

# R3 Personal Debt Snapshot

## Wave 11 - June

### **METHODOLOGY NOTE**

ComRes interviewed 2,060 GB adults online between 31<sup>st</sup> May and 2<sup>nd</sup> June 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 Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 1

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

	Total	Gender		Age						Social Grade				Employment Sector	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2060	980	1080	222	334	356	390	314	444	601	595	352	512	273	851
Weighted base	2060	1010	1050	245	347	347	367	306	448	551	571	449	489	293	861
NET: Worried	1027	462	564	137	235	210	204	127	114	236	283	220	287	173	479
	50%	46%	54%	56%	68%	61%	56%	41%	25%	43%	50%	49%	59%	59%	56%
NET: Extremely/ very worried	439	189	250	53	105	94	99	58	31	89	132	85	133	88	203
	21%	19%	24%	22%	30%	27%	27%	19%	7%	16%	23%	19%	27%	30%	24%
Extremely worried	(4) 212	91	121	32	47	50	48	24	11	37	68	45	63	41	100
	10%	9%	12%	13%	14%	14%	13%	8%	3%	7%	12%	10%	13%	14%	12%
Very worried	(3) 227	98	129	21	58	44	50	35	20	52	64	41	70	47	103
	11%	10%	12%	8%	17%	13%	14%	11%	4%	9%	11%	9%	14%	16%	12%
Fairly worried	(2) 587	273	314	84	130	117	106	68	83	147	151	135	154	86	276
	29%	27%	30%	34%	37%	34%	29%	22%	18%	27%	26%	30%	32%	29%	32%
Not at all worried	(1) 1033	547	486	108	112	137	163	179	335	315	288	229	202	119	382
	50%	54%	46%	44%	32%	39%	44%	59%	75%	57%	50%	51%	41%	41%	44%
NET: Not worried	1621	821	800	192	242	253	269	247	417	462	439	363	356	205	658
	79%	81%	76%	78%	70%	73%	73%	81%	93%	84%	77%	81%	73%	70%	76%
Mean	1.81	1.73	1.89	1.91	2.11	2.02	1.96	1.68	1.35	1.66	1.85	1.78	1.99	2.03	1.91
Standard deviation	0.99	0.96	1.02	1.02	1.01	1.05	1.05	0.95	0.68	0.90	1.03	0.98	1.04	1.06	1.01
Standard error	0.02	0.03	0.03	0.07	0.06	0.06	0.05	0.05	0.03	0.04	0.04	0.05	0.05	0.06	0.03

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 1

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

	Total	Region										
		Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	2060	175	89	244	173	183	153	115	198	274	295	161
Weighted base	2060	185	82	227	185	185	144	103	206	268	288	185
NET: Worried	1027 50%	88 48%	36 44%	111 49%	89 48%	101 54%	80 55%	52 51%	103 50%	162 61%	139 48%	65 35%
NET: Extremely/ very worried	439 21%	39 21%	19 23%	47 21%	30 16%	44 24%	32 22%	20 19%	47 23%	81 30%	61 21%	19 10%
Extremely worried	(4) 212 10%	16 9%	10 12%	20 9%	10 5%	24 13%	18 12%	11 11%	31 15%	38 14%	30 11%	3 2%
Very worried	(3) 227 11%	23 12%	9 11%	27 12%	20 11%	20 11%	14 10%	8 8%	16 8%	44 16%	31 11%	16 8%
Fairly worried	(2) 587 29%	49 26%	18 21%	63 28%	59 32%	56 30%	48 33%	33 32%	56 27%	81 30%	78 27%	47 25%
Not at all worried	(1) 1033 50%	97 52%	46 56%	116 51%	96 52%	85 46%	65 45%	51 49%	103 50%	105 39%	149 52%	120 65%
NET: Not worried	1621 79%	146 79%	64 77%	179 79%	155 84%	141 76%	112 78%	83 81%	159 77%	187 70%	227 79%	167 90%
Mean	1.81	1.77	1.78	1.79	1.70	1.91	1.90	1.81	1.88	2.05	1.80	1.47
Standard deviation	0.99	0.98	1.05	0.97	0.87	1.04	1.02	1.00	1.08	1.06	1.01	0.72
Standard error	0.02	0.07	0.11	0.06	0.07	0.08	0.08	0.09	0.08	0.06	0.06	0.06

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 2

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

	Gender		Age							Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	1029	449	580	135	220	218	224	123	109	262	291	173	303	162	474
Weighted base	1027	462	564	137	235	210	204	127	114	236	283	220	287	173	479
Credit cards	429 42%	194 42%	235 42%	29 21%	90 38%	97 46%	99 49%	52 41%	62 55%	106 45%	124 44%	97 44%	101 35%	71 41%	208 43%
Mortgage repayments	221 22%	110 24%	111 20%	9 6%	50 21%	52 25%	51 25%	41 33%	18 16%	60 25%	62 22%	47 21%	53 18%	42 24%	116 24%
Overdraft	210 20%	85 18%	124 22%	34 25%	46 20%	48 23%	42 21%	22 17%	17 15%	40 17%	64 23%	44 20%	61 21%	30 18%	102 21%
Bank loans	156 15%	78 17%	77 14%	15 11%	46 20%	49 23%	22 11%	20 16%	3 2%	41 17%	46 16%	31 14%	39 13%	32 19%	88 18%
Paying a debt management plan	114 11%	59 13%	55 10%	12 9%	25 11%	30 14%	19 9%	14 11%	13 12%	25 10%	32 11%	23 10%	35 12%	20 12%	47 10%
Loans from friends or family	113 11%	43 9%	70 12%	27 20%	28 12%	26 12%	22 11%	7 5%	3 3%	21 9%	41 15%	21 10%	30 11%	21 12%	51 11%
"Payday" or other similar short-term, high interest loan	104 10%	48 10%	56 10%	26 19%	32 14%	29 14%	9 4%	5 4%	3 3%	21 9%	30 11%	23 10%	30 10%	27 15%	55 11%
Student loans	95 9%	39 8%	56 10%	48 35%	32 13%	6 3%	7 4%	1 1%	- -	27 12%	34 12%	17 8%	16 6%	12 7%	45 9%
Rent arrears	89 9%	38 8%	51 9%	15 11%	21 9%	24 12%	17 8%	9 7%	3 3%	12 5%	22 8%	17 8%	38 13%	16 9%	37 8%
Store cards	62 6%	25 5%	37 7%	7 5%	20 9%	16 8%	12 6%	3 3%	3 2%	12 5%	16 6%	16 7%	17 6%	8 5%	35 7%
None of these	130 13%	57 12%	74 13%	18 13%	14 6%	28 13%	30 15%	19 15%	21 18%	18 8%	34 12%	29 13%	49 17%	15 9%	54 11%

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 2

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

	Region											
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	1029	86	39	116	86	98	88	58	103	157	140	58
Weighted base	1027	88	36	111	89	101	80	52	103	162	139	65
Credit cards	429 42%	29 33%	20 56%	53 48%	32 36%	38 37%	37 46%	20 37%	45 44%	59 37%	65 47%	33 50%
Mortgage repayments	221 22%	13 14%	9 24%	24 21%	27 31%	28 27%	15 19%	14 27%	21 21%	29 18%	26 19%	15 24%
Overdraft	210 20%	13 14%	4 11%	23 21%	11 12%	26 26%	19 24%	10 19%	21 21%	28 17%	38 27%	17 26%
Bank loans	156 15%	17 19%	5 15%	12 11%	9 10%	16 16%	9 12%	13 24%	13 13%	27 17%	24 17%	11 16%
Paying a debt management plan	114 11%	9 10%	5 14%	8 7%	14 15%	11 11%	5 6%	6 11%	14 14%	25 16%	13 9%	4 7%
Loans from friends or family	113 11%	8 9%	6 16%	6 6%	4 4%	14 14%	8 11%	8 16%	11 10%	26 16%	17 12%	5 8%
"Payday" or other similar short-term, high interest loan	104 10%	14 15%	4 12%	15 13%	6 7%	10 10%	6 8%	2 4%	3 3%	23 14%	18 13%	3 5%
Student loans	95 9%	7 8%	2 7%	14 13%	10 11%	14 14%	6 7%	5 9%	5 5%	21 13%	9 7%	1 2%
Rent arrears	89 9%	3 4%	4 11%	8 7%	5 5%	4 4%	5 7%	6 12%	5 5%	29 18%	17 12%	3 4%
Store cards	62 6%	5 6%	2 6%	10 9%	2 2%	5 5%	5 6%	3 6%	4 4%	15 10%	7 5%	3 5%
None of these	130 13%	20 23%	5 14%	13 12%	9 10%	14 14%	7 8%	6 12%	20 19%	13 8%	15 11%	7 11%

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

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**

	Total	Gender		Age						Social Grade				Employment Sector	
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2060	980	1080	222	334	356	390	314	444	601	595	352	512	273	851
Weighted base	2060	1010	1050	245	347	347	367	306	448	551	571	449	489	293	861
NET: Likely	150 7%	81 8%	69 7%	40 16%	62 18%	30 9%	13 4%	5 2%	- -	34 6%	48 8%	33 7%	34 7%	36 12%	85 10%
Very likely	(4) 2%	25 2%	26 2%	7 3%	19 6%	16 4%	7 2%	1 *	- -	15 3%	9 2%	12 3%	14 3%	16 6%	20 2%
Fairly likely	(3) 5%	99 6%	43 4%	33 13%	43 12%	14 4%	6 2%	3 1%	- -	19 4%	39 7%	21 5%	20 4%	20 7%	64 7%
Fairly unlikely	(2) 5%	105 5%	48 5%	57 5%	18 7%	33 9%	16 5%	14 4%	17 6%	6 1%	18 3%	27 5%	39 9%	20 4%	60 7%
Very unlikely	(1) 83%	1716 83%	837 83%	878 84%	162 66%	227 65%	278 80%	327 89%	281 92%	441 98%	482 88%	462 81%	365 81%	407 83%	664 77%
NET: Unlikely	1820 88%	885 88%	936 89%	180 74%	260 75%	294 85%	341 93%	299 98%	447 100%	501 91%	489 86%	403 90%	427 87%	247 85%	724 84%
Don't know	90 4%	44 4%	46 4%	24 10%	25 7%	23 7%	13 4%	2 1%	1 *	16 3%	34 6%	12 3%	28 6%	9 3%	52 6%
Mean	1.23	1.24	1.22	1.48	1.55	1.28	1.13	1.09	1.01	1.19	1.25	1.27	1.22	1.39	1.31
Standard deviation	0.66	0.67	0.64	0.87	0.93	0.76	0.52	0.37	0.12	0.63	0.66	0.68	0.67	0.85	0.72
Standard error	0.01	0.02	0.02	0.06	0.05	0.04	0.03	0.02	0.01	0.03	0.03	0.04	0.03	0.05	0.03

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**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**

	Region											
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	2060	175	89	244	173	183	153	115	198	274	295	161
Weighted base	2060	185	82	227	185	185	144	103	206	268	288	185
NET: Likely	150 7%	16 9%	7 9%	22 10%	5 3%	13 7%	6 4%	7 7%	6 3%	40 15%	18 6%	10 5%
Very likely	(4) 50 2%	3 2%	3 3%	5 2%	2 1%	6 3%	3 2%	5 4%	2 1%	9 4%	10 4%	2 1%
Fairly likely	(3) 99 5%	13 7%	5 5%	17 7%	3 1%	7 4%	3 2%	2 2%	3 2%	31 11%	8 3%	8 4%
Fairly unlikely	(2) 105 5%	6 3%	4 5%	8 4%	5 3%	15 8%	9 6%	8 8%	7 4%	22 8%	16 6%	4 2%
Very unlikely	(1) 1716 83%	158 85%	66 81%	191 84%	169 91%	147 79%	122 85%	84 81%	183 89%	187 70%	243 84%	166 90%
NET: Unlikely	1820 88%	163 88%	71 86%	199 88%	174 94%	162 88%	131 91%	92 89%	191 93%	209 78%	259 90%	170 92%
Don't know	90 4%	6 3%	5 6%	6 3%	6 3%	10 5%	7 5%	4 4%	10 5%	19 7%	12 4%	6 3%
Mean	1.23	1.23	1.27	1.26	1.10	1.27	1.17	1.27	1.11	1.45	1.22	1.14
Standard deviation	0.66	0.65	0.73	0.70	0.44	0.70	0.55	0.72	0.45	0.85	0.67	0.53
Standard error	0.01	0.05	0.08	0.05	0.03	0.05	0.05	0.07	0.03	0.05	0.04	0.04

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

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	2060	980	1080	222	334	356	390	314	444	601	595	352	512	273	851
Weighted base	2060	1010	1050	245	347	347	367	306	448	551	571	449	489	293	861
I do not have any savings at all at the moment	546 27%	222 22%	324 31%	72 29%	108 31%	123 36%	127 35%	66 22%	50 11%	99 18%	147 26%	123 27%	178 36%	79 27%	239 28%
I think my personal financial situation will worsen over the next six months	428 21%	188 19%	240 23%	23 9%	57 16%	85 25%	112 31%	72 23%	79 18%	76 14%	117 20%	82 18%	153 31%	69 23%	147 17%
I think my personal financial situation will improve over the next six months	378 18%	202 20%	176 17%	53 22%	94 27%	71 21%	50 13%	52 17%	59 13%	122 22%	100 17%	86 19%	70 14%	62 21%	205 24%
I am currently falling behind with some bills and payments	214 10%	97 10%	117 11%	34 14%	57 16%	47 13%	47 13%	23 8%	7 2%	23 4%	71 12%	51 11%	69 14%	34 12%	103 12%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	211 10%	91 9%	120 11%	20 8%	37 11%	46 13%	57 15%	28 9%	23 5%	51 9%	59 10%	40 9%	61 12%	38 13%	96 11%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	145 7%	66 7%	79 7%	22 9%	36 10%	37 11%	28 8%	13 4%	8 2%	25 5%	58 10%	22 5%	40 8%	46 16%	58 7%
I am currently in a Debt Management Plan	140 7%	73 7%	67 6%	15 6%	25 7%	32 9%	28 8%	25 8%	15 3%	32 6%	41 7%	29 7%	38 8%	34 12%	55 6%
I have taken on a payday loan in the past six months	101 5%	51 5%	50 5%	21 8%	33 9%	24 7%	18 5%	2 1%	4 1%	21 4%	32 6%	17 4%	31 6%	23 8%	58 7%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	100 5%	47 5%	52 5%	18 7%	32 9%	27 8%	12 3%	8 2%	4 1%	14 2%	35 6%	31 7%	20 4%	17 6%	54 6%



**Personal Debt Survey**  
**ONLINE Fieldwork : 31st May - 2nd June 2013**

Absolutes/col percents

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
Weighted base	2060	1010	1050	245	347	347	367	306	448	551	571	449	489	293	861
None of these	835	416	420	98	106	116	121	124	270	264	241	177	152	88	314
	41%	41%	40%	40%	31%	34%	33%	40%	60%	48%	42%	40%	31%	30%	37%

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

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

	Region											
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	2060	175	89	244	173	183	153	115	198	274	295	161
Weighted base	2060	185	82	227	185	185	144	103	206	268	288	185
I do not have any savings at all at the moment	546 27%	48 26%	23 28%	57 25%	51 27%	52 28%	38 26%	27 26%	53 26%	79 29%	80 28%	40 21%
I think my personal financial situation will worsen over the next six months	428 21%	42 23%	23 28%	46 21%	26 14%	40 21%	31 22%	25 24%	42 20%	62 23%	55 19%	36 20%
I think my personal financial situation will improve over the next six months	378 18%	31 17%	7 9%	44 20%	43 23%	37 20%	30 21%	14 13%	31 15%	53 20%	51 18%	36 19%
I am currently falling behind with some bills and payments	214 10%	24 13%	9 11%	19 8%	15 8%	21 11%	12 9%	14 13%	19 9%	43 16%	29 10%	11 6%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	211 10%	20 11%	5 6%	23 10%	17 9%	10 6%	10 7%	11 10%	26 13%	41 15%	30 10%	16 9%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	145 7%	17 9%	5 6%	14 6%	10 5%	6 3%	9 6%	13 12%	13 6%	27 10%	20 7%	12 6%
I am currently in a Debt Management Plan	140 7%	17 9%	8 9%	11 5%	14 8%	10 5%	12 8%	7 7%	15 7%	18 7%	22 8%	6 3%
I have taken on a payday loan in the past six months	101 5%	11 6%	3 4%	17 7%	5 3%	7 4%	7 5%	3 3%	4 2%	19 7%	20 7%	4 2%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	100 5%	9 5%	4 4%	7 3%	5 3%	8 4%	5 3%	6 6%	5 3%	26 10%	14 5%	11 6%

**Personal Debt Survey**  
**ONLINE Fieldwork : 31st May - 2nd June 2013**

Absolutes/col percents

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

	Region											
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Weighted base	2060	185	82	227	185	185	144	103	206	268	288	185
None of these	835 41%	74 40%	34 41%	92 40%	78 42%	73 39%	54 38%	41 40%	88 43%	88 33%	128 44%	86 46%

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 5

**Q.5 In the past six months, have you ever prioritised paying back any short-term, high interest loan such as a 'payday' loan or doorstep loan, over spending on each of the following, or not? Yes, I prioritised making payments on a payday loan over spending on...**

**Base: All who have taken a payday loan**

	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	94	42	52	20	28	23	19	2	2	21	32	14	27	20	55
Weighted base	101	51	50	21	33	24	18	2	4	21	32	17	31	23	58
Buying food	51 50%	27 53%	24 48%	9 43%	20 62%	14 58%	5 27%	1 73%	1 36%	8 40%	12 39%	12 69%	18 59%	14 59%	29 50%
Paying a gas or electricity bill	35 35%	22 43%	13 26%	8 41%	10 32%	11 44%	6 31%	- -	- -	3 13%	16 49%	2 14%	14 46%	5 20%	21 36%
Buying clothes for myself or my family	35 34%	17 33%	18 35%	7 32%	5 15%	15 64%	6 35%	1 27%	1 36%	7 31%	15 46%	3 19%	10 32%	11 49%	15 26%
Buying petrol or transport costs	26 26%	17 34%	9 18%	7 33%	12 36%	5 20%	1 4%	2 100%	- -	5 22%	9 27%	4 21%	9 30%	4 18%	14 25%
Paying a bank loan or credit card bill	22 21%	16 31%	6 11%	5 26%	8 24%	6 25%	2 12%	- -	- -	1 6%	9 28%	2 13%	9 30%	4 17%	12 21%
Other	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
None - I have never prioritised paying back any short-term, high interest loan over any of the above	20 20%	6 12%	14 27%	2 10%	5 17%	3 14%	6 36%	- -	3 64%	10 45%	3 8%	2 9%	6 19%	4 17%	10 17%
Don't know	* *	* 1%	- -	* 2%	- -	- -	- -	- -	- -	* 2%	- -	- -	- -	- -	* 1%

**Personal Debt Survey**  
**ONLINE Fieldwork : 31st May - 2nd June 2013**

Absolutes/col percents

Table 5

**Q.5 In the past six months, have you ever prioritised paying back any short-term, high interest loan such as a 'payday' loan or doorstep loan, over spending on each of the following, or not? Yes, I prioritised making payments on a payday loan over spending on...**

**Base: All who have taken a payday loan**

	Region											
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	94	6	4	14	5	7	7	5	3	18	20	5
Weighted base	101	11	3	17	5	7	7	3	4	19	20	4
Buying food	51 50%	5 40%	1 20%	11 66%	2 49%	5 75%	3 43%	2 53%	1 22%	9 44%	10 51%	2 53%
Paying a gas or electricity bill	35 35%	4 32%	2 84%	6 36%	- -	2 24%	4 60%	2 56%	- -	7 36%	7 35%	1 26%
Buying clothes for myself or my family	35 34%	2 17%	2 64%	4 23%	- -	3 40%	5 68%	* 13%	* 10%	8 40%	10 47%	1 25%
Buying petrol or transport costs	26 26%	1 10%	1 20%	8 47%	- -	3 45%	- -	1 23%	- -	4 23%	8 38%	1 13%
Paying a bank loan or credit card bill	22 21%	4 32%	- -	5 28%	- -	- -	- -	2 46%	- -	6 32%	5 22%	1 22%
Other	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -
None - I have never prioritised paying back any short-term, high interest loan over any of the above	20 20%	1 11%	- -	1 9%	2 51%	1 7%	1 9%	1 31%	3 69%	4 23%	5 26%	- -
Don't know	* *	- -	- -	* 3%	- -	- -	- -	- -	- -	- -	- -	- -

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 6  
**Q.6 Which of the following, if any, apply to you?**  
**Base: All who have taken a payday loan**

	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	94	42	52	20	28	23	19	2	2	21	32	14	27	20	55
Weighted base	101	51	50	21	33	24	18	2	4	21	32	17	31	23	58
I took out a payday loan because I couldn't get credit anywhere else	53 53%	24 48%	29 58%	7 36%	13 41%	18 74%	11 65%	2 100%	1 36%	13 62%	15 48%	9 53%	16 52%	14 61%	27 47%
I regret taking out my payday loan	48 48%	24 47%	24 49%	8 39%	13 39%	17 69%	8 45%	1 73%	1 36%	10 47%	11 36%	8 50%	19 60%	13 55%	25 43%
Overall my payday loan has made my financial situation worse	43 42%	22 43%	21 42%	8 38%	11 35%	13 55%	9 50%	1 73%	-	10 49%	11 34%	3 18%	19 60%	11 50%	21 37%
I took out a payday loan because it was easier than applying for credit elsewhere	39 39%	24 47%	15 30%	10 50%	12 38%	9 39%	4 24%	1 73%	1 36%	6 28%	12 37%	8 50%	13 43%	4 18%	26 45%
Taking out a payday loan will make it harder for me to pay other bills next month	36 35%	18 35%	18 36%	10 46%	10 31%	10 43%	4 25%	1 73%	-	6 30%	9 29%	6 34%	14 46%	8 35%	23 40%
I took out a payday loan but couldn't pay it off, so had to get another one	27 27%	18 35%	9 18%	8 40%	6 18%	10 42%	3 17%	-	-	6 27%	9 30%	5 30%	7 21%	6 26%	18 31%
I took out a payday loan but had to use my bank overdraft to make a payment on my payday loan	17 17%	11 22%	6 12%	4 22%	4 11%	7 31%	1 7%	-	-	2 10%	6 20%	-	8 26%	3 14%	7 12%
Overall my payday loan has had a positive impact on my finances	13 13%	4 8%	9 17%	1 6%	6 18%	1 6%	4 25%	-	-	5 23%	5 14%	1 6%	2 7%	5 21%	7 12%
None of these	5 5%	-	5 10%	-	3 8%	-	-	-	3 64%	3 12%	-	3 16%	-	3 11%	-

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 6

**Q.6 Which of the following, if any, apply to you?****Base: All who have taken a payday loan**

	Region											
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	94	6	4	14	5	7	7	5	3	18	20	5
Weighted base	101	11	3	17	5	7	7	3	4	19	20	4
I took out a payday loan because I couldn't get credit anywhere else	53 53%	- -	2 80%	10 59%	1 25%	6 77%	4 61%	2 46%	1 31%	9 46%	15 71%	4 100%
I regret taking out my payday loan	48 48%	4 35%	1 36%	8 50%	1 25%	5 77%	3 46%	2 46%	1 31%	12 63%	8 39%	2 53%
Overall my payday loan has made my financial situation worse	43 42%	4 35%	- -	7 41%	1 14%	1 15%	4 55%	2 46%	1 22%	11 56%	13 64%	- -
I took out a payday loan because it was easier than applying for credit elsewhere	39 39%	7 58%	2 84%	10 58%	- -	3 47%	2 22%	1 33%	1 22%	5 27%	7 33%	2 39%
Taking out a payday loan will make it harder for me to pay other bills next month	36 35%	1 11%	* 16%	9 51%	2 31%	2 25%	3 46%	2 69%	1 22%	10 54%	6 27%	- -
I took out a payday loan but couldn't pay it off, so had to get another one	27 27%	7 60%	- -	4 26%	- -	1 10%	1 18%	1 40%	1 22%	6 28%	6 31%	- -
I took out a payday loan but had to use my bank overdraft to make a payment on my payday loan	17 17%	1 11%	1 20%	2 11%	- -	1 15%	- -	* 13%	- -	6 32%	5 26%	- -
Overall my payday loan has had a positive impact on my finances	13 13%	- -	1 27%	1 7%	1 30%	1 13%	2 34%	2 71%	- -	2 12%	1 4%	* 12%
None of these	5 5%	3 23%	- -	- -	- -	- -	- -	- -	3 69%	- -	- -	- -

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

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

	Gender		Age						Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Public	Private
Unweighted base	2060	980	1080	222	334	356	390	314	444	601	595	352	512	273	851
Weighted base	2060	1010	1050	245	347	347	367	306	448	551	571	449	489	293	861
NET: Often/sometimes struggle	861 42%	391 39%	470 45%	142 58%	191 55%	202 58%	170 46%	108 35%	48 11%	181 33%	277 49%	206 46%	197 40%	184 63%	513 60%
I often struggle to make it to payday	270 13%	106 11%	164 16%	44 18%	57 17%	63 18%	65 18%	33 11%	8 2%	41 7%	105 18%	58 13%	67 14%	58 20%	158 18%
I sometimes struggle to make it to payday	590 29%	284 28%	306 29%	97 40%	134 39%	140 40%	105 29%	74 24%	40 9%	140 25%	172 30%	149 33%	129 26%	127 43%	356 41%
I never struggle to make it to payday	521 25%	319 32%	201 19%	43 17%	105 30%	87 25%	116 32%	92 30%	78 17%	180 33%	143 25%	117 26%	81 17%	108 37%	333 39%
I am not currently employed	678 33%	299 30%	379 36%	60 25%	50 15%	58 17%	81 22%	106 35%	323 72%	190 35%	151 27%	125 28%	211 43%	-	15 2%



## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

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

	Region											
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	2060	175	89	244	173	183	153	115	198	274	295	161
Weighted base	2060	185	82	227	185	185	144	103	206	268	288	185
NET: Often/sometimes struggle	861 42%	81 44%	32 39%	93 41%	74 40%	61 33%	72 50%	48 46%	74 36%	139 52%	118 41%	69 37%
I often struggle to make it to payday	270 13%	31 17%	9 11%	34 15%	20 11%	23 12%	21 15%	12 12%	23 11%	46 17%	41 14%	10 5%
I sometimes struggle to make it to payday	590 29%	50 27%	23 28%	59 26%	54 29%	38 20%	51 35%	36 35%	51 25%	93 35%	77 27%	60 32%
I never struggle to make it to payday	521 25%	44 24%	15 19%	65 29%	53 28%	66 35%	28 19%	28 28%	51 25%	55 21%	64 22%	53 28%
I am not currently employed	678 33%	60 33%	35 42%	69 31%	59 32%	59 32%	44 30%	27 26%	81 39%	73 27%	107 37%	64 34%

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 8

**Q.8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of...?**

**Base: All who struggle to make it to payday**

	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	869	371	498	129	191	204	191	106	48	213	280	162	214	165	525
Weighted base	861	391	470	142	191	202	170	108	48	181	277	206	197	184	513
Rising costs of living	574 67%	233 59%	342 73%	79 56%	102 53%	139 69%	134 79%	86 80%	34 72%	118 65%	180 65%	144 70%	131 67%	118 64%	348 68%
Making credit card repayments	217 25%	108 28%	109 23%	28 20%	56 29%	42 21%	50 29%	29 26%	13 27%	56 31%	60 22%	52 25%	49 25%	39 21%	138 27%
Paying for rent	190 22%	78 20%	112 24%	49 34%	44 23%	39 19%	34 20%	21 19%	3 7%	28 16%	66 24%	54 26%	42 21%	34 19%	124 24%
Wage freezes	166 19%	75 19%	91 19%	16 11%	29 15%	43 21%	57 33%	16 15%	6 13%	27 15%	61 22%	43 21%	35 18%	65 35%	89 17%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	160 19%	83 21%	77 16%	39 28%	38 20%	33 17%	30 17%	15 14%	5 11%	37 20%	55 20%	30 15%	38 20%	29 16%	96 19%
Making mortgage repayments	140 16%	73 19%	68 14%	12 9%	33 17%	36 18%	31 18%	20 19%	7 15%	33 18%	42 15%	30 15%	35 18%	37 20%	81 16%
Paying off bank loans	108 13%	55 14%	53 11%	11 8%	33 17%	34 17%	13 8%	13 12%	2 5%	18 10%	34 12%	34 16%	23 12%	21 11%	73 14%
Recent cuts in welfare benefits	96 11%	32 8%	64 14%	13 9%	20 10%	28 14%	20 12%	10 9%	4 9%	12 7%	23 8%	23 11%	38 19%	13 7%	42 8%
Paying a Debt Management Plan	79 9%	41 11%	37 8%	6 4%	13 7%	25 12%	18 11%	11 10%	6 12%	21 12%	25 9%	18 9%	15 7%	23 13%	38 7%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	60 7%	23 6%	37 8%	11 8%	16 8%	19 9%	10 6%	1 1%	2 5%	11 6%	18 7%	10 5%	21 11%	16 9%	36 7%
None of these	68 8%	28 7%	39 8%	21 15%	15 8%	10 5%	11 7%	8 7%	3 6%	9 5%	25 9%	18 9%	16 8%	20 11%	32 6%

## Personal Debt Survey

### ONLINE Fieldwork : 31st May - 2nd June 2013

Absolutes/col percents

Table 8

**Q.8 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of...?**

**Base: All who struggle to make it to payday**

	Region											
	Total	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West
Unweighted base	869	84	34	98	75	68	75	50	72	138	117	58
Weighted base	861	81	32	93	74	61	72	48	74	139	118	69
Rising costs of living	574 67%	50 62%	25 78%	61 66%	61 82%	40 67%	52 73%	32 68%	52 70%	74 53%	77 65%	48 70%
Making credit card repayments	217 25%	13 16%	7 21%	29 31%	14 18%	19 31%	14 20%	6 13%	18 24%	39 28%	46 39%	12 18%
Paying for rent	190 22%	16 20%	3 9%	18 19%	13 17%	11 19%	12 17%	11 23%	11 15%	49 35%	34 29%	12 17%
Wage freezes	166 19%	16 20%	5 15%	16 17%	15 21%	6 10%	8 12%	14 29%	23 31%	22 16%	22 18%	18 27%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	160 19%	14 17%	7 22%	20 22%	10 13%	18 29%	13 19%	9 19%	6 9%	30 22%	21 18%	12 17%
Making mortgage repayments	140 16%	6 8%	9 27%	21 22%	8 11%	14 23%	14 19%	9 20%	11 15%	17 12%	19 16%	12 17%
Paying off bank loans	108 13%	8 10%	5 15%	18 19%	7 9%	7 11%	6 8%	4 8%	4 5%	21 15%	22 19%	6 9%
Recent cuts in welfare benefits	96 11%	13 15%	5 15%	19 21%	8 10%	3 5%	5 7%	4 9%	7 10%	15 11%	11 10%	6 8%
Paying a Debt Management Plan	79 9%	4 5%	4 12%	7 8%	10 13%	9 15%	5 7%	3 5%	8 12%	9 7%	14 12%	5 7%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	60 7%	4 5%	3 11%	15 17%	- -	3 6%	9 12%	1 2%	3 4%	11 8%	9 8%	1 2%
None of these	68 8%	11 14%	3 8%	4 4%	3 4%	4 7%	9 13%	5 11%	8 11%	12 9%	5 4%	4 6%