

## Debt Worries Survey

### ONLINE Fieldwork : 29th - 31st October 2010

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	2035	1018	1017	209	339	426	361	318	382	726	516	288	505	565	539	481	292	158
Weighted base	2035	997	1038	244	326	387	346	305	427	549	590	427	468	517	537	511	293	177
Extremely worried	(4) 87 4%	32 3%	54 5%	11 5%	18 6%	20 5%	17 5%	14 5%	6 1%	21 4%	24 4%	10 2%	31 7%	17 3%	23 4%	20 4%	21 7%	6 3%
Very worried	(3) 146 7%	56 6%	91 9%	17 7%	29 9%	40 10%	37 11%	13 4%	11 3%	34 6%	37 6%	36 8%	39 8%	34 7%	47 9%	42 8%	12 4%	11 6%
Fairly worried	(2) 565 28%	261 26%	304 29%	61 25%	122 38%	137 35%	114 33%	70 23%	62 14%	115 21%	185 31%	119 28%	146 31%	151 29%	145 27%	148 29%	85 29%	36 20%
Not at all worried	(1) 568 28%	312 31%	256 25%	78 32%	86 27%	108 28%	96 28%	72 24%	127 30%	176 32%	175 30%	112 26%	105 22%	128 25%	155 29%	141 28%	75 25%	69 39%
NET: Extremely/ Very worried	233 11%	88 9%	145 14%	28 11%	47 14%	60 15%	54 16%	27 9%	17 4%	55 10%	62 10%	46 11%	70 15%	51 10%	70 13%	62 12%	32 11%	17 10%
I don't have any debt/ borrowing at all	669 33%	337 34%	332 32%	78 32%	70 21%	82 21%	82 24%	137 45%	221 52%	204 37%	169 29%	149 35%	147 31%	188 36%	167 31%	159 31%	101 34%	55 31%
Mean	1.82	1.71	1.92	1.77	1.92	1.91	1.91	1.81	1.49	1.71	1.79	1.80	1.99	1.82	1.83	1.83	1.89	1.62
Standard deviation	0.86	0.82	0.89	0.89	0.86	0.86	0.87	0.90	0.72	0.88	0.83	0.80	0.92	0.82	0.88	0.85	0.93	0.85
Standard error	0.02	0.03	0.03	0.07	0.05	0.05	0.05	0.07	0.05	0.04	0.04	0.06	0.05	0.04	0.05	0.05	0.07	0.08

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**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	2035	158	96	210	175	200	109	176	274	291	183	163
Weighted base	2035	177	92	239	180	188	108	191	256	261	186	158
Extremely worried	(4) 87 4%	6 3%	4 5%	8 3%	8 4%	5 3%	9 8%	11 6%	7 3%	10 4%	12 6%	7 5%
Very worried	(3) 146 7%	11 6%	8 9%	18 7%	17 9%	23 12%	5 5%	12 6%	14 6%	20 8%	7 4%	12 7%
Fairly worried	(2) 565 28%	36 20%	28 30%	72 30%	48 27%	65 35%	33 31%	42 22%	82 32%	69 26%	52 28%	38 24%
Not at all worried	(1) 568 28%	69 39%	28 31%	63 26%	50 28%	40 21%	27 25%	66 35%	62 24%	66 25%	47 26%	49 31%
NET: Extremely/ Very worried	233 11%	17 10%	12 14%	25 11%	25 14%	28 15%	14 13%	23 12%	22 8%	29 11%	18 10%	19 12%
I don't have any debt/ borrowing at all	669 33%	55 31%	23 26%	79 33%	57 32%	55 29%	33 31%	60 31%	91 35%	97 37%	68 37%	52 33%
Mean	1.82	1.62	1.83	1.81	1.86	1.94	1.94	1.76	1.80	1.84	1.85	1.79
Standard deviation	0.86	0.85	0.88	0.81	0.89	0.79	0.96	0.94	0.77	0.86	0.92	0.90
Standard error	0.02	0.08	0.11	0.07	0.08	0.07	0.11	0.08	0.06	0.06	0.08	0.09

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### ONLINE Fieldwork : 29th - 31st October 2010

Absolutes/col percents

Table 2  
**Q2. What kind of debt is worrying you?**  
**Base: All respondents worried about debt**

	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	819	371	448	83	177	221	169	98	71	232	222	121	244	235	225	189	117	53
Weighted base	798	349	449	89	169	196	168	96	79	170	246	165	216	202	215	211	118	53
Credit cards	373 47%	172 49%	202 45%	23 26%	65 38%	108 55%	85 51%	45 47%	47 60%	88 52%	126 51%	69 42%	90 42%	92 46%	100 46%	94 45%	59 50%	28 53%
Overdraft	223 28%	89 25%	134 30%	33 37%	58 34%	46 23%	38 23%	25 26%	23 29%	46 27%	74 30%	44 27%	59 27%	54 27%	59 28%	60 28%	30 26%	19 37%
Mortgage repayments	187 23%	97 28%	89 20%	11 12%	35 21%	59 30%	50 30%	24 25%	8 11%	52 31%	52 21%	49 30%	33 15%	51 25%	49 23%	56 27%	21 18%	10 19%
Bank loans	147 18%	73 21%	73 16%	5 6%	47 28%	37 19%	29 18%	11 11%	17 22%	32 19%	36 15%	39 24%	39 18%	36 18%	37 17%	37 17%	28 24%	9 16%
Loans from other lenders	114 14%	55 16%	59 13%	9 10%	31 18%	21 11%	30 18%	17 18%	6 8%	17 10%	32 13%	29 17%	37 17%	22 11%	29 14%	40 19%	12 10%	11 22%
Loans from friends or family	93 12%	39 11%	54 12%	19 21%	29 17%	26 13%	14 8%	4 4%	1 2%	18 10%	27 11%	18 11%	31 14%	22 11%	28 13%	23 11%	13 11%	8 15%
Student loan	81 10%	31 9%	50 11%	46 52%	18 11%	7 3%	5 3%	2 2%	3 4%	27 16%	31 13%	9 6%	14 6%	18 9%	26 12%	21 10%	14 12%	2 4%
Store cards	49 6%	19 5%	30 7%	4 4%	16 9%	11 5%	11 7%	5 5%	3 3%	13 8%	17 7%	10 6%	9 4%	12 6%	13 6%	16 8%	4 3%	5 9%
Hire purchase	46 6%	23 7%	24 5%	3 3%	12 7%	9 5%	16 10%	4 5%	2 2%	10 6%	7 3%	10 6%	19 9%	7 3%	15 7%	18 9%	2 2%	4 8%
Tax due to HMRC	42 5%	22 6%	20 4%	4 4%	13 8%	12 6%	5 3%	6 7%	1 1%	12 7%	11 4%	13 8%	6 3%	14 7%	7 3%	9 4%	5 4%	7 13%
Other	100 13%	32 9%	68 15%	8 9%	26 15%	22 11%	17 10%	16 17%	10 13%	11 6%	25 10%	27 16%	37 17%	23 11%	30 14%	27 13%	15 13%	4 7%

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Table 2

**Q2. What kind of debt is worrying you?****Base: All respondents worried about debt**

	Total	Region										
		Scot-land	North East	North West	Yorks & Humber	West Mids	Wales	East-ern	London	South East	South West	East Mids
Unweighted base	819	53	40	81	68	97	45	64	118	117	72	64
Weighted base	798	53	40	97	73	93	47	65	104	98	70	57
Credit cards	373 47%	28 53%	14 34%	43 44%	37 51%	44 48%	19 40%	31 47%	52 50%	41 42%	40 57%	25 43%
Overdraft	223 28%	19 37%	9 22%	33 34%	18 24%	18 19%	11 24%	25 38%	26 25%	29 29%	19 27%	17 30%
Mortgage repayments	187 23%	10 19%	9 23%	34 35%	13 18%	22 23%	9 19%	15 23%	20 19%	32 33%	11 16%	12 21%
Bank loans	147 18%	9 16%	5 13%	21 21%	10 14%	17 18%	11 22%	10 15%	19 19%	17 17%	17 25%	10 18%
Loans from other lenders	114 14%	11 22%	11 26%	20 20%	9 13%	12 13%	4 9%	8 13%	7 7%	14 15%	8 11%	9 15%
Loans from friends or family	93 12%	8 15%	1 3%	14 14%	8 11%	12 12%	8 18%	13 20%	14 13%	8 9%	4 6%	3 6%
Student loan	81 10%	2 4%	4 10%	13 13%	4 6%	5 5%	7 15%	16 25%	11 11%	7 7%	7 10%	5 9%
Store cards	49 6%	5 9%	4 9%	9 10%	3 4%	6 7%	1 3%	5 7%	6 5%	6 6%	2 3%	2 3%
Hire purchase	46 6%	4 8%	5 12%	9 9%	4 6%	8 9%	- -	5 7%	3 3%	3 3%	2 3%	2 4%
Tax due to HMRC	42 5%	7 13%	- -	2 2%	7 9%	2 2%	3 7%	2 4%	7 7%	6 6%	2 2%	3 5%
Other	100 13%	4 7%	6 16%	6 6%	15 20%	15 16%	6 14%	9 14%	12 12%	11 11%	9 12%	6 11%

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Table 3  
**Q3. 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	2035	1018	1017	209	339	426	361	318	382	726	516	288	505	565	539	481	292	158
Weighted base	2035	997	1038	244	326	387	346	305	427	549	590	427	468	517	537	511	293	177
I think my personal financial situation will worsen over the next six months	604 30%	290 29%	314 30%	43 18%	67 20%	90 23%	128 37%	119 39%	157 37%	152 28%	186 32%	103 24%	162 35%	144 28%	160 30%	155 30%	84 29%	61 34%
I am saving less at the moment that I usually do	545 27%	236 24%	309 30%	51 21%	82 25%	103 27%	98 28%	88 29%	123 29%	160 29%	156 27%	121 28%	108 23%	136 26%	139 26%	165 32%	63 21%	42 24%
I think my personal financial situation will improve over the next six months	444 22%	249 25%	194 19%	70 29%	98 30%	100 26%	54 16%	58 19%	64 15%	138 25%	151 26%	83 19%	72 15%	124 24%	118 22%	110 22%	54 19%	37 21%
I am putting off taking big financial decisions at the moment	390 19%	171 17%	219 21%	32 13%	58 18%	94 24%	80 23%	50 16%	76 18%	100 18%	120 20%	100 23%	71 15%	90 17%	106 20%	103 20%	49 17%	42 24%
I am likely to go into my overdraft this month	274 13%	128 13%	145 14%	42 17%	61 19%	77 20%	41 12%	23 8%	29 7%	73 13%	97 16%	51 12%	53 11%	65 13%	82 15%	73 14%	37 13%	17 10%
In the last few months, I have paid off more of my debt that I usually would do	188 9%	96 10%	92 9%	12 5%	38 12%	43 11%	32 9%	26 9%	37 9%	55 10%	52 9%	50 12%	30 7%	39 7%	61 11%	39 8%	29 10%	20 12%
I am worried about being made redundant	179 9%	103 10%	76 7%	5 2%	54 16%	52 13%	42 12%	26 8%	1 *	48 9%	75 13%	32 8%	23 5%	51 10%	35 6%	53 10%	21 7%	18 10%
I am currently falling behind with some bills and payments	155 8%	61 6%	94 9%	9 4%	42 13%	34 9%	40 11%	20 6%	10 2%	24 4%	35 6%	21 5%	75 16%	25 5%	37 7%	53 10%	26 9%	14 8%
I have taken on more debt over the last few months than before (e.g. credit card, overdraft limit raised, etc.)	143 7%	60 6%	84 8%	23 9%	17 5%	33 9%	41 12%	15 5%	14 3%	41 7%	47 8%	18 4%	37 8%	40 8%	32 6%	40 8%	21 7%	10 5%

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Table 3  
**Q3. 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	2035	997	1038	244	326	387	346	305	427	549	590	427	468	517	537	511	293	177
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	57 3%	26 3%	31 3%	7 3%	18 6%	12 3%	11 3%	7 2%	2 1%	9 2%	18 3%	10 2%	19 4%	13 2%	10 2%	20 4%	6 2%	8 4%
None of these	471 23%	216 22%	256 25%	87 36%	66 20%	69 18%	62 18%	61 20%	126 29%	133 24%	114 19%	108 25%	117 25%	123 24%	121 22%	111 22%	71 24%	45 26%

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Table 3  
**Q3. 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	2035	158	96	210	175	200	109	176	274	291	183	163
Weighted base	2035	177	92	239	180	188	108	191	256	261	186	158
I think my personal financial situation will worsen over the next six months	604 30%	61 34%	26 28%	78 33%	51 29%	62 33%	34 32%	58 30%	72 28%	71 27%	49 27%	40 25%
I am saving less at the moment that I usually do	545 27%	42 24%	38 41%	74 31%	53 30%	44 24%	19 18%	47 25%	65 26%	71 27%	44 24%	47 30%
I think my personal financial situation will improve over the next six months	444 22%	37 21%	24 27%	47 20%	39 22%	41 22%	15 14%	47 25%	66 26%	58 22%	39 21%	30 19%
I am putting off taking big financial decisions at the moment	390 19%	42 24%	18 20%	54 23%	31 17%	32 17%	20 19%	41 21%	45 18%	45 17%	29 16%	33 21%
I am likely to go into my overdraft this month	274 13%	17 10%	12 13%	35 15%	26 14%	28 15%	17 16%	29 15%	30 12%	36 14%	20 11%	24 15%
In the last few months, I have paid off more of my debt that I usually would do	188 9%	20 12%	6 6%	23 10%	10 6%	20 10%	11 10%	27 14%	18 7%	21 8%	19 10%	14 9%
I am worried about being made redundant	179 9%	18 10%	9 10%	31 13%	13 7%	18 10%	11 10%	11 6%	26 10%	26 10%	10 5%	6 4%
I am currently falling behind with some bills and payments	155 8%	14 8%	8 9%	29 12%	15 8%	17 9%	10 9%	12 6%	10 4%	15 6%	16 9%	8 5%
I have taken on more debt over the last few months than before (e.g. credit card, overdraft limit raised, etc.)	143 7%	10 5%	7 7%	18 8%	15 8%	12 6%	8 8%	13 7%	21 8%	19 7%	13 7%	7 5%

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Table 3

**Q3. Which of the following, if any, applies to you?****Base: All respondents**

	Region											
	Total	Scot- land	North East	North West	Yorks & Humber	West Mids	Wales	East- ern	London	South East	South West	East Mids
Weighted base	2035	177	92	239	180	188	108	191	256	261	186	158
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	57 3%	8 4%	3 3%	9 4%	9 5%	4 2%	2 2%	6 3%	1 1%	11 4%	3 2%	1 *
None of these	471 23%	45 26%	17 19%	52 22%	41 23%	37 20%	22 20%	44 23%	63 25%	60 23%	50 27%	40 25%



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### ONLINE Fieldwork : 29th - 31st October 2010

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Table 4  
**Q4. 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	2035	1018	1017	209	339	426	361	318	382	726	516	288	505	565	539	481	292	158
Weighted base	2035	997	1038	244	326	387	346	305	427	549	590	427	468	517	537	511	293	177
I often struggle to make it to payday	218 11%	82 8%	135 13%	32 13%	50 15%	46 12%	58 17%	23 7%	10 2%	40 7%	70 12%	47 11%	61 13%	54 10%	48 9%	66 13%	30 10%	20 11%
I sometimes struggle to make it to payday	543 27%	240 24%	303 29%	58 24%	120 37%	152 39%	122 35%	62 20%	30 7%	120 22%	177 30%	147 34%	100 21%	122 24%	151 28%	150 29%	73 25%	49 28%
I never struggle to make it to payday	645 32%	390 39%	255 25%	75 31%	112 34%	141 37%	115 33%	114 37%	87 20%	216 39%	212 36%	138 32%	80 17%	174 34%	172 32%	154 30%	82 28%	62 35%
I am not currently employed	628 31%	285 29%	344 33%	79 32%	44 14%	47 12%	51 15%	106 35%	300 70%	173 32%	132 22%	95 22%	228 49%	167 32%	167 31%	141 28%	108 37%	45 26%

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Absolutes/col percents

Table 4

**Q4. 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	2035	158	96	210	175	200	109	176	274	291	183	163
Weighted base	2035	177	92	239	180	188	108	191	256	261	186	158
I often struggle to make it to payday	218 11%	20 11%	10 10%	33 14%	23 13%	27 15%	12 11%	16 8%	22 9%	32 12%	19 10%	5 3%
I sometimes struggle to make it to payday	543 27%	49 28%	39 42%	67 28%	44 24%	55 29%	30 28%	42 22%	64 25%	58 22%	43 23%	54 34%
I never struggle to make it to payday	645 32%	62 35%	21 23%	67 28%	66 37%	59 31%	27 25%	63 33%	86 34%	88 34%	56 30%	50 31%
I am not currently employed	628 31%	45 26%	22 24%	72 30%	46 26%	47 25%	40 37%	70 37%	84 33%	83 32%	68 37%	50 32%

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Absolutes/col percents

Table 5

**Q5. 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	760	337	423	79	174	213	179	79	36	224	222	135	179	202	201	198	98	61
Weighted base	761	323	439	90	169	198	180	85	40	160	247	194	160	176	198	215	103	69
Making credit card repayments	248 33%	118 36%	130 30%	17 19%	47 28%	63 32%	70 39%	32 37%	19 47%	57 35%	93 38%	53 27%	45 28%	58 33%	65 33%	71 33%	33 31%	21 30%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	179 24%	69 21%	111 25%	34 38%	45 27%	46 23%	37 20%	8 9%	9 23%	44 27%	52 21%	44 23%	39 25%	40 23%	37 19%	63 29%	23 22%	16 23%
Paying off bank loans	115 15%	59 18%	56 13%	11 12%	31 18%	31 16%	28 16%	7 9%	6 16%	29 18%	36 15%	30 16%	19 12%	24 13%	37 19%	28 13%	16 15%	10 14%
Making mortgage repayments	112 15%	55 17%	57 13%	8 9%	24 14%	28 14%	37 21%	11 12%	5 12%	35 22%	36 14%	29 15%	12 8%	33 19%	31 15%	30 14%	11 10%	7 11%
Partner or family job loss	88 12%	31 10%	57 13%	5 6%	23 13%	27 14%	21 11%	9 10%	3 9%	19 12%	28 11%	18 9%	24 15%	22 13%	21 11%	25 12%	12 12%	7 10%
Paying off big ticket purchases (e.g. holidays, household items)	85 11%	35 11%	50 12%	6 7%	24 14%	25 12%	17 10%	10 11%	3 7%	27 17%	22 9%	21 11%	15 9%	24 14%	20 10%	27 13%	9 9%	5 7%
Recent tax rises	82 11%	42 13%	40 9%	10 11%	26 16%	22 11%	13 7%	8 9%	3 7%	22 14%	26 10%	19 10%	15 9%	20 12%	20 10%	22 10%	8 8%	12 17%
Recent cuts in welfare benefits	47 6%	20 6%	27 6%	4 5%	11 6%	13 7%	14 8%	5 6%	- -	7 4%	9 4%	13 7%	18 11%	11 6%	12 6%	15 7%	7 7%	2 3%
None of these	170 22%	69 22%	101 23%	22 25%	27 16%	41 21%	40 22%	27 32%	12 30%	24 15%	46 19%	58 30%	43 27%	42 24%	47 24%	36 17%	26 25%	19 28%

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Absolutes/col percents

Table 5

**Q5. 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	760	61	45	88	65	84	40	58	93	109	58	59
Weighted base	761	69	48	100	67	82	41	58	86	90	62	58
Making credit card repayments	248 33%	21 30%	11 22%	34 34%	26 39%	29 35%	12 28%	18 30%	25 30%	33 37%	21 34%	19 33%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	179 24%	16 23%	12 25%	29 29%	22 33%	11 13%	12 28%	12 21%	21 24%	19 21%	11 18%	14 24%
Paying off bank loans	115 15%	10 14%	4 8%	19 19%	5 8%	17 21%	7 17%	15 26%	8 9%	16 18%	9 14%	6 10%
Making mortgage repayments	112 15%	7 11%	4 8%	20 20%	6 9%	12 14%	6 15%	11 19%	12 13%	22 24%	4 7%	8 14%
Partner or family job loss	88 12%	7 10%	9 18%	7 7%	10 15%	14 17%	2 6%	4 7%	11 13%	11 13%	10 16%	3 5%
Paying off big ticket purchases (e.g. holidays, household items)	85 11%	5 7%	5 11%	15 15%	7 10%	4 5%	7 17%	6 10%	15 18%	9 10%	2 4%	9 16%
Recent tax rises	82 11%	12 17%	2 3%	8 8%	12 17%	6 8%	5 12%	7 12%	12 14%	9 10%	3 6%	7 12%
Recent cuts in welfare benefits	47 6%	2 3%	3 6%	11 11%	1 2%	4 5%	3 6%	5 9%	4 5%	6 7%	5 8%	3 4%
None of these	170 22%	19 28%	13 27%	15 15%	9 13%	17 20%	8 20%	16 28%	23 27%	19 21%	18 28%	14 24%

## Debt Worries Survey

### ONLINE Fieldwork : 29th - 31st October 2010

Absolutes/col percents

Table 6

**Q6. At approximately what point in a typical 30 day month would you say you start to struggle?****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	760	337	423	79	174	213	179	79	36	224	222	135	179	202	201	198	98	61	
Weighted base	761	323	439	90	169	198	180	85	40	160	247	194	160	176	198	215	103	69	
In the first week	(3.5) 7%	51 7%	23 7%	29 7%	9 10%	13 7%	10 5%	14 8%	5 5%	1 3%	7 4%	9 4%	12 6%	23 14%	10 6%	15 8%	15 7%	8 8%	2 3%
In the second week	(10.5) 13%	98 14%	45 12%	53 12%	14 16%	28 16%	16 8%	28 16%	10 12%	2 4%	23 14%	26 11%	24 13%	24 15%	22 12%	22 11%	38 18%	11 11%	5 8%
In the third week	(17.5) 32%	245 29%	94 29%	151 35%	27 31%	60 35%	67 34%	51 28%	23 27%	17 42%	48 30%	87 35%	67 35%	42 26%	63 36%	68 34%	66 31%	28 27%	21 30%
On day 22	(22) 6%	48 6%	21 6%	27 6%	6 7%	10 6%	14 7%	11 6%	3 4%	3 8%	9 5%	16 7%	10 5%	13 8%	16 9%	10 5%	6 3%	12 12%	5 7%
On day 23	(23) 4%	29 4%	15 5%	14 3%	4 5%	5 3%	8 4%	6 3%	3 4%	2 6%	6 4%	12 5%	4 2%	6 4%	5 3%	6 3%	12 5%	1 1%	5 7%
On day 24	(24) 3%	25 3%	13 4%	12 3%	- -	3 2%	6 3%	10 5%	5 6%	1 3%	10 6%	12 5%	2 1%	2 1%	11 6%	4 2%	5 2%	3 3%	2 3%
On day 25	(25) 17%	129 17%	53 16%	76 17%	11 12%	24 14%	43 22%	27 15%	17 20%	8 19%	31 19%	39 16%	37 19%	22 14%	21 12%	43 22%	35 16%	16 16%	13 20%
On day 26	(26) 6%	48 6%	23 7%	24 6%	4 5%	7 4%	17 9%	8 4%	10 11%	2 5%	9 6%	15 6%	14 7%	10 6%	14 8%	11 6%	15 7%	6 6%	2 3%
On day 27	(27) 6%	44 6%	16 5%	28 6%	9 10%	10 6%	8 4%	11 6%	3 3%	4 9%	10 6%	15 6%	12 6%	7 4%	8 5%	12 6%	11 5%	3 3%	10 15%
On day 28	(28) 3%	20 3%	11 3%	10 2%	2 2%	2 1%	5 3%	6 3%	5 5%	1 2%	5 3%	5 2%	4 2%	5 3%	2 1%	7 3%	5 2%	6 6%	- -
On day 29	(29) 3%	24 3%	10 3%	15 3%	2 3%	8 5%	4 2%	9 5%	1 2%	- -	3 2%	9 4%	8 4%	5 3%	5 3%	1 1%	8 3%	8 7%	3 5%
Mean	19.36	19.36	19.36	18.26	18.47	20.21	19.12	20.23	20.61	19.80	20.06	19.44	17.73	19.17	19.28	18.80	19.85	21.07	
Standard deviation	6.81	6.94	6.72	7.46	6.97	6.19	7.19	6.66	5.26	6.43	6.09	6.79	7.95	6.43	6.82	7.09	7.23	5.96	
Standard error	0.25	0.38	0.33	0.84	0.53	0.42	0.54	0.75	0.88	0.43	0.41	0.58	0.59	0.45	0.48	0.50	0.73	0.76	

## Debt Worries Survey

### ONLINE Fieldwork : 29th - 31st October 2010

Absolutes/col percents

Table 6

**Q6. At approximately what point in a typical 30 day month would you say you start to struggle?****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	760	61	45	88	65	84	40	58	93	109	58	59	
Weighted base	761	69	48	100	67	82	41	58	86	90	62	58	
In the first week	(3.5) 7%	51 7%	2 3%	2 4%	8 8%	5 8%	7 9%	5 11%	3 6%	3 4%	7 8%	4 6%	4 7%
In the second week	(10.5) 13%	98 13%	5 8%	6 13%	21 21%	11 16%	14 17%	5 13%	4 7%	6 7%	15 17%	6 10%	4 7%
In the third week	(17.5) 32%	245 32%	21 30%	17 35%	32 32%	17 25%	22 26%	12 30%	22 37%	31 36%	32 36%	16 26%	24 41%
On day 22	(22) 6%	48 6%	5 7%	1 1%	3 3%	2 4%	5 6%	3 8%	3 5%	12 14%	4 4%	9 15%	2 3%
On day 23	(23) 4%	29 4%	5 7%	4 7%	5 5%	3 5%	3 4%	- -	1 2%	3 3%	2 2%	1 2%	2 3%
On day 24	(24) 3%	25 3%	2 3%	1 3%	3 3%	1 2%	2 3%	2 5%	- -	5 6%	6 7%	1 1%	2 3%
On day 25	(25) 17%	129 17%	13 20%	6 12%	16 16%	14 20%	17 21%	7 17%	15 26%	14 16%	7 8%	9 15%	11 19%
On day 26	(26) 6%	48 6%	2 3%	7 13%	5 5%	3 4%	3 3%	2 6%	3 5%	5 6%	8 9%	4 6%	5 9%
On day 27	(27) 6%	44 6%	10 15%	3 6%	5 5%	3 4%	4 5%	- -	4 7%	2 3%	5 6%	3 5%	3 5%
On day 28	(28) 3%	20 3%	- -	1 2%	- -	4 6%	5 6%	5 11%	1 1%	2 2%	* *	2 3%	1 2%
On day 29	(29) 3%	24 3%	3 5%	1 2%	2 2%	4 6%	- -	- -	1 2%	2 3%	2 3%	8 13%	- -
Mean	19.36	21.07	19.73	17.94	19.43	18.61	18.66	20.11	20.21	18.19	20.64	19.39	
Standard deviation	6.81	5.96	6.45	7.05	7.53	7.37	7.59	6.35	5.63	7.01	6.93	6.46	
Standard error	0.25	0.76	0.96	0.75	0.93	0.80	1.20	0.83	0.58	0.67	0.91	0.84	