

Debt Survey

ONLINE Fieldwork : 23rd - 25th July 2010

Absolutes/col percents

Table 1

Q1. How worried or otherwise are you about your current level of debt?**Base: All respondents**

	Gender			Age						Social Class				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land	
Unweighted base	2008	950	1058	226	343	367	362	317	393	721	497	281	509	514	536	511	293	154	
Weighted base	2008	984	1024	241	321	382	341	301	421	542	582	422	462	510	530	504	290	174	
Extremely worried	(4) 6%	113 5%	49 6%	64 10%	23 6%	21 6%	27 7%	26 8%	10 3%	5 1%	19 4%	37 6%	16 4%	40 9%	26 5%	23 4%	47 9%	8 3%	9 5%
Very worried	(3) 7%	143 7%	67 7%	75 7%	13 5%	32 10%	34 9%	29 8%	16 5%	19 4%	34 6%	35 6%	40 9%	33 7%	46 9%	30 6%	31 6%	22 8%	14 8%
Fairly worried	(2) 27%	550 27%	262 27%	288 28%	83 35%	112 35%	119 31%	110 32%	66 22%	60 14%	137 25%	166 28%	120 28%	128 28%	160 31%	134 25%	133 26%	78 27%	45 26%
Not at all worried	(1) 29%	577 29%	313 32%	264 26%	53 22%	91 28%	129 34%	103 30%	90 30%	112 26%	172 32%	169 29%	120 28%	117 25%	131 26%	152 29%	156 31%	80 28%	59 34%
I don't have any debt or borrowing at all		625 31%	293 30%	332 32%	68 28%	66 21%	73 19%	73 22%	120 40%	226 54%	180 33%	176 30%	126 30%	144 31%	148 29%	192 36%	137 27%	101 35%	47 27%
NET: Fairly/ Very/ Extremely worried		805 40%	378 38%	428 42%	120 50%	165 51%	180 47%	165 48%	92 31%	84 20%	190 35%	238 41%	176 42%	201 44%	231 45%	186 35%	211 42%	109 38%	68 39%
Mean		1.85	1.78	1.91	2.04	1.93	1.87	1.92	1.71	1.58	1.73	1.86	1.84	1.99	1.91	1.77	1.92	1.78	1.78
Standard deviation		0.91	0.89	0.92	0.96	0.90	0.93	0.94	0.85	0.78	0.84	0.92	0.86	0.99	0.87	0.87	1.01	0.82	0.90
Standard error		0.02	0.03	0.03	0.08	0.05	0.05	0.06	0.06	0.06	0.04	0.05	0.06	0.05	0.05	0.05	0.06	0.06	0.08

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Q1. How worried or otherwise are you about your current level of debt?**Base: All respondents**

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	2008	154	98	238	175	174	102	198	222	292	191	164
Weighted base	2008	174	91	236	177	186	106	188	253	258	183	156
Extremely worried	(4) 113 6%	9 5%	8 9%	23 10%	16 9%	9 5%	1 1%	7 4%	13 5%	12 5%	7 4%	6 4%
Very worried	(3) 143 7%	14 8%	4 4%	19 8%	8 5%	8 4%	10 9%	14 7%	21 8%	25 10%	13 7%	8 5%
Fairly worried	(2) 550 27%	45 26%	28 31%	62 26%	44 25%	55 30%	33 31%	40 21%	91 36%	69 27%	46 25%	38 25%
Not at all worried	(1) 577 29%	59 34%	28 30%	74 31%	55 31%	54 29%	28 27%	52 28%	54 21%	77 30%	51 28%	45 29%
I don't have any debt or borrowing at all	625 31%	47 27%	23 26%	59 25%	54 31%	59 32%	34 32%	74 40%	74 29%	75 29%	66 36%	58 37%
NET: Fairly/ Very/ Extremely worried	805 40%	68 39%	40 44%	103 44%	68 38%	72 39%	44 41%	62 33%	125 49%	106 41%	65 36%	52 34%
Mean	1.85	1.78	1.88	1.95	1.89	1.78	1.78	1.79	1.97	1.85	1.79	1.75
Standard deviation	0.91	0.90	0.96	1.02	1.02	0.86	0.75	0.89	0.85	0.90	0.87	0.87
Standard error	0.02	0.08	0.11	0.08	0.09	0.08	0.09	0.08	0.07	0.06	0.08	0.08

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Table 2

Q2. Which of the following types of debt are worrying you?**Base: All respondents who are worried about debt**

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	810	368	442	113	178	174	171	94	80	253	205	124	228	225	196	209	117	63
Weighted base	805	378	428	120	165	180	165	92	84	190	238	176	201	231	186	211	109	68
Credit cards	410	193	217	34	80	95	92	58	51	107	116	89	98	109	97	111	54	40
	51%	51%	51%	28%	49%	53%	56%	63%	60%	56%	49%	51%	49%	47%	52%	53%	50%	59%
Overdraft	258	112	145	57	50	51	46	32	22	63	73	63	58	83	51	64	35	25
	32%	30%	34%	47%	30%	28%	28%	34%	26%	33%	31%	36%	29%	36%	27%	30%	32%	36%
Bank loans	153	75	78	27	39	27	31	15	15	37	44	35	37	37	28	41	32	15
	19%	20%	18%	22%	23%	15%	19%	17%	18%	19%	19%	20%	18%	16%	15%	20%	29%	23%
Mortgage repayments	153	81	73	12	38	45	34	15	9	52	44	32	25	44	36	44	20	10
	19%	21%	17%	10%	23%	25%	21%	17%	10%	27%	19%	18%	13%	19%	19%	21%	18%	15%
Loans from friends or family	108	49	59	33	26	24	18	5	2	30	39	15	25	38	26	33	6	6
	13%	13%	14%	27%	16%	13%	11%	6%	2%	16%	16%	8%	12%	16%	14%	15%	5%	8%
Loans from other lenders	104	53	51	21	17	22	28	9	8	23	33	14	34	18	27	42	10	8
	13%	14%	12%	17%	10%	12%	17%	10%	10%	12%	14%	8%	17%	8%	14%	20%	9%	12%
Student loan	98	57	40	50	23	14	9	1	1	33	39	17	9	35	23	22	8	9
	12%	15%	9%	42%	14%	8%	5%	1%	1%	17%	16%	10%	5%	15%	13%	10%	7%	14%
Store cards	51	24	28	16	12	6	10	5	3	16	12	9	15	13	10	19	3	7
	6%	6%	6%	13%	7%	3%	6%	6%	4%	8%	5%	5%	7%	6%	5%	9%	3%	10%
Hire purchase	48	26	22	10	17	12	6	3	1	12	11	5	20	8	16	18	1	6
	6%	7%	5%	9%	10%	6%	3%	3%	1%	6%	5%	3%	10%	3%	8%	9%	1%	9%
Tax due to HMRC	44	33	11	10	8	10	7	6	3	16	10	10	7	12	12	12	6	2
	5%	9%	3%	9%	5%	6%	4%	6%	3%	9%	4%	6%	3%	5%	6%	6%	5%	3%
Other	117	48	69	16	20	31	29	8	14	16	31	33	37	30	17	50	16	5
	15%	13%	16%	13%	12%	17%	18%	9%	16%	8%	13%	19%	18%	13%	9%	23%	14%	7%

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Table 2

Q2. Which of the following types of debt are worrying you?**Base: All respondents who are worried about debt**

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	810	63	39	107	63	66	43	70	110	115	74	60
Weighted base	805	68	40	103	68	72	44	62	125	106	65	52
Credit cards	410 51%	40 59%	20 51%	61 59%	30 44%	32 45%	21 49%	39 63%	49 39%	60 56%	33 50%	25 48%
Overdraft	258 32%	25 36%	11 28%	32 31%	21 31%	16 22%	17 39%	20 32%	40 32%	43 40%	18 27%	14 27%
Bank loans	153 19%	15 23%	5 14%	26 25%	10 14%	11 15%	14 33%	10 17%	18 14%	19 18%	18 27%	6 12%
Mortgage repayments	153 19%	10 15%	11 29%	21 20%	11 17%	14 19%	6 15%	10 16%	22 18%	22 20%	13 20%	12 23%
Loans from friends or family	108 13%	6 8%	2 6%	22 21%	9 13%	8 12%	1 3%	9 14%	28 23%	10 9%	4 7%	9 17%
Loans from other lenders	104 13%	8 12%	4 11%	23 22%	14 21%	9 12%	6 13%	7 11%	6 5%	12 11%	4 7%	11 21%
Student loan	98 12%	9 14%	1 2%	13 13%	8 11%	9 12%	3 8%	7 11%	28 22%	7 7%	5 7%	8 15%
Store cards	51 6%	7 10%	2 6%	11 10%	6 9%	3 4%	1 3%	4 6%	9 7%	4 4%	2 3%	3 6%
Hire purchase	48 6%	6 9%	2 6%	10 10%	6 8%	7 10%	1 1%	3 5%	3 3%	4 4%	- -	5 10%
Tax due to HMRC	44 5%	2 3%	1 2%	10 9%	1 2%	2 3%	1 3%	7 12%	9 7%	4 4%	5 7%	2 4%
Other	117 15%	5 7%	13 33%	18 17%	18 27%	4 6%	8 17%	4 7%	18 14%	12 11%	8 12%	9 17%

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Table 3
Q3. Which of the following, if any, applies to you?
Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	2008	950	1058	226	343	367	362	317	393	721	497	281	509	514	536	511	293	154
Weighted base	2008	984	1024	241	321	382	341	301	421	542	582	422	462	510	530	504	290	174
I think my personal financial situation will improve over the next six months	713 35%	382 39%	331 32%	126 52%	143 44%	154 40%	112 33%	91 30%	87 21%	192 35%	228 39%	152 36%	141 31%	208 41%	187 35%	161 32%	97 33%	61 35%
I am saving less at the moment than I usually do	483 24%	218 22%	265 26%	62 26%	62 19%	96 25%	81 24%	79 26%	102 24%	129 24%	154 26%	97 23%	103 22%	134 26%	124 23%	121 24%	71 24%	33 19%
I think my personal financial situation will worsen over the next six months	464 23%	237 24%	227 22%	41 17%	54 17%	88 23%	77 22%	80 27%	125 30%	134 25%	133 23%	83 20%	114 25%	114 22%	108 20%	138 27%	63 22%	42 24%
I am putting off taking big financial decisions at the moment	279 14%	132 13%	147 14%	22 9%	38 12%	70 18%	60 18%	34 11%	56 13%	71 13%	99 17%	57 13%	53 11%	76 15%	75 14%	83 16%	27 9%	18 10%
I am likely to go into my overdraft this month	211 11%	81 8%	130 13%	30 13%	39 12%	55 14%	43 13%	22 7%	21 5%	56 10%	55 10%	46 11%	53 12%	52 10%	61 11%	52 10%	28 10%	18 10%
In the last few months, I have paid off more of my debt than I usually would do	144 7%	69 7%	75 7%	14 6%	32 10%	28 7%	25 7%	25 8%	21 5%	44 8%	40 7%	28 7%	33 7%	38 7%	34 6%	42 8%	16 6%	14 8%
I am worried about being made redundant	125 6%	63 6%	62 6%	6 2%	33 10%	41 11%	22 6%	19 6%	5 1%	37 7%	47 8%	26 6%	15 3%	38 7%	25 5%	32 6%	18 6%	12 7%
I am currently falling behind with some bills and payments	106 5%	49 5%	56 5%	12 5%	16 5%	33 9%	27 8%	8 3%	10 2%	12 2%	21 4%	25 6%	48 10%	31 6%	16 3%	32 6%	14 5%	13 8%
I have taken on more debt over the last few months than before - e.g. credit card, overdraft limit raised, etc.	95 5%	43 4%	52 5%	16 7%	12 4%	21 6%	20 6%	16 5%	11 3%	30 6%	22 4%	17 4%	26 6%	27 5%	25 5%	21 4%	17 6%	5 3%

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Q3. Which of the following, if any, applies to you?
Base: All respondents

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Weighted base	2008	984	1024	241	321	382	341	301	421	542	582	422	462	510	530	504	290	174
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	42 2%	19 2%	23 2%	7 3%	9 3%	5 1%	10 3%	7 2%	5 1%	11 2%	12 2%	11 3%	9 2%	12 2%	10 2%	5 1%	11 4%	5 3%
None of these	429 21%	192 20%	237 23%	42 17%	59 18%	61 16%	67 20%	68 23%	132 31%	119 22%	104 18%	105 25%	101 22%	91 18%	128 24%	93 18%	72 25%	45 26%

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Table 3

Q3. Which of the following, if any, applies to you?**Base: All respondents**

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	2008	154	98	238	175	174	102	198	222	292	191	164
Weighted base	2008	174	91	236	177	186	106	188	253	258	183	156
I think my personal financial situation will improve over the next six months	713 35%	61 35%	24 26%	89 38%	48 27%	62 33%	39 36%	68 36%	105 42%	103 40%	58 32%	57 37%
I am saving less at the moment than I usually do	483 24%	33 19%	18 20%	53 22%	51 29%	46 25%	25 23%	42 22%	70 28%	65 25%	46 25%	36 23%
I think my personal financial situation will worsen over the next six months	464 23%	42 24%	22 25%	72 30%	44 25%	36 19%	21 20%	36 19%	57 23%	56 22%	41 23%	36 23%
I am putting off taking big financial decisions at the moment	279 14%	18 10%	14 16%	40 17%	28 16%	25 13%	12 11%	27 14%	38 15%	38 15%	15 8%	23 15%
I am likely to go into my overdraft this month	211 11%	18 10%	14 15%	19 8%	19 11%	23 12%	15 14%	21 11%	24 10%	27 11%	13 7%	16 11%
In the last few months, I have paid off more of my debt than I usually would do	144 7%	14 8%	6 6%	21 9%	15 8%	13 7%	5 5%	15 8%	18 7%	20 8%	11 6%	6 4%
I am worried about being made redundant	125 6%	12 7%	4 5%	16 7%	12 7%	12 7%	6 6%	4 2%	23 9%	15 6%	11 6%	9 6%
I am currently falling behind with some bills and payments	106 5%	13 8%	5 6%	16 7%	11 6%	4 2%	5 5%	5 3%	17 7%	14 5%	9 5%	7 4%
I have taken on more debt over the last few months than before - e.g. credit card, overdraft limit raised, etc.	95 5%	5 3%	4 4%	10 4%	7 4%	8 4%	7 6%	10 5%	14 5%	14 5%	10 5%	7 5%

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Table 3

Q3. Which of the following, if any, applies to you?**Base: All respondents**

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Weighted base	2008	174	91	236	177	186	106	188	253	258	183	156
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	42 2%	5 3%	- -	3 1%	1 1%	2 1%	5 4%	5 3%	4 2%	7 3%	6 3%	3 2%
None of these	429 21%	45 26%	23 25%	32 14%	38 21%	50 27%	27 26%	44 24%	39 15%	52 20%	45 24%	34 22%

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Table 4

Q4. Which of the following best applies to you?**Base: All respondents**

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North England	Wales & South West	Scotland
Unweighted base	2008	950	1058	226	343	367	362	317	393	721	497	281	509	514	536	511	293	154
Weighted base	2008	984	1024	241	321	382	341	301	421	542	582	422	462	510	530	504	290	174
I often struggle financially to make it to payday	230 11%	83 8%	147 14%	43 18%	48 15%	55 14%	47 14%	22 7%	15 4%	42 8%	71 12%	54 13%	62 14%	57 11%	45 9%	78 15%	26 9%	23 13%
I sometimes struggle financially to make it to payday	613 31%	286 29%	327 32%	71 29%	124 39%	154 40%	118 34%	86 29%	60 14%	153 28%	195 34%	134 32%	130 28%	155 30%	162 31%	161 32%	87 30%	49 28%
I never struggle financially to make it to payday	634 32%	363 37%	271 26%	77 32%	116 36%	123 32%	114 33%	99 33%	105 25%	215 40%	188 32%	152 36%	79 17%	165 32%	172 32%	156 31%	96 33%	44 25%
I am not currently employed	532 26%	252 26%	280 27%	50 21%	33 10%	50 13%	63 18%	94 31%	242 57%	132 24%	128 22%	82 20%	190 41%	133 26%	151 29%	109 22%	80 28%	58 33%
NET: Struggle financially	842 42%	368 37%	474 46%	114 47%	172 54%	209 55%	165 48%	108 36%	75 18%	196 36%	267 46%	188 44%	193 42%	212 41%	207 39%	238 47%	113 39%	72 41%

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Table 4
Q4. Which of the following best applies to you?
Base: All respondents

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	2008	154	98	238	175	174	102	198	222	292	191	164
Weighted base	2008	174	91	236	177	186	106	188	253	258	183	156
I often struggle financially to make it to payday	230 11%	23 13%	17 18%	37 16%	24 14%	22 12%	12 11%	10 5%	21 8%	36 14%	14 8%	14 9%
I sometimes struggle financially to make it to payday	613 31%	49 28%	29 32%	83 35%	49 28%	61 33%	32 31%	50 27%	87 35%	67 26%	54 30%	51 33%
I never struggle financially to make it to payday	634 32%	44 25%	28 30%	68 29%	60 34%	46 25%	35 32%	70 37%	75 30%	91 35%	62 34%	55 35%
I am not currently employed	532 26%	58 33%	18 20%	48 20%	44 25%	57 31%	28 26%	58 31%	70 28%	63 25%	53 29%	36 23%
NET: Struggle financially	842 42%	72 41%	45 50%	120 51%	73 41%	82 44%	44 41%	60 32%	108 43%	104 40%	69 38%	65 42%

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Table 5

Q5. 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 financially

	Gender			Age						Social Class				Region				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land
Unweighted base	844	352	492	114	188	195	172	104	71	267	234	131	212	215	211	234	118	66
Weighted base	842	368	474	114	172	209	165	108	75	196	267	188	193	212	207	238	113	72
Making credit card repayments	295 35%	144 39%	151 32%	28 25%	56 33%	76 36%	70 43%	36 33%	29 38%	81 41%	101 38%	61 32%	53 27%	81 38%	63 31%	91 38%	31 28%	29 41%
Spending on going out or on non-essentials - e.g. clothes, DVDs, presents, etc.	210 25%	113 31%	98 21%	49 44%	43 25%	52 25%	25 15%	24 22%	19 25%	61 31%	72 27%	38 20%	39 20%	59 28%	51 24%	59 25%	28 25%	14 19%
Paying off bank loans	142 17%	63 17%	80 17%	27 24%	34 20%	24 12%	26 16%	19 18%	12 16%	46 24%	43 16%	28 15%	25 13%	31 14%	27 13%	49 21%	22 19%	14 19%
Making mortgage repayments	130 15%	67 18%	63 13%	10 9%	36 21%	43 21%	25 15%	11 10%	5 7%	39 20%	42 16%	31 17%	18 10%	28 13%	29 14%	41 17%	16 14%	16 23%
Paying off big ticket purchases - e.g. holidays, household items, etc.	129 15%	54 15%	75 16%	30 27%	24 14%	36 17%	13 8%	15 14%	11 15%	43 22%	40 15%	23 12%	23 12%	33 16%	31 15%	44 18%	9 8%	12 16%
Recent tax rises	108 13%	63 17%	45 10%	18 16%	23 13%	30 14%	17 10%	13 12%	8 10%	39 20%	27 10%	22 12%	20 11%	32 15%	23 11%	26 11%	14 13%	12 17%
Partner or family job loss	103 12%	45 12%	58 12%	19 17%	19 11%	27 13%	20 12%	15 14%	3 4%	33 17%	29 11%	16 8%	26 13%	23 11%	21 10%	32 14%	14 12%	14 19%
Recent cuts in welfare benefits	72 9%	35 10%	37 8%	11 10%	15 9%	15 7%	16 10%	12 11%	3 4%	16 8%	15 5%	7 4%	35 18%	21 10%	16 8%	22 9%	9 8%	4 6%
None of these	184 22%	67 18%	117 25%	16 14%	34 20%	39 19%	43 26%	25 23%	27 35%	32 16%	57 21%	45 24%	51 26%	46 22%	51 24%	47 20%	24 21%	16 23%

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Table 5

Q5. 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 financially

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	844	66	45	120	69	76	43	67	99	116	75	68
Weighted base	842	72	45	120	73	82	44	60	108	104	69	65
Making credit card repayments	295 35%	29 41%	16 34%	56 46%	20 27%	21 26%	8 18%	21 36%	41 38%	39 38%	23 33%	21 32%
Spending on going out or on non-essentials - e.g. clothes, DVDs, presents, etc.	210 25%	14 19%	10 21%	28 24%	21 29%	26 32%	13 30%	11 18%	24 23%	34 33%	15 22%	14 21%
Paying off bank loans	142 17%	14 19%	10 22%	26 22%	13 18%	11 14%	12 28%	8 13%	19 18%	12 11%	9 14%	8 12%
Making mortgage repayments	130 15%	16 23%	8 19%	21 18%	11 15%	16 19%	7 16%	6 9%	17 16%	11 11%	9 13%	8 12%
Paying off big ticket purchases - e.g. holidays, household items, etc.	129 15%	12 16%	10 22%	20 16%	15 20%	11 13%	2 5%	10 17%	18 16%	16 15%	7 10%	10 15%
Recent tax rises	108 13%	12 17%	5 11%	15 13%	6 8%	10 12%	6 13%	5 9%	19 17%	14 13%	9 12%	8 13%
Partner or family job loss	103 12%	14 19%	2 4%	21 17%	10 14%	8 9%	5 12%	7 11%	10 9%	13 13%	9 13%	6 9%
Recent cuts in welfare benefits	72 9%	4 6%	6 14%	12 10%	3 5%	4 5%	3 6%	5 8%	12 12%	8 8%	6 9%	7 11%
None of these	184 22%	16 23%	9 19%	27 22%	12 17%	23 28%	10 23%	13 22%	23 21%	23 22%	14 20%	14 22%

Debt Survey

ONLINE Fieldwork : 23rd - 25th July 2010

Absolutes/col percents

Table 6

Q6. Approximately how long after pay day, in a typical 30 day month, would you say you start to struggle financially?

Base: All respondents who struggle financially

	Gender			Age						Social Class				Region					
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	South East	Mid-lands	North Eng-land	Wales & South West	Scot-land	
Unweighted base	844	352	492	114	188	195	172	104	71	267	234	131	212	215	211	234	118	66	
Weighted base	842	368	474	114	172	209	165	108	75	196	267	188	193	212	207	238	113	72	
In the first week	(4)	51 6%	31 8%	20 4%	10 9%	5 3%	18 9%	10 6%	5 5%	2 3%	13 6%	10 4%	6 3%	22 12%	16 8%	11 5%	18 8%	3 3%	2 3%
In the second week	(11)	104 12%	35 9%	70 15%	17 15%	32 19%	20 10%	20 12%	12 11%	3 5%	14 7%	30 11%	24 13%	36 18%	28 13%	27 13%	27 11%	12 10%	10 14%
In the third week	(18)	295 35%	116 32%	178 38%	37 33%	71 41%	87 42%	57 35%	24 22%	18 24%	67 34%	107 40%	63 34%	57 30%	68 32%	71 34%	93 39%	38 34%	24 34%
On day 22	(22)	36 4%	18 5%	19 4%	7 6%	6 4%	4 2%	8 5%	6 6%	4 6%	16 8%	11 4%	1 *	9 5%	12 6%	9 5%	4 2%	7 6%	4 5%
On day 23	(23)	26 3%	15 4%	11 2%	5 4%	5 3%	4 2%	5 3%	3 3%	3 3%	10 5%	12 5%	- -	3 2%	8 4%	9 4%	4 2%	4 3%	1 1%
On day 24	(24)	40 5%	23 6%	17 4%	3 3%	3 2%	12 6%	6 4%	9 8%	7 9%	13 7%	9 3%	11 6%	7 3%	7 3%	7 4%	13 5%	10 9%	2 3%
On day 25	(25)	98 12%	30 8%	69 14%	14 12%	26 15%	22 11%	18 11%	8 8%	10 13%	18 9%	30 11%	31 17%	19 10%	26 12%	18 9%	29 12%	19 17%	7 10%
On day 26	(26)	59 7%	40 11%	19 4%	8 7%	9 5%	10 5%	9 5%	15 14%	9 12%	9 5%	17 7%	19 10%	13 7%	15 7%	14 7%	16 7%	7 6%	5 7%
On day 27	(27)	62 7%	31 8%	31 7%	5 4%	7 4%	13 6%	17 10%	13 12%	9 12%	16 8%	15 6%	18 10%	13 7%	13 6%	20 10%	16 7%	6 5%	8 12%
On day 28	(28)	33 4%	16 4%	16 3%	6 5%	4 2%	7 3%	5 3%	8 8%	3 4%	12 6%	10 4%	7 4%	4 2%	10 5%	9 4%	9 4%	3 2%	2 3%
On day 29	(29)	38 4%	14 4%	24 5%	2 2%	4 2%	12 6%	10 6%	4 3%	6 8%	8 4%	14 5%	6 3%	9 5%	8 4%	12 6%	8 3%	4 3%	6 8%
Mean		19.83	20.00	19.70	18.83	18.99	19.21	19.98	21.38	22.46	20.37	20.05	20.67	18.16	19.48	20.05	19.37	20.56	20.63
Standard deviation		6.58	6.91	6.30	6.98	5.88	6.83	6.65	6.53	5.66	6.38	6.04	6.17	7.56	6.88	6.59	6.74	5.72	6.29
Standard error		0.23	0.37	0.28	0.65	0.43	0.49	0.51	0.64	0.67	0.39	0.39	0.54	0.52	0.47	0.45	0.44	0.53	0.77

Debt Survey

ONLINE Fieldwork : 23rd - 25th July 2010

Absolutes/col percents

Table 6

Q6. Approximately how long after pay day, in a typical 30 day month, would you say you start to struggle financially?

Base: All respondents who struggle financially

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	844	66	45	120	69	76	43	67	99	116	75	68
Weighted base	842	72	45	120	73	82	44	60	108	104	69	65
In the first week	(4) 6%	2 3%	4 8%	12 10%	2 3%	2 3%	2 5%	5 8%	10 9%	6 6%	1 2%	4 6%
In the second week	(11) 12%	10 14%	10 22%	7 6%	10 14%	13 16%	5 13%	5 8%	10 10%	18 17%	6 9%	9 14%
In the third week	(18) 35%	24 34%	14 31%	48 40%	31 42%	32 39%	14 31%	19 31%	39 36%	29 28%	25 36%	20 31%
On day 22	(22) 4%	4 5%	- -	3 3%	1 2%	5 6%	4 9%	2 4%	3 3%	9 8%	3 4%	2 4%
On day 23	(23) 3%	1 1%	4 8%	- -	1 1%	2 2%	- -	4 7%	5 4%	4 4%	4 5%	3 5%
On day 24	(24) 5%	2 3%	3 7%	7 6%	3 4%	2 2%	7 16%	5 8%	4 4%	3 3%	3 5%	1 1%
On day 25	(25) 12%	7 10%	6 14%	16 13%	7 9%	4 5%	3 7%	7 12%	12 11%	14 13%	16 24%	6 9%
On day 26	(26) 7%	5 7%	1 2%	11 9%	5 7%	7 9%	5 12%	4 7%	7 7%	8 8%	2 3%	3 5%
On day 27	(27) 7%	8 12%	1 3%	6 5%	9 12%	7 8%	3 6%	5 8%	7 6%	6 6%	3 5%	8 12%
On day 28	(28) 4%	2 3%	2 4%	5 4%	2 3%	4 5%	1 2%	2 3%	9 9%	1 1%	2 3%	3 4%
On day 29	(29) 4%	6 8%	1 2%	5 4%	3 4%	4 5%	- -	3 5%	1 1%	6 6%	4 5%	6 9%
Mean	19.83	20.63	18.03	19.58	19.87	19.81	19.93	20.20	19.47	19.49	20.97	20.21
Standard deviation	6.58	6.29	6.94	6.99	6.15	6.19	6.16	6.81	6.99	6.79	5.43	6.97
Standard error	0.23	0.77	1.03	0.64	0.74	0.71	0.94	0.83	0.70	0.63	0.63	0.85