 18%C	26 15%	25 16%	22 12%	15 8%	49 18%HJ	24 11%	32 19%l	41 13%	43 14%	30 16%
NET: At least fairly worried		112 22%	46 18%	66 27%A	45 18%	67 27%C	35 21%	29 19%	48 27%f	46 25%	59 21%	53 24%	53 31%L	59 18%	71 23%	40 21%
NET: Worried at all		215 43%	101 39%	114 47%a	88 35%	127 51%C	72 43%	56 36%	87 49%F	78 43%	130 47%J	85 38%	104 60%L	111 34%	135 44%	79 42%
NET: Not at all/ Not very worried		176 35%	100 39%b	76 31%	71 29%	105 42%C	63 38%	52 34%	61 34%	47 26%	120 43%HJ	56 25%	83 48%L	93 28%	107 35%	69 37%
Not applicable - I do not have any debt		211 42%	111 43%	100 41%	133 53%D	78 31%	70 42%	74 48%g	67 38%	90 49%I	97 35%	114 51%I	36 21%	175 53%K	127 42%	80 42%
Don't know		1 *	- -	1 *	- -	1 *	- -	- -	1 1%	- -	- -	1 *	- -	1 *	1 *	- -
Mean Score		2.24	2.09	2.39A	2.24	2.23	2.16	2.12	2.39ef	2.45I	2.13	2.40I	2.24	2.23	2.26	2.19
Standard Deviation		0.94	0.93	0.94	0.93	0.96	0.90	0.94	0.97	0.90	0.91	0.98	0.91	0.97	0.94	0.96
Standard Error		0.06	0.08	0.08	0.09	0.07	0.09	0.10	0.09	0.09	0.07	0.09	0.08	0.08	0.07	0.09

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CATI Fieldwork Dates: 2nd July - 12th July 2012

Absolutes/col percents

Table 24
Q14b. Thinking about the CURRENT debt that you have, excluding any mortgage debt that you may have, how long do you expect it will be before you pay this debt off completely?
Base: All respondents who have debt

		Total	Gender		Age		Region			Working Status			Highest Educational Level		Excitement about the Olympics	
			Male (A)	Female (B)	16-21 (C)	22-25 (D)	Scot-land & North (E)	Mid-lands & Wales (F)	South (G)	All in edu-cation (H)	All working (I)	Not working (J)	Uni-versity or higher (K)	None or Secon-dary school equiv. (L)	Agree (M)	Dis-agree (N)
Base		288	146	142	116	172	98*	81*	109	93*	179	109	136	152	178	109
Within 6 months	(0.25)	28 10%	17 12%	11 8%	15 13%	13 8%	11 11%	11 14%g	6 6%	7 8%	18 10%	10 9%	3 2%	25 16%K	17 10%	11 10%
6 months up to 1 year	(0.75)	19 7%	8 5%	11 8%	6 5%	13 8%	8 8%	6 7%	5 5%	2 2%	14 8%h	5 5%	5 4%	14 9%k	10 6%	9 8%
1 year up to 3 years	(2)	40 14%	20 14%	20 14%	17 15%	23 13%	13 13%	8 10%	19 17%	10 11%	32 18%J	8 7%	10 7%	30 20%K	22 12%	17 16%
3 years up to 5 years	(4)	24 8%	12 8%	12 8%	12 10%	12 7%	4 4%	7 9%	13 12%E	11 12%	11 6%	13 12%i	8 6%	16 11%	16 9%	8 7%
5 years up to 10 years	(7.5)	35 12%	17 12%	18 13%	11 9%	24 14%	10 10%	11 14%	14 13%	12 13%	21 12%	14 13%	22 16%L	13 9%	21 12%	14 13%
10 years up to 15 years	(12.5)	46 16%	23 16%	23 16%	19 16%	27 16%	17 17%	10 12%	19 17%	20 22%	26 15%	20 18%	31 23%L	15 10%	32 18%	14 13%
More than 15 years	(17.5)	65 23%	31 21%	34 24%	24 21%	41 24%	21 21%	19 23%	25 23%	23 25%	38 21%	27 25%	48 35%L	17 11%	41 23%	24 22%
Not applicable - I do not think I will ever pay off the debt that I currently have		9 3%	5 3%	4 3%	- -	9 5%C	4 4%	3 4%	2 2%	- -	8 4%Hj	1 1%	5 4%	4 3%	5 3%	4 4%
Not applicable - I only have mortgage debt, and do not have any other form of debt		8 3%	6 4%	2 1%	1 1%	7 4%	3 3%	4 5%g	1 1%	1 1%	7 4%	1 1%	2 1%	6 4%	4 2%	4 4%
Don't know		14 5%	7 5%	7 5%	11 9%D	3 2%	7 7%	2 2%	5 5%	7 8%I	4 2%	10 9%I	2 1%	12 8%K	10 6%	4 4%

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Proportions/Means: Columns Tested (5%, 10% risk level) - A/B - C/D - E/F/G - H/I/J - K/L - M/N
* small base

Prepared by ComRes
5% Sig. Test using Upper case letters. 10% Sig. Test using Lower case letters

CATI Fieldwork Dates: 2nd July - 12th July 2012

Table 24
Q14b. Thinking about the CURRENT debt that you have, excluding any mortgage debt that you may have, how long do you expect it will be before you pay this debt off completely?
Base: All respondents who have debt

| | Total | Gender | | Age | | Region | | | Working Status | | | Highest Educational Level | | Excitement about the Olympics | |
		Male (A)	Female (B)	16-21 (C)	22-25 (D)	Scotland & North (E)	Mid-lands & Wales (F)	South (G)	All in education (H)	All working (I)	Not working (J)	University or higher (K)	None or Secondary school equiv. (L)	Agree (M)	Dis-agree (N)
Base	288	146	142	116	172	98*	81*	109	93*	179	109	136	152	178	109
Mean Score	8.45	8.25	8.66	7.98	8.77	8.40	8.21	8.67	9.53i	7.94	9.30	11.41L	5.56	8.77	7.99
Standard Deviation	6.63	6.65	6.63	6.66	6.61	6.80	6.81	6.41	6.31	6.69	6.49	5.92	6.00	6.59	6.71
Standard Error	0.41	0.59	0.58	0.65	0.53	0.74	0.80	0.64	0.68	0.53	0.66	0.53	0.53	0.52	0.68

CATI Fieldwork Dates: 2nd July - 12th July 2012

Table 25
Q16. I'm going to read a list of types of credit or loans. Can you tell me which, if any, you have APPLIED for? Please say all that you have applied for, even if you were not successful in getting it.
Base: All respondents

| | Total | Gender | | Age | | Region | | | Working Status | | | Highest Educational Level | | Excitement about the Olympics | |
		Male (A)	Female (B)	16-21 (C)	22-25 (D)	Scot-land & North (E)	Mid-lands & Wales (F)	South (G)	All in edu-cation (H)	All working (I)	Not working (J)	Uni-versity or higher (K)	None or Secon-dary school equiv. (L)	Agree (M)	Dis-agree (N)
Base	500	257	243	249	251	168	155	177	183	276	224	172	328	306	189
Credit cards	146	71	75	37	109	55	41	50	36	107	39	76	70	87	58
	29%	28%	31%	15%	43%C	33%	26%	28%	20%	39%HJ	17%	44%L	21%	28%	31%
Overdraft	212	108	104	60	152	77	64	71	55	146	66	115	97	130	80
	42%	42%	43%	24%	61%C	46%	41%	40%	30%	53%HJ	29%	67%L	30%	42%	42%
Mortgage	38	17	21	5	33	16	14	8	3	35	3	21	17	20	18
	8%	7%	9%	2%	13%C	10%g	9%	5%	2%	13%HJ	1%	12%L	5%	7%	10%
Bank loans	45	22	23	11	34	20	12	13	7	36	9	20	25	23	21
	9%	9%	9%	4%	14%C	12%	8%	7%	4%	13%HJ	4%	12%	8%	8%	11%
'Payday' or other similar short-term, high interest loans	22	13	9	3	19	6	10	6	2	15	7	6	16	11	10
	4%	5%	4%	1%	8%C	4%	6%	3%	1%	5%H	3%	3%	5%	4%	5%
Student loans	212	105	107	95	117	69	63	80	91	123	89	129	83	140	71
	42%	41%	44%	38%	47%c	41%	41%	45%	50%J	45%	40%	75%L	25%	46%n	38%
Store cards	81	31	50	22	59	29	23	29	19	63	18	44	37	40	40
	16%	12%	21%A	9%	24%C	17%	15%	16%	10%	23%HJ	8%	26%L	11%	13%	21%M
No answer	160	86	74	114	46	52	48	60	70	60	100	16	144	97	60
	32%	33%	30%	46%D	18%	31%	31%	34%	38%I	22%	45%I	9%	44%K	32%	32%
Don't know	1	1	-	-	1	-	-	1	-	1	-	1	-	1	-
	*	*	-	-	*	-	-	1%	-	*	-	1%	-	*	-

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B - C/D - E/F/G - H/I/J - K/L - M/N

Prepared by ComRes
5% Sig. Test using Upper case letters. 10% Sig. Test using Lower case letters

CATI Fieldwork Dates: 2nd July - 12th July 2012

Table 26
Q18. You said that you have NOT applied for any of the forms of credit or loans I listed. I am going to read a list of possible reasons for this, please say which, if any are reasons why you have NOT applied?
Base: All respondents with no credit or loans

| | Total | Gender | | Age | | Region | | | Working Status | | | Highest Educational Level | | Excitement about the Olympics | |
		Male (A)	Female (B)	16-21 (C)	22-25 (D)	Scot-land & North (E)	Mid-lands & Wales (F)	South (G)	All in edu-cation (H)	All working (I)	Not working (J)	Uni-versity or higher (K)	None or Secon-dary school equiv. (L)	Agree (M)	Dis-agree (N)
Base	160	86*	74*	114	46*	52*	48*	60*	70*	60*	100	16**	144	97*	60*
Worried about getting into debt	69 43%	37 43%	32 43%	48 42%	21 46%	19 37%	19 40%	31 52%	32 46%	23 38%	46 46%	8 50%	61 42%	42 43%	26 43%
Can borrow from friends or family instead	99 62%	51 59%	48 65%	77 68%D	22 48%	34 65%	28 58%	37 62%	48 69%	35 58%	64 64%	7 44%	92 64%	65 67%n	31 52%
No need for credit or a loan	129 81%	73 85%	56 76%	89 78%	40 87%	42 81%	36 75%	51 85%	54 77%	54 90%hJ	75 75%	13 81%	116 81%	76 78%	50 83%
Do not know how to apply	18 11%	9 10%	9 12%	15 13%	3 7%	5 10%	7 15%	6 10%	11 16%i	3 5%	15 15%i	1 6%	17 12%	11 11%	7 12%
Something else	8 5%	5 6%	3 4%	5 4%	3 7%	1 2%	3 6%	4 7%	4 6%	3 5%	5 5%	1 6%	7 5%	5 5%	3 5%
Don't know	4 3%	1 1%	3 4%	4 4%	- -	3 6%g	1 2%	- -	2 3%	- -	4 4%	- -	4 3%	3 3%	1 2%

Proportions/Means: Columns Tested (5%, 10% risk level) - A/B - C/D - E/F/G - H/I/J - K/L - M/N
* small base; ** very small base (under 30) ineligible for sig testing

Prepared by ComRes
5% Sig. Test using Upper case letters. 10% Sig. Test using Lower case letters

ComRes