

CAP Scotland, Debt Poll – 13 January 2021

Savanta ComRes interviewed 1,016 Scottish adults aged 16+ online between 8 and 13 January 2021. Data were weighted to be demographically representative of Scottish adults 16+ by age, gender, and region. Savanta ComRes is a member of the British Polling Council and abides by its rules. Full tables at www.comresglobal.com.

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BASE: All with debt	

Christians Against Poverty - Debt in Scotland

C1. To what extent are you worried or relaxed about your personal finances?

BASE: All respondents

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	1016	485	525	126	175	155	154	175	231	301	309	406
Weighted Total	1016	487	523	133	166	149	177	162	229	299	326	391
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very worried	127 12%	59 12%	68 13%	25 19% efi	28 17% efi	23 16% efi	31 18% efi	13 8% f	6 3%	53 18% efi	54 17% efi	19 5%
Quite worried	269 26%	104 21%	164 31% a	38 29% fi	55 33% efi	51 34% efi	52 29% fi	38 23% f	35 15%	93 31% fi	103 32% fi	73 19%
Neither worried nor relaxed	328 32%	168 34%	160 31%	38 29%	51 30%	33 22%	57 32% c	62 38% cgh	88 38% cgh	89 30%	90 28%	150 38% acgh
Quite relaxed	178 17%	101 21% b	77 15%	15 11%	13 8%	30 20% abg	23 13%	32 20% abg	65 28% abdgh	28 9%	52 16% bg	97 25% abdgh
Very relaxed	88 9%	52 11% b	36 7%	6 4%	12 7%	8 5%	12 7%	15 9%	35 15% abcdgh	18 6%	20 6%	50 13% acdgh
Don't know	26 3%	4 1%	19 4% a	12 9% cdefhi	7 4% fi	4 3% fi	2 1%	2 1%	- -	18 6% defhi	6 2% f	2 * *
Sum: Relaxed	266 26%	152 31% b	113 22%	21 16%	26 15%	38 25% abg	35 19%	47 29% abdg	100 44% abcdgheh	46 15%	72 22% g	147 38% abcdgh
Sum: Worried	395 39%	163 33%	232 44% a	63 47% efi	83 50% efi	74 50% efi	83 47% efi	51 31% f	42 18%	146 49% efi	157 48% efi	92 24%

Christians Against Poverty - Debt in Scotland

C1. To what extent are you worried or relaxed about your personal finances?

BASE: All respondents

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	c	d	e	f	g	h	a	b	c	d	*e	f	
Significance Level: 95%															
Unweighted Total	1016	129	142	90	160	117	148	85	145	196	137	62	412	28	143
Weighted Total	1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very worried	127 12%	17 14%	16 12%	9 10%	15 10%	21 17%	14 10%	16 13%	17 13%	15 7%	21 16% a	8 12%	51 13%	3 11%	21 14% a
Quite worried	269 26%	25 20%	34 25%	25 30%	47 32% a	33 26%	37 26%	31 25%	36 28%	45 23%	33 25%	15 23%	114 28%	10 36%	42 29%
Neither worried nor relaxed	328 32%	42 34%	44 33%	29 35%	49 33%	37 29%	47 32%	42 33%	38 29%	56 28%	39 29%	15 24%	148 36% a	7 27%	53 36%
Quite relaxed	178 17%	20 17%	24 18%	12 14%	24 17%	20 16%	34 24%	22 18%	21 16%	63 31% bdf	24 18%	15 23% f	56 14%	4 14%	15 11%
Very relaxed	88 9%	16 13% df	9 7%	4 5%	9 6%	12 9%	8 6%	12 9%	18 14% cdf	21 11%	12 9%	11 18% df	35 9%	2 7%	7 5%
Don't know	26 3%	3 2%	6 4%	5 6% h	3 2%	2 2%	4 3%	3 2%	1 1%	1 *	5 4% ad	- -	4 1%	1 5%	8 5% ad
Sum: Relaxed	266 26%	36 30%	33 25%	16 19%	33 23%	32 25%	42 29%	34 27%	39 29%	84 42% bdf	36 27% f	26 41% df	90 22%	6 21%	23 15%
Sum: Worried	395 39%	41 34%	50 37%	34 40%	63 42%	54 44%	52 36%	48 38%	53 41%	60 30%	53 40%	23 35%	165 41% a	13 47%	63 43% a

Christians Against Poverty - Debt in Scotland

C1. To what extent are you worried or relaxed about your personal finances?

BASE: All respondents

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
Significance Level: 95%		a	b	c	d	*e	f	a	b	a	b	c	a	b	a	b	a	b
Unweighted Total	1016	161	145	63	397	21	163	278	507	473	295	180	393	268	566	325	371	597
Weighted Total	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very worried	127 12%	8 5%	22 15%	9 14%	48 12%	4 17%	25 15%	29 11%	59 12%	64 14%	24 8%	26 14%	127 32%	- -	75 13%	40 12%	85 23%	38 6%
			a	a	a	a	a			b		b	b				b	
Quite worried	269 26%	37 22%	35 25%	20 31%	98 25%	5 22%	56 33%	62 22%	129 26%	120 26%	66 23%	58 31%	269 68%	- -	154 27%	88 27%	131 35%	132 22%
						ad	ad					b	b				b	
Neither worried nor relaxed	328 32%	47 28%	46 32%	16 26%	150 39%	5 23%	45 27%	95 34%	170 34%	168 36%	91 31%	58 31%	- -	- -	176 31%	110 34%	88 24%	224 38%
					af												a	
Quite relaxed	178 17%	53 32%	23 16%	11 17%	58 15%	5 23%	22 13%	57 20%	98 20%	78 17%	69 23%	22 12%	- -	178 67%	107 19%	53 16%	46 12%	130 22%
		bcd	bcd							ac	ac	ac	a	a			a	
Very relaxed	88 9%	23 13%	14 10%	8 12%	31 8%	3 15%	9 5%	32 11%	43 8%	32 7%	41 14%	10 5%	- -	88 33%	46 8%	28 9%	19 5%	68 11%
		df	df								ac		a	a			a	
Don't know	26 3%	1 1%	3 2%	- -	4 1%	- -	11 6%	3 1%	5 1%	6 1%	3 1%	10 6%	- -	- -	4 1%	4 1%	3 1%	5 1%
						abcd	abcd					ab						
Sum: Relaxed	266 26%	76 45%	37 26%	19 29%	89 23%	8 38%	30 18%	88 32%	141 28%	109 23%	111 37%	32 17%	- -	266 100%	153 27%	81 25%	65 17%	197 33%
		bcd	bcd							ac	ac		a	a			a	
Sum: Worried	395 39%	45 27%	57 40%	29 45%	146 38%	8 39%	81 48%	91 33%	189 37%	184 39%	90 31%	84 46%	395 100%	- -	229 41%	128 40%	216 58%	170 29%
		a	a	a	a	ad	ad			b		b	b				b	

Christians Against Poverty - Debt in Scotland

C2. On average, how many times in a day do you worry about your personal finances?

BASE: All respondents

		Gender		Age									
		Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
			a	b	a	b	c	d	e	f	g	h	i
Significance Level: 95%													
Unweighted Total		1016	485	525	126	175	155	154	175	231	301	309	406
Weighted Total		1016	487	523	133	166	149	177	162	229	299	326	391
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
0	(0.0)	307 30%	189 39% b	117 22%	23 17% b	16 9%	29 19% b	38 21% bg	64 40% abcdgh	137 60% abcdeghi	39 13%	66 20% bg	201 52% abcdegh
1	(1.0)	202 20%	104 21%	97 19%	24 18%	29 18%	32 22%	43 24%	27 16%	47 21%	53 18%	75 23%	74 19%
2	(2.0)	163 16%	69 14%	94 18%	24 18% f	32 19% fi	29 20% fi	30 17% f	28 17% f	20 9%	56 19% fi	59 18% fi	47 12%
3	(3.0)	88 9%	26 5%	62 12% a	20 15% defhi	22 13% fi	16 11% fi	13 7% f	11 7% f	6 2%	42 14% defhi	29 9% fi	17 4%
4	(4.0)	62 6%	23 5%	37 7%	9 7% f	13 8% fi	12 8% fi	14 8% fi	8 5% f	5 2%	22 7% fi	26 8% fi	13 3%
5	(5.0)	66 7%	29 6%	37 7%	8 6%	24 14% acdefhi	7 5%	12 7% f	10 6% f	5 2%	32 11% cfhi	19 6% f	15 4%
6	(6.0)	22 2%	8 2%	13 3%	2 2%	8 5% fi	5 3% f	3 2% f	3 2% f	-	10 3% fi	8 2% f	3 1%
7	(7.0)	22 2%	11 2%	11 2%	4 3%	3 2%	5 3%	8 4% fi	2 1%	2 1%	6 2%	12 4% fi	4 1%
8	(8.0)	9 1%	4 1%	5 1%	1 1%	2 1%	-	2 1%	3 2%	1 *	3 1%	2 1%	4 1%
9	(9.0)	5 1%	2 *	3 1%	-	1 1%	2 1%	-	-	2 1%	1 *	2 1%	2 1%
10	(10.0)	71 7%	22 4%	48 9% a	18 13% efi	17 10% efi	13 9% efi	14 8% fi	5 3%	4 2%	34 12% efi	27 8% efi	9 2%
Sum:1-2		365 36%	173 36%	191 37%	48 36%	61 37%	62 41% fi	73 41% fi	54 33%	67 29%	109 37%	135 41% fi	121 31%
Sum:3-4		149 15%	49 10%	98 19% a	29 22% efi	35 21% efi	28 19% fi	27 15% fi	19 12% f	11 5%	64 21% efi	55 17% fi	30 8%
Sum:5-6		88 9%	37 8%	50 10%	10 7% f	32 19% acdefhi	12 8% f	15 9% f	14 9% f	5 2%	42 14% fhi	27 8% f	19 5%

Christians Against Poverty - Debt in Scotland

C2. On average, how many times in a day do you worry about your personal finances?

BASE: All respondents

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	1016	485	525	126	175	155	154	175	231	301	309	406
Weighted Total	1016	487	523	133	166	149	177	162	229	299	326	391
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Sum:7-8	31	15	16	5	5	5	10	5	3	9	14	7
	3%	3%	3%	3%	3%	3%	6%	3%	1%	3%	4%	2%
							fi				f	
Sum:9-10	76	24	51	18	17	15	14	5	6	35	29	12
	7%	5%	10%	13%	11%	10%	8%	3%	3%	12%	9%	3%
			a	efi	efi	efi	fi			efi	efi	
Median 1	1	1	2	2	3	2	2	1	0	3	2	0
Base for stats	1016	487	523	133	166	149	177	162	229	299	326	391
Mean Score	2.44	1.95	2.87	3.25	3.55	2.86	2.76	1.92	1.01	3.42	2.81	1.38
			a	efi	cdefhi	efi	efi	fi		defhi	efi	f
Standard Deviation	2.834	2.599	2.962	3.179	2.873	2.925	2.901	2.452	1.980	3.011	2.908	2.229
Standard Error	.089	.118	.129	.283	.217	.235	.234	.185	.130	.174	.165	.111
Error variance	.01	.01	.02	.08	.05	.06	.05	.03	.02	.03	.03	.01

Christians Against Poverty - Debt in Scotland

C2. On average, how many times in a day do you worry about your personal finances?

BASE: All respondents

		Region									2019 Past Vote					
		Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
		a	b	c	d	e	f	g	h	a	b	c	d	*e	f	
Significance Level: 95%																
Unweighted Total		1016	129	142	90	160	117	148	85	145	196	137	62	412	28	143
Weighted Total		1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
		100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
0	(0.0)	307	37	30	20	47	28	54	42	50	89	32	24	115	7	32
		30%	30%	22%	23%	32%	23%	38%	33%	38%	44%	24%	38%	28%	27%	22%
								bce		bce	bdf		f			
1	(1.0)	202	28	22	15	25	28	24	33	27	37	23	10	93	2	33
		20%	23%	17%	18%	17%	22%	16%	26%	21%	18%	18%	15%	23%	8%	22%
2	(2.0)	163	14	21	12	26	22	23	27	18	33	20	9	66	6	21
		16%	11%	16%	14%	18%	17%	16%	21%	14%	16%	15%	14%	16%	21%	14%
3	(3.0)	88	10	16	11	10	16	8	9	7	13	13	4	34	4	15
		9%	8%	12%	13%	7%	13%	6%	7%	5%	7%	10%	6%	8%	13%	10%
				fh	fh		fh									
4	(4.0)	62	6	10	4	15	7	10	3	7	4	15	5	24	1	11
		6%	5%	7%	5%	10%	6%	7%	2%	5%	2%	11%	8%	6%	4%	7%
						g						ad	a	a		a
5	(5.0)	66	8	8	7	11	8	11	3	10	13	6	5	20	4	11
		7%	7%	6%	8%	7%	6%	8%	2%	8%	7%	4%	8%	5%	14%	8%
6	(6.0)	22	1	4	5	5	3	4	-	1	1	4	2	11	1	3
		2%	1%	3%	5%	3%	3%	3%	-	1%	*	3%	3%	3%	3%	2%
					agh											
7	(7.0)	22	5	3	3	3	2	1	1	4	1	4	3	10	-	4
		2%	4%	2%	4%	2%	2%	1%	1%	3%	1%	3%	4%	3%	-	3%
													a			
8	(8.0)	9	2	1	-	-	4	1	-	1	-	-	-	4	-	3
		1%	1%	1%	-	-	3%	1%	-	1%	-	-	-	1%	-	2%
							d									
9	(9.0)	5	-	1	-	-	-	1	1	2	-	2	-	2	-	1
		1%	-	1%	-	-	-	1%	1%	1%	-	2%	-	*	-	1%
10	(10.0)	71	13	17	8	6	6	8	8	5	10	13	3	26	2	14
		7%	10%	13%	9%	4%	5%	5%	6%	4%	5%	10%	4%	6%	8%	9%
			dh	defh												
Sum:1-2		365	42	43	27	51	50	46	60	45	70	43	19	160	8	53
		36%	34%	33%	32%	35%	40%	32%	47%	35%	35%	32%	29%	39%	30%	37%
									bcf							
Sum:3-4		149	15	26	16	25	23	18	12	14	17	28	9	58	5	25
		15%	13%	20%	19%	17%	19%	12%	9%	10%	9%	21%	14%	14%	17%	17%
				gh								a		a		a
Sum:5-6		88	9	12	11	16	11	15	3	11	14	9	7	32	5	14
		9%	8%	9%	13%	11%	9%	11%	2%	8%	7%	7%	11%	8%	17%	10%
					g	g		g								

Christians Against Poverty - Debt in Scotland

C2. On average, how many times in a day do you worry about your personal finances?

BASE: All respondents

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	c	d	e	f	g	h	a	b	c	d	*e	f	
Significance Level: 95%															
Unweighted Total	1016	129	142	90	160	117	148	85	145	196	137	62	412	28	143
Weighted Total	1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Sum:7-8	31	7	4	3	3	6	2	1	5	1	4	3	15	-	7
	3%	5%	3%	4%	2%	5%	1%	1%	4%	1%	3%	4%	4%	-	5%
											a	a			a
Sum:9-10	76	13	18	8	6	6	9	9	6	10	16	3	27	2	14
	7%	10%	13%	9%	4%	5%	6%	7%	5%	5%	12%	4%	7%	8%	10%
		d	defh								a				
Median 1	1	1	2	2	2	2	1	1	1	1	2	1	1	2	2
Base for stats	1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
Mean Score	2.44	2.69	3.17	2.97	2.27	2.55	2.19	1.89	2.01	1.66	2.97	2.19	2.39	2.80	2.94
			d fgh	d fgh							ad	a	a		ad
Standard Deviation	2.834	3.190	3.240	3.001	2.509	2.670	2.726	2.580	2.604	2.421	3.103	2.620	2.776	2.861	3.048
Standard Error	.089	.281	.272	.316	.198	.247	.224	.280	.216	.173	.265	.333	.137	.541	.255
Error variance	.01	.08	.07	.10	.04	.06	.05	.08	.05	.03	.07	.11	.02	.29	.06

Christians Against Poverty - Debt in Scotland

C2. On average, how many times in a day do you worry about your personal finances?

BASE: All respondents

	Total	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
		Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No	
		a	b	c	d	e	f	a	b	a	b	c	a	b	a	b	a	b	
Significance Level: 95%																			
Unweighted Total	1016	161	145	63	397	21	163	278	507	473	295	180	393	268	566	325	371	597	
Weighted Total	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596	
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	
0	(0.0)	307	79	40	20	116	9	30	107	163	139	117	38	13	170	158	103	58	238
		30%	47%	28%	32%	30%	41%	18%	38%	32%	30%	40%	21%	3%	64%	28%	32%	15%	40%
			bcd	f	f	f					c	ac		a				a	
1	(1.0)	202	37	28	7	89	-	32	58	102	102	60	33	54	47	117	63	66	132
		20%	22%	19%	12%	23%	-	19%	21%	20%	22%	20%	18%	14%	18%	21%	19%	18%	22%
					c														
2	(2.0)	163	24	26	13	60	2	26	40	78	68	45	34	83	21	100	42	65	89
		16%	14%	18%	20%	15%	9%	16%	15%	15%	15%	15%	18%	21%	8%	18%	13%	17%	15%
														b					
3	(3.0)	88	8	8	6	35	2	20	17	43	38	25	19	52	9	48	32	41	44
		9%	5%	6%	9%	9%	8%	12%	6%	8%	8%	8%	10%	13%	3%	9%	10%	11%	7%
								a						b					
4	(4.0)	62	2	12	7	23	2	11	13	28	28	14	16	46	5	38	20	33	25
		6%	1%	9%	11%	6%	10%	7%	5%	6%	6%	5%	9%	12%	2%	7%	6%	9%	4%
				a	a	a		a						b				b	
5	(5.0)	66	10	7	5	18	3	18	15	32	35	12	13	50	4	35	24	29	30
		7%	6%	5%	7%	5%	14%	11%	6%	6%	7%	4%	7%	13%	2%	6%	7%	8%	5%
								d						b					
6	(6.0)	22	1	5	1	8	1	3	5	12	15	3	2	11	4	11	6	10	9
		2%	1%	3%	2%	2%	4%	2%	2%	2%	3%	1%	1%	3%	1%	2%	2%	3%	1%
7	(7.0)	22	1	3	1	11	-	5	7	11	12	5	5	19	2	11	8	12	8
		2%	1%	2%	2%	3%	-	3%	2%	2%	2%	2%	3%	5%	1%	2%	2%	3%	1%
														b				b	
8	(8.0)	9	-	1	1	3	-	3	1	3	4	2	2	8	-	9	-	6	3
		1%	-	1%	1%	1%	-	2%	*	1%	1%	1%	1%	2%	-	2%	-	2%	1%
														b		b			
9	(9.0)	5	-	1	-	1	-	2	-	3	1	-	3	3	-	2	1	4	1
		1%	-	1%	-	*	-	1%	-	1%	*	-	2%	1%	-	*	*	1%	*
													ab						
10	(10.0)	71	5	11	2	24	3	18	15	29	27	13	20	56	4	32	26	48	16
		7%	3%	8%	4%	6%	13%	11%	5%	6%	6%	4%	11%	14%	1%	6%	8%	13%	3%
								a					ab	b				b	
Sum:1-2		365	61	54	20	149	2	58	99	180	170	104	67	137	68	217	105	131	222
		36%	36%	38%	32%	38%	9%	35%	36%	36%	36%	35%	37%	35%	25%	39%	32%	35%	37%
														b					
Sum:3-4		149	11	20	13	58	4	31	29	71	65	39	35	98	14	86	52	74	70
		15%	6%	14%	20%	15%	18%	18%	11%	14%	14%	13%	19%	25%	5%	15%	16%	20%	12%
				a	a	a		a						b				b	

Christians Against Poverty - Debt in Scotland

C2. On average, how many times in a day do you worry about your personal finances?

BASE: All respondents

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
Significance Level: 95%		a	b	c	d	*e	f	a	b	a	b	c	a	b	a	b	a	b
Unweighted Total	1016	161	145	63	397	21	163	278	507	473	295	180	393	268	566	325	371	597
Weighted Total	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Sum:5-6	88	11	12	6	26	4	20	20	44	50	15	14	61	8	46	30	39	39
	9%	7%	8%	9%	7%	19%	12%	7%	9%	11%	5%	8%	16%	3%	8%	9%	11%	7%
							d			b			b				b	
Sum:7-8	31	1	4	2	15	-	8	8	14	16	7	7	27	2	20	8	18	11
	3%	1%	3%	3%	4%	-	5%	3%	3%	3%	2%	4%	7%	1%	4%	2%	5%	2%
					a		a						b				b	
Sum:9-10	76	5	13	2	25	3	20	15	33	28	13	23	59	4	34	27	52	17
	7%	3%	9%	4%	6%	13%	12%	5%	6%	6%	4%	12%	15%	1%	6%	8%	14%	3%
			a				ad						b				b	
Median 1	1	1	2	2	1	2	2	1	1	1	1	2	3	0	2	1	2	1
Base for stats	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596
Mean Score	2.44	1.39	2.59	2.32	2.32	3.10	3.28	1.99	2.29	2.39	1.82	3.10	4.20	.87	2.39	2.46	3.51	1.68
			a	a	a		abcd			b		ab	b				b	
Standard Deviation	2.834	2.126	2.944	2.502	2.751	3.447	3.114	2.651	2.738	2.740	2.459	3.131	2.997	1.753	2.712	2.896	3.213	2.235
Standard Error	.089	.168	.244	.315	.138	.752	.244	.159	.122	.126	.143	.233	.151	.107	.114	.161	.167	.091
Error variance	.01	.03	.06	.10	.02	.57	.06	.03	.01	.02	.02	.05	.02	.01	.01	.03	.03	.01

Christians Against Poverty - Debt in Scotland

C3. On average, how many hours sleep a night do you lose worrying about personal finances?

BASE: All respondents

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	1016	485	525	126	175	155	154	175	231	301	309	406
Weighted Total	1016	487	523	133	166	149	177	162	229	299	326	391
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	564	303	260	53	54	74	84	104	194	107	158	299
	55%	62%	50%	40%	32%	49%	47%	65%	85%	36%	48%	76%
		b				bg	bg	abcdgh	abcdeghi		bg	abcdegh
1	105	35	68	19	25	11	26	14	11	44	37	25
	10%	7%	13%	14%	15%	8%	14%	9%	5%	15%	11%	6%
		a		fi	cfi		fi			cfi	fi	
2	127	52	74	20	44	24	23	10	5	64	48	15
	13%	11%	14%	15%	27%	16%	13%	6%	2%	21%	15%	4%
				efi	acdefhi	efi	efi	f		defhi	efi	
3	68	36	31	15	20	14	5	12	2	34	19	14
	7%	7%	6%	11%	12%	9%	3%	8%	1%	12%	6%	4%
				dfi	dfhi	dfi		fi		dfhi	f	f
4 or more	69	26	43	10	11	13	21	11	2	22	34	14
	7%	5%	8%	8%	7%	9%	12%	7%	1%	7%	10%	4%
				fi	f	fi	fi	f		fi	fi	
Don't know	82	34	47	16	13	12	18	9	15	28	30	24
	8%	7%	9%	12%	8%	8%	10%	6%	6%	9%	9%	6%
				i								
Sum: Ever	370	150	216	64	100	63	75	48	20	164	138	68
	36%	31%	41%	48%	60%	42%	42%	30%	9%	55%	42%	17%
			a	efi	acdefhi	efi	efi	fi		cdefhi	efi	f

Christians Against Poverty - Debt in Scotland

C3. On average, how many hours sleep a night do you lose worrying about personal finances?

BASE: All respondents

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
		a	b	c	d	e	f	g	h	a	b	c	d	*e	f
Significance Level: 95%															
Unweighted Total	1016	129	142	90	160	117	148	85	145	196	137	62	412	28	143
Weighted Total	1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	564 55%	66 54%	60 46%	39 46%	82 55%	67 54%	85 59%	75 59%	89 68%	143 71%	61 46%	35 55%	231 57%	11 40%	70 48%
							b		abcde	bcd			b		
1	105 10%	15 12%	15 11%	13 16%	20 13%	12 10%	11 8%	9 7%	10 8%	19 9%	13 10%	4 6%	40 10%	3 10%	23 16%
				f										d	
2	127 13%	14 11%	20 15%	10 12%	24 16%	17 13%	20 14%	12 9%	10 8%	11 6%	29 22%	13 21%	48 12%	5 19%	16 11%
			h		h						adf	a	a		
3	68 7%	12 10%	14 10%	6 7%	8 6%	9 7%	7 5%	6 5%	6 4%	10 5%	10 8%	4 7%	30 7%	2 6%	8 5%
			h												
4 or more	69 7%	9 8%	10 7%	6 7%	6 4%	9 7%	9 6%	10 8%	10 8%	9 5%	10 8%	3 5%	29 7%	3 11%	8 6%
Don't know	82 8%	6 5%	13 10%	10 11%	8 6%	11 9%	13 9%	15 12%	6 5%	8 4%	10 7%	4 6%	28 7%	4 13%	21 14%
															ad
Sum: Ever	370 36%	51 41%	59 44%	36 43%	58 39%	47 37%	46 32%	37 29%	36 27%	50 25%	63 47%	25 39%	148 36%	13 47%	55 38%
		h	fgh	h	h						ad	a	a		a

Christians Against Poverty - Debt in Scotland

C3. On average, how many hours sleep a night do you lose worrying about personal finances?

BASE: All respondents

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
Significance Level: 95%		a	b	c	d	*e	f	a	b	a	b	c	a	b	a	b	a	b
Unweighted Total	1016	161	145	63	397	21	163	278	507	473	295	180	393	268	566	325	371	597
Weighted Total	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
None	564 55%	130 77%	69 49%	32 50%	222 57%	9 46%	76 46%	165 59%	306 61%	260 56%	201 68%	83 45%	103 26%	222 83%	319 57%	175 54%	144 39%	413 69%
		bcd	f							c	ac		a				a	
1	105 10%	11 6%	19 13%	5 8%	36 9%	2 9%	23 14%	30 11%	41 8%	49 11%	24 8%	23 12%	69 17%	9 3%	62 11%	36 11%	45 12%	55 9%
		a	a				a						b				b	
2	127 13%	7 4%	21 15%	18 29%	50 13%	3 13%	21 12%	28 10%	66 13%	64 14%	29 10%	24 13%	82 21%	15 6%	71 13%	45 14%	73 20%	49 8%
		a	a	abdf	a		a						b				b	
3	68 7%	5 3%	12 8%	6 10%	27 7%	2 9%	12 7%	18 6%	28 6%	35 8%	7 2%	17 9%	46 12%	8 3%	28 5%	27 8%	38 10%	22 4%
		a	a	a						b		b	b		a		b	
4 or more	69 7%	9 5%	11 8%	- -	26 7%	1 6%	14 8%	17 6%	27 5%	33 7%	9 3%	17 9%	52 13%	3 1%	43 8%	17 5%	47 13%	18 3%
		c	c		c		c			b		b	b				b	
Don't know	82 8%	7 4%	10 7%	2 3%	27 7%	4 17%	21 13%	19 7%	37 7%	25 5%	24 8%	20 11%	43 11%	9 3%	38 7%	24 7%	26 7%	39 7%
							acd					a	b					
Sum: Ever	370 36%	32 19%	63 44%	30 47%	140 36%	8 37%	69 41%	94 34%	162 32%	182 39%	69 24%	82 44%	249 63%	35 13%	204 36%	125 39%	202 54%	144 24%
		a	a	a	a		a			b		b	b				b	

Christians Against Poverty - Debt in Scotland

C4. To what extent do you think the COVID-19 pandemic has made it easier or harder to talk about financial worries with friends and family?

BASE: All respondents

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	1016	485	525	126	175	155	154	175	231	301	309	406
Weighted Total	1016	487	523	133	166	149	177	162	229	299	326	391
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Much harder	87 9%	37 8%	48 9%	22 17% cefhi	22 13% efi	11 7% f	17 10% fi	9 6%	5 2%	44 15% cefhi	28 8% fi	15 4%
A bit harder	156 15%	60 12%	95 18% a	36 27% defhi	40 24% defi	35 23% defi	21 12% fi	14 8%	10 4%	77 26% defhi	56 17% efi	23 6%
The same as before	569 56%	305 63% b	262 50%	41 31%	66 40%	71 48% ag	99 56% abg	119 73% abcdgh	173 76% abcdgh	107 36%	170 52% abg	292 75% abcdgh
A bit easier	121 12%	47 10%	73 14% a	19 14% i	26 16% efi	18 12%	27 15% efi	12 8%	18 8%	45 15% efi	46 14% efi	31 8%
Much easier	27 3%	13 3%	14 3%	3 2%	6 4%	9 6% defi	2 1%	3 2%	4 2%	9 3%	11 3%	7 2%
Don't know	57 6%	24 5%	32 6%	12 9% be	5 3%	5 3%	11 6%	4 3%	19 8% be	17 6%	16 5%	24 6%
Sum: Easier	148 15%	60 12%	86 17%	22 16% i	32 19% efi	27 18% efi	30 17% fi	15 9%	22 10%	54 18% efi	57 17% efi	37 10%
Sum: Harder	242 24%	97 20%	143 27% a	59 44% cdefhi	63 38% defhi	45 31% efi	38 21% fi	23 14% f	15 6%	121 40% cdefhi	83 26% efi	38 10%

Christians Against Poverty - Debt in Scotland

C4. To what extent do you think the COVID-19 pandemic has made it easier or harder to talk about financial worries with friends and family?

BASE: All respondents

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
		a	b	c	d	e	f	g	h	a	b	c	d	*e	f
Significance Level: 95%															
Unweighted Total	1016	129	142	90	160	117	148	85	145	196	137	62	412	28	143
Weighted Total	1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Much harder	87 9%	10 8%	14 11%	5 6%	14 9%	8 6%	11 7%	15 12%	10 8%	10 5%	15 11%	5 7%	31 8%	3 10%	18 12%
											a				a
A bit harder	156 15%	24 19%	33 25%	12 14%	17 11%	22 18%	22 15%	9 7%	16 13%	15 7%	26 20%	14 21%	61 15%	3 10%	27 18%
			g dfgh			g					a	a	a		a
The same as before	569 56%	69 56%	56 42%	44 52%	86 58%	66 53%	83 58%	82 65%	82 63%	145 72%	62 47%	35 54%	230 57%	15 54%	71 48%
		b			b		b	b	b	bcd			b		
A bit easier	121 12%	9 8%	20 15%	9 11%	25 17%	16 13%	16 11%	11 8%	15 11%	14 7%	17 13%	7 11%	63 16%	4 13%	11 7%
				a									af		
Much easier	27 3%	4 3%	1 1%	4 4%	2 1%	7 6%	4 3%	4 3%	1 1%	3 2%	6 5%	1 1%	11 3%	2 8%	3 2%
				h		bdh									
Don't know	57 6%	7 6%	8 6%	10 12%	5 3%	5 4%	9 6%	6 5%	7 5%	14 7%	7 5%	3 5%	10 2%	1 5%	17 11%
				de						d					d
Sum: Easier	148 15%	13 11%	21 16%	13 16%	27 18%	24 19%	20 14%	15 12%	16 12%	17 8%	23 17%	8 12%	74 18%	6 20%	14 10%
											a		af		
Sum: Harder	242 24%	34 28%	47 36%	17 20%	31 21%	30 24%	33 23%	24 19%	27 20%	25 13%	41 31%	18 28%	92 23%	6 20%	45 31%
			cdefgh								ad	a	a		a

Christians Against Poverty - Debt in Scotland

C4. To what extent do you think the COVID-19 pandemic has made it easier or harder to talk about financial worries with friends and family?

BASE: All respondents

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
Significance Level: 95%		a	b	c	d	*e	f	a	b	a	b	c	a	b	a	b	a	b
Unweighted Total	1016	161	145	63	397	21	163	278	507	473	295	180	393	268	566	325	371	597
Weighted Total	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Much harder	87 9%	2 1%	20 14%	3 5%	30 8%	2 10%	23 14%	18 6%	36 7%	38 8%	12 4%	26 14%	67 17%	8 3%	45 8%	30 9%	48 13%	30 5%
			ad	a	a		ad			b		ab	b				b	
A bit harder	156 15%	9 5%	26 18%	16 24%	54 14%	2 8%	36 22%	30 11%	70 14%	71 15%	30 10%	41 22%	103 26%	13 5%	85 15%	58 18%	80 22%	67 11%
			a	ad	a		ad			b		ab	b				b	
The same as before	569 56%	127 76%	72 51%	30 46%	232 60%	14 67%	66 39%	175 63%	299 59%	268 57%	193 65%	83 45%	152 38%	187 70%	307 55%	186 57%	160 43%	393 66%
		bcd	f		cf					c	ac		a				a	
A bit easier	121 12%	12 7%	13 9%	11 17%	54 14%	3 15%	17 10%	29 10%	72 14%	60 13%	39 13%	17 9%	50 13%	29 11%	83 15%	32 10%	63 17%	57 10%
				a	a		d			a			a		b		b	
Much easier	27 3%	5 3%	4 3%	2 3%	10 3%	- -	6 4%	5 2%	12 2%	13 3%	4 1%	6 3%	13 3%	8 3%	19 3%	7 2%	14 4%	12 2%
Don't know	57 6%	13 8%	7 5%	2 4%	9 2%	- -	19 11%	20 7%	15 3%	17 4%	18 6%	12 6%	10 3%	21 8%	23 4%	11 4%	7 2%	36 6%
			d				d	b					a				a	
Sum: Easier	148 15%	17 10%	17 12%	13 20%	64 16%	3 15%	23 14%	34 12%	84 17%	73 16%	43 15%	23 13%	63 16%	37 14%	102 18%	39 12%	77 21%	69 12%
				a											b		b	
Sum: Harder	242 24%	11 6%	46 32%	19 30%	85 22%	4 18%	60 36%	48 17%	106 21%	109 23%	41 14%	67 36%	170 43%	21 8%	130 23%	88 27%	128 35%	97 16%
			ad	a	a		ad			b		ab	b				b	

Christians Against Poverty - Debt in Scotland

C5. Do you know where to access free debt help advice?

BASE: All respondents

Significance Level: 95%

Unweighted Total

Weighted Total

Yes

No

Don't know

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	1016	485	525	126	175	155	154	175	231	301	309	406
Weighted Total	1016	487	523	133	166	149	177	162	229	299	326	391
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	561	270	291	49	91	91	98	106	127	140	189	233
	55%	55%	56%	36%	55%	61%	55%	65%	55%	47%	58%	60%
					a	ag	a	abfg	ag		ag	ag
No	324	154	168	66	55	41	46	40	75	122	88	114
	32%	32%	32%	50%	33%	28%	26%	25%	32%	41%	27%	29%
				bcdefhi						cdehi		
Don't know	131	63	64	18	19	16	33	16	28	37	50	44
	13%	13%	12%	14%	12%	11%	19%	10%	12%	13%	15%	11%
							ei					

Christians Against Poverty - Debt in Scotland

C5. Do you know where to access free debt help advice?

BASE: All respondents

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	c	d	e	f	g	h	a	b	c	d	*e	f	
Significance Level: 95%															
Unweighted Total	1016	129	142	90	160	117	148	85	145	196	137	62	412	28	143
Weighted Total	1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	561	65	82	40	77	76	73	66	83	105	81	41	241	16	63
	55%	53%	61%	47%	52%	60%	51%	52%	63%	53%	61%	65%	59%	57%	43%
			c						cf		f	f	f		
No	324	41	38	32	53	35	56	34	33	66	36	19	125	7	60
	32%	34%	29%	38%	36%	28%	38%	27%	26%	33%	27%	29%	31%	24%	41%
			h	h		h								bd	
Don't know	131	16	13	12	17	14	16	27	15	29	16	4	41	5	22
	13%	13%	10%	15%	12%	11%	11%	21%	11%	15%	12%	6%	10%	18%	15%
								bdfh							

Christians Against Poverty - Debt in Scotland

C5. Do you know where to access free debt help advice?

BASE: All respondents

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
Significance Level: 95%		a	b	c	d	*e	f	a	b	a	b	c	a	b	a	b	a	b
Unweighted Total	1016	161	145	63	397	21	163	278	507	473	295	180	393	268	566	325	371	597
Weighted Total	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	561	89	82	39	235	12	69	160	303	291	168	73	229	153	561	-	251	302
	55%	53%	58%	61%	60%	61%	42%	58%	60%	62%	57%	39%	58%	58%	100%	-	67%	51%
		f	f	f	f					c	c				b		b	
No	324	55	40	22	116	5	66	82	145	134	90	79	128	81	-	324	89	221
	32%	33%	28%	35%	30%	26%	40%	30%	29%	29%	31%	43%	32%	31%	-	100%	24%	37%
							bd					ab			a		a	
Don't know	131	24	20	3	38	3	31	35	56	43	37	33	38	31	-	-	32	73
	13%	14%	14%	5%	10%	13%	19%	13%	11%	9%	13%	18%	10%	12%	-	-	9%	12%
		c	c				cd					a						

Christians Against Poverty - Debt in Scotland

C6. If you were in "problem debt" (defined as unable to meet your monthly outgoings each month), how likely would you be to tell your family and friends?

BASE: All respondents

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%												
Unweighted Total	1016	485	525	126	175	155	154	175	231	301	309	406
Weighted Total	1016	487	523	133	166	149	177	162	229	299	326	391
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very likely	158 16%	95 19% b	63 12%	21 16%	25 15%	24 16%	18 10%	24 15%	45 20% dh	46 15%	42 13%	70 18% d
Quite likely	290 29%	140 29%	149 28%	38 29%	44 26%	46 31%	63 36% fi	44 27%	55 24%	82 27%	109 33% fi	99 25%
Neither likely nor unlikely	237 23%	120 25%	116 22%	34 25%	38 23%	39 26%	41 23%	38 24%	46 20%	72 24%	80 25%	85 22%
Not very likely	155 15%	56 12%	96 18% a	20 15%	30 18%	26 17%	27 15%	20 12%	34 15%	50 17%	52 16%	53 14%
Not at all likely	107 11%	49 10%	58 11%	9 7%	18 11%	11 7%	18 10%	21 13%	31 14% ac	27 9%	28 9%	52 13% ach
Don't know	69 7%	26 5%	42 8%	11 9% c	11 7%	4 2%	10 6%	15 9% ch	18 8% c	23 8% c	14 4%	33 8% ch
Sum: Likely	448 44%	235 48% b	212 40%	59 44%	69 41%	70 47%	82 46%	68 42%	100 44%	128 43%	151 46%	168 43%
Sum: Not likely	262 26%	106 22%	154 29% a	29 22%	48 29%	36 24%	44 25%	40 25%	65 28%	77 26%	81 25%	105 27%
Net: Likely	185 18%	129 27% b	58 11%	30 23% b	21 13%	33 22% b	37 21% b	27 17%	36 16%	52 17%	71 22% b	63 16%

Christians Against Poverty - Debt in Scotland

C6. If you were in "problem debt" (defined as unable to meet your monthly outgoings each month), how likely would you be to tell your family and friends?

BASE: All respondents

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	c	d	e	f	g	h	a	b	c	d	*e	f	
Significance Level: 95%															
Unweighted Total	1016	129	142	90	160	117	148	85	145	196	137	62	412	28	143
Weighted Total	1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very likely	158 16%	19 16%	20 15%	5 6%	20 13%	23 18%	27 19%	21 16%	22 17%	28 14%	25 19%	9 15%	66 16%	5 19%	21 14%
		c	c			c	c	c	c						
Quite likely	290 29%	36 29%	47 36%	20 24%	49 33%	37 30%	34 23%	36 28%	30 23%	56 28%	43 32%	23 37%	118 29%	6 21%	36 25%
			fh		fh										
Neither likely nor unlikely	237 23%	31 25%	32 24%	18 22%	24 16%	28 22%	40 27%	34 27%	30 23%	43 22%	29 22%	14 21%	98 24%	7 24%	36 24%
						d	d								
Not very likely	155 15%	17 14%	19 15%	16 19%	28 19%	18 14%	18 12%	15 12%	25 19%	34 17%	16 12%	6 10%	63 16%	5 17%	26 17%
Not at all likely	107 11%	15 12%	8 6%	13 15%	15 10%	10 8%	15 11%	13 11%	17 13%	23 11%	13 10%	7 11%	47 12%	3 9%	9 6%
				b					b						
Don't know	69 7%	5 4%	6 4%	11 14%	12 8%	10 8%	12 8%	7 6%	6 5%	15 8%	7 5%	4 6%	15 4%	3 9%	19 13%
			abh							d					bd
Sum: Likely	448 44%	55 45%	67 51%	26 30%	69 47%	60 48%	61 42%	57 45%	53 40%	85 42%	68 51%	33 52%	184 45%	11 40%	57 39%
		c	c		c	c		c			f				
Sum: Not likely	262 26%	32 26%	28 21%	29 35%	43 29%	28 22%	33 23%	28 22%	42 32%	57 28%	29 22%	14 21%	110 27%	7 27%	35 24%
				bef					b						
Net: Likely	185 18%	23 18%	40 30%	-4 -5%	27 18%	32 26%	28 19%	29 23%	11 8%	28 14%	39 29%	19 30%	74 18%	4 13%	22 15%
		h	adfh		h	h	h	h		adf	adf	adf			

Christians Against Poverty - Debt in Scotland

C6. If you were in "problem debt" (defined as unable to meet your monthly outgoings each month), how likely would you be to tell your family and friends?

BASE: All respondents

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
	a	b	c	d	e	f	a	b	a	b	c	a	b	a	b	a	b	
Significance Level: 95%																		
Unweighted Total	1016	161	145	63	397	21	163	278	507	473	295	180	393	268	566	325	371	597
Weighted Total	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very likely	158 16%	23 14%	31 22%	13 21%	58 15%	4 18%	24 15%	48 17%	75 15%	79 17%	48 16%	26 14%	69 17%	46 17%	109 19%	38 12%	72 19%	84 14%
Quite likely	290 29%	49 29%	52 37%	23 37%	114 29%	6 28%	36 22%	73 26%	163 32%	134 29%	99 34%	39 21%	119 30%	80 30%	180 32%	82 25%	118 32%	168 28%
Neither likely nor unlikely	237 23%	37 22%	28 20%	14 22%	96 25%	5 26%	34 20%	66 24%	104 21%	104 22%	58 20%	57 31%	61 15%	58 22%	115 21%	84 26%	72 19%	149 25%
Not very likely	155 15%	27 16%	15 10%	6 9%	57 15%	3 13%	40 24%	40 14%	79 16%	69 15%	45 15%	34 19%	82 21%	31 12%	73 13%	60 19%	56 15%	96 16%
Not at all likely	107 11%	19 11%	11 8%	6 9%	49 13%	2 8%	13 8%	29 10%	56 11%	59 13%	21 7%	13 7%	48 12%	31 12%	55 10%	44 14%	48 13%	55 9%
Don't know	69 7%	12 7%	6 4%	2 3%	16 4%	1 5%	19 11%	22 8%	27 5%	22 5%	24 8%	15 8%	17 4%	19 7%	29 5%	16 5%	7 2%	45 8%
Sum: Likely	448 44%	73 43%	83 58%	37 57%	171 44%	10 47%	60 36%	120 43%	238 47%	213 46%	147 50%	65 35%	188 47%	126 48%	289 52%	120 37%	190 51%	252 42%
Sum: Not likely	262 26%	46 27%	26 18%	11 18%	105 27%	4 22%	53 32%	69 25%	135 27%	128 27%	66 22%	48 26%	130 33%	62 23%	128 23%	104 32%	104 28%	151 25%
Net: Likely	185 18%	27 16%	57 40%	25 40%	66 17%	5 25%	7 4%	51 19%	103 20%	86 18%	81 28%	17 9%	58 15%	64 24%	161 29%	16 5%	86 23%	101 17%

Christians Against Poverty - Debt in Scotland

C7. Do you hold any personal debt, excluding mortgages or student loans? This may include credit card debt, payday loans, rent/council tax arrears etc.

BASE: All respondents

	Total	Gender		Age								
		Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
		a	b	a	b	c	d	e	f	g	h	i
Significance Level: 95%												
Unweighted Total	1016	485	525	126	175	155	154	175	231	301	309	406
Weighted Total	1016	487	523	133	166	149	177	162	229	299	326	391
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	372	184	187	35	89	74	79	42	53	124	153	95
	37%	38%	36%	26%	53%	50%	45%	26%	23%	41%	47%	24%
					aefgi	aefi	aefi			aefi	aefi	
No	596	288	307	81	65	67	94	115	174	146	160	290
	59%	59%	59%	61%	39%	45%	53%	71%	76%	49%	49%	74%
				bcgh			b	bcdgh	abcdgh	b	b	abcdgh
Don't know	48	15	29	17	12	8	4	4	2	29	12	6
	5%	3%	6%	13%	7%	5%	2%	3%	1%	10%	4%	2%
				cdefhi	defi	fi				defhi	f	

Christians Against Poverty - Debt in Scotland

C7. Do you hold any personal debt, excluding mortgages or student loans? This may include credit card debt, payday loans, rent/council tax arrears etc.

BASE: All respondents

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	c	d	e	f	g	h	a	b	c	d	*e	f	
Significance Level: 95%															
Unweighted Total	1016	129	142	90	160	117	148	85	145	196	137	62	412	28	143
Weighted Total	1016	123	133	85	148	125	145	127	131	201	133	64	407	28	146
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	372 37%	44 36%	50 38%	27 32%	62 42%	49 39%	41 28%	51 40%	49 37%	68 34%	61 46%	22 35%	166 41%	11 41%	33 23%
				f	f					f	af		f		
No	596 59%	72 59%	73 55%	50 59%	82 56%	74 59%	97 67%	70 55%	78 60%	132 66%	66 49%	40 63%	226 56%	15 54%	98 67%
							bd			bd					bd
Don't know	48 5%	7 6%	10 8%	8 9%	4 2%	2 2%	7 5%	6 5%	4 3%	1 *	7 5%	1 2%	15 4%	1 5%	15 10%
			de	de							a		a		ad

Christians Against Poverty - Debt in Scotland

C7. Do you hold any personal debt, excluding mortgages or student loans? This may include credit card debt, payday loans, rent/council tax arrears etc.

BASE: All respondents

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
		a	b	c	d	*e	f	a	b	a	b	c	a	b	a	b	a	b
Significance Level: 95%																		
Unweighted Total	1016	161	145	63	397	21	163	278	507	473	295	180	393	268	566	325	371	597
Weighted Total	1016	168	143	64	389	21	167	278	504	468	295	185	395	266	561	324	372	596
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Yes	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	37%	30%	45%	38%	42%	26%	25%	37%	40%	42%	33%	27%	55%	24%	45%	27%	100%	-
			af		af					bc			b		b		b	
No	596	118	72	38	214	15	107	167	293	256	191	118	170	197	302	221	-	596
	59%	70%	50%	60%	55%	74%	64%	60%	58%	55%	65%	64%	43%	74%	54%	68%	-	100%
		bd					b			a		a	a		a		a	
Don't know	48	1	6	1	12	-	18	8	11	14	5	17	9	4	9	14	-	-
	5%	1%	5%	1%	3%	-	11%	3%	2%	3%	2%	9%	2%	1%	2%	4%	-	-
			a				abcd					ab				a		

Christians Against Poverty - Debt in Scotland

C8a. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	Total	Gender		Age								
		Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My debt pre-dates COVID-19, and the repayment conditions have not been adjusted due to COVID-19	232	110	122	17	45	47	52	30	41	61	99	71
	62%	60%	65%	48%	50%	64%	66%	71%	77%	50%	65%	75%
							bg	abg	abg		bg	abg
My debt pre-dates COVID-19, and the repayment conditions have been adjusted due to COVID-19	60	33	27	4	22	13	11	9	2	26	24	10
	16%	18%	15%	12%	24%	17%	14%	20%	4%	21%	16%	11%
					fi	f	f	f		f	f	
My debt started during the COVID-19 pandemic	56	29	26	8	15	11	13	4	5	23	24	9
	15%	16%	14%	24%	17%	15%	17%	9%	10%	19%	16%	9%
				i						i		
Don't know	24	12	12	6	8	3	2	-	5	13	6	5
	6%	6%	7%	16%	9%	4%	3%	-	9%	11%	4%	5%
				cdehi	e				e	eh		

Christians Against Poverty - Debt in Scotland

C8a. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f	
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
My debt pre-dates COVID-19, and the repayment conditions have not been adjusted due to COVID-19	232 62%	29 65%	30 60%	16 58%	39 63%	31 62%	26 63%	27 53%	35 72%	47 70%	37 61%	13 59%	103 62%	8 70%	18 54%
My debt pre-dates COVID-19, and the repayment conditions have been adjusted due to COVID-19	60 16%	6 13%	11 22%	6 21%	10 16%	8 16%	5 12%	7 14%	7 15%	8 12%	10 16%	4 19%	29 18%	3 30%	5 14%
My debt started during the COVID-19 pandemic	56 15%	6 14%	4 9%	5 18%	9 15%	7 15%	6 14%	12 24%	7 13%	10 14%	12 20%	5 22%	21 13%	-	6 17%
Don't know	24 6%	4 8%	4 8%	1 3%	4 6%	3 7%	4 10%	4 9%	-	3 4%	2 3%	-	13 8%	-	5 14%
		h	h				h	h							b

Christians Against Poverty - Debt in Scotland

C8a. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
Significance Level: 95%		a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
My debt pre-dates COVID-19, and the repayment conditions have not been adjusted due to COVID-19	232	38	38	12	104	4	25	69	132	127	68	27	124	43	164	46	232	-
	62%	76%	58%	49%	64%	83%	59%	67%	66%	65%	69%	54%	57%	66%	65%	52%	62%	-
		b													b			
My debt pre-dates COVID-19, and the repayment conditions have been adjusted due to COVID-19	60	3	10	4	31	-	5	15	33	38	12	5	42	5	43	16	60	-
	16%	6%	16%	18%	19%	-	12%	15%	16%	19%	13%	11%	19%	7%	17%	18%	16%	-
				a									b					
My debt started during the COVID-19 pandemic	56	8	14	8	16	1	7	16	26	27	14	12	38	10	31	19	56	-
	15%	16%	21%	34%	10%	17%	16%	15%	13%	13%	14%	24%	17%	16%	13%	21%	15%	-
			d												a			
Don't know	24	1	3	-	12	-	5	3	9	6	5	5	12	8	13	8	24	-
	6%	2%	4%	-	7%	-	13%	3%	4%	3%	5%	11%	6%	12%	5%	9%	6%	-
							a											a

Christians Against Poverty - Debt in Scotland

C8b. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am fully paying back my debt as per the current repayment conditions	214	105	107	12	49	44	43	25	40	61	88	65
	57%	57%	57%	34%	55%	60%	55%	58%	76%	49%	57%	68%
					a	a		a	abdgh		a	ag
I am partially paying back my debt as per the current repayment conditions	102	54	48	15	21	18	27	13	9	36	45	22
	27%	30%	26%	42%	24%	24%	34%	31%	16%	29%	29%	23%
				bfi			f					
I am not paying back my debt as per the current repayment conditions	42	17	25	7	12	7	9	4	2	20	16	7
	11%	9%	14%	20%	14%	9%	11%	11%	5%	16%	10%	7%
				fi						f		
Don't know	14	8	6	1	6	5	-	-	2	7	5	2
	4%	4%	3%	3%	7%	7%	-	-	4%	6%	3%	2%
					d	d				d		

Christians Against Poverty - Debt in Scotland

C8b. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
		a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am fully paying back my debt as per the current repayment conditions	214 57%	25 58%	28 57%	15 54%	39 63%	23 47%	18 44%	34 68%	31 64%	51 75%	34 56%	12 55%	89 54%	6 57%	15 46%
I am partially paying back my debt as per the current repayment conditions	102 27%	12 28%	12 24%	12 43%	11 18%	16 33%	15 36%	11 21%	14 29%	14 20%	19 31%	4 17%	53 32%	2 18%	10 30%
I am not paying back my debt as per the current repayment conditions	42 11%	5 10%	6 12%	1 3%	9 15%	8 17%	6 16%	3 6%	4 7%	3 5%	6 10%	6 28%	16 9%	3 26%	6 18%
Don't know	14 4%	2 4%	4 7%	- -	3 4%	1 2%	2 4%	3 6%	- -	- -	2 3%	- -	7 5%	- -	2 7%

Christians Against Poverty - Debt in Scotland

C8b. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
Significance Level: 95%		a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
I am fully paying back my debt as per the current repayment conditions	214 57%	40 80% bdf	36 56%	15 62%	89 55%	3 63%	18 42%	67 65%	121 61%	113 57% c	72 73% ac	19 39%	113 52%	47 72% a	149 60%	49 55%	214 57%	-
I am partially paying back my debt as per the current repayment conditions	102 27%	8 15%	20 31%	4 15%	54 33% a	- -	12 28%	24 23%	53 26%	60 30% b	17 17%	13 27%	66 31% b	9 15%	70 28%	21 24%	102 27%	-
I am not paying back my debt as per the current repayment conditions	42 11%	2 5%	7 11%	4 17%	14 8%	2 37%	9 21% ad	9 9%	22 11%	21 10%	7 7%	11 23% ab	29 13%	6 9%	24 10%	13 15%	42 11%	-
Don't know	14 4%	- -	2 3%	1 6%	6 4%	- -	4 10% a	3 3%	3 2%	4 2%	3 3%	5 10% ab	8 4%	3 5%	7 3%	6 6%	14 4%	-

Christians Against Poverty - Debt in Scotland

C8ab. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	*a	b	c	d	e	f	g	h	i
Unweighted Total	343	165	177	28	82	72	66	45	50	110	138	95
Weighted Total	343	169	173	29	78	69	77	42	48	107	146	90
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Not adjusted, fully paying	156 46%	80 47%	77 44%	6 20%	28 36%	34 49%	33 43%	22 52%	34 71%	34 32%	66 45%	56 62%
						g		g	bcdgh		g	bdgh
Not adjusted, partially paying	49 14%	20 12%	29 17%	6 20%	9 12%	11 16%	14 18%	4 11%	6 12%	15 14%	25 17%	10 11%
Not adjusted, not paying	25 7%	9 5%	16 9%	5 17%	7 9%	2 3%	6 7%	4 8%	1 3%	12 12%	8 5%	5 6%
										c		
Adjusted, fully paying	24 7%	9 5%	14 8%	1 3%	10 13%	5 7%	5 6%	2 4%	1 2%	11 10%	10 7%	3 3%
					fi					i		
Adjusted, partially paying	29 9%	20 12%	9 5%	3 10%	9 11%	6 9%	5 7%	6 14%	- -	12 11%	12 8%	6 6%
		b			f	f		f		f	f	
Adjusted, not paying	5 1%	3 2%	2 1%	- -	1 1%	1 1%	1 1%	1 2%	1 2%	1 1%	2 1%	2 2%
Pandemic, fully paying	25 7%	12 7%	12 7%	4 14%	6 8%	6 9%	4 5%	1 2%	4 9%	10 10%	10 7%	5 6%
Pandemic, partially paying	18 5%	12 7%	6 3%	3 12%	3 3%	1 2%	7 10%	3 7%	1 2%	6 6%	8 6%	4 4%
							c					
Pandemic, not paying	11 3%	4 2%	8 4%	1 3%	4 6%	4 5%	2 3%	- -	- -	5 5%	6 4%	- -
					i	i				i	i	

Christians Against Poverty - Debt in Scotland

C8ab. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	*f	
Significance Level: 95%															
Unweighted Total	343	43	46	28	63	43	37	30	53	63	60	22	153	11	27
Weighted Total	343	40	43	26	58	46	36	45	49	65	59	22	151	11	27
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Not adjusted, fully paying	156 46%	18 46%	20 47%	9 35%	27 46%	15 32%	15 42%	24 54%	28 57%	39 60%	27 46%	8 38%	66 44%	4 35%	8 28%
Not adjusted, partially paying	49 14%	7 17%	5 11%	6 22%	7 12%	10 22%	8 22%	1 3%	5 11%	8 12%	6 10%	3 12%	25 17%	1 10%	6 23%
Not adjusted, not paying	25 7%	4 9%	5 12%	1 3%	5 8%	5 12%	2 6%	1 3%	2 4%	1 1%	3 6%	2 9%	11 7%	3 26%	4 15%
Adjusted, fully paying	24 7%	- -	3 7%	3 10%	6 9%	4 9%	2 6%	4 10%	2 4%	6 10%	3 6%	2 10%	8 5%	2 22%	1 4%
Adjusted, partially paying	29 9%	6 14%	6 13%	3 11%	3 5%	3 7%	2 6%	3 7%	4 9%	1 2%	5 9%	1 5%	17 11%	1 8%	3 10%
Adjusted, not paying	5 1%	- -	- -	- -	2 3%	1 2%	1 3%	- -	1 2%	- -	1 1%	1 4%	3 2%	- -	- -
Pandemic, fully paying	25 7%	5 13%	3 6%	2 7%	5 9%	3 7%	1 3%	4 10%	2 4%	5 7%	4 6%	2 8%	11 7%	- -	4 14%
Pandemic, partially paying	18 5%	- -	1 2%	3 11%	1 2%	2 4%	3 7%	5 10%	4 8%	3 5%	7 12%	- -	8 5%	- -	- -
Pandemic, not paying	11 3%	1 2%	1 2%	- -	3 5%	2 5%	2 6%	1 3%	1 2%	1 2%	2 3%	3 14%	2 1%	- -	2 6%

Christians Against Poverty - Debt in Scotland

C8ab. In each of the following groups of statements, which best reflects you and your debt repayments?

BASE: All with debt

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
	a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b	
Significance Level: 95%																		
Unweighted Total	343	47	61	23	153	5	35	99	189	189	94	42	198	58	236	80	343	-
Weighted Total	343	49	62	23	149	5	35	98	189	189	93	43	200	56	236	78	343	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Not adjusted, fully paying	156	31	26	9	68	2	13	54	91	86	53	13	75	36	115	27	156	-
	46%	64%	42%	40%	45%	46%	36%	55%	48%	46%	57%	31%	37%	63%	49%	35%	46%	-
		bdf									c			a	b			
Not adjusted, partially paying	49	6	7	2	25	-	8	12	26	28	10	8	31	4	35	10	49	-
	14%	12%	12%	8%	17%	-	23%	12%	14%	15%	11%	18%	15%	7%	15%	12%	14%	-
Not adjusted, not paying	25	1	4	1	10	2	4	3	15	12	5	5	18	2	14	8	25	-
	7%	2%	7%	4%	7%	37%	11%	3%	8%	6%	5%	12%	9%	4%	6%	11%	7%	-
Adjusted, fully paying	24	3	5	3	9	-	-	7	13	15	6	1	18	4	15	9	24	-
	7%	6%	9%	15%	6%	-	-	7%	7%	8%	6%	2%	9%	7%	6%	11%	7%	-
Adjusted, partially paying	29	-	5	-	19	-	3	6	15	20	5	3	18	1	21	6	29	-
	9%	-	8%	-	13%	-	7%	7%	8%	11%	5%	6%	9%	1%	9%	8%	9%	-
		a		a														
Adjusted, not paying	5	-	-	1	3	-	1	1	4	3	1	1	4	-	5	-	5	-
	1%	-	-	4%	2%	-	3%	1%	2%	1%	1%	2%	2%	-	2%	-	1%	-
Pandemic, fully paying	25	5	5	3	9	1	3	5	13	9	10	5	15	5	16	8	25	-
	7%	9%	8%	12%	6%	17%	8%	5%	7%	5%	11%	12%	7%	9%	7%	10%	7%	-
Pandemic, partially paying	18	2	7	2	6	-	1	5	8	10	2	3	15	2	10	6	18	-
	5%	4%	11%	8%	4%	-	3%	5%	4%	5%	3%	6%	7%	4%	4%	8%	5%	-
Pandemic, not paying	11	1	3	2	1	-	3	5	3	6	1	4	7	3	6	4	11	-
	3%	3%	4%	10%	1%	-	8%	5%	2%	3%	1%	9%	3%	4%	2%	5%	3%	-
							d					b						

Christians Against Poverty - Debt in Scotland

C9. Summary: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Total	Scale									
		Very negative *a	Somewhat negative *b	No difference *c	Somewhat positive *d	Very positive *e	Don't know *f	Not applicable *g	Sum: Negative *h	Sum: Positive *i	Net: Negative *j
Significance Level: 95%											
Your mental health	372 100%	77 21%	116 31%	129 35%	18 5%	14 4%	6 2%	12 3%	193 52%	32 9%	161 43%
Social life	372 100%	63 17%	87 23%	154 41%	21 6%	13 4%	9 2%	26 7%	150 40%	34 9%	115 31%
As a partner (husband, wife, partner etc.)	372 100%	25 7%	71 19%	151 41%	13 4%	16 4%	11 3%	84 23%	96 26%	29 8%	67 18%
As a parent	372 100%	26 7%	69 19%	124 33%	17 5%	19 5%	11 3%	106 28%	95 25%	37 10%	58 16%
At work	372 100%	28 8%	48 13%	169 45%	27 7%	14 4%	7 2%	79 21%	76 20%	41 11%	35 9%
As an unpaid carer	372 100%	22 6%	24 7%	110 30%	15 4%	13 4%	15 4%	172 46%	47 13%	29 8%	18 5%

Christians Against Poverty - Debt in Scotland

C9_1. As a parent: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	26 7%	11 6%	14 8%	- -	9 10%	6 8%	9 11%	1 2%	1 3%	9 7%	14 9%	2 3%
					i		i				i	
Somewhat negative	69 19%	32 17%	37 20%	7 20%	19 21%	13 17%	20 26%	4 10%	6 11%	26 21%	33 22%	10 11%
					i		efi			i	i	
No difference	124 33%	58 32%	66 35%	5 15%	23 26%	29 39%	26 33%	20 47%	22 41%	28 22%	54 36%	42 44%
						ag		abg	abg		ag	abg
Somewhat positive	17 5%	12 6%	6 3%	3 8%	6 6%	5 7%	1 1%	2 4%	1 2%	8 7%	6 4%	3 3%
Very positive	19 5%	7 4%	12 6%	6 17%	9 10%	5 6%	- -	- -	- -	15 12%	5 3%	- -
				defhi	defhi	di				defhi		
Don't know	11 3%	7 4%	4 2%	1 3%	3 4%	1 1%	5 6%	1 2%	- -	4 3%	6 4%	1 1%
Not applicable	106 28%	56 30%	49 26%	13 37%	21 24%	16 22%	18 23%	14 34%	23 43%	34 27%	35 23%	37 39%
									bcdgh			bcdh
Sum: Negative	95 25%	43 24%	51 27%	7 20%	27 31%	18 25%	29 37%	5 13%	7 14%	34 28%	47 31%	13 13%
					efi	i	efi			efi	efi	
Sum: Positive	37 10%	19 10%	18 9%	9 25%	15 16%	10 13%	1 1%	2 4%	1 2%	23 19%	11 7%	3 3%
				defhi	defhi	dfi				defhi		
Net: Negative	58 16%	24 13%	34 18%	-2 -5%	13 14%	9 12%	28 35%	4 9%	6 12%	11 9%	37 24%	10 10%
							bcefgi				cegi	

Christians Against Poverty - Debt in Scotland

C9_1. As a parent: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f	
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	26 7%	3 6%	- -	1 4%	8 12% bf	5 11% bf	- -	3 6%	6 12% bf	1 2%	7 12% af	2 9%	10 6%	1 13%	- -
Somewhat negative	69 19%	8 17%	6 13%	4 17%	10 17%	10 20%	14 34% bdh	9 18%	7 15%	12 18%	10 16%	3 14%	31 18%	- -	12 36% bd
No difference	124 33%	17 40%	16 33%	7 24%	21 34%	17 35%	16 39%	18 35%	12 24%	24 35%	19 31%	8 34%	58 35%	2 19%	9 28%
Somewhat positive	17 5%	4 8%	5 10% d	2 7%	1 1%	3 6%	1 2%	1 3%	1 2%	2 3%	2 3%	2 10%	9 6%	1 8%	- -
Very positive	19 5%	1 2%	7 14% adef	2 7%	2 3%	1 2%	1 2%	3 6%	3 6%	3 4%	3 5%	4 20%	6 4%	2 17%	1 3%
Don't know	11 3%	- -	1 2%	2 8%	2 3%	1 2%	1 3%	3 6%	1 2%	4 5%	4 6%	- -	3 2%	1 8%	- -
Not applicable	106 28%	12 26%	14 29%	9 34%	18 29%	11 23%	8 20%	13 26%	19 40% f	22 33%	16 27%	3 13%	48 29%	4 36%	11 34%
Sum: Negative	95 25%	10 24%	6 13%	6 21%	18 29% b	15 31% b	14 34% b	12 24%	13 27%	13 19%	17 28%	5 23%	41 25%	1 13%	12 36%
Sum: Positive	37 10%	4 10%	12 24% defh	4 14%	3 4%	4 9%	2 4%	4 9%	4 7%	5 7%	5 8%	6 29%	16 9%	3 25%	1 3%
Net: Negative	58 16%	6 13%	-6 -11%	2 7%	15 25%	11 23%	12 29%	8 15%	9 19%	8 12%	12 20%	-1 -6%	25 15%	-1 -12%	11 33% ad

Christians Against Poverty - Debt in Scotland

C9_1. As a parent: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
		a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b
Significance Level: 95%																		
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Very negative	26 7%	- -	8 13%	3 10%	10 6%	1 16%	1 2%	3 3%	17 9%	17 9%	4 4%	4 7%	23 10%	1 2%	11 4%	10 11%	26 7%	-
			a										b		a			
Somewhat negative	69 19%	7 15%	10 15%	4 15%	30 18%	2 29%	9 22%	18 17%	32 16%	34 17%	16 16%	10 21%	55 25%	4 7%	46 18%	13 15%	69 19%	-
													b					
No difference	124 33%	21 42%	16 24%	9 36%	59 36%	- -	11 27%	35 34%	73 37%	67 34%	38 39%	10 20%	50 23%	27 42%	86 34%	30 34%	124 33%	-
													a					
Somewhat positive	17 5%	1 2%	4 7%	1 4%	7 5%	1 17%	2 4%	5 5%	7 4%	11 6%	2 2%	4 7%	9 4%	4 6%	16 6%	1 1%	17 5%	-
Very positive	19 5%	1 2%	5 8%	4 18%	5 3%	- -	4 9%	4 4%	9 4%	13 7%	3 3%	3 7%	13 6%	4 7%	15 6%	4 5%	19 5%	-
Don't know	11 3%	2 5%	4 7%	- -	2 1%	- -	1 2%	4 4%	5 2%	7 3%	2 2%	1 2%	7 3%	3 5%	6 2%	3 3%	11 3%	-
			d															
Not applicable	106 28%	17 34%	17 26%	4 16%	49 30%	2 38%	14 34%	35 33%	56 28%	49 25%	34 34%	17 35%	60 28%	21 32%	72 29%	27 31%	106 28%	-
Sum: Negative	95 25%	7 15%	18 28%	6 26%	40 24%	2 45%	10 24%	21 20%	49 25%	50 26%	20 21%	14 29%	77 36%	6 8%	57 23%	23 26%	95 25%	-
													b					
Sum: Positive	37 10%	2 4%	9 14%	5 22%	13 8%	1 17%	5 13%	9 9%	16 8%	24 12%	4 4%	7 14%	23 10%	8 12%	31 12%	5 6%	37 10%	-
										b		b						
Net: Negative	58 16%	5 11%	9 14%	1 4%	27 16%	2 29%	5 11%	11 11%	33 16%	26 13%	16 16%	7 15%	55 25%	-3 -4%	26 10%	18 20%	58 16%	-
														a				

Christians Against Poverty - Debt in Scotland

C9_2. At work: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	28 8%	17 9%	11 6%	3 7%	9 11%	5 7%	8 10%	2 4%	1 3%	12 10%	13 8%	3 3%
Somewhat negative	48 13%	21 11%	26 14%	5 14%	18 20%	9 12%	10 12%	5 12%	1 2%	23 18%	19 12%	6 6%
				f	fi	f	f	f		fi	f	
No difference	169 45%	77 42%	92 49%	17 48%	33 37%	43 58%	43 55%	19 44%	15 27%	50 40%	86 56%	33 35%
						bfgi	bfgi				bfgi	
Somewhat positive	27 7%	19 10%	8 4%	2 6%	14 16%	6 8%	3 3%	1 2%	1 2%	16 13%	9 6%	2 2%
		b			defhi					defhi		
Very positive	14 4%	7 4%	7 4%	5 14%	6 7%	3 4%	- -	- -	- -	11 9%	3 2%	- -
				cdefhi	dfhi					defhi		
Don't know	7 2%	3 2%	4 2%	- -	2 2%	1 1%	4 5%	1 2%	- -	2 2%	5 3%	1 1%
Not applicable	79 21%	41 22%	39 21%	4 11%	6 7%	7 10%	12 15%	15 35%	35 66%	10 8%	19 12%	50 52%
								abcdgh	abcdegh			abcdgh
Sum: Negative	76 20%	37 20%	37 20%	7 21%	27 31%	14 19%	17 22%	7 16%	2 5%	35 28%	32 21%	9 10%
				f	fi	f	fi			fi	fi	
Sum: Positive	41 11%	26 14%	15 8%	7 20%	20 23%	9 12%	3 3%	1 2%	1 2%	27 22%	12 8%	2 2%
				defhi	defhi	fi				defhi		
Net: Negative	35 9%	11 6%	23 12%	* 1%	7 8%	5 7%	15 19%	6 14%	1 3%	8 6%	20 13%	7 8%
		a					abcfgi	af		af		

Christians Against Poverty - Debt in Scotland

C9_2. At work: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f	
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	28 8%	2 4%	1 2%	3 11%	7 11%	3 7%	2 4%	6 12%	5 10%	2 3%	8 13% ad	2 9%	8 5%	3 27%	1 3%
Somewhat negative	48 13%	4 8%	6 13%	4 17%	7 11%	12 23% af	3 7%	4 9%	8 16%	7 10%	10 17%	3 14%	22 13%	1 8%	4 12%
No difference	169 45%	23 51%	24 48%	11 42%	30 49%	18 37%	23 56% h	24 47%	16 32%	28 41%	22 36%	11 49%	84 50%	3 27%	18 56%
Somewhat positive	27 7%	4 8% d	6 13% dh	- - -	- - -	4 9% d	3 7% d	9 17% dh	1 2%	8 11%	6 10%	- -	9 5%	1 13%	2 5%
Very positive	14 4%	2 4%	4 7%	3 10%	1 1%	- -	1 2%	3 6%	1 2%	2 3%	1 1%	3 15%	8 5%	- -	- -
Don't know	7 2%	- -	1 2%	1 4%	1 1%	1 2%	- -	2 3%	2 4%	- -	4 6% ad	1 5%	2 1%	1 8%	- -
Not applicable	79 21%	11 24% g	8 15%	5 17%	16 26% g	11 22%	9 23% g	3 6%	17 35% bg	22 32% b	10 17%	2 8%	34 21%	2 18%	8 24%
Sum: Negative	76 20%	5 12%	7 15%	7 27%	13 22%	15 30% af	5 12%	10 20%	12 25%	9 13%	18 30% ad	5 23%	29 18%	4 35%	5 14%
Sum: Positive	41 11%	5 12% d	10 20% dh	3 10%	1 1%	4 9%	4 9%	12 23% dh	2 4%	9 14%	7 11%	3 15%	17 10%	1 13%	2 5%
Net: Negative	35 9%	* *	-3 -5%	5 17%	13 20% f	10 21% f	1 2%	-2 -3%	10 21% f	-1 -1%	11 18% d	2 8%	13 8%	2 22%	3 9%

Christians Against Poverty - Debt in Scotland

C9_2. At work: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	2016 Holyrood Past Vote							2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt	
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
	a	b	c	d	e	f	a	b	a	b	c	a	b	a	b	a	b	
Significance Level: 95%																		
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Very negative	28 8%	2 4%	9 14%	2 10%	9 5%	1 16%	1 2%	3 3%	18 9%	14 7%	7 8%	4 8%	25 12%	1 2%	12 5%	11 13%	28 8%	-
			df										b		a			
Somewhat negative	48 13%	5 10%	9 15%	2 9%	23 14%	1 17%	5 12%	10 9%	25 13%	27 14%	11 11%	4 8%	37 17%	1 1%	30 12%	12 13%	48 13%	-
No difference	169 45%	24 48%	23 35%	8 34%	79 48%	1 17%	23 55%	42 41%	104 52%	88 44%	53 54%	21 44%	84 39%	36 55%	124 49%	34 38%	169 45%	-
							b						a					
Somewhat positive	27 7%	4 8%	8 13%	4 17%	8 5%	- -	2 4%	9 8%	12 6%	18 9%	2 2%	4 8%	19 9%	3 5%	18 7%	8 9%	27 7%	-
Very positive	14 4%	- -	3 4%	2 10%	7 4%	- -	2 4%	5 5%	3 1%	7 4%	2 2%	3 7%	9 4%	4 7%	10 4%	2 2%	14 4%	-
Don't know	7 2%	- -	3 5%	1 4%	2 1%	- -	- -	2 2%	4 2%	5 3%	1 1%	- -	5 3%	2 3%	4 2%	2 2%	7 2%	-
Not applicable	79 21%	15 31%	9 14%	4 15%	35 22%	3 50%	9 22%	32 31%	35 17%	38 19%	22 22%	12 24%	36 17%	18 27%	53 21%	20 23%	79 21%	-
								b										
Sum: Negative	76 20%	7 14%	19 29%	5 19%	32 20%	2 33%	6 14%	13 13%	43 22%	41 21%	18 18%	8 17%	63 29%	2 3%	42 17%	23 26%	76 20%	-
													b					
Sum: Positive	41 11%	4 8%	11 17%	7 27%	15 9%	- -	4 9%	14 14%	14 7%	25 13%	4 4%	7 15%	28 13%	7 12%	28 11%	9 11%	41 11%	-
Net: Negative	35 9%	3 6%	8 12%	-2 -8%	18 11%	2 33%	2 6%	-1 -1%	29 14%	16 8%	14 14%	1 1%	35 16%	-6 -9%	14 6%	14 15%	35 9%	-
											c				a			

Christians Against Poverty - Debt in Scotland

C9_3. As a partner (husband, wife, partner etc.): To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%				a	b	c	d	e	f	g	h	i
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	25 7%	14 8%	11 6%	3 9%	6 7%	3 4%	8 10%	4 10%	1 3%	9 7%	10 7%	6 6%
Somewhat negative	71 19%	33 18%	38 20%	9 27%	23 26%	14 19%	16 20%	7 16%	2 3%	32 26%	30 20%	9 9%
				fi	fi	f	fi	f		fi	fi	
No difference	151 41%	72 39%	79 42%	11 30%	34 38%	37 51%	31 40%	16 38%	22 41%	44 36%	69 45%	38 40%
						g						
Somewhat positive	13 4%	9 5%	4 2%	1 4%	5 6%	- -	- -	4 11%	2 4%	7 5%	- -	6 7%
				h	cdh			cdh	h	ch		cdh
Very positive	16 4%	9 5%	7 4%	2 5%	6 7%	7 10%	- -	- -	1 2%	8 6%	7 5%	1 1%
					di	dei				di		
Don't know	11 3%	7 4%	5 2%	2 4%	4 5%	- -	5 6%	1 2%	- -	6 5%	5 3%	1 1%
							ci					
Not applicable	84 23%	40 22%	43 23%	7 20%	11 12%	12 17%	19 25%	9 22%	25 47%	18 14%	32 21%	34 36%
							b		abcdegh			bcgh
Sum: Negative	96 26%	47 26%	49 26%	12 35%	29 33%	17 23%	23 29%	11 27%	3 6%	42 34%	40 26%	15 15%
				fi	fi	f	fi	f		fi	fi	
Sum: Positive	29 8%	18 10%	11 6%	3 10%	11 12%	7 10%	- -	4 11%	3 5%	14 12%	7 5%	7 8%
				d	dh	d		d		dh		d
Net: Negative	67 18%	29 16%	38 20%	9 25%	18 21%	9 13%	23 29%	7 16%	* 1%	27 22%	33 21%	7 8%
				fi	fi	f	cfi	f		fi	fi	

Christians Against Poverty - Debt in Scotland

C9_3. As a partner (husband, wife, partner etc.): To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f	
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	25 7%	2 4%	3 6%	3 11%	8 12%	1 2%	3 7%	1 3%	5 10%	5 7%	6 10%	1 5%	11 7%	1 9%	- -
Somewhat negative	71 19%	10 23%	8 16%	6 21%	8 12%	12 24%	11 28% d	9 18%	8 17%	9 14%	8 13%	5 22%	30 18%	1 8%	14 41% abd
No difference	151 41%	19 43%	21 43%	11 40%	33 54% h	19 39%	15 37%	19 38%	13 26%	28 41%	25 41%	8 34%	74 45%	3 25%	9 28%
Somewhat positive	13 4%	3 6%	1 2%	- -	2 3%	3 6%	1 2%	3 6%	1 2%	3 4%	3 4%	3 12%	2 1%	2 21%	1 3%
Very positive	16 4%	3 6%	4 7%	1 3%	1 1%	- -	1 2%	4 9% e	3 6%	4 6%	2 4%	2 8%	5 3%	- -	2 7%
Don't know	11 3%	- -	2 3%	2 7%	1 2%	1 2%	- -	5 9% a	1 2%	1 2%	4 6%	- -	4 3%	1 8%	- -
Not applicable	84 23%	8 18%	12 23%	5 17%	10 16%	13 26%	10 24%	9 18%	19 38% adg	18 26%	13 21%	4 18%	38 23%	3 30%	7 22%
Sum: Negative	96 26%	12 27%	11 21%	8 31%	15 24%	13 26%	14 35%	10 21%	13 26%	14 20%	14 24%	6 28%	42 25%	2 17%	14 41% a
Sum: Positive	29 8%	5 12%	4 9%	1 3%	3 4%	3 6%	2 4%	7 14%	4 7%	7 10%	5 8%	4 20%	7 4%	2 21%	3 10%
Net: Negative	67 18%	7 15%	6 13%	7 28%	12 20%	9 19%	13 31% bg	3 6%	9 19%	7 10%	9 15%	2 8%	34 21%	* -4%	10 31% a

Christians Against Poverty - Debt in Scotland

C9_3. As a partner (husband, wife, partner etc.): To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	2016 Holyrood Past Vote							2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt	
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
	a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b	
Significance Level: 95%																		
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Very negative	25 7%	4 7%	7 11%	1 5%	11 7%	- -	1 2%	6 6%	13 6%	15 8%	5 5%	4 7%	22 10%	2 3%	12 5%	11 12% a	25 7%	-
Somewhat negative	71 19%	5 9%	13 20%	5 20%	28 17%	1 16%	11 26% a	13 13%	40 20%	35 18%	18 19%	13 27%	56 26% b	5 8%	47 19%	17 20%	71 19%	-
No difference	151 41%	24 49%	20 31%	10 40%	73 45%	1 17%	16 39%	40 39%	91 46%	83 42%	44 44%	17 36%	63 29%	32 50% a	104 42%	31 35%	151 41%	-
Somewhat positive	13 4%	2 4%	2 3%	5 20%	3 2%	- -	- -	6 5%	3 2%	8 4%	1 1%	2 5%	10 5%	1 1%	9 4%	4 4%	13 4%	-
Very positive	16 4%	- -	7 10% ad	1 4%	5 3%	1 17%	3 8%	7 7% b	3 1%	11 6%	2 2%	3 7%	13 6%	3 5%	12 5%	4 5%	16 4%	-
Don't know	11 3%	1 3%	4 7%	- -	3 2%	- -	- -	6 5% b	2 1%	7 3%	2 2%	- -	6 3%	5 7%	7 3%	2 2%	11 3%	-
Not applicable	84 23%	14 28%	11 17%	3 12%	39 24%	3 50%	10 24%	26 25%	48 24%	39 20%	27 28%	9 19%	45 21%	17 26%	60 24%	19 22%	84 23%	-
Sum: Negative	96 26%	8 17%	20 31%	6 24%	40 24%	1 16%	12 29%	20 19%	52 26%	50 25%	23 23%	17 34%	79 37% b	7 11%	59 23%	28 32%	96 26%	-
Sum: Positive	29 8%	2 4%	8 13% d	6 24%	7 5%	1 17%	3 8%	12 12% b	6 3%	19 10% b	3 3%	6 12% b	23 11%	4 6%	21 9%	8 9%	29 8%	-
Net: Negative	67 18%	6 13%	12 18%	* *	32 20%	* *	9 21%	7 7%	46 23% a	31 16%	20 21%	11 22%	56 26% b	3 5%	37 15%	20 23%	67 18%	-

Christians Against Poverty - Debt in Scotland

C9_4. Social life: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	63 17%	32 18%	31 16%	7 19%	12 13%	14 19%	19 24%	4 10%	7 13%	18 15%	33 22%	11 12%
Somewhat negative	87 23%	33 18%	52 28%	11 31%	29 33%	18 25%	15 19%	8 20%	5 9%	40 32%	34 22%	13 14%
No difference	154 41%	86 46%	68 36%	9 27%	30 34%	32 44%	39 49%	19 45%	24 45%	40 32%	71 46%	43 45%
Somewhat positive	21 6%	10 6%	11 6%	5 14%	7 8%	2 3%	1 1%	3 6%	3 5%	12 10%	4 2%	5 6%
Very positive	13 4%	4 2%	9 5%	2 5%	5 6%	5 7%	- -	1 2%	- -	7 6%	5 3%	1 1%
Don't know	9 2%	5 3%	4 2%	1 3%	4 5%	- -	2 2%	1 2%	1 2%	5 4%	2 1%	2 2%
Not applicable	26 7%	14 7%	12 6%	- -	1 1%	2 2%	3 4%	6 14%	14 26%	1 1%	5 3%	20 21%
Sum: Negative	150 40%	65 36%	83 44%	17 50%	41 46%	32 44%	34 44%	13 30%	12 22%	59 47%	67 44%	24 26%
Sum: Positive	34 9%	14 8%	20 11%	7 20%	12 14%	8 10%	1 1%	4 8%	3 5%	19 15%	9 6%	6 7%
Net: Negative	115 31%	51 28%	63 34%	11 30%	29 32%	25 33%	33 42%	9 22%	9 17%	39 32%	58 38%	18 19%

Christians Against Poverty - Debt in Scotland

C9_4. Social life: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f	
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	63 17%	4 8%	10 19%	5 18%	11 17%	10 20%	5 12%	9 18%	10 21%	9 13%	15 25%	2 9%	25 15%	4 37%	3 9%
Somewhat negative	87 23%	11 26%	11 23%	8 30%	20 33%	11 22%	9 21%	4 9%	12 24%	12 17%	9 15%	6 27%	43 26%	1 13%	14 41%
No difference	154 41%	19 43%	19 38%	7 27%	24 38%	21 43%	23 57%	25 50%	15 30%	30 45%	23 38%	9 40%	72 43%	3 27%	13 39%
Somewhat positive	21 6%	2 4%	5 9%	2 8%	2 3%	2 4%	2 4%	6 12%	1 2%	4 6%	4 6%	3 12%	8 5%	1 8%	1 5%
Very positive	13 4%	2 4%	4 7%	3 10%	- -	2 4%	- -	1 3%	2 4%	3 5%	2 3%	2 8%	6 4%	- -	- -
Don't know	9 2%	2 4%	1 2%	- -	- -	1 2%	1 3%	3 6%	1 2%	- -	5 8%	- -	3 2%	1 8%	- -
Not applicable	26 7%	5 11%	1 2%	2 7%	5 9%	2 4%	1 2%	1 3%	8 17%	10 14%	3 4%	1 4%	9 6%	1 8%	2 6%
Sum: Negative	150 40%	15 34%	21 42%	13 48%	31 50%	20 42%	14 33%	13 26%	22 45%	20 30%	25 41%	8 36%	68 41%	6 50%	17 50%
Sum: Positive	34 9%	4 8%	8 16%	5 18%	2 3%	4 9%	2 4%	7 15%	3 6%	7 11%	6 10%	4 20%	14 9%	1 8%	1 5%
Net: Negative	115 31%	11 26%	13 26%	8 31%	29 47%	16 33%	12 29%	6 12%	19 40%	13 19%	19 31%	4 16%	53 32%	5 42%	15 46%

Christians Against Poverty - Debt in Scotland

C9_4. Social life: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
	a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b	
Significance Level: 95%																		
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Very negative	63 17%	7 13%	14 22%	3 12%	28 17%	1 21%	5 12%	13 13%	33 16%	36 18%	10 10%	11 23% b	52 24% b	5 8%	37 15%	17 19%	63 17%	-
Somewhat negative	87 23%	9 19%	10 15%	7 30%	40 25%	1 16%	12 29%	18 17%	50 25%	45 23%	24 24%	12 25%	61 28% b	7 11%	55 22%	27 31%	87 23%	-
No difference	154 41%	25 50%	23 35%	9 36%	68 42%	2 46%	18 43%	45 44%	88 44%	76 38%	50 50% a	20 40%	66 31%	35 54% a	109 43%	33 37%	154 41%	-
Somewhat positive	21 6%	3 6%	4 6%	3 10%	7 4%	- -	3 8%	6 6%	10 5%	11 5%	4 4%	3 7%	10 5%	8 12% a	16 7%	2 2%	21 6%	-
Very positive	13 4%	- -	5 8% a	1 4%	6 4%	- -	1 2%	4 4%	5 2%	12 6% b	- -	1 2%	10 5%	3 4%	10 4%	3 3%	13 4%	-
Don't know	9 2%	- -	6 9% ad	- -	2 1%	1 17%	- -	4 4%	4 2%	6 3%	2 2%	- -	7 3%	1 1%	7 3%	2 2%	9 2%	-
Not applicable	26 7%	6 12%	4 6%	2 8%	10 6%	- -	3 7%	13 13% b	11 5%	13 7%	9 10%	2 4%	9 4%	6 9%	18 7%	5 6%	26 7%	-
Sum: Negative	150 40%	16 32%	24 37%	10 42%	69 42%	2 37%	17 40%	31 30%	83 41% a	80 41%	34 34%	23 48%	114 53% b	13 20%	91 36%	44 50% a	150 40%	-
Sum: Positive	34 9%	3 6%	9 14%	3 14%	13 8%	- -	4 10%	10 10%	15 7%	22 11% b	4 4%	4 9%	20 9%	10 16%	26 10%	5 5%	34 9%	-
Net: Negative	115 31%	12 25%	15 23%	7 28%	55 34%	2 37%	13 30%	20 20%	68 34% a	58 29%	30 30%	19 39%	94 43% b	3 4%	65 26%	39 44% a	115 31%	-

Christians Against Poverty - Debt in Scotland

C9_5. As an unpaid carer: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%				a	b	c	d	e	f	g	h	i
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	22 6%	9 5%	13 7%	4 11%	6 7%	2 2%	7 9%	3 7%	1 2%	10 8%	9 6%	4 4%
Somewhat negative	24 7%	14 8%	10 5%	3 8% fi	10 11% dfi	9 12% dfi	1 1%	1 2%	- -	13 11% dfi	10 7% fi	1 1%
No difference	110 30%	55 30%	55 30%	5 13%	21 24%	26 35% ag	28 36% ag	14 34% a	15 29%	26 21%	55 36% ag	30 31% a
Somewhat positive	15 4%	10 6%	5 3%	4 12% cdh	8 8% cdh	- -	- -	2 4% h	2 4% h	12 9% cdh	- -	4 4% h
Very positive	13 4%	8 4%	5 3%	3 10% dehi	6 7% di	3 4%	- -	- -	1 2%	9 7% dhi	3 2%	1 1%
Don't know	15 4%	9 5%	6 3%	1 4%	5 6%	1 1%	5 6%	1 2%	1 3%	7 5%	6 4%	2 2%
Not applicable	172 46%	78 43%	92 49%	15 42%	33 37%	32 44%	38 48%	22 51%	32 61% bg	48 39%	70 46%	54 57% bg
Sum: Negative	47 13%	23 13%	23 12%	7 19% fi	16 18% fi	11 15% fi	8 10%	4 9%	1 2%	23 19% fi	19 12% fi	5 5%
Sum: Positive	29 8%	18 10%	10 5%	7 21% cdefhi	13 15% cdhi	3 4%	- -	2 4%	3 5%	21 17% cdefhi	3 2%	5 5%
Net: Negative	18 5%	5 3%	13 7%	-1 -2%	3 3%	8 10% gi	8 10% gi	2 5% i	-2 -3%	2 2%	16 10%	* *

Christians Against Poverty - Debt in Scotland

C9_5. As an unpaid carer: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f	
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	22 6%	2 4%	3 5%	3 10%	5 8%	2 4%	4 9%	3 6%	1 2%	4 6%	5 9%	- -	8 5%	- -	4 12%
Somewhat negative	24 7%	3 6%	8 17% d	- -	3 4%	3 6%	2 5%	3 6%	3 5%	- -	3 4%	2 10%	14 8%	1 9%	3 10% a
No difference	110 30%	18 42% h	12 25%	6 21%	20 33% h	15 31%	15 36% h	15 30%	8 17%	22 32%	14 23%	8 35%	52 32%	1 9%	9 29%
Somewhat positive	15 4%	3 6%	2 4%	1 3%	3 4%	2 4%	2 5%	3 6%	- -	4 6%	1 1%	1 5%	8 5%	1 13%	- -
Very positive	13 4%	1 2%	4 7% d	2 7%	- -	- -	- -	4 9% de	3 6%	3 5%	2 4%	2 11%	4 2%	2 16%	- -
Don't know	15 4%	1 2%	3 6%	2 8%	- -	2 5%	- -	6 12% df	1 2%	2 3%	7 11% d	1 4%	1 1%	1 8%	1 4%
Not applicable	172 46%	16 37%	18 37%	14 51%	31 51%	24 49%	18 44%	16 32%	33 69% abfg	33 48%	29 48%	8 36%	79 48%	5 46%	15 45%
Sum: Negative	47 13%	5 10%	11 22% h	3 10%	8 12%	5 11%	6 14%	6 12%	4 8%	4 6%	8 13%	2 10%	22 13%	1 9%	7 22% a
Sum: Positive	29 8%	4 8%	5 11%	3 10%	3 4%	2 4%	2 5%	7 14%	3 6%	8 11%	3 5%	3 16%	11 7%	3 29%	- -
Net: Negative	18 5%	1 2%	6 11%	* *	5 8%	3 6%	4 9%	-1 -3%	1 2%	-4 -5%	5 8%	-1 -6%	11 7%	-2 -20%	7 22% d

Christians Against Poverty - Debt in Scotland

C9_5. As an unpaid carer: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	2016 Holyrood Past Vote							2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt	
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
	a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b	
Significance Level: 95%																		
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Very negative	22 6%	3 6%	6 10%	- -	8 5%	2 45%	2 5%	5 5%	14 7%	13 7%	7 7%	1 2%	19 9%	2 3%	9 4%	11 13% a	22 6%	-
Somewhat negative	24 7%	1 2%	3 4%	4 18%	12 7%	1 17%	2 4%	7 7%	12 6%	17 9% b	2 2% b	2 4%	19 9%	3 4%	13 5%	10 12% a	24 7%	-
No difference	110 30%	17 35%	15 23%	5 20%	53 32%	- -	13 32%	29 28%	65 33%	56 28%	37 38%	12 25%	46 21%	24 37% a	81 32% b	18 20%	110 30%	-
Somewhat positive	15 4%	2 5%	2 3%	3 10%	6 4%	- -	3 7%	6 6% b	5 3%	12 6% b	- -	3 6% b	8 4%	5 8%	11 4%	4 4%	15 4%	-
Very positive	13 4%	1 2%	4 6%	2 10%	4 3%	- -	2 4%	4 4%	3 1%	8 4%	2 2%	3 7%	8 4%	3 4%	12 5%	1 1%	13 4%	-
Don't know	15 4%	- -	7 11% ad	1 4%	1 1%	- -	1 3%	3 3%	7 3%	8 4%	1 1%	3 6%	10 5%	2 4%	6 3%	5 6%	15 4%	-
Not applicable	172 46%	25 51%	28 43%	9 38%	79 49%	2 38%	19 45%	48 47%	95 47%	83 42%	50 50%	25 50%	106 49%	26 40%	118 47%	40 45%	172 46%	-
Sum: Negative	47 13%	4 8%	9 14%	4 18%	20 12%	3 62%	4 9%	12 12%	25 13%	31 15%	9 9%	3 6%	37 17% b	5 7%	22 9%	22 24% a	47 13%	-
Sum: Positive	29 8%	3 6%	6 9%	5 20%	10 6%	- -	5 11%	10 10% b	8 4%	21 10% b	2 2%	6 13% b	16 8%	8 12%	23 9%	5 5%	29 8%	-
Net: Negative	18 5%	1 1%	3 5%	* -2%	10 6%	3 62%	-1 -2%	2 2%	17 9% a	10 5%	7 7%	-3 -7%	21 10%	-3 -5%	* *	17 19%	18 5%	-

Christians Against Poverty - Debt in Scotland

C9_6. Your mental health: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%		a	b	a	b	c	d	e	f	g	h	i
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	77 21%	36 19%	42 22%	6 19%	24 27% fi	12 16%	24 30% cfi	7 17%	4 8%	30 24% fi	36 23% fi	12 12%
Somewhat negative	116 31%	43 24%	71 38% a	14 40% fi	26 29% f	34 45% bdfi	21 27%	15 34% f	7 12%	40 32% f	55 36% fi	21 22%
No difference	129 35%	75 41% b	54 29%	8 23%	21 24%	22 29%	29 37% g	18 42% bg	30 57% abcdgh	29 24%	51 33%	48 50% abcgh
Somewhat positive	18 5%	11 6%	7 4%	3 10% e	8 9% eh	2 2%	2 3%	- -	3 5%	11 9% eh	4 3%	3 3%
Very positive	14 4%	7 4%	7 4%	3 9% d	4 4% d	5 7% d	- -	1 2%	2 4%	7 5%	5 3%	3 3%
Don't know	6 2%	3 2%	3 1%	- -	3 3%	- -	2 2%	1 2%	1 2%	3 2%	2 1%	2 2%
Not applicable	12 3%	8 4%	4 2%	- -	4 4%	- -	1 1%	1 2%	6 12% acdgh	4 3%	1 1%	7 7% ch
Sum: Negative	193 52%	79 43%	113 60% a	20 58% fi	50 56% fi	45 61% fi	45 57% fi	22 51% f	11 20%	70 57% fi	90 59% fi	33 34%
Sum: Positive	32 9%	18 10%	14 7%	6 18% dehi	11 13% de	7 9%	2 3%	1 2%	5 9%	18 14% dehi	9 6%	6 6%
Net: Negative	161 43%	61 33%	99 53% a	14 40% f	38 43% fi	39 52% fi	43 54% fi	21 49% fi	6 11%	52 42% fi	81 53% fi	27 28% f

Christians Against Poverty - Debt in Scotland

C9_6. Your mental health: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f	
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Very negative	77 21%	7 17%	7 13%	9 32%	11 18%	14 29%	11 27%	9 18%	9 19%	12 17%	11 17%	2 10%	39 24%	4 33%	6 17%
Somewhat negative	116 31%	14 32%	18 36%	8 28%	19 31%	16 32%	8 21%	15 29%	18 37%	16 23%	20 33%	8 35%	52 31%	1 8%	16 48%
No difference	129 35%	16 36%	18 36%	7 27%	25 40%	13 26%	18 43%	20 38%	13 26%	31 46%	20 33%	8 37%	53 32%	4 36%	10 29%
Somewhat positive	18 5%	2 4%	5 9%	- -	3 5%	2 4%	2 5%	3 6%	2 4%	1 1%	5 8%	2 9%	8 5%	1 8%	- -
Very positive	14 4%	2 4%	1 2%	2 7%	3 4%	1 2%	2 5%	1 3%	3 6%	3 5%	1 1%	1 4%	9 5%	1 8%	- -
Don't know	6 2%	- -	2 4%	1 3%	- -	1 2%	- -	2 3%	1 2%	- -	2 4%	- -	3 2%	1 8%	- -
Not applicable	12 3%	3 7%	- -	1 3%	1 1%	2 4%	- -	1 3%	3 7%	5 7%	2 3%	1 5%	2 1%	- -	2 6%
Sum: Negative	193 52%	22 49%	25 49%	16 60%	31 49%	30 61%	19 47%	24 47%	27 56%	27 40%	31 51%	10 45%	92 55%	5 41%	22 65%
Sum: Positive	32 9%	4 8%	6 11%	2 7%	5 9%	3 7%	4 9%	4 9%	4 9%	4 6%	6 9%	3 13%	17 10%	2 15%	- -
Net: Negative	161 43%	18 41%	19 38%	14 53%	25 41%	27 54%	15 38%	19 38%	23 47%	23 34%	25 41%	7 32%	75 45%	3 25%	22 65%
															abd

Christians Against Poverty - Debt in Scotland

C9_6. Your mental health: To what extent has your personal debt had a positive or negative impact on your life in each of the following ways?

BASE: All with debt

	2016 Holyrood Past Vote							2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt	
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
	a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b	
Significance Level: 95%																		
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Very negative	77 21%	6 12%	15 23%	5 19%	33 20%	3 50%	10 24%	17 16%	42 21%	40 20%	16 16%	13 26%	69 32% b	2 4%	47 19%	22 25%	77 21%	-
Somewhat negative	116 31%	9 19%	15 24%	11 44%	56 34% a	1 16%	15 36%	26 25%	65 32%	60 30%	31 31%	15 31%	81 38% b	11 17%	78 31%	29 33%	116 31%	-
No difference	129 35%	29 59% bdf	19 30%	6 25%	55 34%	2 34%	11 26%	42 41%	70 35%	66 33%	42 42%	16 32%	41 19%	39 60% a	90 36%	25 28%	129 35%	-
Somewhat positive	18 5%	- -	9 13% adf	1 4%	7 4%	- -	- -	6 6%	10 5%	12 6%	4 4%	1 2%	12 6%	2 4%	15 6%	3 3%	18 5%	-
Very positive	14 4%	1 2%	1 2%	1 4%	7 4%	- -	4 9%	4 3%	5 2%	9 5%	2 2%	3 6%	8 4%	4 6%	11 4%	4 4%	14 4%	-
Don't know	6 2%	- -	4 6% d	- -	2 1%	- -	- -	2 2%	4 2%	4 2%	1 1%	- -	3 2%	2 3%	3 1%	2 2%	6 2%	-
Not applicable	12 3%	4 8% d	1 1%	1 4%	4 2%	- -	2 5%	7 6%	4 2%	6 3%	4 4%	2 3%	1 *	5 8% a	8 3%	4 5%	12 3%	-
Sum: Negative	193 52%	15 31%	30 47%	15 63%	89 54% a	4 66%	26 61% a	42 41%	107 53% a	100 51%	47 48%	28 57%	150 70% b	14 21%	125 50%	51 58%	193 52%	-
Sum: Positive	32 9%	1 2%	10 16% a	2 8%	14 9%	- -	4 9%	10 9%	15 7%	21 11%	6 6%	4 7%	20 9%	6 9%	25 10%	6 7%	32 9%	-
Net: Negative	161 43%	14 29%	20 31%	13 55%	75 46% ab	4 66%	22 52% ab	33 32%	92 46% a	79 40%	41 42%	24 50%	130 60% b	8 12%	100 40%	45 51%	161 43%	-

Christians Against Poverty - Debt in Scotland

C10. Which of the following statements best reflects your financial situation?

BASE: All with debt

	Gender		Age									
	Total	Male	Female	16-24	25-34	35-44	45-54	55-64	65+	16-34	35-54	55+
Significance Level: 95%												
Unweighted Total	371	179	191	33	93	77	68	45	55	126	145	100
Weighted Total	372	184	187	35	89	74	79	42	53	124	153	95
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am never able to meet my monthly outgoings	35 9%	13 7%	22 12%	3 10%	5 6%	11 15%	9 12%	3 6%	3 6%	9 7%	20 13%	6 6%
I am rarely able to meet my monthly outgoings	49 13%	27 15%	22 12%	7 19%	20 23%	9 12%	7 8%	4 11%	3 5%	27 21%	16 10%	7 8%
I am sometimes able to meet my monthly outgoings	60 16%	27 15%	33 18%	6 19%	20 23%	6 9%	14 18%	8 18%	5 9%	27 22%	21 14%	13 13%
I am mostly able to meet my monthly outgoings	108 29%	49 27%	58 31%	13 38%	25 28%	21 29%	26 33%	10 23%	13 24%	38 31%	48 31%	22 23%
I am always able to meet my monthly outgoings	118 32%	67 37%	51 27%	4 12%	18 21%	26 35%	23 29%	17 41%	30 56%	22 18%	49 32%	47 49%
Don't know	1 *	- -	1 1%	1 3%	- -	- -	- -	- -	- -	1 1%	- -	- -
Sum: At least rarely able	336 90%	171 93%	164 88%	30 87%	84 94%	63 85%	70 88%	39 94%	50 94%	114 92%	133 87%	89 94%

Christians Against Poverty - Debt in Scotland

C10. Which of the following statements best reflects your financial situation?

BASE: All with debt

	Region									2019 Past Vote					
	Total	Central	Glasgow	Highlands and Islands	Lothian	Mid Scotland and Fife	North East Scotland	South Scotland	West Scotland	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote
	a	b	*c	d	e	f	g	h	a	b	*c	d	*e	f	
Significance Level: 95%															
Unweighted Total	371	47	53	29	67	46	42	34	53	66	62	22	168	11	32
Weighted Total	372	44	50	27	62	49	41	51	49	68	61	22	166	11	33
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
I am never able to meet my monthly outgoings	35 9%	5 11%	4 8%	4 14%	2 3%	9 18% d	2 5%	6 12%	4 8%	3 5%	7 12%	1 5%	16 10%	2 18%	3 9%
I am rarely able to meet my monthly outgoings	49 13%	7 16%	6 13%	6 24%	10 16%	6 11%	6 14%	3 6%	6 11%	8 11%	4 6%	5 24%	26 15%	2 21%	4 11%
I am sometimes able to meet my monthly outgoings	60 16%	8 19%	9 18%	4 14%	9 15%	6 13%	11 27% g	4 9%	8 16%	10 14%	11 18%	1 5%	28 17%	3 26%	5 14%
I am mostly able to meet my monthly outgoings	108 29%	13 30%	12 25%	6 21%	17 28%	20 41%	13 31%	14 27%	13 28%	18 26%	18 30%	11 50%	46 28%	2 19%	11 35%
I am always able to meet my monthly outgoings	118 32%	9 21%	18 36% e	7 27% e	24 38% e	9 17%	9 23%	24 47% aef	18 37% e	29 43%	21 35%	4 16%	51 30%	2 17%	9 28%
Don't know	1 *	1 2%	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	- -	1 3% d
Sum: At least rarely able	336 90%	38 87%	46 92%	23 86%	60 97% ae	41 82%	39 95%	45 88%	45 92%	64 95%	54 88%	21 95%	150 90%	9 82%	29 88%

Christians Against Poverty - Debt in Scotland

C10. Which of the following statements best reflects your financial situation?

BASE: All with debt

	2016 Holyrood Past Vote						2016 EU Ref Vote		2014 Indy Ref Vote			Personal finances		Know where access free debt advice		Hold debt		
	Total	Conservative	Labour	Liberal Democrat	SNP	Other	Did not vote	Leave	Remain	Yes	No	Did not vote	Worried	Relaxed	Yes	No	Yes	No
	a	b	*c	d	*e	f	a	b	a	b	c	a	b	a	b	a	*b	
Significance Level: 95%																		
Unweighted Total	371	48	64	24	166	5	42	104	199	197	100	48	213	66	251	90	371	-
Weighted Total	372	50	65	24	163	5	42	103	200	198	99	49	216	65	251	89	372	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
I am never able to meet my monthly outgoings	35 9%	1 2%	7 11%	3 11%	15 9%	1 21%	5 12%	6 6%	19 9%	16 8%	2 2%	12 24% ab	31 14% b	- -	20 8%	9 10%	35 9%	- -
I am rarely able to meet my monthly outgoings	49 13%	4 8%	7 11%	5 20%	26 16%	2 33%	4 9%	14 14%	27 13%	35 18% b	7 7%	4 8%	41 19% b	4 5%	32 13%	13 15%	49 13%	- -
I am sometimes able to meet my monthly outgoings	60 16%	6 12%	13 20%	5 19%	23 14%	- -	7 17%	16 16%	26 13%	34 17%	10 10%	7 15%	40 19%	7 11%	44 17%	14 16%	60 16%	- -
I am mostly able to meet my monthly outgoings	108 29%	11 22%	16 25%	9 35%	47 29%	2 29%	15 35%	25 25%	59 30%	53 27%	32 33%	16 32%	72 33% b	7 11%	71 28%	29 33%	108 29%	- -
I am always able to meet my monthly outgoings	118 32%	28 57% bdf	21 32%	4 15%	51 31%	1 17%	10 24%	41 40%	70 35%	59 30%	47 48% ac	9 18%	32 15%	47 72% a	84 33%	22 25%	118 32%	- -
Don't know	1 *	- -	- -	- -	- -	- -	1 3% d	- -	- -	- -	- -	1 2% a	- -	- -	- -	1 1%	1 *	- -
Sum: At least rarely able	336 90%	49 98% f	57 89%	22 89%	148 91%	4 79%	36 86%	98 94%	181 91%	182 92% c	96 98% c	36 74%	185 86%	65 100% a	231 92%	79 89%	336 90%	- -