

R3 Personal Debt Snapshot

Wave 10 - February

METHODOLOGY NOTE

ComRes interviewed 2,007 adults online between 1st and 3rd February 2013. Data were weighted to be demographically representative of all British adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

All press releases or other publications must be checked with ComRes before use. ComRes requires 48 hours to check a press release unless otherwise agreed.

Personal Debt Snapshot Survey
ONLINE Fieldwork : 1st-3rd February 2013

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	2007	959	1048	191	339	414	360	321	382	747	487	284	489	537	496	520	274	180
Weighted base	2007	983	1024	241	321	381	341	301	422	542	582	421	462	510	530	504	289	174
Extremely worried	72 4%	35 4%	37 4%	8 3%	12 4%	28 7%	13 4%	6 2%	4 1%	20 4%	20 4%	13 3%	19 4%	21 4%	16 3%	22 4%	8 3%	5 3%
Very worried	162 8%	93 9%	69 7%	25 10%	42 13%	49 13%	28 8%	10 3%	7 2%	37 7%	49 8%	38 9%	38 8%	55 11%	39 7%	30 6%	24 8%	14 8%
Fairly worried	608 30%	291 30%	317 31%	83 34%	124 39%	131 34%	116 34%	67 22%	87 21%	162 30%	171 29%	127 30%	147 32%	152 30%	160 30%	162 32%	82 28%	52 30%
Not at all worried	1165 58%	564 57%	601 59%	125 52%	142 44%	173 45%	184 54%	217 72%	324 77%	323 60%	341 59%	244 58%	257 56%	282 55%	314 59%	290 58%	176 61%	103 59%
NET: Extremely/ Very/ Fairly worried	842 42%	419 43%	423 41%	116 48%	179 56%	208 55%	157 46%	84 28%	97 23%	219 40%	241 41%	178 42%	204 44%	228 45%	216 41%	213 42%	114 39%	71 41%

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Table 1

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

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	2007	180	95	241	184	168	102	165	272	265	172	163
Weighted base	2007	174	91	236	177	186	106	188	253	258	183	156
Extremely worried	72 4%	5 3%	3 3%	13 6%	5 3%	10 5%	1 1%	5 3%	14 6%	6 2%	7 4%	2 1%
Very worried	162 8%	14 8%	6 7%	17 7%	7 4%	15 8%	7 7%	16 8%	41 16%	14 5%	16 9%	8 5%
Fairly worried	608 30%	52 30%	25 28%	79 33%	58 33%	60 32%	31 29%	53 28%	74 29%	78 30%	51 28%	47 30%
Not at all worried	1165 58%	103 59%	57 63%	127 54%	107 60%	101 54%	66 62%	114 61%	123 49%	159 62%	109 60%	99 64%
NET: Extremely/ Very/ Fairly worried	842 42%	71 41%	34 37%	109 46%	70 40%	85 46%	40 38%	74 39%	129 51%	99 38%	74 40%	57 36%

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Absolutes/col percents

Table 2

Q2. What kind of debt is worrying you?**Base: All respondent extremely, very or fairly 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	874	419	455	101	191	230	168	98	86	308	207	126	233	246	206	234	113	75
Weighted base	842	419	423	116	179	208	157	84	97	219	241	178	204	228	216	213	114	71
Credit cards	353 42%	181 43%	172 41%	29 25%	75 42%	97 46%	71 45%	37 44%	44 45%	95 44%	102 42%	88 50%	68 33%	82 36%	97 45%	98 46%	49 43%	26 36%
Overdraft	184 22%	86 20%	99 23%	26 22%	38 21%	61 29%	24 15%	17 21%	18 19%	47 21%	55 23%	52 29%	31 15%	42 18%	60 28%	37 18%	31 28%	14 20%
Mortgage repayments	150 18%	79 19%	71 17%	7 6%	36 20%	41 20%	36 23%	19 23%	11 11%	52 24%	45 19%	26 15%	27 13%	29 13%	53 24%	40 19%	15 13%	12 17%
Bank loans	115 14%	75 18%	39 9%	13 11%	26 15%	40 19%	16 10%	8 10%	11 11%	35 16%	28 11%	28 16%	24 12%	31 13%	31 15%	26 12%	24 21%	2 3%
Loans from friends or family	103 12%	54 13%	49 12%	23 20%	20 11%	27 13%	19 12%	7 8%	7 7%	32 15%	24 10%	17 10%	30 14%	30 13%	21 10%	27 13%	12 11%	12 17%
Student loans	74 9%	34 8%	40 9%	37 32%	24 13%	9 5%	1 1%	2 3%	- -	29 13%	20 8%	13 7%	12 6%	29 13%	15 7%	18 9%	8 7%	5 7%
Paying a Debt Management Plan	64 8%	34 8%	30 7%	5 5%	10 6%	22 11%	11 7%	3 4%	12 12%	14 6%	16 7%	12 7%	22 11%	20 9%	16 7%	17 8%	2 2%	9 13%
Store cards	63 7%	37 9%	27 6%	16 14%	17 10%	13 6%	8 5%	5 6%	4 4%	14 7%	14 6%	25 14%	10 5%	21 9%	14 7%	14 7%	13 11%	1 2%
"Payday" or other similar short-term, high interest loans	46 5%	22 5%	24 6%	9 8%	18 10%	11 5%	5 3%	2 3%	1 1%	10 5%	9 4%	6 3%	21 10%	12 5%	19 9%	11 5%	3 3%	1 2%
Hire purchase	43 5%	19 4%	24 6%	8 7%	8 5%	12 6%	5 3%	4 4%	6 7%	13 6%	13 5%	5 3%	12 6%	16 7%	8 4%	12 6%	2 2%	5 7%
None of these	97 12%	44 10%	53 13%	10 9%	13 7%	21 10%	22 14%	11 14%	19 20%	23 10%	28 12%	15 8%	32 16%	32 14%	22 10%	24 11%	12 11%	8 11%

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Table 2

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

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	874	75	37	120	77	79	39	67	135	111	74	60
Weighted base	842	71	34	109	70	85	40	74	129	99	74	57
Credit cards	353 42%	26 36%	15 44%	48 44%	35 50%	30 36%	16 39%	42 56%	43 34%	39 39%	34 46%	25 45%
Overdraft	184 22%	14 20%	4 12%	19 18%	14 20%	23 27%	12 29%	24 32%	19 15%	23 23%	20 27%	14 24%
Mortgage repayments	150 18%	12 17%	4 13%	25 23%	11 16%	21 24%	1 3%	14 19%	14 11%	16 16%	14 19%	18 32%
Bank loans	115 14%	2 3%	4 13%	13 12%	9 13%	8 9%	10 24%	16 22%	16 13%	14 15%	15 20%	7 13%
Loans from friends or family	103 12%	12 17%	8 24%	15 14%	4 6%	16 18%	3 9%	2 2%	19 15%	11 11%	9 12%	4 7%
Student loans	74 9%	5 7%	2 5%	10 9%	7 10%	5 6%	5 11%	6 9%	21 16%	8 8%	3 4%	3 5%
Paying a Debt Management Plan	64 8%	9 13%	2 6%	10 10%	5 7%	4 5%	1 2%	8 11%	7 6%	12 13%	1 2%	4 7%
Store cards	63 7%	1 2%	2 6%	7 7%	5 7%	8 10%	7 18%	4 5%	14 11%	7 7%	5 7%	2 4%
"Payday" or other similar short-term, high interest loans	46 5%	1 2%	1 2%	8 7%	2 3%	10 12%	1 3%	3 4%	7 6%	5 5%	2 3%	5 9%
Hire purchase	43 5%	5 7%	2 5%	6 6%	4 6%	2 2%	2 5%	5 6%	10 8%	6 6%	1 1%	1 2%
None of these	97 12%	8 11%	5 16%	13 12%	6 8%	9 11%	4 11%	6 7%	22 17%	10 10%	8 11%	7 11%

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Absolutes/col percents

Table 3
Q3. Do you currently pay for childcare?
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	2007	959	1048	191	339	414	360	321	382	747	487	284	489	537	496	520	274	180
Weighted base	2007	983	1024	241	321	381	341	301	422	542	582	421	462	510	530	504	289	174
Yes	149 7%	69 7%	80 8%	19 8%	65 20%	54 14%	9 3%	1 *	2 *	59 11%	41 7%	33 8%	17 4%	45 9%	41 8%	34 7%	15 5%	14 8%
No	1843 92%	905 92%	938 92%	216 90%	254 79%	326 85%	331 97%	299 99%	418 99%	481 89%	535 92%	384 91%	443 96%	460 90%	487 92%	467 93%	270 93%	160 92%
Prefer not to say	14 1%	9 1%	6 1%	6 3%	2 1%	2 *	1 *	1 *	2 *	2 *	6 1%	5 1%	2 *	6 1%	2 *	2 *	4 2%	-

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Absolutes/col percents

Table 3
Q3. Do you currently pay for childcare?
Base: All respondents

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	2007	180	95	241	184	168	102	165	272	265	172	163
Weighted base	2007	174	91	236	177	186	106	188	253	258	183	156
Yes	149 7%	14 8%	5 6%	18 8%	11 6%	14 8%	3 2%	16 8%	28 11%	17 7%	13 7%	11 7%
No	1843 92%	160 92%	86 94%	216 92%	165 93%	170 91%	104 98%	172 92%	221 88%	238 92%	166 91%	145 93%
Prefer not to say	14 1%	-	-	2 1%	1 *	2 1%	-	-	3 1%	2 1%	4 2%	-

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Absolutes/col percents

Table 4

Q4. In order to meet childcare costs have you ever used any of the following?

Base: All respondents currently paying for childcare

	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	162	73	89	17	70	61	11	2	1	84	36	21	21	52	41	37	19	13
Weighted base	149	69	80	19	65	54	9	1	2	59	41	33	17	45	41	34	15	14
Savings	49 33%	24 34%	25 31%	5 27%	20 31%	20 37%	2 17%	-	2 100%	22 37%	15 37%	8 26%	3 19%	19 42%	18 44%	7 22%	2 15%	2 15%
Overdraft	36 24%	20 28%	17 21%	4 19%	21 32%	10 19%	2 17%	-	-	18 30%	7 17%	7 20%	5 28%	8 19%	7 16%	12 35%	4 25%	6 38%
Loans from friends or family	26 17%	13 19%	13 16%	6 30%	8 12%	9 17%	1 6%	1 44%	2 100%	9 15%	4 9%	8 24%	6 34%	7 15%	7 17%	3 9%	1 10%	8 53%
Credit cards	25 17%	18 25%	7 9%	5 28%	11 16%	6 11%	1 6%	1 44%	2 100%	16 27%	6 16%	2 5%	1 6%	9 20%	6 14%	5 16%	2 13%	2 17%
Bank loans	15 10%	13 18%	3 4%	3 19%	8 13%	3 6%	1 6%	-	-	10 17%	1 3%	2 5%	2 15%	6 12%	5 11%	4 12%	1 4%	1 4%
Student loans	15 10%	10 15%	5 6%	8 41%	4 7%	3 5%	-	-	-	6 11%	6 14%	3 8%	-	7 16%	5 12%	1 3%	-	2 13%
"Payday" or other similar short-term, high interest loan	8 5%	3 5%	5 6%	1 4%	5 8%	2 4%	-	-	-	4 7%	1 3%	-	2 15%	1 3%	2 5%	4 11%	1 4%	-
None of these	51 34%	18 26%	34 42%	2 8%	23 36%	19 35%	7 76%	1 56%	-	18 30%	14 35%	13 40%	6 36%	13 30%	14 34%	12 34%	9 56%	4 27%

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Table 4

Q4. In order to meet childcare costs have you ever used any of the following?

Base: All respondents currently paying for childcare

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	162	13	5	18	14	15	3	12	32	20	16	14
Weighted base	149	14	5	18	11	14	3	16	28	17	13	11
Savings	49 33%	2 15%	1 23%	2 12%	4 37%	8 56%	- -	6 36%	15 53%	4 23%	2 18%	5 41%
Overdraft	36 24%	6 38%	1 10%	8 43%	3 32%	5 32%	1 36%	2 10%	7 26%	1 6%	3 23%	1 5%
Loans from friends or family	26 17%	8 53%	- -	2 10%	1 11%	4 30%	1 36%	3 17%	5 19%	2 10%	1 4%	- -
Credit cards	25 17%	2 17%	- -	4 21%	2 15%	4 30%	- -	- -	8 28%	1 8%	2 15%	2 14%
Bank loans	15 10%	1 4%	2 33%	1 5%	2 14%	3 23%	- -	- -	4 14%	2 10%	1 5%	1 12%
Student loans	15 10%	2 13%	- -	- -	1 8%	3 23%	- -	2 12%	7 26%	- -	- -	- -
"Payday" or other similar short-term, high interest loan	8 5%	- -	- -	3 18%	1 6%	2 14%	- -	- -	1 5%	- -	1 5%	- -
None of these	51 34%	4 27%	2 44%	7 39%	2 22%	3 21%	2 64%	5 32%	3 12%	10 59%	7 55%	6 53%

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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	2007	959	1048	191	339	414	360	321	382	747	487	284	489	537	496	520	274	180
Weighted base	2007	983	1024	241	321	381	341	301	422	542	582	421	462	510	530	504	289	174
I do not have any savings at all at the moment	452 23%	215 22%	237 23%	57 24%	97 30%	113 30%	98 29%	51 17%	36 8%	76 14%	129 22%	96 23%	151 33%	102 20%	119 22%	116 23%	59 20%	57 33%
I think my personal financial situation will improve over the next six months	417 21%	219 22%	197 19%	71 29%	80 25%	91 24%	66 19%	41 14%	69 16%	132 24%	139 24%	77 18%	68 15%	100 20%	110 21%	110 22%	58 20%	39 22%
I think my personal financial situation will worsen over the next six months	371 18%	197 20%	174 17%	27 11%	61 19%	61 16%	76 22%	74 25%	72 17%	100 19%	90 15%	77 18%	105 23%	100 20%	80 15%	100 20%	54 19%	37 21%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	142 7%	78 8%	64 6%	11 5%	45 14%	38 10%	28 8%	13 4%	7 2%	37 7%	31 5%	36 9%	39 8%	29 6%	36 7%	36 7%	27 9%	14 8%
I am currently falling behind with some bills and payments	142 7%	58 6%	84 8%	24 10%	27 8%	43 11%	30 9%	13 4%	6 1%	28 5%	38 7%	37 9%	39 8%	31 6%	36 7%	42 8%	20 7%	13 8%
I am currently in a Debt Management Plan	92 5%	50 5%	42 4%	8 3%	12 4%	28 7%	21 6%	5 2%	17 4%	16 3%	29 5%	19 4%	28 6%	25 5%	29 5%	23 4%	6 2%	9 5%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	90 4%	52 5%	38 4%	10 4%	17 5%	27 7%	13 4%	13 4%	9 2%	25 5%	31 5%	16 4%	18 4%	22 4%	23 4%	23 5%	14 5%	8 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	82 4%	41 4%	41 4%	24 10%	18 6%	21 5%	8 2%	7 2%	5 1%	15 3%	34 6%	24 6%	10 2%	22 4%	23 4%	17 3%	13 4%	6 4%
I have taken on a payday loan in the past six months	54 3%	30 3%	24 2%	13 6%	15 5%	17 4%	7 2%	2 1%	- -	12 2%	13 2%	12 3%	17 4%	21 4%	13 3%	13 3%	6 2%	* *

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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	2007	983	1024	241	321	381	341	301	422	542	582	421	462	510	530	504	289	174
None of these	828	378	449	88	98	117	126	147	252	240	242	170	176	201	242	194	130	60
	41%	38%	44%	36%	30%	31%	37%	49%	60%	44%	42%	40%	38%	39%	46%	39%	45%	34%

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Table 5

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

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	2007	180	95	241	184	168	102	165	272	265	172	163
Weighted base	2007	174	91	236	177	186	106	188	253	258	183	156
I do not have any savings at all at the moment	452 23%	57 33%	22 25%	61 26%	33 18%	54 29%	24 22%	37 20%	50 20%	51 20%	35 19%	28 18%
I think my personal financial situation will improve over the next six months	417 21%	39 22%	22 24%	48 20%	40 22%	38 20%	16 15%	41 22%	47 19%	53 21%	42 23%	31 20%
I think my personal financial situation will worsen over the next six months	371 18%	37 21%	17 18%	51 22%	32 18%	31 17%	25 23%	27 14%	48 19%	52 20%	29 16%	23 15%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	142 7%	14 8%	4 4%	19 8%	13 8%	17 9%	6 6%	8 4%	19 8%	9 4%	21 12%	11 7%
I am currently falling behind with some bills and payments	142 7%	13 8%	6 6%	23 10%	13 7%	18 10%	7 6%	12 6%	21 8%	10 4%	13 7%	6 4%
I am currently in a Debt Management Plan	92 5%	9 5%	3 3%	12 5%	7 4%	13 7%	3 2%	9 5%	12 5%	13 5%	4 2%	7 5%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	90 4%	8 5%	5 6%	13 6%	5 3%	8 4%	4 4%	11 6%	11 5%	10 4%	10 5%	4 2%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	82 4%	6 4%	2 3%	8 3%	7 4%	9 5%	4 4%	9 5%	16 6%	7 3%	8 5%	6 4%
I have taken on a payday loan in the past six months	54 3%	* *	4 5%	7 3%	2 1%	9 5%	3 3%	- -	13 5%	8 3%	3 1%	5 3%

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Table 5

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

Base: All respondents

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Weighted base	2007	174	91	236	177	186	106	188	253	258	183	156
None of these	828	60	36	83	76	73	45	90	93	108	85	79
	41%	34%	39%	35%	43%	39%	43%	48%	37%	42%	46%	51%

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Table 6
Q6. In the past six months, have you ever prioritised paying back any short-term, high interest loan such as a “payday” loan or doorstep loan, over spending on each of the following, or not?

Yes, I prioritised making payments on a payday loan over spending on...

Base: All respondents Who have taken out a payday loan in past 6 months

	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	61	32	29	13	18	19	9	2	-	18	12	11	20	23	13	17	7	1
Weighted base	54	30	24	13	15	17	7	2	-	12	13	12	17	21	13	13	6	*
Buying clothes for myself or my family	33 62%	17 56%	17 70%	6 46%	9 57%	12 75%	5 74%	1 63%	-	7 63%	9 69%	8 63%	9 56%	11 55%	10 72%	7 53%	5 89%	-
Buying food	25 46%	12 42%	12 52%	8 60%	7 47%	7 40%	3 43%	-	-	3 29%	7 57%	5 40%	9 54%	6 30%	7 56%	7 52%	4 67%	-
Paying a gas or electricity bill	23 42%	8 27%	15 62%	4 26%	10 66%	6 39%	2 27%	1 63%	-	6 53%	5 42%	6 51%	5 29%	8 40%	7 53%	4 31%	3 52%	-
Buying petrol or transport costs	17 31%	11 37%	6 23%	5 37%	5 36%	6 34%	* 6%	-	-	3 29%	6 43%	5 39%	3 17%	4 22%	3 25%	4 30%	5 79%	-
Paying a bank loan or credit card bill	13 24%	9 30%	4 17%	4 29%	3 18%	6 35%	* 6%	-	-	8 65%	1 10%	1 8%	3 18%	6 29%	4 32%	2 16%	* 8%	-
Socializing	2 4%	2 8%	-	-	2 11%	-	1 9%	-	-	-	2 13%	-	1 4%	-	1 5%	2 12%	-	-
None - I have never prioritised paying back any short-term, high interest loan over any of the above	5 10%	3 11%	2 9%	1 11%	2 10%	-	2 26%	1 37%	-	1 6%	1 6%	1 5%	3 20%	1 7%	1 6%	3 24%	-	-
Don't know	1 2%	1 3%	-	-	1 4%	* 2%	-	-	-	* 2%	-	-	1 4%	-	1 4%	-	-	* 100%

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Absolutes/col percents

Table 6
Q6. In the past six months, have you ever prioritised paying back any short-term, high interest loan such as a “payday” loan or doorstep loan, over spending on each of the following, or not?

Yes, I prioritised making payments on a payday loan over spending on...

Base: All respondents Who have taken out a payday loan in past 6 months

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	61	1	7	7	3	9	3	-	15	8	4	4
Weighted base	54	*	4	7	2	9	3	-	13	8	3	5
Buying clothes for myself or my family	33 62%	-	2 48%	3 51%	2 72%	6 74%	3 100%	-	6 44%	6 72%	2 76%	3 68%
Buying food	25 46%	-	3 63%	3 38%	2 72%	4 49%	3 100%	-	4 34%	2 24%	1 24%	3 68%
Paying a gas or electricity bill	23 42%	-	* 10%	4 51%	* 12%	5 61%	* 13%	-	8 62%	* 5%	3 100%	2 40%
Buying petrol or transport costs	17 31%	-	2 49%	-	2 84%	3 39%	3 100%	-	3 26%	1 15%	1 52%	-
Paying a bank loan or credit card bill	13 24%	-	* 10%	1 22%	* 12%	4 50%	-	-	3 21%	3 42%	* 18%	-
Socializing	2 4%	-	-	-	2 72%	1 7%	-	-	-	-	-	-
None - I have never prioritised paying back any short-term, high interest loan over any of the above	5 10%	-	1 22%	2 28%	* 16%	-	-	-	-	1 18%	-	1 16%
Don't know	1 2%	* 100%	-	-	-	1 7%	-	-	-	-	-	-

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Absolutes/col percents

Table 7

Q7. Which of the following events was responsible for pushing you into debt?

Base: All respondent extremely, very or fairly 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	874	419	455	101	191	230	168	98	86	308	207	126	233	246	206	234	113	75
Weighted base	842	419	423	116	179	208	157	84	97	219	241	178	204	228	216	213	114	71
Increase in costs of living alongside wages failing to keep up	423 50%	197 47%	227 54%	39 34%	85 48%	112 54%	90 57%	43 52%	54 55%	110 50%	112 47%	105 59%	96 47%	100 44%	111 51%	118 55%	60 53%	34 48%
Loss of employment	172 20%	86 20%	86 20%	30 26%	34 19%	42 20%	43 27%	17 20%	6 7%	40 18%	38 16%	35 20%	58 29%	65 28%	33 15%	35 16%	22 20%	17 23%
Paying for non-essential items such as a holiday	145 17%	80 19%	65 15%	23 20%	35 20%	43 21%	15 9%	12 14%	17 17%	49 22%	44 18%	31 17%	21 10%	37 16%	37 17%	45 21%	14 12%	12 16%
Change in relationship status	99 12%	55 13%	45 11%	13 11%	25 14%	25 12%	21 13%	8 10%	8 8%	27 12%	25 10%	18 10%	29 14%	30 13%	28 13%	23 11%	12 11%	5 7%
Paying for childcare or child-rearing costs	65 8%	36 9%	28 7%	13 11%	23 13%	20 10%	6 4%	1 1%	2 2%	22 10%	23 9%	12 7%	8 4%	16 7%	19 9%	15 7%	9 7%	7 10%
Fees/ University/ college expenses/ loan	22 3%	7 2%	15 4%	12 11%	7 4%	-	3 2%	-	-	12 6%	5 2%	-	5 3%	7 3%	8 4%	3 2%	4 4%	-
Health/ Illness	19 2%	9 2%	10 2%	-	2 1%	4 2%	4 2%	7 8%	3 3%	3 1%	1 1%	5 3%	9 5%	4 2%	7 3%	6 3%	2 2%	-
Reduction in work hours/ Single income	12 1%	8 2%	4 1%	1 1%	4 2%	4 2%	3 2%	-	-	4 2%	2 1%	4 2%	2 1%	4 2%	3 1%	2 1%	2 2%	-
Poor financial management/ investments	9 1%	4 1%	4 1%	1 1%	2 1%	2 1%	2 1%	1 1%	2 2%	2 1%	3 1%	2 1%	1 1%	3 1%	3 1%	2 1%	1 1%	-
Self employed/ Business not doing well	8 1%	3 1%	5 1%	2 2%	-	-	2 2%	2 2%	1 1%	2 1%	2 1%	2 1%	1 *	-	3 2%	3 1%	-	1 2%
Car expenses	6 1%	2 *	4 1%	3 3%	-	1 *	-	-	2 2%	3 1%	2 1%	-	1 *	1 *	2 1%	-	1 1%	2 3%
Added/ extra taxes	3 *	2 1%	1 *	-	1 *	1 1%	1 1%	-	-	-	1 *	1 *	2 1%	-	-	1 1%	1 1%	1 1%
Reduction/ no increase in salary	3 *	3 1%	-	-	1 *	-	* *	2 3%	-	1 *	-	2 1%	-	1 *	-	2 1%	* *	-
Property improvements	3 *	1 *	2 *	-	2 1%	-	1 1%	-	-	-	3 1%	-	-	1 1%	-	-	-	2 2%

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Table 7

Q7. Which of the following events was responsible for pushing you into debt?

Base: All respondent extremely, very or fairly 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
Weighted base	842	419	423	116	179	208	157	84	97	219	241	178	204	228	216	213	114	71
Buying a house	2 *	-	2 1%	-	-	-	1 1%	1 2%	-	-	-	1 1%	1 1%	-	1 *	-	-	1 2%
Retirement	2 *	1 *	1 *	-	-	-	-	-	2 2%	2 1%	-	-	-	-	1 *	1 *	1 1%	-
Helping family	2 *	1 *	1 *	-	-	-	-	1 2%	1 1%	1 *	1 *	-	*	-	1 1%	1 *	-	-
Increasing debt	2 *	2 *	-	-	1 1%	-	-	1 1%	-	-	1 *	-	1 *	-	-	1 *	-	1 2%
Loss of child benefits	2 *	1 *	1 *	-	1 *	-	-	1 1%	-	2 1%	-	-	-	1 *	-	1 *	-	-
Moving house	2 *	1 *	1 *	-	1 *	* *	-	* 1%	-	1 *	-	-	1 *	-	* *	1 *	-	-
Poor endowment policy	1 *	1 *	1 *	-	-	-	-	1 1%	1 1%	1 *	-	-	1 *	-	-	1 1%	-	-
Loss of benefits	1 *	1 *	1 *	-	-	-	1 1%	-	-	1 *	-	-	1 *	-	1 1%	-	-	-
Other	15 2%	8 2%	7 2%	2 2%	2 1%	6 3%	4 2%	-	1 1%	6 3%	4 2%	4 2%	1 *	6 3%	3 1%	1 *	1 1%	4 6%
None of the above	108 13%	49 12%	59 14%	19 16%	18 10%	21 10%	18 12%	11 13%	21 22%	22 10%	35 14%	22 12%	30 15%	31 13%	32 15%	20 9%	20 17%	6 8%

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Absolutes/col percents

Table 7

Q7. Which of the following events was responsible for pushing you into debt?

Base: All respondent extremely, very or fairly worried about their debts

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	874	75	37	120	77	79	39	67	135	111	74	60
Weighted base	842	71	34	109	70	85	40	74	129	99	74	57
Increase in costs of living alongside wages failing to keep up	423 50%	34 48%	20 59%	57 53%	41 58%	44 52%	18 46%	39 53%	53 41%	47 47%	42 57%	28 49%
Loss of employment	172 20%	17 23%	9 27%	17 16%	8 11%	14 17%	7 19%	8 11%	44 34%	20 21%	15 20%	11 19%
Paying for non-essential items such as a holiday	145 17%	12 16%	9 27%	23 21%	13 18%	15 18%	5 12%	16 21%	22 17%	15 16%	9 12%	6 11%
Change in relationship status	99 12%	5 7%	3 9%	13 12%	7 10%	18 21%	1 3%	6 9%	16 12%	14 15%	11 15%	3 6%
Paying for childcare or child-rearing costs	65 8%	7 10%	1 3%	11 10%	3 5%	8 10%	- -	7 10%	8 7%	7 7%	9 12%	3 6%
Fees/ University/ college expenses/ loan	22 3%	- -	- -	1 1%	2 3%	1 1%	2 4%	5 7%	3 3%	4 4%	3 4%	2 3%
Health/ Illness	19 2%	- -	1 3%	3 3%	2 3%	4 4%	* 1%	1 2%	1 1%	3 3%	2 2%	2 4%
Reduction in work hours/ Single income	12 1%	- -	- -	- -	2 4%	3 3%	- -	- -	- -	4 4%	2 3%	- -
Poor financial management/ investments	9 1%	- -	- -	1 1%	2 2%	- -	- -	1 1%	2 2%	1 1%	1 1%	2 3%
Self employed/ Business not doing well	8 1%	1 2%	- -	- -	3 4%	- -	- -	3 4%	- -	- -	- -	- -
Car expenses	6 1%	2 3%	- -	- -	- -	2 2%	- -	- -	- -	1 1%	1 2%	- -
Added/ extra taxes	3 *	1 1%	1 2%	1 1%	- -	- -	- -	- -	- -	- -	1 2%	- -
Reduction/ no increase in salary	3 *	- -	- -	- -	2 3%	- -	* 1%	- -	1 *	- -	- -	- -
Property improvements	3 *	2 2%	- -	- -	- -	- -	- -	- -	1 1%	- -	- -	- -

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Absolutes/col percents

Table 7

Q7. Which of the following events was responsible for pushing you into debt?

Base: All respondent extremely, very or fairly worried about their debts

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Weighted base	842	71	34	109	70	85	40	74	129	99	74	57
Buying a house	2 *	1 2%	-	-	-	-	-	-	-	-	-	1 2%
Retirement	2 *	-	-	-	1 1%	-	-	1 1%	-	-	1 1%	-
Helping family	2 *	-	-	1 1%	-	* 1%	-	-	-	-	-	1 1%
Increasing debt	2 *	1 2%	-	1 1%	-	-	-	-	-	-	-	-
Loss of child benefits	2 *	-	-	-	1 1%	-	-	-	-	1 1%	-	-
Moving house	2 *	-	* 1%	1 1%	-	* 1%	-	-	-	-	-	-
Poor endowment policy	1 *	-	1 2%	1 1%	-	-	-	-	-	-	-	-
Loss of benefits	1 *	-	-	-	-	1 1%	-	-	-	-	-	1 1%
Other	15 2%	4 6%	-	1 1%	-	1 2%	-	-	2 1%	4 4%	1 1%	1 2%
None of the above	108 13%	6 8%	3 8%	11 10%	6 9%	7 8%	11 27%	13 18%	20 15%	11 11%	9 12%	12 20%

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Table 8
Q8. 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	2007	959	1048	191	339	414	360	321	382	747	487	284	489	537	496	520	274	180
Weighted base	2007	983	1024	241	321	381	341	301	422	542	582	421	462	510	530	504	289	174
I never struggle to make it to payday	647 32%	362 37%	285 28%	69 29%	113 35%	130 34%	123 36%	106 35%	106 25%	213 39%	210 36%	141 33%	83 18%	161 32%	198 37%	166 33%	84 29%	38 22%
I am not currently employed	589 29%	255 26%	333 33%	63 26%	35 11%	40 10%	71 21%	115 38%	266 63%	131 24%	134 23%	104 25%	219 47%	141 28%	143 27%	147 29%	101 35%	57 33%
I sometimes struggle to make it to payday	589 29%	282 29%	307 30%	84 35%	130 41%	150 39%	113 33%	69 23%	41 10%	158 29%	159 27%	147 35%	125 27%	151 30%	156 29%	144 29%	84 29%	53 30%
I often struggle to make it to payday	182 9%	84 9%	98 10%	24 10%	43 13%	61 16%	34 10%	12 4%	8 2%	39 7%	79 14%	30 7%	35 8%	57 11%	33 6%	47 9%	20 7%	26 15%

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Absolutes/col percents

Table 8
Q8. Which of the following applies to you?
Base: All respondents

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	2007	180	95	241	184	168	102	165	272	265	172	163
Weighted base	2007	174	91	236	177	186	106	188	253	258	183	156
I never struggle to make it to payday	647 32%	38 22%	24 26%	69 29%	73 41%	62 33%	35 33%	73 39%	80 32%	82 32%	49 27%	63 40%
I am not currently employed	589 29%	57 33%	33 36%	68 29%	46 26%	45 24%	33 31%	51 27%	68 27%	72 28%	68 37%	47 30%
I sometimes struggle to make it to payday	589 29%	53 30%	28 31%	74 31%	42 24%	63 34%	32 30%	53 28%	77 30%	75 29%	53 29%	40 26%
I often struggle to make it to payday	182 9%	26 15%	6 6%	25 11%	16 9%	16 8%	7 7%	11 6%	28 11%	29 11%	13 7%	6 4%

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Absolutes/col percents

Table 9

Q9. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of...

Base: All respondents who struggle to make it to payday

	Gender			Age						Social 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	793	360	433	94	182	224	160	90	43	288	204	120	181	219	175	209	104	86
Weighted base	771	366	405	109	173	211	147	81	49	197	238	176	159	208	188	191	104	79
Rising costs of living	522 68%	228 62%	293 72%	54 50%	118 68%	147 70%	107 73%	61 75%	35 70%	126 64%	159 67%	121 69%	115 72%	119 57%	125 67%	139 73%	80 76%	59 74%
Making credit card repayments	193 25%	91 25%	102 25%	15 14%	50 29%	55 26%	46 31%	20 24%	8 16%	60 30%	64 27%	43 25%	26 16%	45 22%	44 23%	55 29%	26 25%	23 29%
Wage freezes	179 23%	88 24%	92 23%	16 15%	44 26%	57 27%	42 28%	19 23%	1 2%	48 25%	69 29%	37 21%	25 16%	42 20%	38 20%	53 28%	29 28%	18 22%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	140 18%	53 14%	87 21%	38 35%	38 22%	41 20%	13 8%	6 8%	4 7%	39 20%	35 15%	37 21%	29 18%	34 16%	36 19%	37 19%	20 19%	13 16%
Making mortgage repayments	129 17%	72 20%	57 14%	10 9%	33 19%	40 19%	27 18%	15 18%	5 11%	42 21%	42 18%	26 15%	18 12%	27 13%	42 22%	33 17%	14 13%	13 16%
Paying off bank loans	97 13%	60 16%	37 9%	11 11%	25 14%	34 16%	14 10%	5 6%	8 16%	28 14%	32 14%	26 15%	10 7%	30 15%	22 12%	26 13%	13 13%	6 7%
Recent cuts in welfare benefits	68 9%	30 8%	38 9%	7 7%	23 13%	17 8%	10 7%	11 14%	-	17 8%	12 5%	19 11%	20 13%	22 11%	23 12%	15 8%	5 5%	4 5%
Paying for childcare	55 7%	25 7%	30 7%	8 7%	22 13%	21 10%	4 3%	1 1%	-	24 12%	11 5%	14 8%	6 4%	10 5%	19 10%	8 4%	7 7%	11 14%
Paying a Debt Management Plan	49 6%	27 7%	22 5%	5 4%	8 5%	17 8%	15 10%	3 4%	2 3%	10 5%	22 9%	6 3%	12 7%	13 6%	10 5%	16 8%	4 4%	6 8%
Making payments on a "payday" loan or some other similar short-term, high interest loan	44 6%	20 6%	24 6%	9 8%	11 6%	13 6%	8 5%	3 3%	-	11 6%	10 4%	9 5%	13 8%	10 5%	14 7%	14 7%	3 3%	3 3%
None of these	63 8%	35 9%	29 7%	15 14%	10 5%	12 6%	10 7%	9 11%	8 16%	17 9%	22 9%	15 8%	9 6%	22 11%	15 8%	13 7%	9 9%	3 4%

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Absolutes/col percents

Table 9

Q9. Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of...

Base: All respondents who struggle to make it to payday

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	793	86	35	108	66	71	40	52	113	106	64	52
Weighted base	771	79	34	99	58	78	39	64	105	104	65	46
Rising costs of living	522 68%	59 74%	18 54%	77 78%	43 74%	54 69%	27 69%	46 71%	55 52%	64 62%	53 81%	25 55%
Making credit card repayments	193 25%	23 29%	8 24%	30 30%	17 30%	13 17%	8 21%	22 35%	25 24%	20 20%	18 27%	9 20%
Wage freezes	179 23%	18 22%	8 24%	25 25%	20 35%	17 21%	12 30%	10 15%	23 22%	19 18%	17 26%	12 25%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	140 18%	13 16%	6 19%	12 13%	18 31%	19 24%	8 20%	11 18%	16 15%	18 18%	12 19%	5 12%
Making mortgage repayments	129 17%	13 16%	4 13%	20 20%	9 16%	23 29%	3 7%	9 14%	14 13%	13 12%	11 17%	10 22%
Paying off bank loans	97 13%	6 7%	4 13%	15 16%	6 10%	7 8%	5 13%	9 15%	11 11%	19 18%	8 12%	6 12%
Recent cuts in welfare benefits	68 9%	4 5%	4 12%	8 8%	2 4%	15 19%	1 2%	5 7%	10 9%	13 12%	4 6%	4 8%
Paying for childcare	55 7%	11 14%	1 2%	5 5%	3 5%	9 12%	1 2%	6 9%	6 6%	3 3%	6 10%	3 8%
Paying a Debt Management Plan	49 6%	6 8%	1 3%	11 11%	4 6%	5 6%	1 2%	4 6%	8 8%	4 4%	3 5%	2 4%
Making payments on a "payday" loan or some other similar short-term, high interest loan	44 6%	3 3%	2 5%	9 9%	4 6%	5 6%	1 3%	6 9%	8 7%	3 2%	2 3%	3 7%
None of these	63 8%	3 4%	4 12%	7 8%	2 3%	7 9%	4 11%	3 5%	10 10%	12 12%	5 8%	5 10%