

Personal Debt Survey
ONLINE Fieldwork : 28th-30th September 2012

Absolutes/col percents

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

	Total	Gender		Age						Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Unweighted base	2051	933	1118	178	357	444	377	332	363	691	497	338	525	319	811
Weighted base	2051	1005	1046	246	328	390	349	308	431	554	595	431	472	324	825
NET: Worried	1211 59%	551 55%	660 63%A	161 65%GH	250 76%CFGH	300 77%CFGH	219 63%GH	140 46%H	141 33%	297 54%	359 60%I	261 61%I	294 62%I	231 71%	545 66%
NET: Extremely/ very worried	558 27%	244 24%	315 30%A	78 32%GH	128 39%FGH	150 39%FGH	96 28%GH	50 16%	57 13%	148 27%	144 24%	126 29%	141 30%J	118 36%N	246 30%
Extremely worried (4)	243 12%	102 10%	142 14%A	34 14%GH	42 13%GH	69 18%GH	50 14%GH	20 6%	28 6%	60 11%	71 12%	51 12%	62 13%	42 13%	112 14%
Very worried (3)	315 15%	142 14%	173 17%	44 18%GH	85 26%CFGH	81 21%FGH	46 13%H	30 10%	29 7%	88 16%	73 12%	76 18%J	78 17%J	76 23%N	134 16%
Fairly worried (2)	653 32%	308 31%	345 33%	83 34%H	122 37%GH	150 39%GH	123 35%H	91 29%H	84 20%	149 27%	216 36%I	134 31%	154 33%I	113 35%	299 36%
Not at all worried (1)	840 41%	454 45%B	386 37%	85 35%DE	78 24%	89 23%	130 37%DE	168 54%CDEF	290 67%CDEF	257 6%JKL	236 40%	170 39%	177 38%	93 29%	279 34%
NET: Not worried	1493 73%	762 76%B	731 70%	168 68%	201 61%	239 61%	252 72%DE	258 84%CDEF	374 87%CDEF	406 73%	451 76%I	304 71%	331 70%	206 64%	579 70%M
Mean	1.98	1.89	2.07A	2.11GH	2.28FGH	2.33CFGH	2.05GH	1.68H	1.52	1.91	1.96	2.02	2.05I	2.20	2.10
Standard deviation	1.02	0.99	1.04	1.04	0.97	1.02	1.04	0.89	0.88	1.02	1.00	1.02	1.03	1.00	1.02
Standard error	0.02	0.03	0.03	0.08	0.05	0.05	0.05	0.05	0.05	0.04	0.04	0.06	0.05	0.06	0.04

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

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

	Total	Region										
		Scotland (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Unweighted base	2051	175	78	260	189	177	167	95	172	259	299	180
Weighted base	2051	178	93*	241	181	190	159	109*	192	258	263	187
NET: Worried	1211 59%	83 46%	55 59%	142 59%A	106 59%A	114 60%A	93 58%a	61 56%	116 61%A	182 71%AbCDEFGhJK56%a	147 56%a	112 60%A
NET: Extremely/ very worried	558 27%	33 19%	26 28%	66 27%a	58 32%AGh	59 31%Ag	44 27%a	20 18%	43 22%	89 35%AGHJ	66 25%	54 29%a
Extremely worried	(4) 243 12%	21 12%	15 16%g	22 9%	26 14%g	25 13%	25 16%cGh	7 6%	16 8%	32 13%	28 11%	26 14%g
Very worried	(3) 315 15%	13 7%	11 11%	44 18%A	32 18%A	34 18%A	18 11%	14 12%	27 14%a	57 22%AbFghJ	38 14%A	28 15%A
Fairly worried	(2) 653 32%	49 28%	29 32%	76 32%	48 27%	54 29%	49 31%	41 37%	73 38%aD	93 36%d	81 31%	58 31%
Not at all worried	(1) 840 41%	95 54%CDEfHjK	38 41%i	99 41%l	75 41%l	76 40%l	66 42%l	48 44%l	76 39%i	76 29%	116 44%l	75 40%l
NET: Not worried	1493 73%	145 81%cDEfIk	67 72%	175 73%	123 68%	130 69%	116 73%	89 82%Del	149 78%dl	169 65%	198 75%l	133 71%
Mean	1.98	1.77	2.03	1.96a	2.05Ag	2.05A	2.02a	1.80	1.91	2.18ACGHJ	1.91	2.02A
Standard deviation	1.02	1.01	1.09	0.98	1.08	1.06	1.08	0.88	0.93	0.99	1.00	1.05
Standard error	0.02	0.08	0.12	0.06	0.08	0.08	0.08	0.09	0.07	0.06	0.06	0.08

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k
*** small base**

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Absolutes/col percents

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				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Unweighted base	1243	513	730	124	271	342	232	155	119	377	313	216	337	227	543
Weighted base	1211	551	660	161	250	300	219	140	141	297	359	261	294	231	545
Credit cards	477 39%	241 44%B	236 36%	30 19%	101 40%C	129 43%C	100 46%C	59 42%C	59 42%C	124 42%	140 39%	107 41%	106 36%	94 41%	226 41%
Mortgage repayments	302 25%	141 26%	161 24%	17 11%	58 23%C	106 35%CDGH	75 34%CDGH	23 16%	23 17%	90 30%jL	86 24%	71 27%L	55 19%	65 28%	158 29%
Overdraft	289 24%	126 23%	163 25%	43 27%g	67 27%G	71 24%g	54 25%g	22 16%	32 22%	65 22%	91 25%	69 26%	64 22%	51 22%	142 26%
Bank loans	223 18%	102 19%	120 18%	26 16%	57 23%gH	64 21%H	44 20%H	20 14%	12 9%	59 20%L	57 16%	70 27%iJL	37 12%	50 22%	118 22%
Loans from friends or family	138 11%	48 9%	89 14%A	31 19%EFGH	40 16%efGH	30 10%h	22 10%h	8 6%	6 4%	18 6%	43 12%I	36 14%I	41 14%I	32 14%	54 10%
Student loans	129 11%	44 8%	85 13%A	63 39%DEFGH	26 11%EFG	17 6%	10 5%	5 4%	8 5%	37 13%K	42 12%k	16 6%	33 11%k	24 10%	42 8%
Paying a debt management plan	125 10%	46 8%	79 12%a	18 11%	30 12%	37 12%	18 8%	10 7%	10 7%	33 11%	36 10%	29 11%	26 9%	33 15%	55 10%
"Payday" or other similar short-term, high interest loan	111 9%	53 10%	59 9%	22 14%GH	28 11%GH	37 12%GH	17 8%h	5 3%	3 2%	16 5%	33 9%i	32 12%I	31 10%I	30 13%	55 10%
Store cards	70 6%	25 4%	46 7%	12 7%g	23 9%fGH	19 6%g	10 5%	3 2%	4 3%	15 5%	19 5%	16 6%	21 7%	17 7%	29 5%
Hire purchase	57 5%	23 4%	35 5%	10 6%g	14 6%g	17 6%g	9 4%	2 1%	5 4%	13 4%	9 3%	11 4%	23 8%iJ	14 6%	26 5%
None of these	182 15%	84 15%	98 15%	27 17%D	23 9%	33 11%	32 15%d	32 23%DEf	35 25%DEF	37 12%	47 13%	39 15%	59 20%IJ	16 7%	79 15%M

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

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	Total	Region										
		Scotland (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Unweighted base	1243	87	49	156	116	111	98	54	110	178	174	110
Weighted base	1211	83*	55*	142	106*	114*	93*	61*	116*	182	147	112*
Credit cards	477 39%	28 34%	23 42%	48 34%	46 43%	42 37%	41 44%	23 38%	50 43%	61 33%	62 42%	52 47%cl
Mortgage repayments	302 25%	27 33%Cl	14 26%	23 16%	25 23%	30 27%c	28 30%C	14 24%	35 30%C	37 20%	43 30%Ci	24 21%
Overdraft	289 24%	15 18%	10 18%	34 24%	28 26%	22 19%	28 30%agH	10 16%	19 16%	43 24%	45 31%AegH	37 33%AbEG H
Bank loans	223 18%	17 21%K	15 28%CdhK	20 14%	16 15%	22 19%k	25 27%CdHK	20 33%CDeHljk	16 14%	33 18%k	30 20%K	10 9%
Loans from friends or family	138 11%	8 10%	7 12%	18 13%	23 22%acEfGHJK	11 10%	10 11%	4 7%	9 8%	25 14%	12 8%	10 9%
Student loans	129 11%	5 6%	2 4%	19 13%	14 13%	18 16%abh	9 9%	4 7%	8 7%	28 15%abhj	12 8%	9 8%
Paying a debt management plan	125 10%	10 12%	12 22%CdFgHJK	13 9%	11 10%	13 12%	8 8%	5 8%	7 6%	24 13%	12 8%	10 9%
"Payday" or other similar short-term, high interest loan	111 9%	12 14%gH	7 13%	13 9%	15 14%egH	7 6%	13 14%gh	2 3%	6 5%	15 8%	14 9%	8 7%
Store cards	70 6%	3 4%	3 6%	8 6%	9 9%	7 7%	5 6%	3 6%	6 5%	10 5%	7 5%	7 6%
Hire purchase	57 5%	2 2%	2 4%h	10 7%H	4 4%h	6 5%H	7 8%H	3 4%h	-	12 6%H	5 4%h	7 6%H
None of these	182 15%	14 17%	7 12%	21 15%	14 14%	18 16%	12 12%	12 19%	17 15%	35 19%j	17 12%	15 13%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k*** small base**

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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				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Unweighted base	2051	933	1118	178	357	444	377	332	363	691	497	338	525	319	811
Weighted base	2051	1005	1046	246	328	390	349	308	431	554	595	431	472	324	825
NET: Likely	224 11%	113 11%	112 11%	64 26% ^{EFGH}	72 22% ^{EFGH}	41 11% ^{GH}	28 8% ^{gH}	13 4% ^h	7 2%	57 10%	81 14% ^L	45 10%	41 9%	57 18%	116 14%
Very likely	(4) 72 4%	37 4%	35 3%	19 8% ^{eGH}	21 6% ^{eGH}	13 3% ^{GH}	18 5% ^{GH}	1 *	1 *	17 3%	22 4%	18 4%	15 3%	22 7% ⁿ	33 4%
Fairly likely	(3) 152 7%	75 7%	77 7%	45 18% ^{EFGH}	51 16% ^{EFGH}	29 7% ^{FgH}	10 3%	11 4% ^h	6 1%	39 7%	59 10% ^L	27 6%	26 6%	35 11%	84 10%
Fairly unlikely	(2) 105 5%	60 6%	45 4%	16 7% ^{GH}	35 11% ^{FGH}	32 8% ^{FGH}	11 3%	5 2%	6 1%	27 5%	18 3%	29 7% ^J	31 7% ^J	15 5%	62 7%
Very unlikely	(1) 1587 77%	774 77%	813 78%	136 55%	184 56%	282 72% ^{CD}	290 83% ^{CDE}	282 92% ^{CDEF}	413 96% ^{CDEFG}	441 0%	460 77%	328 76%	358 76%	232 72%	580 70%
NET: Unlikely	1692 82%	834 83%	858 82%	152 62%	219 67%	314 81% ^{CD}	301 86% ^{CDe}	287 93% ^{CDEF}	419 97% ^{CDEFG}	468 4%	479 80%	357 83%	389 82%	246 76%	642 78%
Don't know	135 7%	59 6%	76 7%	30 12% ^{FGH}	37 11% ^{FGH}	35 9% ^{GH}	20 6% ^H	8 3%	5 1%	29 5%	35 6%	29 7%	41 9% ^l	20 6%	67 8%
Mean	1.33	1.34	1.31	1.75 ^{EFGH}	1.68 ^{EFGH}	1.36 ^{GH}	1.26 ^{GH}	1.10 ^h	1.05	1.30	1.36	1.34	1.30	1.50	1.43
Standard deviation	0.78	0.79	0.77	1.06	1.00	0.78	0.77	0.44	0.30	0.75	0.82	0.79	0.74	0.96	0.85
Standard error	0.02	0.03	0.02	0.09	0.06	0.04	0.04	0.02	0.02	0.03	0.04	0.04	0.03	0.06	0.03

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

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	Total	Region											
		Scotland (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)	
Unweighted base	2051	175	78	260	189	177	167	95	172	259	299	180	
Weighted base	2051	178	93*	241	181	190	159	109*	192	258	263	187	
NET: Likely	224 11%	21 12%j	8 9%	28 12%j	16 9%	15 8%	19 12%	11 10%	16 8%	59 23%ABCDEFGHJK	18 7%	13 7%	
Very likely	(4) 4%	9 5%	4 4%	7 3%	8 4%	7 3%	6 3%	2 2%	4 2%	13 5%	7 3%	6 3%	
Fairly likely	(3) 7%	152 7%	12 7%	5 5%	21 9%jk	8 4%	9 5%	13 8%	12 6%	46 18%ABCDEFGHJK	11 4%	7 4%	
Fairly unlikely	(2) 5%	105 5%	2 1%	6 6%A	22 9%ADFJ	5 3%	9 5%a	4 3%	8 7%A	9 5%a	14 5%A	11 4%a	14 8%Adf
Very unlikely	(1) 77%	1587 77%	145 82%Cgl	76 82%l	173 72%l	136 75%l	154 81%Cgl	128 80%cl	77 71%	158 82%Cgl	231 88%CDefGI	153 82%Cgl	
NET: Unlikely	1692 82%	147 83%l	82 89%dl	195 81%l	142 78%l	163 86%l	132 83%l	85 78%l	167 87%dl	169 66%	242 92%ACDeFGI	168 90%aCDG l	
Don't know	135 7%	10 5%J	2 2%	18 7%Jk	24 13%ABcEFHJK	12 6%J	9 5%J	13 12%bhJK	10 5%J	29 11%aBFHJK	3 1%	6 3%	
Mean	1.33	1.32	1.29	1.38J	1.28	1.26	1.31	1.33	1.24	1.64ABCDEFGHJK	1.21	1.26	
Standard deviation	0.78	0.83	0.75	0.79	0.78	0.72	0.78	0.74	0.67	0.99	0.63	0.69	
Standard error	0.02	0.06	0.09	0.05	0.06	0.06	0.06	0.08	0.05	0.07	0.04	0.05	

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k*** small base**

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

	Gender		Age							Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2051	933	1118	178	357	444	377	332	363	691	497	338	525	319	811
Weighted base	2051	1005	1046	246	328	390	349	308	431	554	595	431	472	324	825
I do not have any savings at all at the moment	587 29%	247 25%	340 33%A	74 30%H	118 36%GH	147 38%GH	116 33%GH	70 23%H	63 15%	105 19%	170 29%I	127 30%I	185 39%JK	101 31%	247 30%
I think my personal financial situation will worsen over the next six months	555 27%	254 25%	301 29%	54 22%	65 20%	121 31%cD	104 30%cD	98 32%CD	112 26%d	137 25%	141 24%	122 28%	155 33%IJ	83 26%	215 26%
I think my personal financial situation will improve over the next six months	391 19%	223 22%B	167 16%	57 23%H	77 24%eH	69 18%	68 20%h	59 19%	60 14%	111 20%	127 21%I	74 17%	79 17%	78 24%	173 21%
I am currently falling behind with some bills and payments	226 11%	86 9%	140 13%A	30 12%GH	62 19%cfGH	58 15%GH	47 14%GH	18 6%h	11 3%	36 6%	62 10%I	55 13%I	73 16%IJ	43 13%	95 12%
I have taken on more debt over the last few months than before	202 10%	103 10%	99 9%	27 11%H	45 14%fGH	54 14%fGH	32 9%H	23 8%	21 5%	51 9%	53 9%	55 13%	44 9%	29 9%	94 11%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	195 10%	90 9%	105 10%	6 2%	51 16%CGH	58 15%CGH	42 12%CGH	23 8%CH	15 4%	54 10%	54 9%	51 12%I	36 8%	40 12%	102 12%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	138 7%	64 6%	75 7%	14 6%	28 8%GH	35 9%GH	33 9%GH	12 4%	17 4%	39 7%	45 8%	29 7%	26 6%	32 10%	69 8%
I am currently in a Debt Management Plan	133 7%	56 6%	77 7%	11 4%	25 8%H	39 10%CGH	27 8%H	17 5%	15 3%	42 8%	35 6%	24 6%	32 7%	35 11%n	60 7%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	120 6%	41 4%	78 7%A	14 6%	27 8%gH	31 8%gH	24 7%H	13 4%	10 2%	23 4%	32 5%	27 6%	38 8%I	29 9%n	46 6%

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	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Weighted base	2051	1005	1046	246	328	390	349	308	431	554	595	431	472	324	825
None of these	674	347	327	76	82	92	108	104	213	200	204	136	134	78	245
	33%	34%	31%	31%	25%	24%	31% ^E	34% ^{DE}	49% ^{CDEFG6%L}	34% ^I	32%	28%	24%	30%	

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	Region											
	Total	Scotland (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Unweighted base	2051	175	78	260	189	177	167	95	172	259	299	180
Weighted base	2051	178	93*	241	181	190	159	109*	192	258	263	187
I do not have any savings at all at the moment	587 29%	50 28%	31 33%	55 23%	47 26%	52 28%	61 38%aCDelj	29 27%	63 33%c	70 27%	74 28%	55 29%
I think my personal financial situation will worsen over the next six months	555 27%	36 20%	43 47%ACDEFGHIJK	59 24%l	55 31%al	50 26%l	46 29%l	22 20%	59 31%al	41 16%	78 30%al	64 34%AcGI
I think my personal financial situation will improve over the next six months	391 19%	31 17%	12 13%	36 15%	38 21%h	41 21%h	35 22%h	25 23%h	25 13%	59 23%bCH	57 22%cH	30 16%
I am currently falling behind with some bills and payments	226 11%	20 11%	14 15%	25 10%	17 10%	20 11%	18 11%	7 6%	32 17%dGij	26 10%	26 10%	22 12%
I have taken on more debt over the last few months than before	202 10%	18 10%	12 13%	19 8%	19 11%	15 8%	17 11%	7 6%	24 13%	28 11%	25 9%	19 10%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	195 10%	22 12%	11 11%	24 10%	18 10%	13 7%	16 10%	8 7%	18 9%	25 10%	26 10%	15 8%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	138 7%	8 5%	6 6%	12 5%	14 8%	18 9%	7 4%	5 5%	15 8%	22 8%	22 8%	11 6%
I am currently in a Debt Management Plan	133 7%	11 6%	17 18%ACDEFGHIJK	11 5%	14 8%	9 5%	12 7%	5 5%	12 6%	15 6%	18 7%	10 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	120 6%	8 5%b	-	19 8%Bg	10 5%b	12 6%B	16 10%BGh	2 2%	9 4%b	14 5%b	18 7%B	12 6%B

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k

* small base

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

	Region											
	Total	Scotland (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Weighted base	2051	178	93*	241	181	190	159	109*	192	258	263	187
None of these	674	64	24	94	51	65	48	34	67	84	81	62
	33%	36%	26%	39% ^{bDj}	28%	34%	30%	31%	35%	32%	31%	33%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k

* small base

Personal Debt Survey

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Absolutes/col percents

Table 5

Q.5 In the past six months, have you ever prioritised paying back any short-term, high interest loan such as a “payday” loan or doorstep loan, over spending on each of the following, or not? If you have not had a payday loan in the last six months, please indicate below. Yes, I prioritised spending on a payday loan over spending on...

Base: All respondents

	Gender			Age						Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	2051	933	1118	178	357	444	377	332	363	691	497	338	525	319	811
Weighted base	2051	1005	1046	246	328	390	349	308	431	554	595	431	472	324	825
NET: Yes	266 13%	132 13%	134 13%	58 23% ^{EF}	89 27% ^{FGH}	56 14% ^{GH}	36 10% ^{GH}	14 5%	14 3%	64 12%	70 12%	61 14%	71 15%	66 20%	136 16%
Buying food	148 7%	69 7%	79 8%	30 12% ^{ef}	51 15% ^{EF}	26 7% ^H	24 7% ^H	12 4% ^h	6 1%	35 6%	36 6%	36 8%	40 9%	38 12% ⁿ	65 8%
Buying clothes for myself or my family	115 6%	48 5%	66 6%	36 14% ^{EF}	34 10% ^{EF}	22 6% ^{GH}	14 4% ^H	7 2%	3 1%	29 5%	28 5%	27 6%	31 7%	31 10%	54 7%
Paying a gas or electricity bill	111 5%	51 5%	59 6%	25 10% ^{ef}	34 10% ^{EF}	21 5% ^H	17 5% ^H	11 3% ^H	2 *	27 5%	34 6%	23 5%	27 6%	26 8%	58 7%
Buying petrol or transport costs	78 4%	34 3%	44 4%	19 8% ^{ef}	24 7% ^{EF}	14 4% ^H	11 3% ^h	6 2%	4 1%	22 4%	19 3%	20 5%	18 4%	19 6%	37 4%
Paying a bank loan or credit card bill	76 4%	41 4%	35 3%	12 5% ^{GH}	28 8% ^{FGH}	20 5% ^{GH}	11 3% ^{GH}	1 *	4 1%	28 5% ^L	20 3%	20 5% ^L	8 2%	21 6%	44 5%
Other	8 *	2 *	6 1%	2 1%	1 *	2 *	2 *	* *	1 *	1 *	3 1%	- -	4 1%	2 1%	4 *
None - I have never prioritised paying back any short-term, high interest loan over any of the above	240 12%	139 14% ^B	101 10%	27 11%	36 11%	37 10%	46 13%	35 11%	59 14%	68 12% ^L	82 14% ^L	53 12% ^l	38 8%	47 15%	104 13%
I have not had a payday loan in the past six months	1424 69%	685 68%	740 71%	122 50%	173 53%	273 70% ^{CD}	252 72% ^{CD}	256 83% ^{CDEF}	348 81% ^{CDEF}	392 71%	395 66%	304 71%	333 71%	199 61%	521 63%
Don't know	120 6%	50 5%	70 7%	39 16% ^{DE}	30 9% ^{FGH}	23 6% ^{GH}	15 4% ^G	3 1%	10 2%	30 5% ^k	47 8% ^K	12 3%	30 6% ^K	12 4%	65 8% ^M

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

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Table 5

Q.5 In the past six months, have you ever prioritised paying back any short-term, high interest loan such as a “payday” loan or doorstep loan, over spending on each of the following, or not? If you have not had a payday loan in the last six months, please indicate below. Yes, I prioritised spending on a payday loan over spending on...

Base: All respondents

	Total	Region										
		Scotland (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Unweighted base	2051	175	78	260	189	177	167	95	172	259	299	180
Weighted base	2051	178	93*	241	181	190	159	109*	192	258	263	187
NET: Yes	266 13%	21 12%	18 20%gHJK	34 14%jK	24 13%k	35 18%HJK	19 12%	10 10%	17 9%	53 21%AcDFGHJK	22 8%	13 7%
Buying food	148 7%	12 7%	11 11%hk	14 6%	12 7%	17 9%	9 6%	10 9%	9 5%	30 12%cfHjK	16 6%	8 4%
Buying clothes for myself or my family	115 6%	12 7%gjk	11 12%CGHJK	11 5%	13 7%gjk	19 10%cGHJK	9 6%	2 2%	5 3%	21 8%gHJK	8 3%	5 2%
Paying a gas or electricity bill	111 5%	6 3%	13 14%ACDEFGHJK	11 4%	6 3%	11 6%	8 5%	4 4%	12 6%	24 9%AcDJK	12 4%	5 3%
Buying petrol or transport costs	78 4%	6 4%	7 7%g	11 4%	6 3%	8 4%	5 3%	1 1%	5 3%	16 6%g	8 3%	5 3%
Paying a bank loan or credit card bill	76 4%	6 3%	9 9%aDGjK	10 4%	4 2%	9 5%	6 4%	1 1%	7 3%	14 5%gk	9 3%	2 1%
Other	8 *	1 *	-	3 1%	1 1%	-	-	-	-	1 *	3 1%	-
None - I have never prioritised paying back any short-term, high interest loan over any of the above	240 12%	23 13%	5 6%	25 11%	19 10%	14 7%	19 12%	15 14%	36 18%BCdEIJ	23 9%	25 9%	37 20%BCDE fJ
I have not had a payday loan in the past six months	1424 69%	127 71%l	67 73%l	168 70%l	120 67%i	132 70%l	116 73%l	80 73%l	130 68%l	148 57%	206 78%cDeHlK	130 70%l
Don't know	120 6%	8 5%	2 2%	14 6%	17 10%bfJK	9 5%	6 4%	4 4%	10 5%	34 13%ABCEFGHJK	10 4%	7 4%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k

* small base

Personal Debt Survey

ONLINE Fieldwork : 28th-30th September 2012

Absolutes/col percents

Table 6
Q.6 Do you agree or disagree with each of the following statements?
Base: All respondents

	Gender			Age						Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Unweighted base	2051	933	1118	178	357	444	377	332	363	691	497	338	525	319	811
Weighted base	2051	1005	1046	246	328	390	349	308	431	554	595	431	472	324	825
<u>I am saving more money now than I usually have done in the past</u>															
Agree	476 23%	268 27%B	209 20%	98 40% <small>d</small>	99 30% <small>EF</small>	73 19% <small>FGH</small>	44 13%	63 21% <small>F</small>	99 23% <small>F</small>	152 27% <small>L</small>	157 26% <small>L</small>	106 25% <small>L</small>	61 13%	101 31%	212 26%
Disagree	1459 71%	686 68%	772 74%A	132 54%	198 60%	287 74% <small>CD</small>	288 83% <small>CDE</small>	234 66% <small>GH</small>	320 74% <small>CD</small>	373 67%	404 68%	304 71%	377 80% <small>IJK</small>	206 64%	560 68%
Don't know	116 6%	51 5%	65 6%	16 6% <small>h</small>	31 9% <small>FGH</small>	30 8% <small>GH</small>	16 5%	10 3%	13 3%	29 5%	33 6%	20 5%	33 7%	17 5%	53 6%
<u>I wish I was saving more money than I am currently am</u>															
Agree	1610 78%	773 77%	837 80%	203 83% <small>H</small>	268 82% <small>H</small>	329 84% <small>gH</small>	284 82% <small>H</small>	243 79% <small>H</small>	281 65%	414 75%	471 79%	344 80%	381 81% <small>I</small>	259 80%	679 82%
Disagree	314 15%	171 17% <small>b</small>	143 14%	29 12%	29 9%	39 10%	49 14% <small>d</small>	46 15% <small>De</small>	122 28% <small>CDEFG</small>	102 23% <small>L</small>	94 16% <small>L</small>	69 16% <small>L</small>	50 11%	50 16%	100 12%
Don't know	127 6%	61 6%	66 6%	14 5%	31 10% <small>eF</small>	21 5%	15 4%	19 6%	27 6%	38 7%	30 5%	18 4%	41 9% <small>JK</small>	14 4%	46 6%
<u>With interest rates currently so low, I do not think it is worth saving money</u>															
Agree	800 39%	416 41% <small>b</small>	384 37%	99 40%	122 37%	150 39%	127 36%	133 43%	169 39%	216 39%	238 40%	171 40%	175 37%	121 37%	334 40%
Disagree	973 47%	475 47%	498 48%	104 42%	153 47%	173 44%	160 46%	151 49%	231 54% <small>CdEf</small>	286 52% <small>jl</small>	274 46%	201 47%	211 45%	156 48%	384 47%
Don't know	278 14%	114 11%	164 16% <small>A</small>	43 17% <small>GH</small>	53 16% <small>GH</small>	66 17% <small>GH</small>	61 18% <small>GH</small>	24 8%	31 7%	51 9%	82 14% <small>I</small>	59 14% <small>i</small>	85 18% <small>I</small>	47 15%	106 13%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

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Table 6
Q.6 Do you agree or disagree with each of the following statements?
Base: All respondents

	Gender			Age						Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Weighted base	2051	1005	1046	246	328	390	349	308	431	554	595	431	472	324	825
<u>I simply do not have enough money to save regularly</u>															
Agree	1349 66%	591 59%	758 72%A	178 72%GH	227 69%gH	295 76%dGH	251 72%GH	188 61%H	211 49%	309 56%	385 65%I	305 71%I	350 74%J	219 68%	553 67%
Disagree	600 29%	357 36%B	243 23%	48 20%	78 24%	75 19%	86 25%e	110 36%CDEF	203 47%CDEFG8%JKL	213 31%L	186 25%I	109 25%I	93 20%	93 29%	227 28%
Don't know	102 5%	57 6%	45 4%	20 8%FGh	23 7%FGh	20 5%	12 3%	10 3%	17 4%	32 6%	24 4%	17 4%	30 6%	12 4%	45 5%
<u>I would save more money if I did not have debt to pay off</u>															
Agree	993 48%	479 48%	513 49%	121 49%GH	212 64%CFGH	241 62%CFGH54%GH	187 54%GH	114 37%H	119 28%	248 45%	313 53%I	210 49%	222 47%	206 64%N	463 56%
Disagree	822 40%	420 42%	402 38%	67 27%	74 23%	103 26%	126 36%cDE	170 55%CDEF	282 66%CDEFG5%J	247 35%	210 41%	177 41%	188 40%	83 26%	262 32% ^m
Don't know	236 12%	106 11%	130 12%	58 24%DEFGH13%gH	42 13%gH	46 12%H	36 10%	24 8%	29 7%	58 11%	72 12%	44 10%	62 13%	34 11%	101 12%
<u>I think that, after people are declared bankrupt, they should still be able to have a basic bank account, i.e. with no credit facilities</u>															
Agree	1615 79%	802 80%	813 78%	192 78%	247 75%	306 79%	283 81%	248 81%	339 79%	436 79%	467 79%	335 78%	376 80%	264 82%	649 79%
Disagree	193 9%	103 10%	90 9%	24 10%	36 11%	30 8%	30 9%	27 9%	46 11%	62 11%L	55 9%	42 10%	34 7%	24 7%	86 10%
Don't know	243 12%	100 10%	143 14%A	30 12%	45 14%	54 14%	36 10%	33 11%	45 11%	55 10%	72 12%	54 12%	62 13%	36 11%	90 11%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

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Absolutes/col percents

Table 6
Q.6 Do you agree or disagree with each of the following statements?
Base: All respondents

	Region											
	Total	Scotland (a)	North East (b)	North West (c)	Yorkshire & Humber (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Unweighted base	2051	175	78	260	189	177	167	95	172	259	299	180
Weighted base	2051	178	93*	241	181	190	159	109*	192	258	263	187
<u>I am saving more money now than I usually have done in the past</u>												
Agree	476 23%	44 25%B	10 11%	67 28%BHj	38 21%	48 25%B	33 21%	26 24%b	35 18%	83 32%BDFHJK	53 20%	38 20%
Disagree	1459 71%	126 71%i	79 85%ACDEfGij	160 67%	130 72%l	132 70%	116 73%l	74 68%	146 76%cl	158 61%	195 74%cl	141 75%cl
Don't know	116 6%	8 4%	3 3%	13 5%	13 7%	9 5%	10 6%	8 8%	11 6%	18 7%	15 6%	8 4%
<u>I wish I was saving more money than I am currently am</u>												
Agree	1610 78%	139 78%	79 86%	188 78%	138 76%	146 77%	129 81%	81 75%	154 80%	197 76%	214 81%	145 78%
Disagree	314 15%	28 16%	7 8%	34 14%	34 19%B	35 18%b	21 13%	20 19%b	32 17%b	35 14%	39 15%	31 16%b
Don't know	127 6%	11 6%	6 7%	19 8%h	10 5%	9 5%	10 6%	7 6%	7 3%	26 10%eHJ	11 4%	11 6%
<u>With interest rates currently so low, I do not think it is worth saving money</u>												
Agree	800 39%	65 36%	32 34%	92 38%	76 42%j	71 37%	57 36%	53 49%abfJk	82 43%j	121 47%abcefJK	87 33%	66 36%
Disagree	973 47%	80 45%	51 55%gl	117 49%i	81 45%	93 49%i	86 54%gl	43 40%	93 48%i	100 39%	142 54%adGI	86 46%
Don't know	278 14%	34 19%FH	10 11%	32 13%	24 13%	26 14%	16 10%	12 11%	17 9%	37 14%	35 13%	35 19%fH

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k

* small base

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Absolutes/col percents

Table 6
Q.6 Do you agree or disagree with each of the following statements?
Base: All respondents

	Region											
	Total	Scotland (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Weighted base	2051	178	93*	241	181	190	159	109*	192	258	263	187
<u>I simply do not have enough money to save regularly</u>												
Agree	1349 66%	113 63%	63 68%	153 63%	122 67%	118 62%	115 72%k	72 66%	124 65%	172 67%	181 69%	117 62%
Disagree	600 29%	57 32%	23 25%	78 32%j	53 29%	65 34%fj	38 24%	30 27%	63 33%j	69 27%	65 25%	60 32%
Don't know	102 5%	8 5%	7 8%h	10 4%	6 4%	7 4%	7 4%	7 7%	5 2%	17 7%h	17 7%h	10 6%
<u>I would save more money if I did not have debt to pay off</u>												
Agree	993 48%	82 46%	48 52%	111 46%	82 45%	84 44%	81 51%	43 39%	95 50%	139 54%eG	136 52%g	90 48%
Disagree	822 40%	77 43%l	32 34%	101 42%l	72 40%i	86 45%l	59 37%	55 50%bfl	80 42%l	79 31%	104 39%i	78 42%l
Don't know	236 12%	19 10%	13 14%	29 12%	27 15%j	20 10%	19 12%	11 10%	17 9%	40 15%hJ	23 9%	19 10%
<u>I think that, after people are declared bankrupt, they should still be able to have a basic bank account, i.e. with no credit facilities</u>												
Agree	1615 79%	149 84%Ej	79 85%e	189 78%	139 77%	136 72%	132 83%E	83 77%	152 79%	203 79%	199 76%	153 82%e
Disagree	193 9%	9 5%	3 3%	20 8%	22 12%Ab	32 17%ABCfIJK	15 10%	11 10%	27 14%ABI	18 7%	23 9%	15 8%
Don't know	243 12%	20 11%	11 12%	33 14%fh	20 11%	22 12%	12 8%	15 13%	13 7%	37 14%fH	41 15%FH	19 10%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k

* small base

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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 (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Pri- vate (n)
Unweighted base	2051	933	1118	178	357	444	377	332	363	691	497	338	525	319	811
Weighted base	2051	1005	1046	246	328	390	349	308	431	554	595	431	472	324	825
NET: Struggle	972 47%	435 43%	537 51%A	151 61%FGH	222 68%FGH	253 65%FGH	177 51%GH	108 35%H	61 14%	231 42%	303 51%IL	233 54%IL	204 43%	218 67%	556 67%
I often struggle to make it to payday	370 18%	137 14%	233 22%A	51 21%GH	89 27%GH	104 27%GH	83 24%GH	26 8%H	17 4%	82 15%	110 18%	89 21%I	90 19%i	73 23%	206 25%
I sometimes struggle to make it to payday	601 29%	298 30%	304 29%	101 41%FGH	133 40%FGH	148 38%FGH	94 27%H	82 27%H	43 10%	149 27%	193 32%iL	145 34%iL	114 24%	145 45%	351 42%
I never struggle to make it to payday	440 21%	262 26%B	178 17%	32 13%	63 19%	79 20%c	111 32%CDEGH	73 4%C	82 19%	160 29%jKL	142 24%kL	78 18%l	60 13%	103 32%	253 31%
I am not currently employed	640 31%	308 31%	331 32%	63 26%DEf	43 13%	58 15%	61 17%	126 41%CDEF	288 67%CDEFG9%	163 25%	150 28%	119 28%	208 44%JK	3 1%	16 2%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

Personal Debt Survey
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Absolutes/col percents

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

	Region											
	Total	Scotland (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Unweighted base	2051	175	78	260	189	177	167	95	172	259	299	180
Weighted base	2051	178	93*	241	181	190	159	109*	192	258	263	187
NET: Struggle	972 47%	74 41%	50 54%	114 47%	94 52%a	87 46%	69 44%	60 55%a	88 46%	138 54%Afjk	117 44%	80 43%
I often struggle to make it to payday	370 18%	30 17%	23 25%hj	41 17%	38 21%	32 17%	39 24%hiJ	24 22%	28 15%	42 16%	40 15%	33 18%
I sometimes struggle to make it to payday	601 29%	44 25%	27 29%	74 31%F	56 31%F	55 29%f	31 19%	35 33%F	60 31%F	96 37%AFjK	77 29%F	47 25%
I never struggle to make it to payday	440 21%	43 24%b	12 13%	54 23%b	35 19%	49 26%B	31 20%	20 19%	48 25%B	55 21%	49 19%	42 22%
I am not currently employed	640 31%	61 34%i	31 34%	73 30%	52 29%	53 28%	59 37%l	29 26%	56 29%	64 25%	97 37%el	65 35%i

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k

*** small base**

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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 (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	AB (i)	C1 (j)	C2 (k)	DE (l)	Public (m)	Private (n)
Unweighted base	982	399	583	107	230	286	192	120	47	309	258	189	226	217	545
Weighted base	972	435	537	151*	222	253	177	108*	61*	231	303	233	204	218	556
Rising costs of food	655 67%	272 63%	383 71%A	85 56%	136 61%	172 68%c	125 71%Cd	86 80%CDE	51 83%CDe	130 56%	214 71%l	168 72%l	142 70%l	132 61%	370 66%
Rising fuel costs	560 58%	243 56%	316 59%	61 41%	113 51%	153 61%Cd	112 63%CD	69 64%CD	52 86%CDEFG4%	124 57%	172 65%ll	152 55%	112 55%	118 54%	330 59%
Making credit card repayments	313 32%	144 33%	169 32%	19 13%	75 34%C	85 33%C	77 44%CdeG30%C	33 64%CD	25 41%C	83 36%L	102 34%l	77 33%	51 25%	84 38%	175 31%
Making mortgage repayments	195 20%	86 20%	110 20%	10 7%	38 17%C	72 28%CDgh	48 27%CDh	19 18%C	8 13%	54 23%L	62 21%L	56 24%L	23 11%	47 22%	120 22%
Recent tax rises	162 17%	72 17%	90 17%	23 15%	45 20%FG	53 21%FG	19 11%	9 9%	13 22%fg	39 17%	48 16%	46 20%	28 14%	32 15%	92 17%
Paying off bank loans	149 15%	76 17%	74 14%	24 16%	40 18%G	39 15%g	32 18%G	9 8%	6 9%	48 21%jL	43 14%	33 14%	26 13%	44 20%n	78 14%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	131 14%	65 15%	66 12%	35 23%deFGH3%	30 14%h	34 12%	21 7%	8 7%	2 4%	36 16%	39 13%	26 11%	30 14%	31 14%	79 14%
Recent cuts in welfare benefits	113 12%	40 9%	74 14%a	12 8%	24 11%g	48 19%CDfGH12%G	22 12%G	4 4%	3 5%	20 9%	28 9%	31 13%	34 17%lJ	28 13%	49 9%
Making payments on a "payday" loan or some other similar short-term, high interest loan	97 10%	41 9%	56 10%	17 11%	28 13%	24 9%	15 9%	7 7%	5 9%	15 6%	32 10%	25 11%	25 12%l	29 13%n	47 8%
Paying a Debt Management Plan	94 10%	40 9%	54 10%	14 9%	27 12%	27 11%	14 8%	9 8%	3 4%	32 14%KL	30 10%	17 7%	15 7%	29 13%n	48 9%
None of these	83 9%	43 10%	40 8%	24 16%dE	19 9%	12 5%	15 8%	9 8%	4 7%	12 5%	35 11%l	18 8%	19 9%	12 6%	53 10%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h - i/j/k/l - m/n

* small base

Personal Debt Survey

ONLINE Fieldwork : 28th-30th September 2012

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 (a)	North East (b)	North West (c)	Yorkshire & Humberside (d)	West Midlands (e)	East Midlands (f)	Wales (g)	Eastern (h)	London (i)	South East (j)	South West (k)
Unweighted base	982	79	37	119	98	85	74	50	86	139	138	77
Weighted base	972	74*	50**	114*	94*	87*	69*	60*	88*	138	117	80*
Rising costs of food	655 67%	54 73%ei	40 80%	77 68%	65 69%	50 57%	46 67%	42 70%	61 70%	83 60%	74 63%	63 78%Elj
Rising fuel costs	560 58%	45 61%l	31 61%	64 56%l	58 62%l	52 59%l	42 60%l	33 55%	58 66%l	56 40%	68 58%l	54 67%l
Making credit card repayments	313 32%	27 37%	13 26%	36 32%	26 28%	26 30%	22 31%	20 33%	34 39%	46 33%	36 31%	28 35%
Making mortgage repayments	195 20%	13 18%	19 38%	10 9%	19 20%C	20 23%Ci	14 20%c	18 31%CI	18 20%C	17 13%	31 26%CI	15 19%c
Recent tax rises	162 17%	5 6%	15 30%	17 15%	20 21%A	14 16%	12 18%a	8 14%	14 16%a	28 20%A	16 14%	11 14%
Paying off bank loans	149 15%	14 19%k	3 6%	16 14%	11 12%	17 19%k	18 26%cDHIK	12 20%	8 9%	17 13%	27 23%dHIK	7 8%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	131 14%	16 21%FiJk	9 18%	15 13%	15 16%	19 21%FiJk	4 6%	9 15%	12 14%	15 11%	11 9%	8 10%
Recent cuts in welfare benefits	113 12%	12 17%l	4 8%	9 8%	16 17%l	9 10%	12 17%l	10 17%i	11 13%	8 6%	11 10%	10 13%
Making payments on a "payday" loan or some other similar short-term, high interest loan	97 10%	15 20%dEHIJ	8 16%	14 12%	9 10%	5 6%	7 10%	6 10%	4 5%	13 9%	9 7%	8 10%
Paying a Debt Management Plan	94 10%	7 9%	10 20%	9 8%	7 7%	9 10%	6 9%	5 8%	8 10%	17 12%	12 11%	4 5%
None of these	83 9%	6 7%	3 7%	7 6%	4 4%	2 2%	10 14%dEK	7 11%	6 7%	27 19%ACDEHJK	8 7%	4 5%

Proportions/Mean: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h/i/j/k

*** small base; ** very small base (under 30) ineligible for sig testing**