

Debt Survey

ONLINE Fieldwork : 27th-29th April 2012

Absolutes/col percents

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

	Gender			Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Pri- vate	
Unweighted base	2044	967	1077	213	335	406	340	307	443	736	499	292	517	298	733	
Weighted base	2044	1002	1042	245	327	389	348	306	429	552	593	429	470	333	812	
NET: Worried at all	1096 54%	523 52%	573 55%	159 65%	214 65%	260 67%	206 59%	133 43%	124 29%	248 45%	301 51%	257 60%	290 62%	207 62%	486 60%	
NET: Extremely/ very worried	492 24%	236 24%	256 25%	79 32%	96 29%	123 32%	90 26%	50 16%	53 12%	101 18%	125 21%	122 28%	144 31%	93 28%	224 28%	
Extremely worried	(4) 12%	238 11%	110 12%	128 16%	40 11%	35 16%	62 17%	60 17%	24 8%	18 4%	38 7%	63 11%	63 15%	74 16%	49 15%	97 12%
Very worried	(3) 12%	254 13%	126 12%	128 16%	39 19%	62 16%	61 9%	31 8%	26 8%	36 11%	63 10%	62 14%	59 15%	70 13%	44 16%	126 16%
Fairly worried	(2) 30%	603 29%	286 30%	317 33%	80 36%	117 35%	137 35%	115 33%	83 27%	71 17%	146 27%	177 30%	134 31%	146 31%	114 34%	263 32%
Not at all worried	(1) 46%	948 48%	479 45%	469 35%	86 35%	114 35%	129 33%	142 41%	174 57%	304 71%	304 55%	291 49%	173 40%	180 38%	126 38%	326 40%
Mean	1.89	1.87	1.92	2.14	2.05	2.14	2.02	1.68	1.46	1.70	1.83	2.03	2.08	2.05	1.99	
Standard deviation	1.02	1.01	1.03	1.07	0.98	1.05	1.09	0.93	0.81	0.93	1.00	1.06	1.07	1.05	1.02	
Standard error	0.02	0.03	0.03	0.07	0.05	0.05	0.06	0.05	0.04	0.03	0.04	0.06	0.05	0.06	0.04	

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	Region												What is the combined annual income of your household, prior to tax being deducted?		
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Up to £21,000	£21,001 to £41,000	£41,001 or more
Unweighted base	2044	187	96	245	171	191	157	107	194	222	284	190	711	690	418
Weighted base	2044	177	92	240	180	189	159	108	192	257	262	186	668	689	464
NET: Worried at all	1096 54%	79 45%	54 58%	121 50%	100 55%	107 57%	85 53%	63 58%	116 60%	149 58%	132 50%	91 49%	395 59%	366 53%	238 51%
NET: Extremely/ very worried	492 24%	25 14%	28 31%	63 26%	51 28%	48 25%	43 27%	26 24%	51 27%	75 29%	48 18%	34 18%	196 29%	166 24%	93 20%
Extremely worried	(4) 238 12%	11 6%	15 16%	28 12%	29 16%	21 11%	22 14%	14 13%	17 9%	40 16%	23 9%	17 9%	97 15%	82 12%	42 9%
Very worried	(3) 254 12%	13 8%	14 15%	35 15%	22 12%	27 14%	21 13%	11 10%	34 18%	35 14%	25 10%	17 9%	99 15%	83 12%	51 11%
Fairly worried	(2) 603 30%	54 31%	25 27%	58 24%	48 27%	59 31%	42 26%	37 34%	65 34%	74 29%	84 32%	57 30%	199 30%	200 29%	144 31%
Not at all worried	(1) 948 46%	98 55%	39 42%	119 50%	81 45%	82 43%	74 47%	46 42%	76 40%	108 42%	130 50%	96 51%	273 41%	323 47%	226 49%
Mean	1.89	1.65	2.05	1.89	2.00	1.93	1.94	1.95	1.96	2.03	1.77	1.76	2.03	1.89	1.80
Standard deviation	1.02	0.88	1.10	1.05	1.11	1.01	1.08	1.03	0.97	1.09	0.94	0.96	1.07	1.03	0.96
Standard error	0.02	0.06	0.11	0.07	0.08	0.07	0.09	0.10	0.07	0.07	0.06	0.07	0.04	0.04	0.05

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Table 2

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

	Gender			Age						Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	1084	485	599	131	223	273	199	127	131	340	258	173	313	182	441
Weighted base	1096	523	573	159	214	260	206	133	124	248	301	257	290	207	486
Credit cards	485	234	251	46	106	115	95	63	60	114	141	116	115	100	233
	44%	45%	44%	29%	49%	44%	46%	48%	48%	46%	47%	45%	40%	48%	48%
Overdraft	254	122	132	46	57	57	42	40	12	65	65	62	62	45	125
	23%	23%	23%	29%	27%	22%	21%	30%	9%	26%	21%	24%	21%	22%	26%
Mortgage repayments	240	124	116	8	49	78	54	33	18	66	66	57	52	56	130
	22%	24%	20%	5%	23%	30%	26%	25%	15%	26%	22%	22%	18%	27%	27%
Bank loans	212	111	102	14	57	56	44	28	12	50	55	50	57	47	113
	19%	21%	18%	9%	27%	22%	22%	21%	10%	20%	18%	20%	20%	23%	23%
Loans from friends or family	139	69	70	23	36	35	24	16	4	24	32	38	44	23	75
	13%	13%	12%	15%	17%	14%	12%	12%	3%	10%	11%	15%	15%	11%	15%
Paying a debt management plan	135	71	64	11	27	36	31	14	15	26	34	36	39	28	57
	12%	13%	11%	7%	13%	14%	15%	10%	12%	11%	14%	14%	13%	13%	12%
Student loans	108	43	65	49	22	17	12	3	6	31	34	20	23	19	36
	10%	8%	11%	31%	10%	6%	6%	2%	4%	12%	11%	8%	8%	9%	7%
"Payday" or other similar short-term, high interest loans	103	55	47	18	30	27	16	4	8	16	24	29	33	18	47
	9%	11%	8%	11%	14%	10%	8%	3%	7%	7%	8%	11%	11%	9%	10%
Store cards	66	26	40	6	17	15	12	7	9	20	16	11	18	13	31
	6%	5%	7%	4%	8%	6%	6%	6%	7%	8%	5%	4%	6%	6%	6%
Hire purchase	60	29	31	5	18	18	10	2	7	10	10	17	23	13	19
	5%	6%	5%	3%	9%	7%	5%	1%	6%	4%	3%	7%	8%	6%	4%
None of these	152	64	88	26	20	24	23	20	38	26	41	37	48	19	42
	14%	12%	15%	16%	10%	9%	11%	15%	31%	10%	14%	14%	16%	9%	9%

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Table 2

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

	Region												What is the combined annual income of your household, prior to tax being deducted?		
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Up to £21,000	£21,001 to £41,000	£41,001 or more
Unweighted base	1084	81	57	118	94	108	78	62	114	130	146	96	406	366	206
Weighted base	1096	79	54	121	100	107	85	63	116	149	132	91	395	366	238
Credit cards	485 44%	35 44%	24 44%	66 54%	30 30%	41 38%	33 39%	37 59%	50 43%	66 44%	67 51%	36 40%	165 42%	177 49%	116 49%
Overdraft	254 23%	17 22%	12 23%	34 28%	21 22%	25 24%	16 19%	24 38%	24 21%	37 24%	28 21%	16 18%	88 22%	89 24%	64 27%
Mortgage repayments	240 22%	13 17%	6 11%	33 27%	21 21%	30 29%	18 21%	16 25%	24 20%	25 17%	33 25%	21 23%	68 17%	84 23%	66 28%
Bank loans	212 19%	16 20%	6 12%	27 22%	15 15%	17 16%	12 14%	22 35%	32 28%	28 19%	22 16%	16 17%	65 16%	85 23%	55 23%
Loans from friends or family	139 13%	10 12%	6 11%	14 11%	14 14%	12 11%	7 8%	3 5%	21 18%	30 20%	16 12%	8 9%	57 14%	44 12%	22 9%
Paying a debt management plan	135 12%	7 9%	9 16%	21 17%	11 11%	13 12%	11 13%	10 16%	9 8%	13 8%	23 17%	8 9%	64 16%	39 11%	23 10%
Student loans	108 10%	11 14%	4 8%	11 9%	11 11%	8 8%	6 7%	4 7%	8 7%	19 13%	15 11%	10 11%	35 9%	30 8%	25 11%
"Payday" or other similar short-term, high interest loans	103 9%	12 15%	3 6%	14 11%	14 14%	8 8%	9 11%	6 10%	3 3%	15 10%	9 7%	9 10%	44 11%	38 10%	16 7%
Store cards	66 6%	6 8%	4 8%	6 5%	4 4%	6 6%	* *	3 5%	5 5%	15 10%	11 8%	6 6%	26 7%	23 6%	13 5%
Hire purchase	60 5%	5 6%	3 5%	13 11%	11 11%	2 2%	7 8%	2 4%	1 1%	8 5%	3 2%	7 8%	31 8%	12 3%	13 5%
None of these	152 14%	11 14%	11 20%	7 6%	26 26%	10 9%	14 16%	4 6%	20 17%	18 12%	13 10%	18 19%	63 16%	41 11%	23 10%

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Table 3
Q.3 Thinking about the next six months, how likely or unlikely are you to seek a “payday” or other short term, high interest loan?
Base: All respondents

	Gender			Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private	
Unweighted base	2044	967	1077	213	335	406	340	307	443	736	499	292	517	298	733	
Weighted base	2044	1002	1042	245	327	389	348	306	429	552	593	429	470	333	812	
NET: Likely	168 8%	95 9%	73 7%	44 18%	48 15%	44 11%	23 7%	8 3%	1 *	43 8%	41 7%	47 11%	36 8%	38 12%	94 12%	
Very likely	(4) 3%	70 4%	43 3%	27 5%	12 6%	18 6%	23 6%	13 4%	4 1%	- -	12 2%	14 2%	30 7%	15 3%	19 6%	40 5%
Fairly likely	(3) 5%	98 5%	51 5%	47 4%	32 13%	30 9%	21 5%	10 3%	5 2%	1 *	32 6%	27 5%	18 4%	21 5%	53 6%	7%
Fairly unlikely	(2) 5%	112 6%	61 6%	51 5%	14 6%	37 11%	30 8%	18 5%	10 3%	3 1%	26 5%	44 7%	18 4%	24 5%	21 6%	65 8%
Very unlikely	(1) 83%	1690 81%	812 84%	878 69%	169 71%	232 75%	292 84%	294 93%	284 98%	420 98%	473 86%	489 83%	345 80%	382 81%	261 78%	623 77%
NET: Unlikely	1802 88%	873 87%	929 89%	183 74%	268 82%	321 83%	312 90%	295 96%	423 99%	499 90%	533 90%	363 85%	407 87%	282 85%	688 85%	
Don't know	74 4%	34 3%	40 4%	19 8%	11 3%	23 6%	13 4%	3 1%	5 1%	10 2%	18 3%	19 4%	27 6%	12 4%	30 4%	
Mean	1.26	1.30	1.22	1.50	1.48	1.39	1.23	1.10	1.01	1.23	1.24	1.35	1.25	1.36	1.37	
Standard deviation	0.71	0.77	0.65	0.92	0.89	0.86	0.69	0.44	0.11	0.65	0.65	0.86	0.70	0.84	0.83	
Standard error	0.02	0.03	0.02	0.07	0.05	0.04	0.04	0.03	0.01	0.02	0.03	0.05	0.03	0.05	0.03	

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Base: All respondents

	Region												What is the combined annual income of your household, prior to tax being deducted?		
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Up to £21,000	£21,001 to £41,000	£41,001 or more
Unweighted base	2044	187	96	245	171	191	157	107	194	222	284	190	711	690	418
Weighted base	2044	177	92	240	180	189	159	108	192	257	262	186	668	689	464
NET: Likely	168 8%	13 7%	7 7%	15 6%	22 12%	11 6%	15 9%	8 8%	9 5%	37 14%	16 6%	15 8%	48 7%	68 10%	42 9%
Very likely	(4) 70 3%	6 3%	2 2%	5 2%	8 4%	5 3%	9 6%	6 6%	1 1%	15 6%	7 3%	5 3%	20 3%	22 3%	27 6%
Fairly likely	(3) 98 5%	7 4%	5 5%	10 4%	14 8%	6 3%	6 4%	2 2%	8 4%	22 9%	9 3%	10 5%	28 4%	46 7%	15 3%
Fairly unlikely	(2) 112 5%	10 6%	8 8%	9 4%	7 4%	14 7%	3 2%	5 4%	17 9%	22 8%	12 5%	5 3%	44 7%	40 6%	19 4%
Very unlikely	(1) 1690 83%	148 83%	72 78%	207 86%	146 81%	157 83%	135 85%	93 86%	160 83%	187 73%	224 85%	162 87%	548 82%	554 80%	398 86%
NET: Unlikely	1802 88%	158 89%	80 87%	216 90%	153 85%	170 90%	138 87%	97 90%	177 92%	209 81%	236 90%	167 90%	593 89%	594 86%	417 90%
Don't know	74 4%	6 4%	5 6%	9 4%	6 3%	8 4%	6 4%	3 2%	6 3%	11 4%	10 4%	4 2%	26 4%	26 4%	5 1%
Mean	1.26	1.24	1.27	1.19	1.34	1.22	1.28	1.26	1.19	1.45	1.20	1.23	1.25	1.30	1.28
Standard deviation	0.71	0.68	0.68	0.62	0.81	0.64	0.80	0.76	0.53	0.90	0.63	0.68	0.68	0.74	0.79
Standard error	0.02	0.05	0.07	0.04	0.06	0.05	0.07	0.07	0.04	0.06	0.04	0.05	0.03	0.03	0.04

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

	Gender			Age						Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2044	967	1077	213	335	406	340	307	443	736	499	292	517	298	733
Weighted base	2044	1002	1042	245	327	389	348	306	429	552	593	429	470	333	812
NET: Any	1410	719	691	178	257	304	255	199	216	343	392	321	353	249	596
	69%	72%	66%	73%	79%	78%	73%	65%	50%	62%	66%	75%	75%	75%	73%
I think my personal financial situation will worsen over the next six months	580	280	300	51	61	116	114	117	121	120	174	136	149	91	204
	28%	28%	29%	21%	18%	30%	33%	38%	28%	22%	29%	32%	32%	27%	25%
I do not have any savings at all at the moment	568	254	314	74	127	143	130	59	35	98	149	129	192	105	251
	28%	25%	30%	30%	39%	37%	38%	19%	8%	18%	25%	30%	41%	31%	31%
I think my personal financial situation will improve over the next six months	443	257	186	73	107	79	66	50	67	140	121	94	88	80	221
	22%	26%	18%	30%	33%	20%	19%	16%	16%	25%	20%	22%	19%	24%	27%
I have taken on more debt over the last few months than before	210	101	109	31	55	53	34	21	16	57	53	47	52	33	111
	10%	10%	10%	13%	17%	14%	10%	7%	4%	10%	9%	11%	11%	10%	14%
I am currently falling behind with some bills and payments	208	87	121	46	51	45	33	20	13	31	65	38	74	36	93
	10%	9%	12%	19%	16%	12%	10%	6%	3%	6%	11%	9%	16%	11%	12%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	206	94	112	19	34	59	55	24	16	48	61	40	58	40	103
	10%	9%	11%	8%	10%	15%	16%	8%	4%	9%	10%	9%	12%	12%	13%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	144	70	74	20	28	38	30	23	5	33	42	36	34	38	66
	7%	7%	7%	8%	9%	10%	9%	7%	1%	6%	7%	8%	7%	11%	8%
I am currently in a Debt Management Plan	141	70	71	16	26	37	32	13	17	33	31	36	41	25	67
	7%	7%	7%	6%	8%	10%	9%	4%	4%	6%	5%	8%	9%	8%	8%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	99	47	52	16	27	32	17	5	3	29	26	16	27	15	57
	5%	5%	5%	6%	8%	8%	5%	2%	1%	5%	4%	4%	6%	4%	7%

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	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Weighted base	2044	1002	1042	245	327	389	348	306	429	552	593	429	470	333	812
None of these	634	283	352	67	70	84	93	108	213	209	200	108	117	84	216
	31%	28%	34%	27%	21%	22%	27%	35%	50%	38%	34%	25%	25%	25%	27%

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	Region												What is the combined annual income of your household, prior to tax being deducted?		
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Up to £21,000	£21,001 to £41,000	£41,001 or more
Unweighted base	2044	187	96	245	171	191	157	107	194	222	284	190	711	690	418
Weighted base	2044	177	92	240	180	189	159	108	192	257	262	186	668	689	464
NET: Any	1410	117	69	152	121	130	107	70	137	187	188	132	498	490	298
	69%	66%	75%	63%	67%	69%	68%	65%	71%	73%	72%	71%	75%	71%	64%
I think my personal financial situation will worsen over the next six months	580	42	25	62	56	46	42	30	58	76	74	68	230	205	96
	28%	24%	27%	26%	31%	24%	26%	28%	30%	30%	28%	36%	34%	30%	21%
I do not have any savings at all at the moment	568	58	28	59	49	63	49	23	49	70	75	45	249	184	91
	28%	33%	30%	25%	27%	33%	31%	21%	25%	27%	29%	24%	37%	27%	20%
I think my personal financial situation will improve over the next six months	443	35	26	43	39	47	29	20	44	62	67	33	117	161	128
	22%	19%	28%	18%	22%	25%	18%	18%	23%	24%	26%	18%	18%	23%	28%
I have taken on more debt over the last few months than before	210	11	11	26	18	20	11	15	16	35	30	16	83	79	30
	10%	6%	12%	11%	10%	10%	7%	14%	9%	14%	12%	8%	12%	12%	6%
I am currently falling behind with some bills and payments	208	26	15	20	24	14	17	6	12	39	21	14	113	62	27
	10%	15%	16%	8%	14%	7%	11%	6%	6%	15%	8%	8%	17%	9%	6%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	206	12	9	24	20	17	15	13	17	33	34	11	71	83	43
	10%	7%	9%	10%	11%	9%	10%	12%	9%	13%	13%	6%	11%	12%	9%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	144	7	8	21	15	10	8	18	12	17	18	10	40	67	31
	7%	4%	9%	9%	8%	5%	5%	16%	6%	7%	7%	5%	6%	10%	7%
I am currently in a Debt Management Plan	141	9	10	18	10	14	11	7	9	15	26	12	62	48	23
	7%	5%	10%	7%	6%	7%	7%	7%	5%	6%	10%	6%	9%	7%	5%

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

	Region												What is the combined annual income of your household, prior to tax being deducted?		
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Up to £21,000	£21,001 to £41,000	£41,001 or more
Weighted base	2044	177	92	240	180	189	159	108	192	257	262	186	668	689	464
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	99 5%	9 5%	7 8%	16 7%	10 6%	9 5%	7 4%	3 3%	5 3%	15 6%	13 5%	4 2%	38 6%	33 5%	24 5%
None of these	634 31%	61 34%	23 25%	88 37%	60 33%	59 31%	51 32%	38 35%	55 29%	70 27%	74 28%	55 29%	170 25%	199 29%	166 36%

Debt Survey

ONLINE Fieldwork : 27th-29th April 2012

Absolutes/col percents

Table 5

Q.5 Which of the following changes, if any, do you think should be made in order to protect consumers from short-term, high interest "payday loan" lending?

Base: All respondents

	Gender			Age						Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2044	967	1077	213	335	406	340	307	443	736	499	292	517	298	733
Weighted base	2044	1002	1042	245	327	389	348	306	429	552	593	429	470	333	812
NET: Any	1902	922	979	204	302	361	322	293	419	522	560	400	420	310	750
	93%	92%	94%	83%	92%	93%	93%	96%	98%	95%	94%	93%	89%	93%	92%
Stricter regulation of advertising of "payday" loans, with clear warnings about the true cost of the total debt	1396	656	740	135	200	238	231	233	360	411	406	281	298	224	505
	68%	65%	71%	55%	61%	61%	66%	76%	84%	75%	68%	66%	63%	67%	62%
A cap on the total cost that can be charged for credit	1327	647	680	111	188	243	229	227	328	367	399	280	282	202	517
	65%	65%	65%	45%	58%	63%	66%	74%	77%	66%	67%	65%	60%	61%	64%
A cap on the number of consecutive "roll-over" loans, to ensure that the original loan and interest has been paid off before a new loan is taken out	981	476	505	85	121	166	169	159	280	286	312	189	194	153	347
	48%	48%	48%	35%	37%	43%	49%	52%	65%	52%	53%	44%	41%	46%	43%
A "real time" central register to prevent people taking out multiple "payday" loans with different lenders	943	438	505	92	127	171	147	156	251	258	293	198	194	145	353
	46%	44%	48%	38%	39%	44%	42%	51%	58%	47%	49%	46%	41%	44%	43%
None, I do not think there is a problem with current "payday loan" lending	142	79	63	41	26	27	25	13	10	30	33	30	50	23	62
	7%	8%	6%	17%	8%	7%	7%	4%	2%	5%	6%	7%	11%	7%	8%

Debt Survey

ONLINE Fieldwork : 27th-29th April 2012

Absolutes/col percents

Table 5

Q.5 Which of the following changes, if any, do you think should be made in order to protect consumers from short-term, high interest "payday loan" lending?

Base: All respondents

	Region												What is the combined annual income of your household, prior to tax being deducted?		
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Up to £21,000	£21,001 to £41,000	£41,001 or more
Unweighted base	2044	187	96	245	171	191	157	107	194	222	284	190	711	690	418
Weighted base	2044	177	92	240	180	189	159	108	192	257	262	186	668	689	464
NET: Any	1902 93%	168 95%	88 95%	226 94%	164 91%	176 93%	147 93%	98 90%	182 95%	231 90%	245 94%	176 94%	618 93%	648 94%	436 94%
Stricter regulation of advertising of "payday" loans, with clear warnings about the true cost of the total debt	1396 68%	123 69%	65 71%	173 72%	124 69%	130 69%	114 72%	67 62%	123 64%	169 66%	176 67%	131 70%	454 68%	479 70%	315 68%
A cap on the total cost that can be charged for credit	1327 65%	126 71%	68 73%	160 67%	98 54%	124 66%	108 68%	75 69%	125 65%	146 57%	164 63%	133 72%	433 65%	452 66%	316 68%
A cap on the number of consecutive "roll-over" loans, to ensure that the original loan and interest has been paid off before a new loan is taken out	981 48%	92 52%	50 54%	124 52%	88 49%	91 48%	77 49%	43 40%	97 50%	105 41%	125 47%	88 47%	314 47%	332 48%	232 50%
A "real time" central register to prevent people taking out multiple "payday" loans with different lenders	943 46%	88 50%	36 39%	113 47%	84 47%	91 48%	76 48%	47 43%	104 54%	102 40%	116 44%	86 46%	313 47%	321 47%	218 47%
None, I do not think there is a problem with current "payday loan" lending	142 7%	9 5%	4 5%	14 6%	16 9%	13 7%	11 7%	11 10%	10 5%	26 10%	17 6%	11 6%	50 7%	40 6%	28 6%

Debt Survey

ONLINE Fieldwork : 27th-29th April 2012

Absolutes/col percents

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

	Gender			Age						Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2044	967	1077	213	335	406	340	307	443	736	499	292	517	298	733
Weighted base	2044	1002	1042	245	327	389	348	306	429	552	593	429	470	333	812
<u>Bankruptcy should last more than one year</u>															
Agree	1177 58%	624 62%	553 53%	93 38%	165 50%	210 54%	204 59%	200 65%	306 71%	350 63%	327 55%	261 61%	240 51%	191 57%	477 59%
Disagree	410 20%	196 20%	214 21%	60 25%	71 22%	93 24%	79 23%	50 16%	56 13%	98 18%	122 21%	77 18%	114 24%	62 19%	175 22%
Don't know	457 22%	181 18%	275 26%	92 37%	92 28%	86 22%	65 19%	56 18%	67 16%	104 19%	144 24%	91 21%	117 25%	79 24%	160 20%
<u>Most people could avoid bankruptcy by reining in reckless spending</u>															
Agree	1337 65%	691 69%	646 62%	158 64%	214 65%	249 64%	210 61%	203 66%	303 71%	354 64%	398 67%	296 69%	289 61%	217 65%	562 69%
Disagree	366 18%	159 16%	208 20%	44 18%	54 17%	72 19%	73 21%	58 19%	65 15%	106 19%	93 16%	70 16%	97 21%	60 18%	137 17%
Don't know	341 17%	152 15%	189 18%	43 18%	59 18%	68 17%	64 18%	46 15%	61 14%	92 17%	102 17%	63 15%	85 18%	56 17%	113 14%
<u>Bankruptcy should punish bad financial management, rather than write off debts that have been accumulated</u>															
Agree	1153 56%	606 61%	546 52%	113 46%	174 53%	191 49%	182 52%	188 61%	306 71%	342 62%	355 60%	236 55%	219 47%	191 57%	443 55%
Disagree	454 22%	216 22%	238 23%	64 26%	69 21%	113 29%	87 25%	61 20%	61 14%	115 21%	110 19%	95 22%	134 29%	80 24%	196 24%
Don't know	437 21%	179 18%	258 25%	69 28%	85 26%	85 22%	79 23%	58 19%	62 14%	95 17%	128 22%	98 23%	116 25%	62 19%	172 21%

Debt Survey

ONLINE Fieldwork : 27th-29th April 2012

Absolutes/col percents

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

	Gender			Age						Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Weighted base	2044	1002	1042	245	327	389	348	306	429	552	593	429	470	333	812
<u>If the bankruptcy regime was tougher, then people would be more careful with their finances</u>															
Agree	1304	677	627	142	209	241	211	204	299	356	382	293	273	211	543
	64%	68%	60%	58%	64%	62%	61%	66%	70%	64%	64%	68%	58%	63%	67%
Disagree	430	207	223	61	68	80	91	59	72	120	116	76	117	74	170
	21%	21%	21%	25%	21%	21%	26%	19%	17%	22%	20%	18%	25%	22%	21%
Don't know	310	117	193	43	51	68	46	44	59	76	95	59	80	48	99
	15%	12%	19%	18%	16%	17%	13%	14%	14%	14%	16%	14%	17%	15%	12%
<u>Some people take advantage of the bankruptcy system to write off their debts which they built up through reckless spending</u>															
Agree	1685	853	833	169	243	316	294	267	396	463	507	364	351	291	676
	82%	85%	80%	69%	74%	81%	85%	87%	92%	84%	86%	85%	75%	88%	83%
Disagree	146	70	77	28	35	29	23	20	11	38	28	27	54	15	63
	7%	7%	7%	11%	11%	7%	7%	7%	3%	7%	5%	6%	12%	4%	8%
Don't know	212	80	133	49	48	44	31	19	21	51	58	38	65	27	73
	10%	8%	13%	20%	15%	11%	9%	6%	5%	9%	10%	9%	14%	8%	9%
<u>People who are declared bankrupt should be treated differently according to their prior spending behaviour and the reasons why they have gone bankrupt</u>															
Agree	1307	680	626	155	191	225	219	207	310	385	395	263	263	223	519
	64%	68%	60%	63%	58%	58%	63%	67%	72%	70%	67%	61%	56%	67%	64%
Disagree	392	184	208	41	69	83	78	61	60	91	100	76	125	61	154
	19%	18%	20%	17%	21%	21%	22%	20%	14%	17%	17%	18%	27%	18%	19%
Don't know	345	138	207	49	68	81	51	39	58	75	98	90	82	48	139
	17%	14%	20%	20%	21%	21%	15%	13%	13%	14%	17%	21%	17%	14%	17%

Debt Survey

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Absolutes/col percents

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

	Region												What is the combined annual income of your household, prior to tax being deducted?		
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Up to £21,000	£21,001 to £41,000	£41,001 or more
Unweighted base	2044	187	96	245	171	191	157	107	194	222	284	190	711	690	418
Weighted base	2044	177	92	240	180	189	159	108	192	257	262	186	668	689	464
<u>Bankruptcy should last more than one year</u>															
Agree	1177 58%	103 58%	57 62%	153 64%	97 54%	123 65%	97 61%	52 48%	110 57%	121 47%	150 57%	115 62%	318 48%	428 62%	305 66%
Disagree	410 20%	36 20%	13 14%	34 14%	43 24%	41 22%	28 17%	25 23%	49 25%	50 20%	58 22%	35 19%	180 27%	125 18%	82 18%
Don't know	457 22%	39 22%	23 24%	54 22%	40 22%	25 13%	34 22%	32 29%	33 17%	86 33%	54 21%	37 20%	170 25%	135 20%	77 17%
<u>Most people could avoid bankruptcy by reining in reckless spending</u>															
Agree	1337 65%	112 63%	64 70%	165 69%	119 66%	127 67%	108 68%	73 68%	112 58%	160 62%	169 64%	128 68%	419 63%	444 64%	323 70%
Disagree	366 18%	33 18%	16 17%	44 19%	29 16%	31 16%	26 16%	14 13%	44 23%	47 18%	48 18%	35 19%	132 20%	131 19%	75 16%
Don't know	341 17%	33 19%	12 13%	31 13%	33 18%	31 16%	25 16%	21 19%	36 19%	50 20%	45 17%	24 13%	117 17%	114 17%	66 14%
<u>Bankruptcy should punish bad financial management, rather than write off debts that have been accumulated</u>															
Agree	1153 56%	103 58%	48 52%	154 64%	99 55%	120 64%	94 59%	58 53%	98 51%	126 49%	138 53%	114 61%	318 48%	396 57%	307 66%
Disagree	454 22%	32 18%	22 24%	38 16%	48 27%	39 20%	37 23%	25 23%	53 28%	64 25%	59 23%	37 20%	201 30%	151 22%	77 17%
Don't know	437 21%	42 24%	22 24%	48 20%	33 18%	30 16%	27 17%	25 23%	41 21%	67 26%	65 25%	35 19%	148 22%	142 21%	80 17%

Debt Survey

ONLINE Fieldwork : 27th-29th April 2012

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

	Region												What is the combined annual income of your household, prior to tax being deducted?		
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	Up to £21,000	£21,001 to £41,000	£41,001 or more
Weighted base	2044	177	92	240	180	189	159	108	192	257	262	186	668	689	464
<u>If the bankruptcy regime was tougher, then people would be more careful with their finances</u>															
Agree	1304 64%	103 58%	57 62%	170 71%	104 57%	130 69%	110 69%	67 62%	116 61%	146 57%	164 63%	137 74%	383 57%	450 65%	323 70%
Disagree	430 21%	45 26%	19 20%	34 14%	53 29%	31 16%	28 18%	26 24%	46 24%	54 21%	60 23%	33 18%	175 26%	133 19%	88 19%
Don't know	310 15%	29 17%	17 18%	36 15%	24 13%	28 15%	21 13%	16 15%	29 15%	56 22%	38 14%	16 9%	109 16%	106 15%	53 11%
<u>Some people take advantage of the bankruptcy system to write off their debts which they built up through reckless spending</u>															
Agree	1685 82%	147 83%	79 86%	211 88%	156 87%	155 82%	134 85%	92 85%	146 76%	190 74%	214 82%	159 85%	520 78%	596 87%	404 87%
Disagree	146 7%	8 5%	6 7%	11 4%	11 6%	12 6%	10 7%	5 5%	22 12%	24 9%	20 8%	17 9%	69 10%	39 6%	22 5%
Don't know	212 10%	22 12%	7 7%	18 8%	13 7%	22 12%	14 9%	11 10%	23 12%	43 17%	29 11%	10 5%	78 12%	54 8%	38 8%
<u>People who are declared bankrupt should be treated differently according to their prior spending behaviour and the reasons why they have gone bankrupt</u>															
Agree	1307 64%	115 65%	60 65%	159 66%	109 60%	125 66%	115 72%	59 54%	108 56%	163 63%	171 65%	122 66%	392 59%	451 65%	335 72%
Disagree	392 19%	35 20%	15 16%	45 19%	40 22%	30 16%	21 13%	26 24%	52 27%	42 16%	48 18%	39 21%	162 24%	122 18%	73 16%
Don't know	345 17%	27 15%	17 18%	36 15%	32 18%	34 18%	22 14%	24 22%	32 17%	52 20%	44 17%	25 13%	114 17%	116 17%	57 12%