

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

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                         | 2016       | 1001       | 1015       | 206        | 319        | 427        | 363        | 318        | 383        | 779          | 520        | 275        | 442        | 498        | 540        | 516            | 274                | 188       |
| Weighted base                           | 2016       | 988        | 1028       | 242        | 323        | 383        | 343        | 302        | 423        | 544          | 585        | 423        | 464        | 512        | 532        | 506            | 291                | 175       |
| Extremely worried                       | 84<br>4%   | 36<br>4%   | 48<br>5%   | 14<br>6%   | 18<br>5%   | 17<br>4%   | 16<br>5%   | 12<br>4%   | 8<br>2%    | 24<br>4%     | 26<br>4%   | 10<br>2%   | 24<br>5%   | 27<br>5%   | 19<br>4%   | 21<br>4%       | 15<br>5%           | 3<br>1%   |
| Very worried                            | 142<br>7%  | 70<br>7%   | 72<br>7%   | 22<br>9%   | 26<br>8%   | 35<br>9%   | 32<br>9%   | 17<br>6%   | 11<br>3%   | 32<br>6%     | 58<br>10%  | 17<br>4%   | 35<br>8%   | 36<br>7%   | 43<br>8%   | 35<br>7%       | 18<br>6%           | 11<br>6%  |
| Fairly worried                          | 551<br>27% | 280<br>28% | 271<br>26% | 82<br>34%  | 118<br>36% | 116<br>30% | 116<br>34% | 58<br>19%  | 62<br>15%  | 140<br>26%   | 165<br>28% | 108<br>25% | 139<br>30% | 151<br>29% | 143<br>27% | 142<br>28%     | 72<br>25%          | 43<br>25% |
| Not at all worried                      | 515<br>26% | 281<br>28% | 234<br>23% | 49<br>20%  | 84<br>26%  | 122<br>32% | 81<br>24%  | 75<br>25%  | 104<br>25% | 142<br>26%   | 144<br>25% | 122<br>29% | 106<br>23% | 117<br>23% | 140<br>26% | 138<br>27%     | 72<br>25%          | 47<br>27% |
| I don't have any debt                   | 724<br>36% | 321<br>33% | 403<br>39% | 76<br>32%  | 77<br>24%  | 93<br>24%  | 99<br>29%  | 140<br>46% | 239<br>56% | 206<br>38%   | 191<br>33% | 167<br>39% | 160<br>34% | 183<br>36% | 187<br>35% | 170<br>34%     | 113<br>39%         | 71<br>40% |
| NET: Extremely/ Very/<br>Fairly worried | 777<br>39% | 386<br>39% | 391<br>38% | 117<br>48% | 161<br>50% | 168<br>44% | 163<br>48% | 87<br>29%  | 81<br>19%  | 196<br>36%   | 249<br>43% | 134<br>32% | 198<br>43% | 213<br>42% | 204<br>38% | 198<br>39%     | 105<br>36%         | 57<br>33% |

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

**Base: All respondents**

|   | Region     |           |            |            |                |           |           |           |            |            |            |           | Debt Advice                          |                                    |                                       |   | Those who have not sought/ not likely to seek debt advice |
|---|------------|-----------|------------|------------|----------------|-----------|-----------|-----------|------------|------------|------------|-----------|--------------------------------------|------------------------------------|---------------------------------------|---|---|
|   | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales     | East-ern  | London     | South East | South West | East Mids | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/ likely to seek debt advice |   |
| Unweighted base                         | 2016       | 188       | 92         | 239        | 185            | 200       | 88        | 184       | 232        | 266        | 186        | 156       | 126                                  | 41                                 | 62                                    | 195                                     | 1821  |
| Weighted base                           | 2016       | 175       | 91         | 237        | 178            | 186       | 107       | 189       | 254        | 259        | 184        | 157       | 123                                  | 42                                 | 61                                    | 196                                     | 1820  |
| Extremely worried                       | 84<br>4%   | 3<br>1%   | 3<br>4%    | 7<br>3%    | 11<br>6%       | 6<br>3%   | 8<br>8%   | 5<br>2%   | 12<br>5%   | 14<br>5%   | 6<br>3%    | 8<br>5%   | 15<br>12%                            | 11<br>26%                          | 10<br>16%                             | 31<br>16%                               | 53<br>3%  |
| Very worried                            | 142<br>7%  | 11<br>6%  | 6<br>7%    | 20<br>9%   | 8<br>5%        | 15<br>8%  | 6<br>5%   | 18<br>9%  | 27<br>11%  | 8<br>3%    | 12<br>7%   | 10<br>6%  | 20<br>16%                            | 8<br>19%                           | 12<br>20%                             | 27<br>14%                               | 115<br>6%   |
| Fairly worried                          | 551<br>27% | 43<br>25% | 25<br>27%  | 72<br>31%  | 45<br>25%      | 52<br>28% | 29<br>27% | 44<br>23% | 72<br>28%  | 79<br>31%  | 43<br>23%  | 47<br>30% | 54<br>44%                            | 18<br>42%                          | 25<br>41%                             | 89<br>45%                               | 462<br>25%  |
| Not at all worried                      | 515<br>26% | 47<br>27% | 31<br>34%  | 55<br>23%  | 52<br>29%      | 40<br>21% | 32<br>30% | 65<br>34% | 50<br>20%  | 67<br>26%  | 41<br>22%  | 35<br>23% | 15<br>13%                            | 3<br>7%                            | 7<br>11%                              | 24<br>12%                               | 490<br>27%  |
| I don't have any debt                   | 724<br>36% | 71<br>40% | 26<br>29%  | 83<br>35%  | 61<br>35%      | 73<br>39% | 32<br>30% | 57<br>30% | 92<br>36%  | 90<br>35%  | 82<br>44%  | 57<br>37% | 18<br>14%                            | 2<br>5%                            | 7<br>11%                              | 24<br>12%                               | 700<br>38%  |
| NET: Extremely/ Very/<br>Fairly worried | 777<br>39% | 57<br>33% | 34<br>38%  | 100<br>42% | 64<br>36%      | 74<br>40% | 44<br>41% | 66<br>35% | 111<br>44% | 102<br>39% | 61<br>33%  | 64<br>41% | 90<br>73%                            | 37<br>88%                          | 47<br>78%                             | 147<br>75%                              | 630<br>35%  |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 2

**Q2. What kind of debt is worrying you?****Base: All respondents extremely or very worried about their debts**

|   | 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   | 797    | 387  | 410    | 99    | 162   | 196   | 183   | 85    | 72  | 289          | 222 | 90  | 196 | 203        | 219       | 212            | 99                 | 64        |
| Weighted base   | 777    | 386  | 391    | 117   | 161   | 168   | 163   | 87    | 81  | 196          | 249 | 134 | 198 | 213        | 204       | 198            | 105                | 57        |
| Credit cards  | 385    | 200  | 185    | 28    | 91    | 91    | 85    | 52    | 39  | 105          | 124 | 62  | 95  | 105        | 103       | 100            | 41                 | 37        |
|   | 50%    | 52%  | 47%    | 24%   | 56%   | 54%   | 52%   | 59%   | 48% | 54%          | 50% | 46% | 48% | 49%        | 50%       | 50%            | 39%                | 65%       |
| Overdraft   | 198    | 90   | 108    | 48    | 36    | 41    | 36    | 16    | 22  | 59           | 70  | 27  | 42  | 46         | 49        | 57             | 24                 | 21        |
|   | 25%    | 23%  | 28%    | 41%   | 22%   | 24%   | 22%   | 18%   | 27% | 30%          | 28% | 20% | 21% | 22%        | 24%       | 29%            | 23%                | 37%       |
| Mortgage repayments                                       | 161    | 80   | 81     | 6     | 36    | 50    | 41    | 20    | 9   | 50           | 54  | 31  | 26  | 49         | 48        | 39             | 21                 | 5         |
|   | 21%    | 21%  | 21%    | 5%    | 22%   | 30%   | 25%   | 22%   | 11% | 26%          | 22% | 23% | 13% | 23%        | 23%       | 20%            | 20%                | 9%        |
| Bank loans  | 118    | 64   | 54     | 10    | 33    | 27    | 19    | 13    | 15  | 43           | 29  | 23  | 23  | 21         | 38        | 30             | 15                 | 14        |
|   | 15%    | 17%  | 14%    | 8%    | 21%   | 16%   | 12%   | 15%   | 19% | 22%          | 12% | 18% | 11% | 10%        | 19%       | 15%            | 14%                | 25%       |
| Loans from friends or family                              | 107    | 54   | 53     | 21    | 33    | 19    | 19    | 10    | 4   | 28           | 39  | 13  | 27  | 30         | 28        | 31             | 11                 | 8         |
|   | 14%    | 14%  | 14%    | 18%   | 20%   | 12%   | 12%   | 11%   | 5%  | 14%          | 15% | 10% | 14% | 14%        | 14%       | 16%            | 10%                | 13%       |
| Student loans   | 81     | 33   | 48     | 54    | 16    | 5     | 5     | -     | -   | 24           | 36  | 11  | 11  | 23         | 22        | 15             | 14                 | 7         |
|   | 10%    | 8%   | 12%    | 47%   | 10%   | 3%    | 3%    | -     | -   | 12%          | 14% | 8%  | 5%  | 11%        | 11%       | 8%             | 14%                | 13%       |
| Paying a Debt Management Plan                             | 64     | 27   | 37     | 6     | 14    | 15    | 14    | 7     | 8   | 17           | 20  | 4   | 23  | 12         | 16        | 18             | 12                 | 7         |
|   | 8%     | 7%   | 10%    | 5%    | 9%    | 9%    | 9%    | 8%    | 10% | 9%           | 8%  | 3%  | 11% | 6%         | 8%        | 9%             | 11%                | 12%       |
| "Payday" or other similar short-term, high interest loans | 49     | 31   | 18     | 18    | 8     | 12    | 9     | 1     | *   | 14           | 16  | 8   | 12  | 9          | 11        | 14             | 9                  | 6         |
|   | 6%     | 8%   | 5%     | 16%   | 5%    | 7%    | 5%    | 1%    | 1%  | 7%           | 6%  | 6%  | 6%  | 4%         | 6%        | 7%             | 8%                 | 11%       |
| Store cards   | 45     | 19   | 26     | 8     | 17    | 7     | 7     | 5     | 2   | 11           | 17  | 4   | 13  | 9          | 9         | 13             | 8                  | 7         |
|   | 6%     | 5%   | 7%     | 7%    | 11%   | 4%    | 4%    | 6%    | 2%  | 5%           | 7%  | 3%  | 7%  | 4%         | 4%        | 6%             | 7%                 | 12%       |
| Hire purchase   | 38     | 15   | 23     | 3     | 11    | 14    | 6     | 3     | 2   | 6            | 9   | 7   | 16  | 7          | 12        | 8              | 7                  | 4         |
|   | 5%     | 4%   | 6%     | 3%    | 7%    | 8%    | 4%    | 3%    | 2%  | 3%           | 3%  | 5%  | 8%  | 3%         | 6%        | 4%             | 7%                 | 8%        |
| None of these   | 61     | 25   | 36     | 3     | 8     | 10    | 26    | 6     | 8   | 11           | 12  | 7   | 31  | 16         | 12        | 14             | 15                 | 4         |
|   | 8%     | 7%   | 9%     | 3%    | 5%    | 6%    | 16%   | 7%    | 10% | 5%           | 5%  | 5%  | 16% | 8%         | 6%        | 7%             | 14%                | 7%        |

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**Q2. What kind of debt is worrying you?****Base: All respondents extremely or very worried about their debts**

|   | Region     |           |            |            |                |           |           |           |           |            |            |           | Debt Advice                          |                                    |                                       |  | Those who have not sought/not likely to seek debt advice |
|---|------------|-----------|------------|------------|----------------|-----------|-----------|-----------|-----------|------------|------------|-----------|--------------------------------------|------------------------------------|---------------------------------------|--|--|
|   | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales     | East-ern  | London    | South East | South West | East Mids | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/likely to seek debt advice |  |
| Unweighted base   | 797        | 64        | 35         | 105        | 72             | 81        | 35        | 68        | 93        | 110        | 64         | 70        | 95                                   | 34                                 | 48                                    | 148                                    | 649  |
| Weighted base   | 777        | 57        | 34         | 100        | 64             | 74        | 44        | 66        | 111       | 102        | 61         | 64        | 90                                   | 37                                 | 47                                    | 147                                    | 630  |
| Credit cards  | 385<br>50% | 37<br>65% | 20<br>59%  | 51<br>51%  | 29<br>45%      | 41<br>55% | 21<br>49% | 33<br>49% | 50<br>45% | 55<br>54%  | 20<br>32%  | 29<br>46% | 39<br>43%                            | 21<br>58%                          | 29<br>62%                             | 71<br>48%                              | 314<br>50%   |
| Overdraft   | 198<br>25% | 21<br>37% | 4<br>12%   | 31<br>31%  | 22<br>34%      | 14<br>20% | 13<br>29% | 21<br>31% | 22<br>20% | 24<br>24%  | 12<br>19%  | 14<br>22% | 30<br>34%                            | 24<br>65%                          | 17<br>37%                             | 57<br>39%                              | 141<br>22%   |
| Mortgage repayments                                       | 161<br>21% | 5<br>9%   | 4<br>11%   | 21<br>22%  | 14<br>21%      | 14<br>19% | 8<br>19%  | 18<br>28% | 28<br>25% | 20<br>20%  | 13<br>21%  | 15<br>24% | 19<br>21%                            | 7<br>20%                           | 10<br>21%                             | 31<br>21%                              | 130<br>21%   |
| Bank loans  | 118<br>15% | 14<br>25% | 4<br>13%   | 18<br>18%  | 8<br>13%       | 19<br>25% | 10<br>23% | 10<br>15% | 9<br>8%   | 12<br>12%  | 5<br>9%    | 9<br>15%  | 19<br>21%                            | 9<br>24%                           | 12<br>25%                             | 32<br>22%                              | 86<br>14%  |
| Loans from friends or family                              | 107<br>14% | 8<br>13%  | 6<br>18%   | 19<br>19%  | 6<br>9%        | 6<br>8%   | 8<br>17%  | 9<br>14%  | 19<br>17% | 11<br>10%  | 3<br>5%    | 13<br>20% | 17<br>19%                            | 14<br>37%                          | 8<br>16%                              | 30<br>20%                              | 77<br>12%  |
| Student loans   | 81<br>10%  | 7<br>13%  | 5<br>13%   | 3<br>3%    | 7<br>11%       | 5<br>7%   | 7<br>17%  | 10<br>15% | 14<br>13% | 9<br>8%    | 7<br>12%   | 6<br>10%  | 8<br>9%                              | 4<br>10%                           | 3<br>7%                               | 10<br>7%                               | 71<br>11%  |
| Paying a Debt Management Plan                             | 64<br>8%   | 7<br>12%  | 3<br>8%    | 8<br>8%    | 7<br>11%       | 10<br>14% | 5<br>11%  | 5<br>7%   | 7<br>6%   | 5<br>5%    | 7<br>12%   | 1<br>2%   | 31<br>35%                            | 10<br>27%                          | 2<br>4%                               | 36<br>25%                              | 28<br>4%   |
| "Payday" or other similar short-term, high interest loans | 49<br>6%   | 6<br>11%  | 3<br>8%    | 7<br>7%    | 4<br>7%        | 3<br>4%   | 7<br>16%  | 3<br>4%   | 6<br>5%   | 3<br>3%    | 1<br>2%    | 6<br>9%   | 9<br>10%                             | 10<br>27%                          | 5<br>11%                              | 18<br>12%                              | 32<br>5%   |
| Store cards   | 45<br>6%   | 7<br>12%  | 5<br>14%   | 4<br>5%    | 3<br>5%        | 2<br>3%   | 4<br>10%  | 5<br>7%   | 7<br>6%   | 2<br>2%    | 4<br>6%    | 1<br>2%   | 9<br>9%                              | 7<br>20%                           | 9<br>18%                              | 18<br>12%                              | 27<br>4%   |
| Hire purchase   | 38<br>5%   | 4<br>8%   | 1<br>2%    | 5<br>5%    | 2<br>3%        | 3<br>5%   | 5<br>11%  | 3<br>5%   | 3<br>3%   | 4<br>4%    | 2<br>4%    | 5<br>8%   | 4<br>5%                              | 5<br>15%                           | 7<br>15%                              | 15<br>10%                              | 24<br>4%   |
| None of these   | 61<br>8%   | 4<br>7%   | 5<br>16%   | 8<br>8%    | *<br>*         | 6<br>8%   | 3<br>6%   | 1<br>2%   | 8<br>7%   | 8<br>8%    | 12<br>20%  | 5<br>7%   | 4<br>5%                              | 1<br>3%                            | 1<br>2%                               | 5<br>4%                                | 55<br>9%   |

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Absolutes/col percents

Table 3

**Q3. 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 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    | 2016               | 1001       | 1015       | 206        | 319        | 427        | 363        | 318        | 383        | 779          | 520        | 275        | 442        | 498        | 540        | 516            | 274                | 188        |
| Weighted base      | 2016               | 988        | 1028       | 242        | 323        | 383        | 343        | 302        | 423        | 544          | 585        | 423        | 464        | 512        | 532        | 506            | 291                | 175        |
| NET: Likely        | 100<br>5%          | 66<br>7%   | 34<br>3%   | 25<br>10%  | 29<br>9%   | 24<br>6%   | 12<br>4%   | 3<br>1%    | 7<br>2%    | 34<br>6%     | 27<br>5%   | 24<br>6%   | 15<br>3%   | 31<br>6%   | 21<br>4%   | 25<br>5%       | 17<br>6%           | 6<br>3%    |
| Very likely        | (4)<br>26<br>1%    | 18<br>2%   | 8<br>1%    | 10<br>4%   | 8<br>2%    | 4<br>1%    | 1<br>*     | 2<br>1%    | *<br>*     | 9<br>2%      | 7<br>1%    | 9<br>2%    | -<br>-     | 7<br>1%    | 5<br>1%    | 8<br>2%        | 5<br>2%            | *<br>*     |
| Fairly likely      | (3)<br>75<br>4%    | 49<br>5%   | 26<br>3%   | 14<br>6%   | 21<br>7%   | 19<br>5%   | 11<br>3%   | 1<br>*     | 7<br>2%    | 25<br>5%     | 20<br>3%   | 15<br>3%   | 15<br>3%   | 23<br>5%   | 16<br>3%   | 17<br>3%       | 13<br>4%           | 6<br>3%    |
| Fairly unlikely    | (2)<br>141<br>7%   | 70<br>7%   | 71<br>7%   | 33<br>14%  | 34<br>11%  | 27<br>7%   | 21<br>6%   | 14<br>5%   | 11<br>3%   | 37<br>7%     | 45<br>8%   | 31<br>7%   | 27<br>6%   | 39<br>8%   | 30<br>6%   | 41<br>8%       | 23<br>8%           | 8<br>5%    |
| Very unlikely      | (1)<br>1715<br>85% | 821<br>83% | 894<br>87% | 171<br>71% | 248<br>77% | 323<br>84% | 296<br>86% | 279<br>92% | 398<br>94% | 458<br>84%   | 497<br>85% | 353<br>83% | 406<br>88% | 430<br>84% | 466<br>88% | 422<br>84%     | 243<br>84%         | 153<br>88% |
| NET: Unlikely      | 1856<br>92%        | 891<br>90% | 965<br>94% | 204<br>84% | 283<br>88% | 350<br>91% | 317<br>93% | 293<br>97% | 409<br>97% | 496<br>91%   | 542<br>93% | 384<br>91% | 433<br>93% | 470<br>92% | 495<br>93% | 464<br>92%     | 266<br>91%         | 161<br>92% |
| Don't know         | 60<br>3%           | 31<br>3%   | 29<br>3%   | 13<br>5%   | 11<br>3%   | 10<br>3%   | 13<br>4%   | 7<br>2%    | 7<br>2%    | 15<br>3%     | 15<br>3%   | 15<br>4%   | 16<br>3%   | 12<br>2%   | 16<br>3%   | 17<br>3%       | 8<br>3%            | 8<br>4%    |
| Mean               | 1.19               | 1.23       | 1.15       | 1.41       | 1.32       | 1.21       | 1.14       | 1.07       | 1.06       | 1.21         | 1.19       | 1.22       | 1.13       | 1.22       | 1.15       | 1.20           | 1.22               | 1.12       |
| Standard deviation | 0.55               | 0.62       | 0.47       | 0.80       | 0.71       | 0.58       | 0.46       | 0.33       | 0.32       | 0.60         | 0.55       | 0.62       | 0.42       | 0.59       | 0.50       | 0.58           | 0.60               | 0.44       |
| Standard error     | 0.01               | 0.02       | 0.02       | 0.06       | 0.04       | 0.03       | 0.02       | 0.02       | 0.02       | 0.02         | 0.02       | 0.04       | 0.02       | 0.03       | 0.02       | 0.03           | 0.04               | 0.03       |

## Personal Debt Snapshot Survey

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Absolutes/col percents

Table 3

**Q3. 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**

|                    | Region             |            |            |            |                |            |           |            |            |            |            |            | Debt Advice                          |                                    |                                       |  | Those who have not sought/not likely to seek debt advice |
|--------------------|--------------------|------------|------------|------------|----------------|------------|-----------|------------|------------|------------|------------|------------|--------------------------------------|------------------------------------|---------------------------------------|--|--|
|                    | Total              | Scotland   | North East | North West | Yorks & Humber | West Mids  | Wales     | East-ern   | London     | South East | South West | East Mids  | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/likely to seek debt advice |  |
| Unweighted base    | 2016               | 188        | 92         | 239        | 185            | 200        | 88        | 184        | 232        | 266        | 186        | 156        | 126                                  | 41                                 | 62                                    | 195                                    | 1821   |
| Weighted base      | 2016               | 175        | 91         | 237        | 178            | 186        | 107       | 189        | 254        | 259        | 184        | 157        | 123                                  | 42                                 | 61                                    | 196                                    | 1820   |
| NET: Likely        | 100<br>5%          | 6<br>3%    | 11<br>12%  | 12<br>5%   | 2<br>1%        | 6<br>3%    | 7<br>7%   | 7<br>4%    | 18<br>7%   | 13<br>5%   | 10<br>5%   | 8<br>5%    | 12<br>10%                            | 9<br>21%                           | 18<br>29%                             | 31<br>16%                              | 69<br>4%   |
| Very likely        | (4)<br>26<br>1%    | *<br>*     | 1<br>1%    | 5<br>2%    | 2<br>1%        | 1<br>1%    | 1<br>1%   | 2<br>1%    | 6<br>2%    | 1<br>*     | 4<br>2%    | 2<br>1%    | 4<br>3%                              | 3<br>8%                            | 6<br>10%                              | 11<br>5%                               | 15<br>1%   |
| Fairly likely      | (3)<br>75<br>4%    | 6<br>3%    | 10<br>11%  | 7<br>3%    | -<br>-         | 5<br>3%    | 6<br>6%   | 5<br>3%    | 12<br>5%   | 11<br>4%   | 6<br>3%    | 6<br>4%    | 8<br>6%                              | 5<br>13%                           | 12<br>19%                             | 20<br>10%                              | 54<br>3%   |
| Fairly unlikely    | (2)<br>141<br>7%   | 8<br>5%    | 5<br>6%    | 23<br>10%  | 12<br>7%       | 13<br>7%   | 14<br>13% | 7<br>4%    | 16<br>6%   | 23<br>9%   | 9<br>5%    | 9<br>6%    | 8<br>6%                              | 7<br>17%                           | 10<br>17%                             | 22<br>11%                              | 119<br>7%  |
| Very unlikely      | (1)<br>1715<br>85% | 153<br>88% | 74<br>81%  | 187<br>79% | 161<br>91%     | 163<br>88% | 82<br>77% | 169<br>90% | 214<br>84% | 217<br>84% | 160<br>87% | 133<br>85% | 98<br>80%                            | 23<br>56%                          | 32<br>52%                             | 136<br>70%                             | 1578<br>87%  |
| NET: Unlikely      | 1856<br>92%        | 161<br>92% | 80<br>87%  | 211<br>89% | 173<br>98%     | 177<br>95% | 97<br>90% | 176<br>93% | 230<br>91% | 240<br>93% | 169<br>92% | 142<br>91% | 106<br>86%                           | 31<br>73%                          | 42<br>69%                             | 158<br>81%                             | 1698<br>93%  |
| Don't know         | 60<br>3%           | 8<br>4%    | 1<br>1%    | 14<br>6%   | 3<br>1%        | 4<br>2%    | 3<br>3%   | 5<br>3%    | 6<br>2%    | 6<br>2%    | 5<br>3%    | 6<br>4%    | 5<br>4%                              | 3<br>7%                            | 1<br>2%                               | 7<br>3%                                | 54<br>3%   |
| Mean               | 1.19               | 1.12       | 1.31       | 1.24       | 1.10           | 1.15       | 1.29      | 1.13       | 1.23       | 1.20       | 1.18       | 1.18       | 1.31                                 | 1.71                               | 1.87                                  | 1.50                                   | 1.15   |
| Standard deviation | 0.55               | 0.44       | 0.71       | 0.63       | 0.39           | 0.47       | 0.62      | 0.49       | 0.65       | 0.53       | 0.58       | 0.54       | 0.75                                 | 1.00                               | 1.07                                  | 0.90                                   | 0.49   |
| Standard error     | 0.01               | 0.03       | 0.07       | 0.04       | 0.03           | 0.03       | 0.07      | 0.04       | 0.04       | 0.03       | 0.04       | 0.04       | 0.07                                 | 0.16                               | 0.14                                  | 0.07                                   | 0.01   |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 4

**Q4. 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   | 2016       | 1001       | 1015       | 206       | 319        | 427        | 363        | 318        | 383        | 779          | 520        | 275        | 442        | 498        | 540        | 516            | 274                | 188       |
| Weighted base   | 2016       | 988        | 1028       | 242       | 323        | 383        | 343        | 302        | 423        | 544          | 585        | 423        | 464        | 512        | 532        | 506            | 291                | 175       |
| I think my personal financial situation will worsen over the next six months                      | 653<br>32% | 312<br>32% | 341<br>33% | 68<br>28% | 83<br>26%  | 112<br>29% | 122<br>35% | 127<br>42% | 141<br>33% | 177<br>32%   | 186<br>32% | 120<br>28% | 170<br>37% | 164<br>32% | 150<br>28% | 183<br>36%     | 96<br>33%          | 59<br>34% |
| I think my personal financial situation will improve over the next six months                     | 543<br>27% | 323<br>33% | 220<br>21% | 75<br>31% | 117<br>36% | 119<br>31% | 100<br>29% | 51<br>17%  | 81<br>19%  | 157<br>29%   | 173<br>30% | 122<br>29% | 91<br>20%  | 129<br>25% | 165<br>31% | 118<br>23%     | 81<br>28%          | 51<br>29% |
| I do not have any savings at all at the moment  | 393<br>20% | 172<br>17% | 221<br>21% | 61<br>25% | 62<br>19%  | 93<br>24%  | 86<br>25%  | 47<br>16%  | 44<br>10%  | 67<br>12%    | 125<br>21% | 75<br>18%  | 127<br>27% | 92<br>18%  | 90<br>17%  | 118<br>23%     | 60<br>20%          | 34<br>19% |
| I have sought debt advice (any type, charged or not) at some point in my life                     | 123<br>6%  | 52<br>5%   | 71<br>7%   | 7<br>3%   | 22<br>7%   | 24<br>6%   | 33<br>10%  | 17<br>6%   | 20<br>5%   | 29<br>5%     | 42<br>7%   | 12<br>3%   | 39<br>8%   | 30<br>6%   | 39<br>7%   | 25<br>5%       | 18<br>6%           | 10<br>6%  |
| I am currently falling behind with some bills and payments  | 106<br>5%  | 54<br>5%   | 52<br>5%   | 10<br>4%  | 24<br>7%   | 24<br>6%   | 29<br>9%   | 8<br>3%    | 11<br>3%   | 24<br>4%     | 32<br>6%   | 11<br>3%   | 39<br>8%   | 30<br>6%   | 25<br>5%   | 30<br>6%       | 12<br>4%           | 8<br>4%   |
| I am likely to seek debt advice (any type, charged or not) in the next six months                 | 61<br>3%   | 30<br>3%   | 30<br>3%   | 13<br>6%  | 9<br>3%    | 19<br>5%   | 8<br>2%    | 7<br>2%    | 5<br>1%    | 21<br>4%     | 18<br>3%   | 8<br>2%    | 14<br>3%   | 19<br>4%   | 15<br>3%   | 17<br>3%       | 4<br>2%            | 5<br>3%   |
| I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month | 48<br>2%   | 26<br>3%   | 23<br>2%   | 10<br>4%  | 15<br>5%   | 15<br>4%   | 6<br>2%    | 2<br>1%    | 1<br>*     | 18<br>3%     | 17<br>3%   | 12<br>3%   | *<br>*     | 11<br>2%   | 10<br>2%   | 18<br>3%       | 5<br>2%            | 4<br>2%   |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 4

**Q4. 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   | 2016       | 988        | 1028       | 242       | 323       | 383       | 343       | 302       | 423        | 544          | 585        | 423        | 464        | 512        | 532        | 506            | 291                | 175       |
| I have sought debt advice (any type, charged or not) in the last six months | 42<br>2%   | 23<br>2%   | 19<br>2%   | 12<br>5%  | 11<br>3%  | 7<br>2%   | 8<br>2%   | 3<br>1%   | 2<br>*     | 13<br>2%     | 14<br>2%   | 5<br>1%    | 9<br>2%    | 11<br>2%   | 9<br>2%    | 9<br>2%        | 8<br>3%            | 6<br>3%   |
| None of these   | 538<br>27% | 226<br>23% | 312<br>30% | 57<br>23% | 69<br>21% | 83<br>22% | 65<br>19% | 97<br>32% | 168<br>40% | 157<br>29%   | 139<br>24% | 130<br>31% | 112<br>24% | 154<br>30% | 144<br>27% | 126<br>25%     | 73<br>25%          | 39<br>22% |



## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 4

**Q4. Which of the following, if any, applies to you?****Base: All respondents**

|   | Region     |           |            |            |                |           |           |           |           |            |            | Debt Advice |                                      |                                    |                                       | Those who have not sought/not likely to seek debt advice |  |
|---|------------|-----------|------------|------------|----------------|-----------|-----------|-----------|-----------|------------|------------|-------------|--------------------------------------|------------------------------------|---------------------------------------|--|--|
|   | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales     | East-ern  | London    | South East | South West | East Mids   | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months |  | Have sought/likely to seek debt advice |
| Unweighted base   | 2016       | 188       | 92         | 239        | 185            | 200       | 88        | 184       | 232       | 266        | 186        | 156         | 126                                  | 41                                 | 62                                    | 195  | 1821                                   |
| Weighted base   | 2016       | 175       | 91         | 237        | 178            | 186       | 107       | 189       | 254       | 259        | 184        | 157         | 123                                  | 42                                 | 61                                    | 196  | 1820                                   |
| I think my personal financial situation will worsen over the next six months                      | 653<br>32% | 59<br>34% | 28<br>31%  | 98<br>41%  | 57<br>32%      | 52<br>28% | 30<br>28% | 52<br>27% | 84<br>33% | 81<br>31%  | 66<br>36%  | 47<br>30%   | 35<br>28%                            | 14<br>33%                          | 24<br>40%                             | 58<br>30%  | 595<br>33%                             |
| I think my personal financial situation will improve over the next six months                     | 543<br>27% | 51<br>29% | 20<br>22%  | 49<br>21%  | 49<br>27%      | 51<br>27% | 35<br>32% | 66<br>35% | 61<br>24% | 68<br>26%  | 46<br>25%  | 48<br>31%   | 34<br>28%                            | 11<br>27%                          | 7<br>11%                              | 45<br>23%  | 499<br>27%                             |
| I do not have any savings at all at the moment  | 393<br>20% | 34<br>19% | 20<br>22%  | 62<br>26%  | 36<br>20%      | 34<br>18% | 25<br>24% | 28<br>15% | 50<br>20% | 42<br>16%  | 34<br>19%  | 28<br>18%   | 68<br>55%                            | 24<br>57%                          | 19<br>31%                             | 95<br>48%  | 299<br>16%                             |
| I have sought debt advice (any type, charged or not) at some point in my life                     | 123<br>6%  | 10<br>6%  | 5<br>5%    | 14<br>6%   | 6<br>4%        | 14<br>7%  | 9<br>8%   | 13<br>7%  | 19<br>7%  | 11<br>4%   | 10<br>5%   | 12<br>8%    | 123<br>100%                          | 17<br>40%                          | 11<br>18%                             | 123<br>63%   | -<br>-                                 |
| I am currently falling behind with some bills and payments  | 106<br>5%  | 8<br>4%   | 6<br>7%    | 14<br>6%   | 10<br>5%       | 10<br>5%  | 6<br>6%   | 7<br>4%   | 19<br>7%  | 12<br>5%   | 6<br>3%    | 8<br>5%     | 19<br>15%                            | 11<br>27%                          | 19<br>32%                             | 40<br>20%  | 66<br>4%                               |
| I am likely to seek debt advice (any type, charged or not) in the next six months                 | 61<br>3%   | 5<br>3%   | 3<br>3%    | 13<br>5%   | 2<br>1%        | 6<br>3%   | 4<br>4%   | 4<br>2%   | 16<br>6%  | 3<br>1%    | -<br>-     | 5<br>3%     | 11<br>9%                             | 4<br>10%                           | 61<br>100%                            | 61<br>31%  | -<br>-                                 |
| I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month | 48<br>2%   | 4<br>2%   | 4<br>5%    | 6<br>3%    | 7<br>4%        | 3<br>1%   | 5<br>5%   | 4<br>2%   | 5<br>2%   | 6<br>2%    | -<br>-     | 3<br>2%     | 7<br>6%                              | 7<br>16%                           | 9<br>15%                              | 17<br>9%   | 31<br>2%                               |

**Personal Debt Snapshot Survey**  
**ONLINE Fieldwork : 25th - 26th January 2012**

Absolutes/col percents

Table 4

**Q4. Which of the following, if any, applies to you?****Base: All respondents**

|   | Region     |           |            |            |                |           |           |           |           |            |            |           | Debt Advice                          |                                    |                                       |  | Those who have not sought/not likely to seek debt advice |
|---|------------|-----------|------------|------------|----------------|-----------|-----------|-----------|-----------|------------|------------|-----------|--------------------------------------|------------------------------------|---------------------------------------|--|--|
|   | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales     | East-ern  | London    | South East | South West | East Mids | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/likely to seek debt advice |  |
| Weighted base   | 2016       | 175       | 91         | 237        | 178            | 186       | 107       | 189       | 254       | 259        | 184        | 157       | 123                                  | 42                                 | 61                                    | 196                                    | 1820   |
| I have sought debt advice (any type, charged or not) in the last six months | 42<br>2%   | 6<br>3%   | 3<br>3%    | 6<br>3%    | -<br>-         | -<br>-    | 7<br>6%   | 5<br>3%   | 6<br>2%   | 5<br>2%    | 1<br>1%    | 3<br>2%   | 17<br>14%                            | 42<br>100%                         | 4<br>7%                               | 42<br>21%                              | -<br>-   |
| None of these   | 538<br>27% | 39<br>22% | 26<br>28%  | 53<br>22%  | 48<br>27%      | 53<br>28% | 22<br>20% | 53<br>28% | 71<br>28% | 83<br>32%  | 52<br>28%  | 38<br>25% | -<br>-                               | -<br>-                             | -<br>-                                | -<br>-                                 | 538<br>30%   |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 5

**Q5. 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   | 2016       | 1001       | 1015       | 206       | 319        | 427        | 363        | 318        | 383        | 779          | 520        | 275        | 442        | 498        | 540        | 516            | 274                | 188       |
| Weighted base   | 2016       | 988        | 1028       | 242       | 323        | 383        | 343        | 302        | 423        | 544          | 585        | 423        | 464        | 512        | 532        | 506            | 291                | 175       |
| Rises in the cost of living mean that I am now spending less on non-essential items                         | 886<br>44% | 385<br>39% | 501<br>49% | 85<br>35% | 142<br>44% | 174<br>45% | 174<br>51% | 135<br>45% | 176<br>42% | 229<br>42%   | 262<br>45% | 171<br>40% | 225<br>48% | 197<br>38% | 251<br>47% | 221<br>44%     | 147<br>51%         | 71<br>40% |
| I believe there is a stigma attached to seeking debt advice   | 174<br>9%  | 87<br>9%   | 88<br>9%   | 31<br>13% | 41<br>13%  | 42<br>11%  | 34<br>10%  | 13<br>4%   | 14<br>3%   | 55<br>10%    | 71<br>12%  | 24<br>6%   | 24<br>5%   | 35<br>7%   | 55<br>10%  | 46<br>9%       | 25<br>8%           | 15<br>8%  |
| I have taken on more debt over the last few months than before  | 135<br>7%  | 75<br>8%   | 59<br>6%   | 26<br>11% | 26<br>8%   | 33<br>9%   | 25<br>7%   | 14<br>5%   | 10<br>2%   | 42<br>8%     | 52<br>9%   | 17<br>4%   | 24<br>5%   | 43<br>8%   | 27<br>5%   | 34<br>7%       | 23<br>8%           | 7<br>4%   |
| I am paying off the interest charges on my credit card each month, but not reducing the debt itself         | 131<br>6%  | 64<br>6%   | 66<br>6%   | 7<br>3%   | 35<br>11%  | 29<br>7%   | 30<br>9%   | 18<br>6%   | 12<br>3%   | 36<br>7%     | 47<br>8%   | 21<br>5%   | 26<br>6%   | 38<br>7%   | 35<br>7%   | 36<br>7%       | 12<br>4%           | 10<br>5%  |
| I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself | 100<br>5%  | 55<br>6%   | 45<br>4%   | 9<br>4%   | 28<br>9%   | 20<br>5%   | 21<br>6%   | 11<br>4%   | 11<br>3%   | 23<br>4%     | 31<br>5%   | 21<br>5%   | 25<br>5%   | 27<br>5%   | 20<br>4%   | 31<br>6%       | 6<br>2%            | 15<br>9%  |
| I am currently in a Debt Management Plan  | 85<br>4%   | 41<br>4%   | 43<br>4%   | 6<br>3%   | 17<br>5%   | 18<br>5%   | 19<br>5%   | 10<br>3%   | 14<br>3%   | 22<br>4%     | 21<br>4%   | 8<br>2%    | 33<br>7%   | 16<br>3%   | 20<br>4%   | 26<br>5%       | 16<br>5%           | 7<br>4%   |
| I would benefit from debt advice but have not sought it yet   | 75<br>4%   | 35<br>4%   | 40<br>4%   | 21<br>9%  | 15<br>5%   | 17<br>5%   | 12<br>4%   | 5<br>2%    | 4<br>1%    | 23<br>4%     | 24<br>4%   | 15<br>4%   | 12<br>3%   | 21<br>4%   | 17<br>3%   | 28<br>5%       | 6<br>2%            | 3<br>2%   |
| I do not know where to go for debt advice   | 60<br>3%   | 34<br>3%   | 26<br>3%   | 23<br>10% | 12<br>4%   | 17<br>5%   | 4<br>1%    | 1<br>*     | 2<br>1%    | 19<br>3%     | 15<br>2%   | 9<br>2%    | 17<br>4%   | 14<br>3%   | 11<br>2%   | 17<br>3%       | 12<br>4%           | 5<br>3%   |

**Personal Debt Snapshot Survey**  
**ONLINE Fieldwork : 25th - 26th January 2012**

Absolutes/col percents

Table 5

**Q5. 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 | 2016   | 988  | 1028   | 242   | 323   | 383   | 343   | 302   | 423 | 544          | 585 | 423 | 464 | 512        | 532       | 506            | 291                | 175       |
| None of these | 825    | 422  | 403    | 97    | 107   | 138   | 119   | 138   | 226 | 234          | 226 | 198 | 167 | 239        | 204       | 211            | 91                 | 80        |
|               | 41%    | 43%  | 39%    | 40%   | 33%   | 36%   | 35%   | 46%   | 53% | 43%          | 39% | 47% | 36% | 47%        | 38%       | 42%            | 31%                | 46%       |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 5

**Q5. Which of the following, if any, applies to you?****Base: All respondents**

|   | Region     |           |            |            |                |           |           |           |           |            |            |           | Debt Advice                          |                                    |                                       |  | Those who have not sought/not likely to seek debt advice |
|---|------------|-----------|------------|------------|----------------|-----------|-----------|-----------|-----------|------------|------------|-----------|--------------------------------------|------------------------------------|---------------------------------------|--|--|
|   | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales     | East-ern  | London    | South East | South West | East Mids | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/likely to seek debt advice |  |
| Unweighted base   | 2016       | 188       | 92         | 239        | 185            | 200       | 88        | 184       | 232       | 266        | 186        | 156       | 126                                  | 41                                 | 62                                    | 195                                    | 1821   |
| Weighted base   | 2016       | 175       | 91         | 237        | 178            | 186       | 107       | 189       | 254       | 259        | 184        | 157       | 123                                  | 42                                 | 61                                    | 196                                    | 1820   |
| Rises in the cost of living mean that I am now spending less on non-essential items                         | 886<br>44% | 71<br>40% | 35<br>39%  | 103<br>43% | 83<br>47%      | 81<br>43% | 53<br>50% | 91<br>48% | 92<br>36% | 105<br>41% | 94<br>51%  | 78<br>50% | 67<br>55%                            | 22<br>52%                          | 28<br>46%                             | 100<br>51%                             | 786<br>43%   |
| I believe there is a stigma attached to seeking debt advice   | 174<br>9%  | 15<br>8%  | 8<br>8%    | 22<br>9%   | 16<br>9%       | 14<br>7%  | 9<br>8%   | 25<br>13% | 14<br>5%  | 21<br>8%   | 16<br>8%   | 16<br>10% | 20<br>16%                            | 11<br>27%                          | 19<br>32%                             | 43<br>22%                              | 131<br>7%  |
| I have taken on more debt over the last few months than before  | 135<br>7%  | 7<br>4%   | 7<br>8%    | 15<br>6%   | 13<br>7%       | 10<br>5%  | 16<br>15% | 9<br>5%   | 22<br>9%  | 20<br>8%   | 7<br>4%    | 9<br>5%   | 11<br>9%                             | 10<br>25%                          | 19<br>31%                             | 33<br>17%                              | 102<br>6%  |
| I am paying off the interest charges on my credit card each month, but not reducing the debt itself         | 131<br>6%  | 10<br>5%  | 4<br>5%    | 18<br>8%   | 13<br>8%       | 17<br>9%  | 5<br>5%   | 11<br>6%  | 21<br>8%  | 17<br>6%   | 7<br>4%    | 7<br>5%   | 12<br>10%                            | 10<br>25%                          | 14<br>23%                             | 32<br>16%                              | 98<br>5%   |
| I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself | 100<br>5%  | 15<br>9%  | 2<br>2%    | 19<br>8%   | 10<br>6%       | 10<br>5%  | 3<br>3%   | 5<br>3%   | 15<br>6%  | 13<br>5%   | 3<br>2%    | 5<br>3%   | 16<br>13%                            | 5<br>12%                           | 12<br>20%                             | 27<br>14%                              | 73<br>4%   |
| I am currently in a Debt Management Plan  | 85<br>4%   | 7<br>4%   | 6<br>7%    | 11<br>5%   | 9<br>5%        | 9<br>5%   | 8<br>7%   | 7<br>4%   | 9<br>3%   | 7<br>3%    | 8<br>4%    | 4<br>3%   | 51<br>42%                            | 12<br>30%                          | 2<br>3%                               | 58<br>30%                              | 26<br>1%   |
| I would benefit from debt advice but have not sought it yet   | 75<br>4%   | 3<br>2%   | 3<br>3%    | 19<br>8%   | 6<br>3%        | 9<br>5%   | 5<br>5%   | 4<br>2%   | 15<br>6%  | 6<br>2%    | 1<br>*     | 4<br>2%   | 5<br>4%                              | 1<br>2%                            | 23<br>38%                             | 24<br>12%                              | 51<br>3%   |
| I do not know where to go for debt advice   | 60<br>3%   | 5<br>3%   | 4<br>4%    | 11<br>5%   | 3<br>2%        | 4<br>2%   | 8<br>7%   | 3<br>2%   | 5<br>2%   | 9<br>3%    | 4<br>2%    | 4<br>3%   | 4<br>3%                              | 4<br>9%                            | 5<br>8%                               | 10<br>5%                               | 50<br>3%   |

**Personal Debt Snapshot Survey**  
**ONLINE Fieldwork : 25th - 26th January 2012**

Absolutes/col percents

Table 5

**Q5. Which of the following, if any, applies to you?**

**Base: All respondents**

|               | Region     |           |            |            |                |           |           |           |            |            |            | Debt Advice |                                      |                                    |                                       | Those who have not sought/not likely to seek debt advice |  |
|---------------|------------|-----------|------------|------------|----------------|-----------|-----------|-----------|------------|------------|------------|-------------|--------------------------------------|------------------------------------|---------------------------------------|--|--|
|               | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales     | East-ern  | London     | South East | South West | East Mids   | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months |  | Have sought/likely to seek debt advice |
| Weighted base | 2016       | 175       | 91         | 237        | 178            | 186       | 107       | 189       | 254        | 259        | 184        | 157         | 123                                  | 42                                 | 61                                    | 196  | 1820                                   |
| None of these | 825<br>41% | 80<br>46% | 44<br>49%  | 92<br>39%  | 74<br>42%      | 74<br>40% | 25<br>23% | 73<br>39% | 123<br>48% | 116<br>45% | 66<br>36%  | 57<br>36%   | 19<br>16%                            | 5<br>11%                           | 11<br>18%                             | 31<br>16%  | 794<br>44%                             |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 6

**Q6. 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  | 2016        | 1001       | 1015       | 206        | 319        | 427        | 363        | 318        | 383        | 779          | 520        | 275        | 442        | 498        | 540        | 516            | 274                | 188        |
| Weighted base  | 2016        | 988        | 1028       | 242        | 323        | 383        | 343        | 302        | 423        | 544          | 585        | 423        | 464        | 512        | 532        | 506            | 291                | 175        |
| I think that debt advice should be free  | 1230<br>61% | 621<br>63% | 609<br>59% | 171<br>71% | 214<br>66% | 247<br>64% | 244<br>71% | 168<br>56% | 186<br>44% | 313<br>57%   | 375<br>64% | 264<br>62% | 278<br>60% | 289<br>56% | 315<br>59% | 338<br>67%     | 177<br>61%         | 110<br>63% |
| I recommend those with debt concerns to seek debt advice   | 887<br>44%  | 436<br>44% | 451<br>44% | 72<br>30%  | 115<br>36% | 170<br>44% | 174<br>51% | 143<br>47% | 213<br>50% | 271<br>50%   | 276<br>47% | 151<br>36% | 190<br>41% | 217<br>42% | 236<br>44% | 222<br>44%     | 131<br>45%         | 81<br>46%  |
| I do not think it clear where to go for impartial, good debt advice  | 508<br>25%  | 247<br>25% | 261<br>25% | 63<br>26%  | 69<br>21%  | 105<br>27% | 83<br>24%  | 84<br>28%  | 105<br>25% | 142<br>26%   | 151<br>26% | 111<br>26% | 105<br>23% | 118<br>23% | 133<br>25% | 144<br>29%     | 64<br>22%          | 49<br>28%  |
| I think that you are likely to get better debt advice if you pay for it, much like other types of financial advice | 143<br>7%   | 92<br>9%   | 52<br>5%   | 34<br>14%  | 30<br>9%   | 26<br>7%   | 22<br>7%   | 13<br>4%   | 18<br>4%   | 51<br>9%     | 46<br>8%   | 29<br>7%   | 17<br>4%   | 45<br>9%   | 41<br>8%   | 24<br>5%       | 17<br>6%           | 15<br>9%   |
| None of these  | 294<br>15%  | 119<br>12% | 175<br>17% | 30<br>13%  | 40<br>12%  | 43<br>11%  | 32<br>9%   | 50<br>17%  | 99<br>23%  | 75<br>14%    | 68<br>12%  | 71<br>17%  | 80<br>17%  | 78<br>15%  | 83<br>16%  | 61<br>12%      | 49<br>17%          | 24<br>14%  |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 6

**Q6. Which of the following, if any, applies to you?****Base: All respondents**

|  | Region      |            |            |            |                |            |           |            |            |            |            |           | Debt Advice                          |                                    |                                       |  | Those who have not sought/not likely to seek debt advice |
|--|-------------|------------|------------|------------|----------------|------------|-----------|------------|------------|------------|------------|-----------|--------------------------------------|------------------------------------|---------------------------------------|--|--|
|  | Total       | Scotland   | North East | North West | Yorks & Humber | West Mids  | Wales     | East-ern   | London     | South East | South West | East Mids | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/likely to seek debt advice |  |
| Unweighted base  | 2016        | 188        | 92         | 239        | 185            | 200        | 88        | 184        | 232        | 266        | 186        | 156       | 126                                  | 41                                 | 62                                    | 195                                    | 1821   |
| Weighted base  | 2016        | 175        | 91         | 237        | 178            | 186        | 107       | 189        | 254        | 259        | 184        | 157       | 123                                  | 42                                 | 61                                    | 196                                    | 1820   |
| I think that debt advice should be free  | 1230<br>61% | 110<br>63% | 57<br>63%  | 164<br>69% | 117<br>66%     | 111<br>60% | 71<br>67% | 112<br>59% | 139<br>55% | 150<br>58% | 106<br>58% | 92<br>59% | 91<br>74%                            | 35<br>83%                          | 45<br>74%                             | 146<br>74%                             | 1084<br>60%  |
| I recommend those with debt concerns to seek debt advice   | 887<br>44%  | 81<br>46%  | 33<br>36%  | 106<br>45% | 83<br>47%      | 81<br>43%  | 42<br>39% | 90<br>48%  | 106<br>42% | 111<br>43% | 89<br>49%  | 64<br>41% | 89<br>73%                            | 25<br>59%                          | 32<br>54%                             | 123<br>63%                             | 764<br>42%   |
| I do not think it clear where to go for impartial, good debt advice  | 508<br>25%  | 49<br>28%  | 25<br>27%  | 68<br>29%  | 52<br>29%      | 41<br>22%  | 20<br>19% | 42<br>22%  | 59<br>23%  | 59<br>23%  | 44<br>24%  | 50<br>32% | 30<br>25%                            | 13<br>31%                          | 27<br>45%                             | 55<br>28%                              | 454<br>25%   |
| I think that you are likely to get better debt advice if you pay for it, much like other types of financial advice | 143<br>7%   | 15<br>9%   | 4<br>4%    | 12<br>5%   | 9<br>5%        | 15<br>8%   | 3<br>2%   | 18<br>10%  | 22<br>9%   | 23<br>9%   | 15<br>8%   | 8<br>5%   | 4<br>3%                              | 5<br>11%                           | 5<br>8%                               | 12<br>6%                               | 131<br>7%  |
| None of these  | 294<br>15%  | 24<br>14%  | 13<br>14%  | 30<br>13%  | 18<br>10%      | 32<br>17%  | 17<br>16% | 29<br>15%  | 41<br>16%  | 36<br>14%  | 32<br>17%  | 22<br>14% | 10<br>8%                             | 3<br>7%                            | 1<br>1%                               | 14<br>7%                               | 280<br>15%   |



## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 7

**Q6. Which of the following, if any, applies to you?****Base: All who have sought advice on debt issues**

|  | 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  | 147       | 68        | 79        | 10       | 26        | 35        | 37        | 21       | 18        | 48           | 47        | 10       | 42        | 37         | 45        | 34             | 20                 | 11        |
| Weighted base  | 148       | 65        | 83        | 15       | 26        | 29        | 37        | 19       | 21        | 37           | 51        | 17       | 42        | 35         | 45        | 29             | 25                 | 14        |
| Seeking debt advice gave me peace of mind  | 70<br>48% | 31<br>48% | 39<br>48% | 6<br>41% | 16<br>59% | 11<br>38% | 15<br>41% | 7<br>36% | 16<br>75% | 17<br>46%    | 24<br>48% | 9<br>51% | 20<br>48% | 18<br>50%  | 19<br>43% | 12<br>42%      | 11<br>43%          | 10<br>76% |
| I wish I had sought debt advice earlier than I did                                   | 61<br>41% | 28<br>44% | 32<br>39% | 6<br>36% | 14<br>54% | 11<br>37% | 13<br>37% | 8<br>39% | 9<br>44%  | 16<br>44%    | 19<br>38% | 7<br>40% | 18<br>42% | 15<br>43%  | 21<br>47% | 13<br>43%      | 4<br>16%           | 8<br>59%  |
| I was not aware of all the options for dealing with debt before I sought debt advice | 49<br>33% | 21<br>32% | 28<br>34% | 3<br>17% | 13<br>51% | 8<br>27%  | 9<br>24%  | 7<br>37% | 9<br>45%  | 13<br>36%    | 17<br>33% | 7<br>42% | 12<br>28% | 14<br>39%  | 15<br>34% | 6<br>21%       | 6<br>23%           | 8<br>60%  |
| I have paid for debt advice in the last six months                                   | 12<br>8%  | 5<br>8%   | 7<br>9%   | 4<br>23% | 1<br>3%   | -<br>-    | 2<br>6%   | 4<br>24% | 1<br>5%   | 3<br>9%      | 4<br>7%   | 1<br>7%  | 4<br>10%  | 4<br>12%   | 2<br>6%   | 5<br>17%       | *<br>2%            | -<br>-    |
| None of these  | 57<br>39% | 25<br>38% | 32<br>39% | 8<br>54% | 6<br>24%  | 13<br>46% | 17<br>45% | 8<br>41% | 5<br>22%  | 14<br>37%    | 22<br>44% | 7<br>38% | 15<br>35% | 12<br>33%  | 18<br>41% | 12<br>43%      | 13<br>53%          | 2<br>14%  |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 7

**Q6. Which of the following, if any, applies to you?****Base: All who have sought advice on debt issues**

|  | Region    |           |            |            |                |           |          |          |           |            |            |           | Debt Advice                          |                                    |                                       |  | Those who have not sought/not likely to seek debt advice |
|--|-----------|-----------|------------|------------|----------------|-----------|----------|----------|-----------|------------|------------|-----------|--------------------------------------|------------------------------------|---------------------------------------|--|--|
|  | Total     | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales    | East-ern | London    | South East | South West | East Mids | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/likely to seek debt advice |  |
| Unweighted base  | 147       | 11        | 7          | 19         | 8              | 15        | 10       | 16       | 20        | 17         | 10         | 14        | 126                                  | 41                                 | 14                                    | 147                                    | -  |
| Weighted base  | 148       | 14        | 6          | 17         | 6              | 14        | 14       | 17       | 22        | 13         | 11         | 14        | 123                                  | 42                                 | 12                                    | 148                                    | -  |
| Seeking debt advice gave me peace of mind  | 70<br>48% | 10<br>76% | 4<br>57%   | 8<br>46%   | 1<br>17%       | 6<br>41%  | 7<br>50% | 9<br>52% | 10<br>46% | 8<br>56%   | 4<br>33%   | 5<br>35%  | 58<br>48%                            | 23<br>55%                          | 7<br>56%                              | 70<br>48%                              | -  |
| I wish I had sought debt advice earlier than I did                                   | 61<br>41% | 8<br>59%  | 2<br>39%   | 9<br>53%   | 1<br>21%       | 8<br>58%  | 2<br>18% | 8<br>48% | 7<br>34%  | 8<br>57%   | 1<br>13%   | 5<br>33%  | 54<br>44%                            | 18<br>42%                          | 8<br>67%                              | 61<br>41%                              | -  |
| I was not aware of all the options for dealing with debt before I sought debt advice | 49<br>33% | 8<br>60%  | 2<br>25%   | 4<br>23%   | 1<br>11%       | 4<br>28%  | 3<br>22% | 7<br>40% | 6<br>26%  | 8<br>61%   | 3<br>23%   | 4<br>31%  | 41<br>33%                            | 17<br>41%                          | 6<br>47%                              | 49<br>33%                              | -  |
| I have paid for debt advice in the last six months                                   | 12<br>8%  | -         | 1<br>18%   | 3<br>16%   | 1<br>18%       | 1<br>9%   | -        | 1<br>3%  | 3<br>14%  | 1<br>10%   | *          | 1<br>4%   | 12<br>10%                            | 2<br>5%                            | 2<br>19%                              | 12<br>8%                               | -  |
| None of these  | 57<br>39% | 2<br>14%  | 2<br>37%   | 6<br>38%   | 4<br>59%       | 5<br>38%  | 6<br>45% | 6<br>37% | 10<br>44% | 2<br>15%   | 7<br>62%   | 7<br>48%  | 46<br>37%                            | 14<br>34%                          | 3<br>27%                              | 57<br>39%                              | -  |

**Personal Debt Snapshot Survey**  
**ONLINE Fieldwork : 25th - 26th January 2012**

Absolutes/col percents

Table 8  
**Q7. Which of the following 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                                     | 2016       | 1001       | 1015       | 206        | 319        | 427        | 363        | 318        | 383        | 779          | 520        | 275        | 442        | 498        | 540        | 516            | 274                | 188       |
| Weighted base                                       | 2016       | 988        | 1028       | 242        | 323        | 383        | 343        | 302        | 423        | 544          | 585        | 423        | 464        | 512        | 532        | 506            | 291                | 175       |
| I often struggle to make it to payday               | 195<br>10% | 92<br>9%   | 104<br>10% | 36<br>15%  | 35<br>11%  | 45<br>12%  | 49<br>14%  | 20<br>7%   | 9<br>2%    | 42<br>8%     | 71<br>12%  | 36<br>8%   | 47<br>10%  | 48<br>9%   | 46<br>9%   | 65<br>13%      | 29<br>10%          | 7<br>4%   |
| I sometimes struggle to make it to payday           | 555<br>28% | 262<br>27% | 293<br>28% | 71<br>29%  | 140<br>43% | 127<br>33% | 114<br>33% | 62<br>21%  | 41<br>10%  | 134<br>25%   | 200<br>34% | 119<br>28% | 102<br>22% | 151<br>30% | 147<br>28% | 133<br>26%     | 74<br>25%          | 50<br>29% |
| I never struggle to make it to payday               | 641<br>32% | 377<br>38% | 263<br>26% | 62<br>26%  | 124<br>39% | 159<br>41% | 117<br>34% | 98<br>32%  | 80<br>19%  | 216<br>40%   | 197<br>34% | 152<br>36% | 76<br>16%  | 168<br>33% | 173<br>32% | 153<br>30%     | 92<br>32%          | 55<br>31% |
| I am not currently employed                         | 625<br>31% | 257<br>26% | 368<br>36% | 72<br>30%  | 23<br>7%   | 52<br>13%  | 63<br>18%  | 122<br>40% | 293<br>69% | 153<br>28%   | 117<br>20% | 117<br>28% | 238<br>51% | 145<br>28% | 167<br>31% | 154<br>30%     | 96<br>33%          | 63<br>36% |
| NET: Often/ sometimes struggle to make it to payday | 750<br>37% | 354<br>36% | 397<br>39% | 107<br>44% | 175<br>54% | 173<br>45% | 163<br>48% | 82<br>27%  | 50<br>12%  | 176<br>32%   | 271<br>46% | 155<br>37% | 149<br>32% | 200<br>39% | 192<br>36% | 199<br>39%     | 102<br>35%         | 57<br>33% |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 8  
**Q7. Which of the following applies to you?**  
**Base: All respondents**

|   | Region     |           |            |            |                |           |           |           |           |            |            |           | Debt Advice                          |                                    |                                       |   | Those who have not sought/ not likely to seek debt advice |
|---|------------|-----------|------------|------------|----------------|-----------|-----------|-----------|-----------|------------|------------|-----------|--------------------------------------|------------------------------------|---------------------------------------|---|---|
|   | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales     | East-ern  | London    | South East | South West | East Mids | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/ likely to seek debt advice |   |
| Unweighted base                                     | 2016       | 188       | 92         | 239        | 185            | 200       | 88        | 184       | 232       | 266        | 186        | 156       | 126                                  | 41                                 | 62                                    | 195                                     | 1821  |
| Weighted base                                       | 2016       | 175       | 91         | 237        | 178            | 186       | 107       | 189       | 254       | 259        | 184        | 157       | 123                                  | 42                                 | 61                                    | 196                                     | 1820  |
| I often struggle to make it to payday               | 195<br>10% | 7<br>4%   | 11<br>12%  | 41<br>17%  | 14<br>8%       | 14<br>7%  | 13<br>12% | 19<br>10% | 29<br>12% | 19<br>7%   | 15<br>8%   | 13<br>8%  | 27<br>22%                            | 20<br>48%                          | 19<br>31%                             | 55<br>28%                               | 141<br>8%   |
| I sometimes struggle to make it to payday           | 555<br>28% | 50<br>29% | 23<br>26%  | 55<br>23%  | 55<br>31%      | 45<br>24% | 32<br>30% | 55<br>29% | 64<br>25% | 87<br>34%  | 41<br>22%  | 46<br>29% | 47<br>39%                            | 12<br>27%                          | 16<br>27%                             | 67<br>34%                               | 488<br>27%  |
| I never struggle to make it to payday               | 641<br>32% | 55<br>31% | 31<br>34%  | 67<br>28%  | 55<br>31%      | 66<br>36% | 23<br>22% | 66<br>35% | 75<br>30% | 93<br>36%  | 69<br>38%  | 40<br>26% | 12<br>9%                             | 4<br>8%                            | 9<br>16%                              | 24<br>12%                               | 617<br>34%  |
| I am not currently employed                         | 625<br>31% | 63<br>36% | 26<br>29%  | 74<br>31%  | 54<br>30%      | 61<br>33% | 38<br>36% | 49<br>26% | 85<br>33% | 60<br>23%  | 58<br>31%  | 57<br>36% | 36<br>30%                            | 7<br>16%                           | 16<br>27%                             | 50<br>26%                               | 575<br>32%  |
| NET: Often/ sometimes struggle to make it to payday | 750<br>37% | 57<br>33% | 34<br>38%  | 95<br>40%  | 69<br>39%      | 59<br>31% | 46<br>43% | 74<br>39% | 94<br>37% | 106<br>41% | 57<br>31%  | 59<br>38% | 75<br>61%                            | 32<br>75%                          | 35<br>57%                             | 122<br>62%                              | 629<br>35%  |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 9

**Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

**Base: All respondents who often/ sometimes struggle to make it to payday**

|   | 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   | 751        | 350        | 401        | 87        | 172       | 200       | 171       | 81        | 40        | 265          | 242       | 102       | 142       | 195        | 202       | 202            | 90                 | 62        |
| Weighted base   | 750        | 354        | 397        | 107       | 175       | 173       | 163       | 82        | 50        | 176          | 271       | 155       | 149       | 200        | 192       | 199            | 102                | 57        |
| Making credit card repayments   | 240<br>32% | 133<br>38% | 107<br>27% | 16<br>15% | 51<br>29% | 61<br>36% | 63<br>39% | 32<br>39% | 17<br>33% | 72<br>41%    | 89<br>33% | 45<br>29% | 34<br>22% | 65<br>33%  | 63<br>33% | 68<br>34%      | 23<br>22%          | 21<br>36% |
| Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)         | 197<br>26% | 79<br>22%  | 118<br>30% | 51<br>48% | 63<br>36% | 36<br>21% | 29<br>18% | 11<br>13% | 6<br>12%  | 40<br>23%    | 84<br>31% | 48<br>31% | 25<br>17% | 56<br>28%  | 49<br>26% | 46<br>23%      | 26<br>25%          | 19<br>34% |
| Paying off bank loans   | 96<br>13%  | 56<br>16%  | 40<br>10%  | 8<br>8%   | 32<br>18% | 25<br>15% | 13<br>8%  | 8<br>9%   | 10<br>20% | 31<br>18%    | 25<br>9%  | 24<br>16% | 16<br>10% | 22<br>11%  | 25<br>13% | 24<br>12%      | 11<br>11%          | 15<br>26% |
| Making mortgage repayments  | 116<br>16% | 62<br>18%  | 54<br>14%  | 9<br>9%   | 24<br>14% | 31<br>18% | 32<br>20% | 12<br>15% | 7<br>14%  | 29<br>17%    | 53<br>20% | 23<br>15% | 10<br>7%  | 32<br>16%  | 37<br>19% | 30<br>15%      | 14<br>14%          | 3<br>6%   |
| Partner or family job loss  | 59<br>8%   | 23<br>6%   | 36<br>9%   | 9<br>8%   | 11<br>6%  | 17<br>10% | 10<br>6%  | 8<br>10%  | 4<br>7%   | 14<br>8%     | 16<br>6%  | 11<br>7%  | 18<br>12% | 15<br>8%   | 13<br>7%  | 20<br>10%      | 10<br>10%          | *<br>1%   |
| Paying off big ticket purchases (e.g. holidays, household items)                        | 97<br>13%  | 50<br>14%  | 46<br>12%  | 20<br>18% | 27<br>15% | 23<br>14% | 10<br>6%  | 12<br>14% | 5<br>10%  | 30<br>17%    | 43<br>16% | 15<br>10% | 9<br>6%   | 22<br>11%  | 18<br>10% | 31<br>16%      | 12<br>11%          | 13<br>23% |
| Recent tax rises  | 89<br>12%  | 47<br>13%  | 42<br>10%  | 18<br>17% | 16<br>9%  | 14<br>8%  | 29<br>18% | 6<br>8%   | 5<br>11%  | 22<br>13%    | 31<br>12% | 25<br>16% | 10<br>7%  | 16<br>8%   | 27<br>14% | 25<br>13%      | 12<br>12%          | 9<br>15%  |
| Recent cuts in welfare benefits   | 63<br>8%   | 28<br>8%   | 34<br>9%   | 5<br>5%   | 14<br>8%  | 19<br>11% | 17<br>11% | 4<br>4%   | 3<br>6%   | 15<br>9%     | 17<br>6%  | 9<br>6%   | 21<br>14% | 21<br>10%  | 14<br>7%  | 20<br>10%      | 4<br>4%            | 4<br>6%   |
| Making payments on a "payday" loan or some other similar short-term, high interest loan | 33<br>4%   | 20<br>6%   | 13<br>3%   | 9<br>8%   | 8<br>5%   | 10<br>6%  | 5<br>3%   | 1<br>1%   | *<br>1%   | 9<br>5%      | 10<br>4%  | 6<br>4%   | 7<br>5%   | 5<br>3%    | 7<br>3%   | 12<br>6%       | 6<br>6%            | 4<br>7%   |
| Paying a Debt Management Plan   | 50<br>7%   | 24<br>7%   | 26<br>7%   | 3<br>3%   | 14<br>8%  | 9<br>5%   | 13<br>8%  | 7<br>9%   | 4<br>8%   | 13<br>8%     | 18<br>6%  | 7<br>4%   | 12<br>8%  | 11<br>5%   | 12<br>6%  | 15<br>8%       | 9<br>9%            | 2<br>4%   |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 9

**Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

**Base: All respondents who often/ sometimes struggle to make it to payday**

|               | 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 | 750    | 354  | 397    | 107   | 175   | 173   | 163   | 82    | 50  | 176          | 271 | 155 | 149 | 200        | 192       | 199            | 102                | 57        |
| None of these | 156    | 63   | 93     | 11    | 34    | 36    | 41    | 23    | 12  | 31           | 52  | 34  | 39  | 44         | 36        | 35             | 28                 | 14        |
|               | 21%    | 18%  | 24%    | 10%   | 19%   | 21%   | 25%   | 27%   | 25% | 18%          | 19% | 22% | 26% | 22%        | 19%       | 18%            | 27%                | 24%       |

## Personal Debt Snapshot Survey

### ONLINE Fieldwork : 25th - 26th January 2012

Absolutes/col percents

Table 9

**Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

**Base: All respondents who often/ sometimes struggle to make it to payday**

|   | Region     |           |            |            |                |           |           |           |           |            |            |           | Debt Advice                          |                                    |                                       |   | Those who have not sought/ not likely to seek debt advice |
|---|------------|-----------|------------|------------|----------------|-----------|-----------|-----------|-----------|------------|------------|-----------|--------------------------------------|------------------------------------|---------------------------------------|---|---|
|   | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales     | East-ern  | London    | South East | South West | East Mids | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months | Have sought/ likely to seek debt advice |   |
| Unweighted base   | 751        | 62        | 31         | 95         | 76             | 66        | 37        | 73        | 85        | 110        | 53         | 63        | 84                                   | 30                                 | 38                                    | 128                                     | 623   |
| Weighted base   | 750        | 57        | 34         | 95         | 69             | 59        | 46        | 74        | 94        | 106        | 57         | 59        | 75                                   | 32                                 | 35                                    | 122                                     | 629   |
| Making credit card repayments   | 240<br>32% | 21<br>36% | 12<br>34%  | 29<br>30%  | 28<br>40%      | 21<br>36% | 10<br>23% | 24<br>33% | 29<br>30% | 36<br>34%  | 12<br>22%  | 17<br>29% | 13<br>18%                            | 13<br>41%                          | 18<br>53%                             | 38<br>31%                               | 202<br>32%  |
| Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)         | 197<br>26% | 19<br>34% | 10<br>30%  | 20<br>21%  | 16<br>24%      | 13<br>22% | 15<br>33% | 23<br>31% | 22<br>24% | 34<br>32%  | 10<br>19%  | 13<br>22% | 17<br>23%                            | 5<br>16%                           | 8<br>23%                              | 23<br>19%                               | 174<br>28%  |
| Paying off bank loans   | 96<br>13%  | 15<br>26% | 2<br>6%    | 16<br>17%  | 5<br>8%        | 9<br>15%  | 7<br>15%  | 8<br>11%  | 7<br>8%   | 14<br>14%  | 4<br>8%    | 8<br>14%  | 11<br>14%                            | 9<br>27%                           | 8<br>24%                              | 23<br>19%                               | 73<br>12%   |
| Making mortgage repayments  | 116<br>16% | 3<br>6%   | 4<br>12%   | 15<br>16%  | 11<br>16%      | 12<br>20% | 6<br>14%  | 14<br>19% | 11<br>12% | 21<br>20%  | 8<br>14%   | 11<br>18% | 14<br>19%                            | 7<br>21%                           | 4<br>11%                              | 22<br>18%                               | 95<br>15%   |
| Partner or family job loss  | 59<br>8%   | *<br>1%   | 1<br>3%    | 11<br>11%  | 8<br>11%       | 4<br>7%   | 5<br>10%  | 4<br>5%   | 9<br>9%   | 6<br>6%    | 6<br>10%   | 5<br>8%   | 8<br>10%                             | 5<br>17%                           | 3<br>10%                              | 13<br>11%                               | 46<br>7%  |
| Paying off big ticket purchases (e.g. holidays, household items)                        | 97<br>13%  | 13<br>23% | 8<br>22%   | 18<br>19%  | 6<br>8%        | 3<br>6%   | 5<br>12%  | 10<br>14% | 13<br>14% | 8<br>8%    | 6<br>11%   | 5<br>8%   | 5<br>6%                              | 2<br>7%                            | 6<br>18%                              | 11<br>9%                                | 85<br>14%   |
| Recent tax rises  | 89<br>12%  | 9<br>15%  | 4<br>11%   | 12<br>13%  | 9<br>13%       | 6<br>10%  | 4<br>8%   | 7<br>10%  | 8<br>8%   | 8<br>7%    | 9<br>15%   | 14<br>23% | 9<br>13%                             | 5<br>16%                           | 5<br>14%                              | 18<br>14%                               | 71<br>11%   |
| Recent cuts in welfare benefits   | 63<br>8%   | 4<br>6%   | 5<br>16%   | 7<br>8%    | 7<br>10%       | 3<br>6%   | 1<br>2%   | 4<br>6%   | 12<br>13% | 9<br>8%    | 3<br>6%    | 7<br>11%  | 9<br>12%                             | 5<br>15%                           | 7<br>19%                              | 15<br>12%                               | 48<br>8%  |
| Making payments on a "payday" loan or some other similar short-term, high interest loan | 33<br>4%   | 4<br>7%   | 3<br>10%   | 4<br>4%    | 4<br>6%        | -<br>-    | 4<br>9%   | 4<br>6%   | 3<br>3%   | 2<br>2%    | 1<br>3%    | 2<br>4%   | 5<br>6%                              | 10<br>30%                          | 2<br>5%                               | 14<br>12%                               | 19<br>3%  |
| Paying a Debt Management Plan   | 50<br>7%   | 2<br>4%   | 2<br>6%    | 7<br>7%    | 6<br>9%        | 4<br>7%   | 4<br>8%   | 5<br>7%   | 9<br>9%   | 2<br>2%    | 6<br>10%   | 3<br>5%   | 25<br>33%                            | 7<br>21%                           | 3<br>10%                              | 28<br>23%                               | 22<br>4%  |

**Personal Debt Snapshot Survey**  
**ONLINE Fieldwork : 25th - 26th January 2012**

Absolutes/col percents

Table 9

**Q8. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?**

**Base: All respondents who often/ sometimes struggle to make it to payday**

|               | Region     |           |            |            |                |           |          |           |           |            |            | Debt Advice |                                      |                                    |                                       | Those who have not sought/ not likely to seek debt advice |   |
|---------------|------------|-----------|------------|------------|----------------|-----------|----------|-----------|-----------|------------|------------|-------------|--------------------------------------|------------------------------------|---------------------------------------|---|---|
|               | Total      | Scotland  | North East | North West | Yorks & Humber | West Mids | Wales    | East-ern  | London    | South East | South West | East Mids   | Have sought at some point in my life | Have sought in the last six months | Likely to seek in the next six months |   | Have sought/ likely to seek debt advice |
| Weighted base | 750        | 57        | 34         | 95         | 69             | 59        | 46       | 74        | 94        | 106        | 57         | 59          | 75                                   | 32                                 | 35                                    | 122   | 629                                     |
| None of these | 156<br>21% | 14<br>24% | 5<br>16%   | 17<br>17%  | 13<br>19%      | 12<br>21% | 9<br>19% | 10<br>13% | 19<br>20% | 25<br>24%  | 19<br>34%  | 14<br>23%   | 15<br>20%                            | *<br>1%                            | 1<br>2%                               | 15<br>13%   | 141<br>22%                              |