

# R3 Personal Debt Snapshot

## Wave 12 – September 2013

### **METHODOLOGY NOTE**

ComRes interviewed 2,006 GB adults online between 27<sup>th</sup> and 29<sup>th</sup> September 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 : 27th-29th September 2013

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	Private
Unweighted base	2006	926	1080	219	354	334	342	304	453	595	593	325	493	267	757
Weighted base	2006	983	1023	238	338	338	358	298	437	536	556	437	477	303	820
NET: Worried	948 47%	429 44%	520 51%	123 52%	222 66%	207 61%	184 51%	130 44%	82 19%	220 41%	248 45%	223 51%	257 54%	166 55%	454 55%
NET: Extremely/ very worried	375 19%	152 15%	223 22%	48 20%	89 26%	92 27%	82 23%	44 15%	21 5%	81 15%	105 19%	88 20%	100 21%	76 25%	166 20%
Extremely worried	(4) 8%	152 6%	92 9%	15 6%	33 10%	45 13%	35 10%	15 5%	9 2%	35 7%	39 7%	27 6%	51 11%	23 8%	65 8%
Very worried	(3) 11%	223 9%	131 13%	33 14%	56 17%	47 14%	47 13%	28 10%	12 3%	46 9%	66 12%	62 14%	49 10%	52 17%	102 12%
Fairly worried	(2) 29%	574 28%	296 29%	75 32%	133 40%	115 34%	102 29%	87 29%	61 14%	139 26%	142 26%	135 31%	157 33%	90 30%	288 35%
Not at all worried	(1) 53%	1058 56%	503 49%	115 48%	116 34%	130 39%	174 49%	168 56%	355 81%	316 59%	308 55%	214 49%	220 46%	137 45%	366 45%
NET: Not worried	1631 81%	831 85%	800 78%	190 80%	249 74%	246 73%	276 77%	254 85%	416 95%	455 85%	451 81%	349 80%	377 79%	227 75%	654 80%
Mean	1.74	1.65	1.82	1.78	2.02	2.02	1.84	1.63	1.25	1.63	1.71	1.77	1.86	1.88	1.84
Standard deviation	0.93	0.88	0.97	0.91	0.95	1.03	0.99	0.85	0.61	0.90	0.93	0.91	0.99	0.96	0.93
Standard error	0.02	0.03	0.03	0.06	0.05	0.06	0.05	0.05	0.03	0.04	0.04	0.05	0.04	0.06	0.03

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 2013

Absolutes/col percents

Table 1

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

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2006	166	108	1732	85	238	186	186	140	168	247	303	179	271
Weighted base	2006	181	100	1725	80	221	181	181	140	201	261	281	181	261
NET: Worried	948 47%	88 49%	48 48%	812 47%	36 45%	120 54%	78 43%	82 45%	58 41%	100 50%	131 50%	130 46%	76 42%	114 44%
NET: Extremely/ very worried	375 19%	32 18%	21 21%	322 19%	18 22%	48 22%	22 12%	37 21%	27 19%	46 23%	63 24%	38 13%	23 13%	39 15%
Extremely worried	(4) 152 8%	15 9%	9 9%	128 7%	9 11%	23 11%	8 4%	18 10%	10 7%	17 9%	19 7%	15 5%	9 5%	16 6%
Very worried	(3) 223 11%	17 9%	12 12%	194 11%	9 11%	25 11%	14 8%	20 11%	17 12%	29 14%	45 17%	23 8%	14 8%	23 9%
Fairly worried	(2) 574 29%	56 31%	28 28%	490 28%	18 23%	72 33%	57 31%	45 25%	31 22%	54 27%	68 26%	92 33%	53 30%	75 29%
Not at all worried	(1) 1058 53%	92 51%	52 52%	913 53%	44 55%	101 46%	102 57%	99 55%	82 59%	100 50%	129 50%	151 54%	104 58%	147 56%
NET: Not worried	1631 81%	149 82%	80 79%	1403 81%	62 78%	173 78%	159 88%	143 79%	113 81%	154 77%	197 76%	243 87%	158 87%	221 85%
Mean	1.74	1.75	1.78	1.73	1.78	1.87	1.59	1.76	1.68	1.82	1.82	1.65	1.60	1.65
Standard deviation	0.93	0.94	0.97	0.93	1.03	0.99	0.81	1.00	0.95	0.98	0.96	0.84	0.83	0.88
Standard error	0.02	0.07	0.09	0.02	0.11	0.06	0.06	0.07	0.08	0.08	0.06	0.05	0.06	0.05

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 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	932	380	552	112	237	206	171	121	85	244	256	159	273	147	412
Weighted base	948	429	520	123	222	207	184	130	82	220	248	223	257	166	454
Credit cards	398 42%	174 40%	224 43%	19 15%	94 42%	91 44%	96 52%	51 39%	47 58%	100 45%	106 43%	86 38%	105 41%	77 46%	191 42%
Overdraft	209 22%	88 21%	121 23%	25 21%	61 28%	44 21%	36 19%	16 13%	27 33%	58 26%	59 24%	34 15%	58 23%	40 24%	88 19%
Mortgage repayments	207 22%	106 25%	101 19%	19 15%	47 21%	49 24%	48 26%	27 20%	18 21%	66 30%	61 25%	52 23%	28 11%	40 24%	104 23%
Bank loans	173 18%	80 19%	93 18%	13 10%	49 22%	42 20%	32 17%	21 17%	16 20%	42 19%	44 18%	47 21%	40 15%	31 19%	89 20%
Loans from friends or family	126 13%	49 11%	77 15%	21 17%	42 19%	29 14%	14 8%	16 12%	3 4%	36 16%	28 11%	22 10%	40 15%	21 13%	56 12%
Student loans	105 11%	30 7%	74 14%	43 35%	39 18%	13 6%	5 3%	3 2%	- -	35 16%	35 14%	16 7%	18 7%	24 15%	35 8%
'Payday' or other similar short-term, high interest loan	91 10%	37 9%	54 10%	17 14%	23 10%	20 10%	19 11%	6 4%	5 6%	16 7%	22 9%	18 8%	35 14%	19 11%	43 9%
Rent arrears	89 9%	36 8%	53 10%	8 6%	25 11%	19 9%	25 14%	12 9%	- -	19 9%	22 9%	17 8%	31 12%	19 11%	33 7%
Debt arising as a result of gambling	28 3%	19 4%	9 2%	1 1%	12 5%	6 3%	5 3%	2 2%	1 2%	4 2%	4 1%	12 6%	8 3%	10 6%	11 2%
None of these	148 16%	73 17%	75 14%	17 14%	32 14%	32 15%	25 14%	29 23%	13 16%	17 8%	41 17%	43 19%	47 18%	19 11%	71 16%

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 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	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	932	80	48	804	39	122	81	86	56	80	122	140	78	120
Weighted base	948	88	48	812	36	120	78	82	58	100	131	130	76	114
Credit cards	398 42%	45 51%	20 41%	333 41%	13 36%	57 48%	30 38%	31 38%	21 36%	48 48%	42 32%	54 42%	37 49%	43 37%
Overdraft	209 22%	22 25%	12 24%	175 22%	13 35%	20 17%	19 24%	21 25%	10 17%	24 24%	24 18%	29 22%	16 21%	32 28%
Mortgage repayments	207 22%	15 17%	8 17%	184 23%	5 15%	31 26%	22 29%	20 24%	17 30%	19 19%	35 27%	22 17%	12 16%	28 24%
Bank loans	173 18%	19 21%	15 31%	139 17%	6 16%	18 15%	14 18%	19 23%	7 12%	18 18%	25 19%	17 13%	14 19%	20 18%
Loans from friends or family	126 13%	10 11%	9 18%	107 13%	7 20%	20 16%	12 15%	8 9%	6 10%	12 12%	12 9%	20 15%	11 15%	19 17%
Student loans	105 11%	8 9%	3 7%	93 11%	11 31%	12 10%	4 6%	11 13%	7 12%	12 12%	15 12%	17 13%	3 4%	16 14%
'Payday' or other similar short-term, high interest loan	91 10%	9 10%	4 9%	77 10%	7 20%	17 14%	4 6%	5 6%	6 10%	5 5%	11 8%	15 11%	8 10%	12 10%
Rent arrears	89 9%	9 10%	2 4%	78 10%	3 7%	18 15%	5 7%	7 8%	2 4%	8 8%	18 14%	14 11%	4 6%	8 7%
Debt arising as a result of gambling	28 3%	5 5%	-	24 3%	1 4%	7 5%	2 2%	5 6%	3 5%	3 3%	1 1%	3 2%	1 1%	3 3%
None of these	148 16%	12 14%	11 23%	125 15%	4 10%	12 10%	15 19%	12 15%	3 5%	16 16%	30 23%	22 17%	11 14%	18 16%

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 2013

Absolutes/col percents

Table 3

**Q.3 Which, if any, of the following types of gambling has caused you to get into debt?****Base: All respondents who are worried about their current level of debt from gambling**

	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	27	15	12	2	10	4	6	3	2	4	5	9	9	7	10
Weighted base	28	19	9	1	12	6	5	2	1	4	4	12	8	10	11
Online or app-base gambling	13 45%	8 40%	5 56%	1 100%	6 51%	4 57%	1 27%	-	* 33%	3 60%	3 86%	3 28%	4 47%	4 37%	7 59%
Use of fixed odds betting terminals (e.g. roulette machines) within High Street bookmakers	7 26%	5 26%	2 26%	1 57%	2 20%	1 22%	3 52%	-	-	4 87%	1 36%	* 4%	2 23%	1 14%	4 36%
Casinos	6 20%	4 23%	1 14%	1 100%	3 22%	1 22%	-	1 27%	-	2 46%	-	3 21%	1 15%	1 5%	3 30%
Lottery or scratch cards	4 15%	3 17%	1 13%	1 57%	3 27%	-	* 9%	-	-	1 27%	-	3 20%	1 8%	-	4 32%
'Over the counter' betting at High Street bookmakers	3 11%	1 6%	2 21%	1 57%	1 10%	-	1 22%	-	-	1 27%	-	-	2 23%	-	1 10%
Other	1 2%	-	1 6%	-	-	-	-	1 27%	-	1 13%	-	-	-	-	-
None of these	10 34%	8 41%	2 19%	-	3 27%	3 43%	1 21%	2 73%	1 67%	-	* 14%	7 52%	3 31%	6 63%	1 9%

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 2013

Absolutes/col percents

Table 3

**Q.3 Which, if any, of the following types of gambling has caused you to get into debt?**

**Base: All respondents who are worried about their current level of debt from gambling**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	27	3	-	24	1	6	2	6	1	2	1	4	1	3
Weighted base	28	5	-	24	1	7	2	5	3	3	1	3	1	3
Online or app-base gambling	13 45%	1 11%	-	12 52%	1 100%	4 67%	1 76%	3 61%	-	-	-	2 83%	-	3 87%
Use of fixed odds betting terminals (e.g. roulette machines) within High Street bookmakers	7 26%	1 27%	-	6 26%	-	4 66%	1 76%	-	-	-	-	* 17%	-	1 41%
Casinos	6 20%	1 11%	-	5 22%	-	2 31%	-	-	-	3 100%	-	-	1 100%	-
Lottery or scratch cards	4 15%	-	-	4 18%	-	2 28%	-	-	-	2 78%	-	* 17%	-	-
'Over the counter' betting at High Street bookmakers	3 11%	1 27%	-	2 8%	-	2 28%	-	-	-	-	-	-	-	-
Other	1 2%	-	-	1 2%	-	-	-	-	-	1 22%	-	-	-	-
None of these	10 34%	3 62%	-	7 28%	-	1 15%	* 24%	2 39%	3 100%	-	1 100%	-	-	* 13%

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 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	2006	926	1080	219	354	334	342	304	453	595	593	325	493	267	757
Weighted base	2006	983	1023	238	338	338	358	298	437	536	556	437	477	303	820
I do not have any savings at all at the moment	538 27%	206 21%	332 32%	74 31%	111 33%	129 38%	126 35%	61 21%	37 8%	99 18%	138 25%	117 27%	184 39%	93 31%	227 28%
I think my personal financial situation will improve over the next six months	457 23%	233 24%	223 22%	73 31%	104 31%	75 22%	68 19%	63 21%	75 17%	134 25%	122 22%	106 24%	95 20%	87 29%	219 27%
I think my personal financial situation will worsen over the next six months	429 21%	210 21%	219 21%	26 11%	68 20%	72 21%	107 30%	81 27%	75 17%	93 17%	110 20%	83 19%	143 30%	69 23%	165 20%
I am currently falling behind with some bills and payments	201 10%	76 8%	125 12%	17 7%	46 14%	58 17%	53 15%	21 7%	7 2%	34 6%	50 9%	39 9%	77 16%	27 9%	85 10%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	189 9%	76 8%	113 11%	6 3%	47 14%	63 19%	41 12%	21 7%	10 2%	55 10%	42 8%	45 10%	47 10%	48 16%	88 11%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	112 6%	42 4%	70 7%	11 5%	30 9%	27 8%	20 5%	16 5%	9 2%	30 6%	34 6%	17 4%	31 7%	22 7%	53 6%
I have taken on a payday loan in the past six months	105 5%	47 5%	59 6%	21 9%	27 8%	32 9%	20 6%	6 2%	- -	21 4%	30 5%	17 4%	38 8%	25 8%	55 7%
I am currently in a Debt Management Plan	100 5%	52 5%	48 5%	9 4%	24 7%	21 6%	19 5%	15 5%	11 3%	20 4%	26 5%	19 4%	34 7%	18 6%	36 4%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	64 3%	24 2%	40 4%	10 4%	17 5%	22 7%	9 2%	3 1%	2 *	14 3%	21 4%	11 2%	18 4%	15 5%	32 4%



**Personal Debt Survey**  
**ONLINE Fieldwork : 27th-29th September 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	2006	983	1023	238	338	338	358	298	437	536	556	437	477	303	820
None of these	759	380	379	80	92	102	111	112	262	228	220	173	139	88	268
	38%	39%	37%	34%	27%	30%	31%	38%	60%	42%	40%	40%	29%	29%	33%

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 2013

Absolutes/col percents

Table 4

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

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2006	166	108	1732	85	238	186	186	140	168	247	303	179	271
Weighted base	2006	181	100	1725	80	221	181	181	140	201	261	281	181	261
I do not have any savings at all at the moment	538 27%	52 29%	29 28%	457 27%	24 30%	71 32%	53 29%	42 23%	39 27%	52 26%	53 20%	73 26%	51 28%	77 29%
I think my personal financial situation will improve over the next six months	457 23%	50 28%	23 23%	384 22%	14 18%	48 22%	42 23%	35 19%	28 20%	30 15%	72 28%	71 25%	43 24%	57 22%
I think my personal financial situation will worsen over the next six months	429 21%	37 21%	19 19%	372 22%	20 25%	53 24%	35 20%	43 24%	30 22%	53 27%	42 16%	66 23%	29 16%	56 21%
I am currently falling behind with some bills and payments	201 10%	23 13%	9 9%	169 10%	9 11%	29 13%	19 11%	14 8%	11 8%	21 10%	28 11%	21 8%	17 9%	29 11%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	189 9%	20 11%	13 13%	155 9%	6 7%	20 9%	11 6%	18 10%	10 7%	25 12%	19 7%	26 9%	20 11%	17 7%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	112 6%	13 7%	2 2%	97 6%	5 6%	19 9%	11 6%	9 5%	6 4%	13 6%	11 4%	14 5%	9 5%	16 6%
I have taken on a payday loan in the past six months	105 5%	13 7%	4 4%	88 5%	8 10%	18 8%	11 6%	4 2%	5 3%	5 3%	16 6%	14 5%	8 5%	19 7%
I am currently in a Debt Management Plan	100 5%	16 9%	6 6%	78 5%	5 6%	15 7%	9 5%	7 4%	7 5%	6 3%	7 3%	15 5%	7 4%	14 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	64 3%	4 2%	6 6%	54 3%	1 1%	4 2%	7 4%	5 3%	4 3%	9 4%	10 4%	13 4%	1 1%	8 3%

**Personal Debt Survey**  
**ONLINE Fieldwork : 27th-29th September 2013**

Absolutes/col percents

Table 4

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

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Weighted base	2006	181	100	1725	80	221	181	181	140	201	261	281	181	261
None of these	759 38%	66 37%	43 43%	651 38%	35 43%	75 34%	64 36%	71 39%	58 41%	79 39%	101 39%	96 34%	72 40%	99 38%

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 2013

Absolutes/col percents

Table 5

**Q.5 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	2006	926	1080	219	354	334	342	304	453	595	593	325	493	267	757	
Weighted base	2006	983	1023	238	338	338	358	298	437	536	556	437	477	303	820	
NET: Likely	126 6%	73 7%	53 5%	35 15%	37 11%	21 6%	25 7%	6 2%	2 1%	27 5%	34 6%	31 7%	34 7%	24 8%	73 9%	
Very likely	(4) 3%	59 3%	34 3%	26 3%	12 5%	19 6%	10 3%	15 4%	1 *	2 *	12 2%	14 3%	12 3%	21 4%	15 5%	26 3%
Fairly likely	(3) 3%	67 3%	40 4%	27 3%	23 10%	18 5%	11 3%	9 3%	5 2%	1 *	15 3%	20 4%	18 4%	13 3%	9 3%	47 6%
Fairly unlikely	(2) 6%	113 6%	59 6%	54 5%	23 10%	34 10%	22 6%	17 5%	16 5%	1 *	22 4%	36 6%	28 6%	27 6%	18 6%	67 8%
Very unlikely	(1) 84%	1681 84%	815 83%	866 85%	163 69%	244 72%	273 81%	300 84%	271 91%	430 98%	467 87%	459 82%	364 83%	391 82%	250 83%	639 78%
NET: Unlikely	1794 89%	873 89%	920 90%	186 78%	277 82%	294 87%	317 89%	287 96%	431 99%	489 91%	494 89%	392 90%	419 88%	268 88%	706 86%	
Don't know	86 4%	37 4%	50 5%	17 7%	23 7%	22 6%	16 4%	5 2%	3 1%	20 4%	28 5%	15 3%	24 5%	11 4%	42 5%	
Mean	1.22	1.25	1.19	1.47	1.40	1.24	1.24	1.09	1.02	1.17	1.22	1.24	1.26	1.28	1.31	
Standard deviation	0.65	0.70	0.61	0.88	0.85	0.67	0.71	0.37	0.21	0.58	0.64	0.66	0.73	0.76	0.73	
Standard error	0.01	0.02	0.02	0.06	0.05	0.04	0.04	0.02	0.01	0.02	0.03	0.04	0.03	0.05	0.03	

**Personal Debt Survey**  
**ONLINE Fieldwork : 27th-29th September 2013**

Absolutes/col percents

Table 5

**Q.5 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	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2006	166	108	1732	85	238	186	186	140	168	247	303	179	271
Weighted base	2006	181	100	1725	80	221	181	181	140	201	261	281	181	261
NET: Likely	126 6%	9 5%	4 4%	112 6%	8 10%	17 8%	11 6%	11 6%	3 2%	9 4%	36 14%	7 3%	9 5%	19 7%
Very likely	(4) 59 3%	5 3%	1 1%	53 3%	6 7%	9 4%	5 3%	6 3%	3 2%	3 1%	16 6%	2 1%	4 2%	11 4%
Fairly likely	(3) 67 3%	4 2%	3 3%	60 3%	3 3%	9 4%	5 3%	5 3%	* *	6 3%	21 8%	5 2%	5 3%	8 3%
Fairly unlikely	(2) 113 6%	8 5%	5 5%	100 6%	10 13%	10 4%	11 6%	9 5%	7 5%	14 7%	19 7%	14 5%	7 4%	21 8%
Very unlikely	(1) 1681 84%	160 88%	89 89%	1432 83%	57 71%	182 83%	155 86%	153 85%	128 91%	167 83%	184 71%	254 90%	152 84%	212 81%
NET: Unlikely	1794 89%	168 93%	94 94%	1532 89%	67 84%	192 87%	166 92%	162 90%	135 96%	180 90%	203 78%	268 95%	160 88%	233 89%
Don't know	86 4%	3 2%	2 2%	81 5%	5 6%	12 5%	4 2%	8 5%	3 2%	11 6%	21 8%	6 2%	12 7%	9 3%
Mean	1.22	1.18	1.15	1.23	1.43	1.25	1.21	1.21	1.12	1.18	1.45	1.11	1.18	1.28
Standard deviation	0.65	0.62	0.53	0.66	0.88	0.72	0.64	0.66	0.48	0.54	0.90	0.43	0.60	0.72
Standard error	0.01	0.05	0.05	0.02	0.10	0.05	0.05	0.05	0.04	0.04	0.06	0.02	0.05	0.04

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 2013

Absolutes/col percents

Table 6

**Q.6 Thinking about your personal finances, to what extent do you agree with the Chancellor's recent statement that the UK economy has now moved from 'rescue' to 'recovery'?**

**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	2006	926	1080	219	354	334	342	304	453	595	593	325	493	267	757
Weighted base	2006	983	1023	238	338	338	358	298	437	536	556	437	477	303	820
NET: Agree	736 37%	442 45%	293 29%	90 38%	105 31%	93 28%	107 30%	100 34%	240 55%	257 48%	207 37%	139 32%	132 28%	83 27%	306 37%
Strongly agree	(4) 88 4%	65 7%	23 2%	12 5%	10 3%	16 5%	11 3%	8 3%	29 7%	28 5%	29 5%	15 3%	16 3%	17 6%	34 4%
Tend to agree	(3) 648 32%	378 38%	270 26%	78 33%	95 28%	77 23%	96 27%	92 31%	211 48%	229 43%	178 32%	124 28%	117 24%	65 22%	272 33%
Tend to disagree	(2) 536 27%	236 24%	299 29%	56 24%	90 27%	106 31%	107 30%	92 31%	85 19%	133 25%	149 27%	128 29%	125 26%	107 35%	215 26%
Strongly disagree	(1) 320 16%	158 16%	163 16%	22 9%	44 13%	62 18%	73 20%	56 19%	63 14%	70 13%	75 13%	61 14%	115 24%	52 17%	115 14%
NET: Disagree	856 43%	394 40%	462 45%	78 33%	134 40%	168 50%	180 50%	148 50%	148 34%	203 38%	224 40%	189 43%	240 50%	159 52%	330 40%
Don't know	415 21%	147 15%	267 26%	70 30%	99 29%	77 23%	70 20%	50 17%	49 11%	76 14%	125 22%	109 25%	105 22%	61 20%	185 23%
Mean	2.32	2.42	2.20	2.47	2.30	2.18	2.16	2.21	2.53	2.47	2.38	2.28	2.09	2.20	2.36
Standard deviation	0.85	0.88	0.81	0.81	0.82	0.87	0.85	0.83	0.85	0.82	0.85	0.82	0.89	0.86	0.84
Standard error	0.02	0.03	0.03	0.07	0.05	0.05	0.05	0.05	0.04	0.04	0.04	0.05	0.05	0.06	0.03

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 2013

Absolutes/col percents

Table 6

**Q.6 Thinking about your personal finances, to what extent do you agree with the Chancellor's recent statement that the UK economy has now moved from 'rescue' to 'recovery'?**

**Base: All respondents**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2006	166	108	1732	85	238	186	186	140	168	247	303	179	271
Weighted base	2006	181	100	1725	80	221	181	181	140	201	261	281	181	261
NET: Agree	736 37%	59 33%	39 39%	638 37%	19 23%	72 33%	72 40%	70 39%	52 37%	76 38%	105 40%	102 36%	71 39%	90 35%
Strongly agree	(4) 88 4%	6 3%	3 3%	79 5%	2 3%	8 4%	5 3%	8 4%	9 6%	5 2%	19 7%	11 4%	11 6%	8 3%
Tend to agree	(3) 648 32%	53 29%	35 35%	559 32%	16 20%	64 29%	66 37%	63 35%	43 31%	71 35%	86 33%	91 32%	60 33%	83 32%
Tend to disagree	(2) 536 27%	61 34%	25 25%	450 26%	25 31%	65 29%	56 31%	51 29%	35 25%	38 19%	57 22%	82 29%	42 23%	81 31%
Strongly disagree	(1) 320 16%	25 14%	16 16%	279 16%	18 22%	41 19%	27 15%	23 13%	25 18%	38 19%	37 14%	43 15%	27 15%	45 17%
NET: Disagree	856 43%	86 47%	41 41%	729 42%	43 53%	105 48%	84 46%	75 41%	59 42%	76 38%	94 36%	125 44%	69 38%	126 48%
Don't know	415 21%	36 20%	21 21%	358 21%	19 24%	43 20%	25 14%	35 20%	29 20%	49 25%	62 24%	54 19%	41 23%	44 17%
Mean	2.32	2.28	2.33	2.32	2.06	2.22	2.32	2.38	2.33	2.28	2.44	2.31	2.39	2.24
Standard deviation	0.85	0.79	0.85	0.86	0.85	0.86	0.80	0.82	0.91	0.88	0.90	0.83	0.89	0.82
Standard error	0.02	0.07	0.09	0.02	0.10	0.06	0.06	0.07	0.09	0.08	0.07	0.05	0.07	0.05

**Personal Debt Survey**  
**ONLINE Fieldwork : 27th-29th September 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	2006	926	1080	219	354	334	342	304	453	595	593	325	493	267	757
Weighted base	2006	983	1023	238	338	338	358	298	437	536	556	437	477	303	820
NET: Ever struggle to make it to payday	889 44%	410 42%	479 47%	125 52%	221 66%	202 60%	191 53%	99 33%	50 11%	205 38%	263 47%	223 51%	198 41%	194 64%	514 63%
I often struggle to make it to payday	307 15%	127 13%	180 18%	39 16%	67 20%	82 24%	69 19%	37 13%	13 3%	67 13%	86 15%	78 18%	76 16%	72 24%	158 19%
I sometimes struggle to make it to payday	581 29%	283 29%	298 29%	86 36%	155 46%	120 35%	122 34%	62 21%	37 8%	137 26%	177 32%	145 33%	121 25%	122 40%	356 43%
I never struggle to make it to payday	503 25%	309 31%	194 19%	52 22%	74 22%	92 27%	100 28%	86 29%	98 23%	151 28%	148 27%	127 29%	77 16%	106 35%	293 36%
I am not currently employed	615 31%	264 27%	350 34%	61 26%	42 13%	44 13%	66 19%	112 38%	288 66%	181 34%	145 26%	87 20%	202 42%	3 1%	14 2%



## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 2013

Absolutes/col percents

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

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	2006	166	108	1732	85	238	186	186	140	168	247	303	179	271
Weighted base	2006	181	100	1725	80	221	181	181	140	201	261	281	181	261
NET: Ever struggle to make it to payday	889 44%	80 44%	45 45%	764 44%	32 40%	112 51%	92 51%	77 43%	64 46%	78 39%	101 39%	128 45%	80 44%	124 47%
I often struggle to make it to payday	307 15%	35 19%	12 12%	260 15%	13 16%	33 15%	26 14%	31 17%	21 15%	26 13%	41 16%	44 16%	26 14%	38 15%
I sometimes struggle to make it to payday	581 29%	45 25%	33 33%	504 29%	19 24%	79 36%	66 37%	46 25%	43 31%	52 26%	60 23%	84 30%	54 30%	85 33%
I never struggle to make it to payday	503 25%	42 23%	22 22%	438 25%	20 24%	43 19%	42 23%	59 33%	41 29%	42 21%	83 32%	69 24%	40 22%	62 24%
I am not currently employed	615 31%	58 32%	33 33%	523 30%	29 36%	66 30%	46 26%	45 25%	35 25%	81 40%	76 29%	84 30%	60 33%	75 29%

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 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 respondents who ever 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	882	369	513	112	233	207	179	99	52	226	284	165	207	174	496
Weighted base	889	410	479	125	221	202	191	99	50	205	263	223	198	194	514
Rising costs of living	631 71%	283 69%	348 73%	67 54%	152 68%	139 69%	157 82%	74 75%	42 83%	145 71%	177 67%	159 71%	150 76%	146 76%	346 67%
Making credit card repayments	233 26%	112 27%	121 25%	14 11%	61 27%	61 30%	58 30%	25 25%	14 28%	65 32%	66 25%	52 23%	50 25%	53 27%	142 28%
Paying for rent	187 21%	79 19%	109 23%	35 28%	48 22%	42 21%	37 19%	20 20%	5 11%	47 23%	49 19%	40 18%	52 26%	40 20%	102 20%
Wage freezes	161 18%	76 19%	86 18%	11 8%	45 20%	38 19%	41 21%	27 27%	1 2%	39 19%	69 26%	36 16%	18 9%	54 28%	100 19%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	160 18%	64 16%	96 20%	42 34%	51 23%	19 10%	31 16%	10 11%	6 13%	40 20%	51 19%	36 16%	33 17%	48 25%	75 15%
Making mortgage repayments	136 15%	70 17%	65 14%	7 6%	39 18%	29 14%	40 21%	18 18%	2 4%	39 19%	44 17%	37 16%	16 8%	26 14%	96 19%
Paying off bank loans	95 11%	50 12%	45 9%	8 6%	28 13%	25 12%	17 9%	13 13%	4 8%	23 11%	28 11%	23 10%	21 11%	21 11%	58 11%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	56 6%	23 6%	33 7%	13 11%	18 8%	13 6%	11 6%	1 1%	1 1%	11 5%	16 6%	7 3%	22 11%	10 5%	34 7%
Paying a Debt Management Plan	50 6%	27 7%	23 5%	4 3%	8 3%	19 9%	8 4%	5 5%	7 14%	11 6%	10 4%	14 6%	15 8%	8 4%	22 4%
Debt arising as a result of gambling	21 2%	12 3%	8 2%	- -	7 3%	9 4%	3 1%	2 2%	* 1%	5 2%	4 2%	7 3%	4 2%	3 2%	15 3%
None of these	77 9%	35 8%	42 9%	20 16%	16 7%	19 10%	12 6%	6 6%	5 10%	17 9%	28 11%	18 8%	14 7%	9 4%	50 10%

## Personal Debt Survey

### ONLINE Fieldwork : 27th-29th September 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 respondents who ever struggle to make it to payday**

	Region													
	Total	Scotland	Wales	NET: England	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Eastern	London	South East	South West	North East/ Yorkshire & Humberside
Unweighted base	882	74	46	762	34	113	93	77	60	66	99	140	80	127
Weighted base	889	80	45	764	32	112	92	77	64	78	101	128	80	124
Rising costs of living	631 71%	55 69%	33 72%	543 71%	28 89%	62 55%	73 79%	57 74%	49 76%	61 78%	61 60%	96 75%	57 71%	101 82%
Making credit card repayments	233 26%	28 35%	16 35%	189 25%	7 21%	34 31%	17 19%	22 28%	25 38%	19 24%	20 20%	28 22%	18 23%	24 19%
Paying for rent	187 21%	17 21%	7 16%	163 21%	10 33%	14 13%	17 18%	9 12%	9 14%	18 23%	32 32%	36 28%	17 22%	27 22%
Wage freezes	161 18%	15 19%	11 25%	135 18%	13 39%	9 8%	20 22%	16 20%	14 22%	15 19%	16 16%	19 15%	14 17%	33 26%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	160 18%	8 11%	8 18%	143 19%	6 19%	25 23%	23 25%	16 21%	8 13%	3 4%	15 15%	32 25%	14 18%	29 23%
Making mortgage repayments	136 15%	8 10%	6 14%	121 16%	4 14%	19 17%	12 13%	21 27%	13 20%	16 21%	16 16%	13 10%	7 9%	16 13%
Paying off bank loans	95 11%	3 3%	14 32%	78 10%	3 10%	12 11%	14 15%	8 10%	5 8%	11 14%	9 9%	12 10%	4 5%	17 14%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	56 6%	8 10%	3 7%	46 6%	4 12%	9 8%	6 7%	3 4%	3 4%	2 2%	8 8%	8 6%	3 4%	10 8%
Paying a Debt Management Plan	50 6%	5 6%	1 3%	44 6%	1 4%	10 9%	4 5%	3 3%	4 6%	3 4%	6 6%	8 6%	4 6%	6 5%
Debt arising as a result of gambling	21 2%	4 5%	-	17 2%	1 3%	3 3%	5 6%	1 1%	2 2%	-	3 3%	2 1%	-	6 5%
None of these	77 9%	4 5%	2 5%	71 9%	2 5%	12 11%	5 5%	4 5%	2 3%	8 10%	14 13%	12 10%	12 16%	7 5%