

Research among those in financial difficulty, who have not contacted their creditors - January 2010

Why haven't you contacted anyone for help? Please tick as many reasons as you would like to.

	Count	%
It's easier not thinking about it	252	21%
I'm worried what people will think	161	14%
I'm scared about the effect on my family	127	11%
I don't trust anyone to help	135	11%
I don't know where to go for help	249	21%
I'm afraid of being made bankrupt	106	9%
I can't afford help or advice	234	20%
I don't think the problem is big enough to need help	524	44%
It's a short-term problem	296	25%
Other	40	3%
Total:	1192	100%

Have you spoken to your partner or family about your debts?

	Count	%
Yes	733	62%
No	355	30%
I don't have a partner and/or am not in touch with my family	85	7%
Total	1173	100%

Do you agree or disagree with the following statement? 'I do not open my bills because I cannot face them.'

	Count	%
Agree	225	19%
Disagree	913	77%
Don't know	41	3%
Total	1179	100%

Do you think you have to pay for debt advice or not?

	Count	%
Yes	511	44%
No	663	56%
Total	1174	100%

Do you think lessons on how to manage money should be taught in school?

	Count	%
Yes	1060	89%
No	62	5%
Don't know	63	5%
Total	1185	100%