

Personal Finance
ONLINE Fieldwork : 12th - 14th August 2011

Table 1

Absolutes/col percents

Q1. How strongly do you agree or disagree with the following statements?**Summary****Base : All respondents**

		Easy access to credit over the past few years has led to many people feeling as though they are entitled to the latest goods	People's financial situation, including their level of debt, cannot be used as an excuse to break the law	It is harder to obey the law when your finances are unstable	Debt and financial pressures contributed to the recent riots and looting in cities across England
Unweighted Base		2054	2054	2054	2054
Weighted Base		2054	2054	2054	2054
SUM: Top 2		1889 92%	1966 96%	606 29%	959 47%
Agree strongly	(4)	951 46%	1512 74%	155 8%	246 12%
Agree	(3)	938 46%	454 22%	450 22%	713 35%
Disagree	(2)	145 7%	73 4%	707 34%	630 31%
Disagree strongly	(1)	20 1%	16 1%	742 36%	465 23%
SUM: Bottom 2		165 8%	88 4%	1448 71%	1095 53%
Mean		3.37	3.69	2.01	2.36
Standard deviation		0.66	0.58	0.94	0.96
Standard error		0.01	0.01	0.02	0.02

Personal Finance

ONLINE Fieldwork : 12th - 14th August 2011

Table 2

Absolutes/col percents

Q1. How strongly do you agree or disagree with the following statements?
Easy access to credit over the past few years has led to many people feeling as though they are entitled to the latest goods

Base : All respondents

	Gender			Age						Social grade				Region										Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	Yorks & Hum 'side	West Midlands	East Midlands	Wales	East-ern	Lon-don	South East	South West	Pub-lic	Pri-vate
Unweighted Base	2054	934	1120	169	347	433	364	328	413	742	528	300	483	186	90	243	182	194	158	105	193	237	282	184	334	746
Weighted Base	2054	1007	1047	246	328	390	349	308	432	555	596	431	472	178	93	241	181	190	160	109	192	258	264	187	343	807
SUM: Top 2	1889	931	958	215	299	346	318	292	419	514	561	395	419	161	90	216	175	177	148	101	181	222	246	173	311	734
	92%	93%	91%	87%	91%	89%	91%	95%	97%	93%	94%	92%	89%	90%	97%	90%	96%	93%	92%	93%	94%	86%	93%	93%	91%	91%
Agree strongly	(4)	951	460	491	91	147	167	173	144	229	275	286	205	186	82	38	106	95	94	81	50	91	107	111	96	374
		46%	46%	47%	37%	45%	43%	50%	47%	53%	50%	48%	47%	39%	46%	41%	44%	52%	50%	51%	46%	47%	41%	42%	51%	46%
Agree	(3)	938	471	467	124	152	179	145	147	190	239	275	190	79	52	110	80	83	66	51	89	115	135	78	154	360
		46%	47%	45%	50%	46%	46%	42%	48%	44%	43%	46%	44%	49%	44%	56%	46%	44%	41%	47%	46%	45%	51%	41%	45%	45%
Disagree	(2)	145	69	76	26	24	40	27	15	13	35	32	31	48	18	3	23	6	9	12	8	9	30	15	13	65
		7%	7%	7%	11%	7%	10%	8%	5%	3%	6%	5%	7%	10%	10%	3%	9%	3%	5%	8%	7%	5%	12%	6%	7%	8%
Disagree strongly	(1)	20	6	14	5	6	4	4	1	-	6	2	6	-	-	2	1	4	-	-	3	6	3	1	4	8
		1%	1%	1%	2%	2%	1%	1%	*	-	1%	*	1%	1%	-	-	1%	*	2%	-	-	1%	2%	1%	1%	1%
SUM: Bottom 2		165	75	89	32	30	44	31	16	13	40	34	37	53	18	3	25	6	13	12	8	12	36	18	14	73
		8%	7%	9%	13%	9%	11%	9%	5%	3%	7%	6%	8%	11%	10%	3%	10%	4%	7%	8%	7%	6%	14%	7%	7%	9%
Mean		3.37	3.38	3.37	3.22	3.34	3.31	3.40	3.41	3.50	3.41	3.42	3.38	3.27	3.36	3.38	3.32	3.48	3.41	3.43	3.38	3.40	3.25	3.34	3.43	3.35
Standard deviation		0.66	0.64	0.68	0.72	0.69	0.69	0.68	0.60	0.56	0.66	0.61	0.68	0.69	0.66	0.54	0.69	0.58	0.67	0.63	0.62	0.65	0.75	0.64	0.65	0.67
Standard error		0.01	0.02	0.02	0.06	0.04	0.03	0.04	0.03	0.02	0.03	0.04	0.03	0.05	0.06	0.04	0.04	0.05	0.05	0.06	0.05	0.05	0.04	0.05	0.04	0.02

Personal Finance

ONLINE Fieldwork : 12th - 14th August 2011

Table 3

Absolutes/col percents

Q1. How strongly do you agree or disagree with the following statements?
People's financial situation, including their level of debt, cannot be used as an excuse to break the law

Base : All respondents

	Gender			Age						Social grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	Yorks & Hum-side	West Midlands	East Midlands	Wales	East-ern	Lon-don	South East	South West	Pub-lic	Pri-vate	
Unweighted Base	2054	934	1120	169	347	433	364	328	413	742	528	300	483	186	90	243	182	194	158	105	193	237	282	184	334	746	
Weighted Base	2054	1007	1047	246	328	390	349	308	432	555	596	431	472	178	93	241	181	190	160	109	192	258	264	187	343	807	
SUM: Top 2	1966	964	1002	223	309	371	337	300	425	539	571	418	437	164	88	229	175	186	153	101	188	241	255	184	328	769	
	96%	96%	96%	90%	94%	95%	97%	97%	99%	97%	96%	97%	93%	92%	95%	95%	97%	98%	96%	93%	98%	93%	97%	98%	96%	95%	
Agree strongly	(4)	1512	752	759	130	221	286	268	240	365	427	459	325	299	131	55	179	144	147	131	68	146	171	196	144	256	578
		74%	75%	72%	53%	67%	73%	77%	78%	85%	77%	77%	75%	63%	73%	59%	74%	79%	77%	82%	63%	76%	66%	74%	77%	75%	72%
Agree	(3)	454	211	243	92	87	85	69	60	112	112	92	138	33	33	50	31	39	22	33	42	71	59	40	72	191	
		22%	21%	23%	37%	27%	22%	20%	20%	14%	20%	19%	21%	29%	19%	36%	21%	17%	21%	14%	30%	22%	27%	23%	21%	21%	24%
Disagree	(2)	73	36	36	21	17	15	10	6	3	12	19	11	30	9	4	10	6	2	7	8	3	15	7	2	11	34
		4%	4%	3%	9%	5%	4%	3%	2%	1%	2%	3%	3%	6%	5%	4%	4%	3%	1%	4%	7%	2%	6%	2%	1%	3%	4%
Disagree strongly	(1)	16	7	9	2	3	4	2	1	3	3	5	3	5	*	2	-	1	-	-	1	2	1	1	4	5	
		1%	1%	1%	1%	1%	1%	1%	*	1%	1%	1%	1%	3%	*	1%	-	1%	-	-	1%	1%	1%	1%	1%	1%	
SUM: Bottom 2		88	43	45	24	20	19	12	8	6	16	24	14	35	14	4	12	6	4	7	8	4	17	8	3	15	38
		4%	4%	4%	10%	6%	5%	3%	3%	1%	3%	4%	3%	7%	8%	5%	5%	3%	2%	4%	7%	2%	7%	3%	2%	4%	5%
Mean		3.69	3.70	3.67	3.42	3.61	3.67	3.73	3.75	3.82	3.74	3.72	3.72	3.55	3.62	3.54	3.68	3.76	3.75	3.77	3.56	3.73	3.59	3.71	3.75	3.69	3.66
Standard deviation		0.58	0.57	0.58	0.69	0.63	0.60	0.54	0.51	0.45	0.52	0.56	0.54	0.66	0.72	0.61	0.60	0.50	0.51	0.62	0.52	0.64	0.54	0.50	0.59	0.58	
Standard error		0.01	0.02	0.02	0.05	0.03	0.03	0.03	0.03	0.02	0.02	0.02	0.03	0.03	0.05	0.06	0.04	0.04	0.04	0.06	0.04	0.04	0.03	0.04	0.03	0.02	

Personal Finance

ONLINE Fieldwork : 12th - 14th August 2011

Table 4

Absolutes/col percents

Q1. How strongly do you agree or disagree with the following statements?
It is harder to obey the law when your finances are unstable

Base : All respondents

	Gender			Age						Social grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	Yorks & Hum'side	West Midlands	East Midlands	Wales	East-ern	Lon-don	South East	South West	Pub-lic	Pri-vate	
Unweighted Base	2054	934	1120	169	347	433	364	328	413	742	528	300	483	186	90	243	182	194	158	105	193	237	282	184	334	746	
Weighted Base	2054	1007	1047	246	328	390	349	308	432	555	596	431	472	178	93	241	181	190	160	109	192	258	264	187	343	807	
SUM: Top 2	606	321	285	112	115	101	84	73	120	174	170	102	160	51	25	69	39	58	38	43	52	111	72	48	97	231	
	29%	32%	27%	46%	35%	26%	24%	24%	28%	31%	29%	24%	34%	29%	26%	29%	22%	30%	24%	39%	27%	43%	27%	26%	28%	29%	
Agree strongly	(4)	155	78	77	38	33	23	17	15	30	33	48	41	34	8	8	21	10	18	11	15	18	23	14	8	22	56
		8%	8%	7%	15%	10%	6%	5%	5%	7%	6%	8%	10%	7%	5%	9%	9%	6%	10%	7%	14%	9%	9%	5%	4%	6%	7%
Agree	(3)	450	242	208	74	82	78	67	59	90	141	122	61	127	43	16	48	29	39	28	28	35	88	57	39	75	175
		22%	24%	20%	30%	25%	20%	19%	19%	21%	25%	21%	14%	27%	24%	18%	20%	16%	21%	17%	25%	18%	34%	22%	21%	22%	22%
Disagree	(2)	707	355	352	70	111	157	113	99	158	182	215	164	145	60	38	93	72	56	50	30	61	74	102	71	124	279
		34%	35%	34%	28%	34%	40%	32%	32%	37%	33%	36%	38%	31%	33%	41%	39%	40%	30%	31%	27%	31%	29%	39%	38%	36%	35%
Disagree strongly	(1)	742	331	411	64	103	133	152	136	154	199	210	166	167	68	30	79	69	76	72	37	80	73	90	69	122	298
		36%	33%	39%	26%	31%	34%	43%	44%	36%	36%	35%	38%	35%	38%	32%	33%	38%	40%	45%	34%	41%	28%	34%	37%	36%	37%
SUM: Bottom 2		1448	686	763	134	213	289	265	235	312	381	426	329	312	127	68	172	142	132	121	66	140	147	192	140	246	577
		71%	68%	73%	54%	65%	74%	76%	76%	72%	69%	71%	76%	66%	71%	74%	71%	78%	70%	76%	61%	73%	57%	73%	74%	72%	71%
Mean		2.01	2.07	1.95	2.35	2.14	1.98	1.86	1.84	1.99	2.01	2.01	1.95	2.06	1.95	2.03	2.05	1.89	2.00	1.86	2.20	1.95	2.24	1.99	1.93	1.99	1.99
Standard deviation		0.94	0.94	0.94	1.03	0.97	0.88	0.90	0.89	0.92	0.92	0.94	0.95	0.95	0.90	0.93	0.94	0.87	1.00	0.93	1.06	0.98	0.97	0.88	0.87	0.91	0.93
Standard error		0.02	0.03	0.03	0.08	0.05	0.04	0.05	0.05	0.03	0.04	0.05	0.04	0.07	0.10	0.06	0.06	0.07	0.07	0.10	0.07	0.06	0.05	0.06	0.05	0.03	

Personal Finance

ONLINE Fieldwork : 12th - 14th August 2011

Table 5

Absolutes/col percents

Q1. How strongly do you agree or disagree with the following statements?
Debt and financial pressures contributed to the recent riots and looting in cities across England

Base : All respondents

	Gender			Age						Social grade				Region										Employment Sector			
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	AB	C1	C2	DE	Scot-land	North East	North West	Yorks & Hum'side	West Midlands	East Midlands	Wales	East-ern	Lon-don	South East	South West	Pub-lic	Pri-vate	
Unweighted Base	2054	934	1120	169	347	433	364	328	413	742	528	300	483	186	90	243	182	194	158	105	193	237	282	184	334	746	
Weighted Base	2054	1007	1047	246	328	390	349	308	432	555	596	431	472	178	93	241	181	190	160	109	192	258	264	187	343	807	
SUM: Top 2	959	450	509	175	181	189	140	108	165	243	277	207	232	72	42	116	81	101	57	68	72	138	119	91	152	398	
	47%	45%	49%	71%	55%	49%	40%	35%	38%	44%	46%	48%	49%	40%	46%	48%	45%	53%	36%	63%	37%	54%	45%	48%	44%	49%	
Agree strongly	(4)	246	100	145	48	41	47	39	29	41	54	68	62	61	25	14	28	16	29	15	20	16	38	25	19	35	92
		12%	10%	14%	20%	12%	11%	10%	10%	10%	10%	11%	14%	13%	14%	15%	12%	9%	15%	10%	18%	8%	15%	10%	10%	10%	11%
Agree	(3)	713	350	363	127	141	142	101	79	123	189	208	145	171	47	29	88	65	72	42	48	56	100	94	72	117	306
		35%	35%	35%	52%	43%	36%	29%	26%	29%	34%	35%	34%	36%	26%	31%	37%	36%	38%	26%	44%	29%	39%	36%	38%	34%	38%
Disagree	(2)	630	300	330	46	96	125	118	104	141	189	126	125	54	25	78	56	51	53	20	73	68	88	66	108	238	
		31%	30%	32%	19%	29%	32%	34%	34%	33%	34%	32%	29%	26%	30%	26%	32%	31%	27%	33%	19%	38%	26%	33%	35%	32%	29%
Disagree strongly	(1)	465	257	208	25	51	76	91	96	126	121	130	98	116	52	26	48	44	38	50	20	48	52	56	31	82	172
		23%	26%	20%	10%	16%	20%	26%	31%	29%	22%	22%	23%	25%	29%	28%	20%	24%	20%	31%	19%	25%	20%	21%	16%	24%	21%
SUM: Bottom 2		1095	556	539	71	147	201	209	200	267	312	319	224	240	106	50	125	100	89	103	41	121	120	144	96	191	410
		53%	55%	51%	29%	45%	51%	60%	65%	62%	56%	54%	52%	51%	60%	54%	52%	55%	47%	64%	37%	63%	46%	55%	52%	56%	51%
Mean		2.36	2.29	2.43	2.81	2.52	2.41	2.25	2.14	2.18	2.32	2.36	2.40	2.37	2.25	2.33	2.40	2.30	2.48	2.14	2.62	2.21	2.48	2.33	2.42	2.31	2.39
Standard deviation		0.96	0.96	0.96	0.87	0.90	0.94	0.97	0.97	0.96	0.92	0.95	0.99	0.99	1.03	1.04	0.93	0.94	0.98	0.97	0.99	0.91	0.98	0.92	0.88	0.95	0.95
Standard error		0.02	0.03	0.03	0.07	0.05	0.05	0.05	0.05	0.03	0.04	0.06	0.05	0.08	0.11	0.06	0.07	0.07	0.08	0.10	0.07	0.06	0.05	0.07	0.05	0.03	