

R3 – Personal Debt Snapshot (Wave 17)

METHODOLOGY NOTE

ComRes interviewed 2,047 GB adults online between 21st and 23rd August 2015. Data were weighted to be representative of all GB adults aged 18+. ComRes is a member of the British Polling Council and abides by its rules.

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To commission a voting intention poll or a public opinion survey please contact Katharine Peacock: katharine.peacock@comres.co.uk

To register for Pollwatch, a monthly newsletter update on the polls, please email: pollwatch@comres.co.uk

Personal Debt Survey

ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

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

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Worried	833 41%	378 38%	455 43%	125 53%	200 56%	172 51%	150 41%	96 32%	90 20%	497 53%	372 54%	186 25%	175 32%	238 43%	204 46%	215 43%	128 48%	417 47%
NET: Extremely/ very worried	286 14%	143 14%	143 14%	36 15%	74 21%	64 19%	64 18%	35 12%	12 3%	175 19%	138 20%	47 6%	64 12%	82 15%	60 13%	79 16%	46 17%	161 18%
Extremely worried	(4) 106 5%	55 6%	50 5%	10 4%	30 8%	26 8%	20 5%	17 6%	3 1%	66 7%	55 8%	20 3%	23 4%	30 5%	21 5%	32 6%	19 7%	61 7%
Very worried	(3) 180 9%	88 9%	92 9%	26 11%	44 13%	39 11%	44 12%	18 6%	9 2%	109 12%	83 12%	27 4%	41 7%	53 10%	38 9%	48 10%	27 10%	101 11%
Fairly worried	(2) 547 27%	235 24%	312 30%	89 37%	126 36%	107 32%	86 24%	61 21%	79 17%	322 35%	233 34%	139 18%	111 20%	156 28%	145 32%	136 27%	82 30%	255 29%
Not at all worried	(1) 1214 59%	619 62%	595 57%	113 47%	155 44%	164 49%	215 59%	199 68%	368 80%	432 47%	319 46%	568 75%	376 68%	312 57%	242 54%	284 57%	141 52%	473 53%
Mean	1.60	1.58	1.62	1.72	1.86	1.78	1.64	1.50	1.23	1.79	1.82	1.34	1.48	1.64	1.64	1.65	1.72	1.72
Standard deviation	0.85	0.87	0.84	0.83	0.94	0.93	0.90	0.85	0.51	0.91	0.93	0.67	0.81	0.87	0.83	0.89	0.91	0.92
Standard error	0.02	0.03	0.03	0.06	0.05	0.05	0.04	0.05	0.02	0.03	0.04	0.02	0.03	0.04	0.05	0.04	0.06	0.03

Personal Debt Survey

ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

Table 2

Q.1 How worried or otherwise are you about your current level of debt?

Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Worried	833 41%	704 40%	78 44%	37 43%	98 42%	54 31%	71 38%	66 43%	51 48%	89 45%	117 43%	118 41%	55 31%	91 35%	545 47%	456 50%	90 37%	288 32%	47 51%	58 51%	44 25%	61 17%	77 50%
NET: Extremely/ very worried	286 14%	249 14%	26 15%	13 16%	39 17%	16 9%	25 13%	17 11%	11 10%	34 17%	44 16%	45 16%	15 9%	30 11%	208 18%	181 20%	27 11%	78 9%	18 20%	13 11%	8 5%	15 4%	24 16%
Extremely worried	(4) 5%	106 5%	96 4%	7 3%	15 6%	6 3%	4 2%	11 7%	3 3%	20 10%	12 4%	20 7%	5 3%	8 3%	80 7%	71 8%	9 4%	26 3%	5 5%	6 5%	5 3%	5 1%	6 4%
Very worried	(3) 9%	180 9%	154 9%	19 11%	11 12%	24 10%	11 6%	20 11%	6 4%	7 7%	14 12%	25 9%	10 6%	21 8%	128 11%	109 12%	19 8%	52 6%	13 14%	7 6%	4 2%	10 3%	18 12%
Fairly worried	(2) 27%	547 27%	455 26%	52 29%	23 27%	59 25%	38 22%	46 25%	49 32%	40 38%	55 28%	72 27%	40 22%	61 23%	337 29%	275 30%	62 26%	210 24%	29 31%	46 40%	36 20%	46 13%	53 35%
Not at all worried	(1) 59%	1214 59%	1060 60%	100 56%	49 57%	137 58%	120 69%	113 62%	86 57%	54 52%	109 55%	153 57%	168 59%	125 69%	613 53%	461 50%	152 63%	601 68%	46 49%	57 49%	132 75%	291 83%	76 50%
Mean	1.60	1.59	1.62	1.62	1.65	1.44	1.54	1.61	1.62	1.72	1.64	1.64	1.42	1.49	1.72	1.77	1.52	1.44	1.76	1.66	1.33	1.23	1.70
Standard deviation	0.85	0.86	0.83	0.83	0.91	0.75	0.78	0.86	0.76	0.97	0.86	0.91	0.73	0.78	0.92	0.94	0.79	0.73	0.90	0.80	0.65	0.56	0.83
Standard error	0.02	0.02	0.06	0.10	0.06	0.06	0.06	0.07	0.07	0.07	0.06	0.05	0.05	0.05	0.03	0.04	0.05	0.02	0.08	0.06	0.05	0.03	0.06

Personal Debt Survey
ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

Table 3

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
NET: Worried	833 41%	492 38%	163 24%	329 52%	327 46%	127 42%	60 48%	141 50%	14 43%	106 100%	180 100%	547 100%	-
NET: Extremely/ very worried	286 14%	176 14%	55 8%	122 19%	106 15%	45 15%	23 18%	39 14%	3 10%	106 100%	180 100%	-	-
Extremely worried	(4) 5%	106 5%	71 5%	24 4%	48 8%	33 5%	9 3%	11 9%	14 5%	1 3%	106 100%	-	-
Very worried	(3) 9%	180 9%	105 8%	31 5%	74 12%	73 10%	36 12%	12 10%	25 9%	2 7%	-	180 100%	-
Fairly worried	(2) 27%	547 27%	316 24%	108 16%	208 33%	221 31%	81 27%	37 30%	102 36%	10 33%	-	-	547 100%
Not at all worried	(1) 59%	1214 59%	814 62%	511 76%	303 48%	382 54%	176 58%	65 52%	141 50%	18 57%	-	-	1214 100%
Mean	1.60	1.57	1.36	1.79	1.66	1.60	1.75	1.68	1.56	4.00	3.00	2.00	1.00
Standard deviation	0.85	0.86	0.73	0.92	0.84	0.81	0.95	0.83	0.78	0.00	0.00	0.00	0.00
Standard error	0.02	0.02	0.03	0.04	0.03	0.06	0.06	0.04	0.12	0.00	0.00	0.00	0.00

Personal Debt Survey

ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

Table 4
Q.2 What kind of debt is worrying you?
Base: All respondents who are worried about their current level of debt

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	794	382	412	105	177	164	173	83	92	446	341	175	182	239	141	232	107	325
Weighted base	833	378	455	125	200	172	150	96	90	497	372	186	175	238	204	215	128	417
Credit cards	385 46%	181 48%	204 45%	31 25%	94 47%	88 51%	77 52%	52 54%	43 48%	213 43%	182 49%	95 51%	87 50%	110 46%	109 53%	78 36%	60 47%	192 46%
Overdraft	201 24%	90 24%	111 25%	38 31%	46 23%	49 29%	39 26%	16 17%	13 14%	133 27%	95 26%	29 15%	48 27%	64 27%	56 28%	33 15%	44 34%	104 25%
Mortgage repayments	158 19%	73 19%	85 19%	3 3%	41 20%	37 22%	44 30%	18 19%	14 16%	81 16%	78 21%	32 17%	50 28%	42 18%	43 21%	23 11%	28 22%	96 23%
Student loans	142 17%	56 15%	87 19%	70 56%	42 21%	15 9%	11 8%	3 3%	1 1%	127 26%	57 15%	4 2%	32 18%	54 23%	22 11%	34 16%	22 17%	74 18%
Bank loans	124 15%	57 15%	67 15%	12 9%	39 19%	28 16%	25 17%	11 11%	10 11%	78 16%	67 18%	20 11%	34 19%	33 14%	31 15%	26 12%	32 25%	54 13%
Loans from friends or family	103 12%	47 13%	55 12%	20 16%	43 21%	15 9%	17 11%	5 6%	3 3%	77 16%	58 16%	8 4%	29 17%	22 9%	18 9%	33 15%	10 8%	64 15%
'Payday' or other similar short-term, high interest loan	51 6%	25 7%	26 6%	10 8%	15 8%	14 8%	9 6%	1 1%	2 3%	39 8%	30 8%	3 2%	8 5%	19 8%	13 7%	11 5%	4 3%	32 8%
Tax due to HMRC	50 6%	29 8%	20 4%	2 2%	16 8%	14 8%	5 3%	11 12%	2 2%	32 6%	30 8%	13 7%	15 9%	5 2%	9 4%	20 9%	8 6%	31 7%
Rent arrears	47 6%	25 7%	22 5%	12 10%	9 4%	8 5%	13 9%	3 4%	1 1%	29 6%	17 5%	4 2%	7 4%	13 6%	9 4%	18 8%	4 3%	29 7%
Debts related to guarantor loans	26 3%	11 3%	15 3%	3 2%	9 4%	3 2%	5 4%	3 4%	3 3%	15 3%	12 3%	6 3%	6 3%	7 3%	4 2%	9 4%	7 6%	13 3%
None of these	94 11%	36 10%	58 13%	8 7%	17 8%	19 11%	12 8%	17 18%	20 23%	44 9%	36 10%	37 20%	5 3%	27 11%	24 12%	38 18%	11 8%	34 8%

Personal Debt Survey

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Absolutes/col percents

Table 5
Q.2 What kind of debt is worrying you?
Base: All respondents who are worried about their current level of debt

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humber	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humber	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	794	663	81	31	96	58	68	61	50	77	92	117	63	89	432	320	112	362	62	81	47	77	95
Weighted base	833	704	78	37	98	54	71	66	51	89	117	118	55	91	545	456	90	288	47	58	44	61	77
Credit cards	385 46%	318 45%	42 54%	14 37%	45 46%	21 38%	29 41%	39 59%	24 48%	30 34%	68 59%	44 37%	29 52%	34 38%	252 46%	223 49%	29 33%	133 46%	22 47%	18 30%	23 52%	35 56%	36 46%
Overdraft	201 24%	157 22%	25 32%	5 13%	25 25%	9 18%	20 28%	15 22%	19 37%	10 12%	29 25%	26 22%	19 34%	14 16%	147 27%	126 28%	22 24%	54 19%	9 19%	18 30%	5 12%	13 21%	9 12%
Mortgage repayments	158 19%	129 18%	17 21%	10 28%	15 16%	8 15%	9 13%	10 15%	12 24%	29 33%	17 15%	18 15%	12 21%	18 20%	124 23%	110 24%	14 16%	33 12%	5 10%	2 3%	6 14%	8 14%	12 16%
Student loans	142 17%	119 17%	15 20%	6 18%	18 18%	6 12%	14 21%	9 13%	8 15%	13 15%	27 23%	20 17%	5 10%	13 14%	96 18%	77 17%	19 21%	46 16%	10 21%	31 52%	-	2 3%	4 5%
Bank loans	124 15%	106 15%	11 14%	8 21%	13 13%	4 8%	10 14%	4 6%	7 14%	12 13%	20 17%	26 22%	9 16%	12 13%	86 16%	76 17%	10 11%	38 13%	13 27%	2 3%	6 13%	7 12%	11 14%
Loans from friends or family	103 12%	93 13%	5 6%	7 19%	18 18%	9 16%	8 11%	4 7%	5 9%	12 14%	13 11%	16 14%	6 10%	16 17%	74 14%	60 13%	14 16%	28 10%	7 16%	6 11%	2 5%	3 5%	9 12%
'Payday' or other similar short-term, high interest loan	51 6%	39 5%	7 9%	1 4%	5 5%	5 9%	5 8%	4 6%	5 10%	2 3%	8 7%	4 4%	4 7%	6 7%	36 7%	29 6%	7 8%	15 5%	2 5%	4 7%	2 4%	1 2%	5 7%
Tax due to HMRC	50 6%	45 6%	3 3%	1 2%	15 15%	-	2 3%	2 4%	2 5%	11 12%	10 8%	4 4%	-	1 1%	39 7%	35 8%	3 4%	11 4%	4 9%	1 2%	2 4%	3 4%	1 2%
Rent arrears	47 6%	43 6%	3 4%	5 14%	8 8%	1 2%	4 5%	2 3%	1 3%	7 8%	6 5%	8 7%	2 3%	6 7%	33 6%	26 6%	8 9%	14 5%	3 7%	6 10%	1 3%	2 3%	2 2%
Debts related to guarantor loans	26 3%	19 3%	5 6%	2 5%	4 4%	-	3 4%	-	2 4%	1 1%	6 5%	4 3%	*	2 2%	20 4%	16 3%	4 4%	6 2%	2 5%	-	4 8%	-	* 1%
None of these	94 11%	80 11%	7 9%	7 19%	8 8%	6 11%	8 11%	11 17%	7 14%	10 11%	10 8%	18 15%	3 6%	12 14%	44 8%	37 8%	7 8%	50 17%	5 11%	3 6%	10 22%	14 23%	17 23%

Personal Debt Survey

ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

Table 6

Q.2 What kind of debt is worrying you?**Base: All respondents who are worried about their current level of debt**

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	794	399	139	260	378	75	111	192	17	103	167	524	-
Weighted base	833	492	163	329	327	127	60	141	14	106	180	547	-
Credit cards	385 46%	229 47%	72 44%	157 48%	153 47%	58 46%	27 45%	68 48%	3 20%	59 56%	87 48%	240 44%	-
Overdraft	201 24%	112 23%	28 17%	84 26%	85 26%	30 23%	14 23%	42 30%	4 30%	34 32%	48 27%	119 22%	-
Mortgage repayments	158 19%	153 31%	8 5%	145 44%	4 1%	-	1 1%	4 3%	1 6%	30 28%	27 15%	101 18%	-
Student loans	142 17%	73 15%	39 24%	34 10%	62 19%	18 14%	10 17%	34 24%	8 61%	14 13%	33 18%	96 18%	-
Bank loans	124 15%	82 17%	25 15%	57 17%	41 13%	14 11%	9 15%	17 12%	* 3%	25 24%	38 21%	60 11%	-
Loans from friends or family	103 12%	51 10%	19 12%	32 10%	50 15%	11 9%	12 20%	27 19%	2 14%	24 23%	15 9%	63 11%	-
'Payday' or other similar short-term, high interest loan	51 6%	17 3%	4 2%	13 4%	34 10%	11 9%	8 13%	15 11%	* 3%	15 14%	14 8%	22 4%	-
Tax due to HMRC	50 6%	30 6%	7 4%	23 7%	19 6%	10 8%	4 6%	5 4%	* 3%	18 17%	20 11%	11 2%	-
Rent arrears	47 6%	8 2%	6 3%	3 1%	38 12%	19 15%	8 13%	12 8%	* 3%	10 10%	11 6%	26 5%	-
Debts related to guarantor loans	26 3%	14 3%	5 3%	9 3%	12 4%	4 3%	5 9%	3 2%	* 3%	13 12%	3 1%	11 2%	-
None of these	94 11%	49 10%	21 13%	28 8%	44 14%	25 19%	9 15%	11 8%	1 8%	8 8%	15 9%	70 13%	-

Personal Debt Survey

ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

Table 7
Q3. There has been speculation that interest rates may rise in the near future. A rise in interest rates can have positive financial effects, as some savings can earn more interest. However, it can also have negative effects, as repayments on some mortgages and loans can increase. Thinking about your overall financial situation, if interest rates were to rise by one percentage point or more in the next 18 months, do you think your financial situation would be ...?
Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Better off	638 31%	344 34%	294 28%	67 28%	86 24%	54 16%	80 22%	120 41%	231 50%	207 22%	140 20%	351 47%	236 43%	181 33%	115 26%	106 21%	83 31%	217 24%
A lot better off (+2)	102 5%	56 6%	46 4%	15 6%	18 5%	10 3%	11 3%	17 6%	32 7%	42 5%	28 4%	49 6%	41 7%	26 5%	20 5%	16 3%	14 5%	41 5%
A little better off (+1)	536 26%	288 29%	248 24%	52 22%	68 19%	44 13%	69 19%	103 35%	199 43%	165 18%	112 16%	302 40%	196 36%	155 28%	94 21%	91 18%	69 26%	175 20%
Unchanged (0)	639 31%	341 34%	298 28%	54 23%	98 28%	122 36%	118 32%	95 32%	151 33%	275 30%	221 32%	247 33%	142 26%	154 28%	159 36%	186 37%	68 25%	293 33%
A little worse off (-1)	372 18%	167 17%	205 20%	39 16%	76 22%	76 23%	90 25%	41 14%	50 11%	191 21%	152 22%	91 12%	110 20%	109 20%	77 17%	77 15%	58 22%	202 23%
A lot worse off (-2)	196 10%	78 8%	118 11%	28 12%	45 13%	41 12%	50 14%	21 7%	10 2%	115 12%	86 13%	31 4%	33 6%	54 10%	48 11%	61 12%	37 14%	86 10%
NET: Worse off	568 28%	245 25%	323 31%	67 28%	121 34%	117 35%	141 39%	62 21%	60 13%	305 33%	238 35%	122 16%	143 26%	162 29%	124 28%	138 28%	95 35%	289 32%
Don't know	202 10%	68 7%	134 13%	50 21%	49 14%	43 13%	26 7%	18 6%	16 4%	142 15%	92 13%	34 5%	29 5%	54 10%	49 11%	69 14%	23 9%	91 10%
Mean	-0.01	0.08	-0.11	-0.07	-0.20	-0.32	-0.29	0.20	0.44	-0.22	-0.26	0.34	0.19	-0.02	-0.09	-0.18	-0.14	-0.15
Standard deviation	1.07	1.03	1.10	1.18	1.12	1.00	1.06	1.01	0.87	1.10	1.07	0.93	1.06	1.08	1.05	1.04	1.15	1.05
Standard error	0.02	0.03	0.04	0.09	0.07	0.06	0.06	0.06	0.04	0.04	0.05	0.03	0.04	0.05	0.06	0.05	0.08	0.04

Personal Debt Survey

ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

Table 8
Q3. There has been speculation that interest rates may rise in the near future. A rise in interest rates can have positive financial effects, as some savings can earn more interest. However, it can also have negative effects, as repayments on some mortgages and loans can increase. Thinking about your overall financial situation, if interest rates were to rise by one percentage point or more in the next 18 months, do you think your financial situation would be ...?
Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Better off	638 31%	564 32%	40 22%	24 29%	70 30%	55 32%	65 35%	62 41%	34 33%	52 26%	98 36%	89 31%	49 27%	80 31%	300 26%	221 24%	79 33%	338 38%	16 17%	28 24%	56 32%	213 60%	26 17%
A lot better off (+2)	102 5%	95 5%	3 2%	3 3%	13 5%	7 4%	15 8%	7 5%	4 4%	10 5%	15 6%	16 6%	10 5%	9 4%	55 5%	43 5%	12 5%	47 5%	3 4%	4 3%	8 5%	28 8%	3 2%
A little better off (+1)	536 26%	469 27%	36 20%	22 25%	57 24%	48 28%	50 27%	55 36%	30 29%	43 22%	83 31%	73 25%	39 22%	70 27%	244 21%	178 19%	67 28%	291 33%	12 13%	24 21%	48 27%	184 52%	23 15%
Unchanged (0)	639 31%	539 31%	72 40%	27 31%	75 32%	55 32%	56 31%	40 26%	28 27%	73 37%	64 24%	95 33%	54 30%	82 32%	361 31%	291 32%	70 29%	279 31%	31 34%	35 30%	71 40%	98 28%	44 29%
A little worse off (-1)	372 18%	315 18%	35 20%	12 14%	43 18%	39 23%	30 16%	25 17%	22 21%	36 18%	43 16%	46 16%	40 22%	52 20%	260 22%	208 23%	53 22%	112 13%	10 11%	20 17%	26 15%	25 7%	31 20%
A lot worse off (-2)	196 10%	165 9%	20 11%	8 9%	23 10%	8 5%	12 7%	13 9%	10 10%	22 11%	24 9%	40 14%	16 9%	16 6%	123 11%	114 12%	10 4%	73 8%	19 20%	11 10%	10 5%	10 3%	23 15%
NET: Worse off	568 28%	480 27%	55 31%	20 23%	65 28%	47 27%	42 23%	38 25%	32 31%	58 29%	67 25%	86 30%	56 31%	67 26%	384 33%	321 35%	63 26%	184 21%	29 31%	31 27%	36 20%	34 10%	54 35%
Don't know	202 10%	181 10%	11 6%	14 17%	25 11%	16 9%	21 11%	11 8%	10 9%	15 7%	41 15%	17 6%	21 12%	30 12%	114 10%	84 9%	31 13%	88 10%	17 18%	22 19%	13 7%	7 2%	29 19%
Mean	-0.01	0.01	-0.20	-0.01	-0.03	0.04	0.16	0.13	-0.04	-0.10	0.10	-0.08	-0.08	0.03	-0.15	-0.20	0.09	0.16	-0.38	-0.11	0.11	0.57	-0.38
Standard deviation	1.07	1.07	0.98	1.04	1.07	0.97	1.07	1.07	1.08	1.06	1.11	1.13	1.07	0.99	1.07	1.08	0.99	1.04	1.16	1.05	0.94	0.85	1.07
Standard error	0.02	0.03	0.07	0.13	0.08	0.08	0.08	0.09	0.11	0.08	0.08	0.07	0.08	0.07	0.04	0.05	0.06	0.03	0.11	0.09	0.07	0.04	0.09

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Absolutes/col percents

Table 9

Q3. There has been speculation that interest rates may rise in the near future. A rise in interest rates can have positive financial effects, as some savings can earn more interest. However, it can also have negative effects, as repayments on some mortgages and loans can increase. Thinking about your overall financial situation, if interest rates were to rise by one percentage point or more in the next 18 months, do you think your financial situation would be ...?

Base: All respondents

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
NET: Better off	638 31%	485 37%	367 54%	118 19%	144 20%	53 18%	21 17%	69 25%	9 28%	12 11%	30 17%	88 16%	507 42%
A lot better off (+2)	102 5%	77 6%	65 10%	12 2%	23 3%	6 2%	1 1%	15 5%	2 7%	10 10%	6 3%	10 2%	76 6%
A little better off (+1)	536 26%	408 31%	302 45%	107 17%	121 17%	47 16%	20 16%	54 19%	7 21%	2 2%	24 13%	78 14%	432 36%
Unchanged (0)	639 31%	352 27%	190 28%	162 26%	276 39%	122 40%	52 42%	102 36%	12 37%	18 17%	39 22%	158 29%	424 35%
A little worse off (-1)	372 18%	256 20%	45 7%	210 33%	110 15%	47 16%	16 13%	47 17%	7 21%	15 14%	40 22%	159 29%	157 13%
A lot worse off (-2)	196 10%	133 10%	34 5%	99 16%	61 9%	26 9%	12 10%	22 8%	2 5%	46 44%	57 32%	70 13%	22 2%
NET: Worse off	568 28%	389 30%	80 12%	310 49%	171 24%	74 24%	28 22%	69 24%	8 26%	61 58%	97 54%	230 42%	180 15%
Don't know	202 10%	80 6%	37 6%	43 7%	119 17%	53 18%	23 19%	42 15%	3 10%	14 14%	13 7%	71 13%	103 8%
Mean	-0.01	0.03	0.50	-0.47	-0.11	-0.16	-0.17	-0.03	0.04	-0.93	-0.71	-0.42	0.34
Standard deviation	1.07	1.11	0.96	1.03	0.97	0.94	0.93	1.02	1.01	1.34	1.19	1.00	0.88
Standard error	0.02	0.03	0.04	0.05	0.04	0.08	0.07	0.06	0.16	0.14	0.10	0.05	0.03

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Table 10

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Gender		Age									Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
I do not have any savings at all at the moment	457 22%	192 19%	265 25%	71 30%	92 26%	100 30%	94 26%	48 16%	51 11%	264 28%	193 28%	99 13%	79 14%	119 22%	108 24%	151 30%	59 22%	210 24%
I think my personal financial situation will improve over the next six months	450 22%	246 25%	205 20%	73 31%	100 28%	85 25%	60 17%	61 21%	71 15%	258 28%	185 27%	132 17%	154 28%	152 28%	83 19%	61 12%	67 25%	232 26%
I think my personal financial situation will worsen over the next six months	302 15%	152 15%	150 14%	56 23%	44 12%	45 13%	68 19%	44 15%	45 10%	145 16%	89 13%	89 12%	65 12%	86 16%	68 15%	82 16%	44 16%	130 15%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	160 8%	83 8%	78 7%	7 3%	39 11%	42 13%	32 9%	26 9%	14 3%	88 9%	81 12%	40 5%	34 6%	45 8%	39 9%	42 8%	21 8%	94 11%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	111 5%	48 5%	63 6%	10 4%	24 7%	34 10%	28 8%	5 2%	11 2%	67 7%	58 8%	16 2%	21 4%	27 5%	44 10%	20 4%	25 9%	60 7%
I am currently in a Debt Management Plan	85 4%	40 4%	45 4%	3 1%	20 6%	15 5%	23 6%	16 5%	7 2%	39 4%	36 5%	23 3%	18 3%	19 3%	25 6%	23 5%	16 6%	41 5%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	81 4%	37 4%	44 4%	13 5%	24 7%	26 8%	11 3%	5 2%	1 *	63 7%	50 7%	7 1%	20 4%	25 4%	21 5%	15 3%	12 5%	50 6%
I have taken on a payday loan in the past six months	49 2%	24 2%	25 2%	4 2%	20 6%	15 5%	5 1%	4 1%	1 *	40 4%	35 5%	5 1%	8 1%	11 2%	15 3%	14 3%	3 1%	31 4%
I have borrowed money using a guarantor loan in the past six months	18 1%	7 1%	11 1%	5 2%	7 2%	1 *	3 1%	- -	2 *	14 1%	8 1%	2 *	2 *	8 2%	6 1%	2 *	5 2%	9 1%

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Absolutes/col percents

Table 10

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Gender		Age									Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
I have agreed to be a guarantor on a loan in the past six months	16 1%	9 1%	7 1%	* *	10 3%	3 1%	1 *	1 *	1 *	13 1%	13 2%	2 *	10 2%	2 *	3 1%	1 *	4 1%	9 1%
None of these	871 43%	421 42%	450 43%	67 28%	115 33%	100 30%	144 40%	147 50%	297 65%	283 30%	216 31%	444 59%	257 47%	220 40%	180 40%	214 43%	91 34%	318 36%

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Absolutes/col percents

Table 11

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
I do not have any savings at all at the moment	457 22%	382 22%	42 24%	11 13%	61 26%	39 22%	38 21%	36 24%	33 32%	56 28%	50 19%	60 21%	32 18%	50 19%	269 23%	221 24%	48 20%	188 21%	44 47%	41 36%	36 21%	25 7%	42 28%
I think my personal financial situation will improve over the next six months	450 22%	391 22%	39 22%	10 12%	58 25%	38 22%	40 22%	39 26%	20 20%	34 17%	78 29%	52 18%	40 22%	48 19%	299 26%	236 26%	63 26%	151 17%	15 16%	29 25%	14 8%	76 22%	18 12%
I think my personal financial situation will worsen over the next six months	302 15%	260 15%	28 16%	18 21%	34 14%	23 13%	25 13%	17 11%	14 13%	43 22%	29 11%	50 17%	22 12%	40 16%	174 15%	140 15%	35 14%	127 14%	19 21%	25 21%	21 12%	37 10%	26 17%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	160 8%	125 7%	24 14%	5 6%	17 7%	14 8%	13 7%	10 6%	11 11%	12 6%	22 8%	18 6%	14 8%	20 8%	115 10%	103 11%	12 5%	45 5%	8 9%	3 3%	10 6%	12 3%	11 7%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	111 5%	87 5%	14 8%	2 2%	9 4%	10 6%	11 6%	6 4%	10 10%	6 3%	20 8%	11 4%	12 7%	12 5%	84 7%	70 8%	14 6%	27 3%	9 10%	2 2%	4 2%	6 2%	6 4%
I am currently in a Debt Management Plan	85 4%	78 4%	4 2%	4 5%	11 5%	5 3%	9 5%	21 14%	3 3%	8 4%	5 2%	10 4%	7 4%	9 3%	57 5%	50 5%	6 3%	28 3%	5 6%	3 3%	6 3%	9 2%	5 4%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	81 4%	73 4%	5 3%	7 8%	9 4%	4 2%	8 4%	1 1%	3 3%	5 3%	21 8%	14 5%	4 2%	10 4%	62 5%	56 6%	7 3%	19 2%	6 7%	6 5%	1 *	1 *	5 3%
I have taken on a payday loan in the past six months	49 2%	38 2%	8 4%	2 2%	9 4%	3 1%	9 5%	4 2%	3 3%	2 1%	5 2%	3 1%	3 2%	5 2%	35 3%	31 3%	3 1%	14 2%	6 7%	* *	2 1%	1 *	5 4%

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Absolutes/col percents

Table 11

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
I have borrowed money using a guarantor loan in the past six months	18 1%	15 1%	1 1%	2 2%	1 *	-	3 2%	1 *	2 2%	-	4 1%	4 1%	1 *	2 1%	13 1%	12 1%	1 *	5 1%	2 2%	* *	2 1%	-	1 *
I have agreed to be a guarantor on a loan in the past six months	16 1%	16 1%	1 *	-	3 1%	-	2 1%	2 2%	-	-	8 3%	* *	-	-	13 1%	12 1%	1 *	3 *	1 1%	1 1%	-	1 *	* *
None of these	871 43%	752 43%	75 42%	37 43%	97 41%	71 41%	75 41%	57 38%	45 43%	83 42%	111 41%	132 46%	88 49%	109 42%	409 35%	311 34%	98 41%	463 52%	28 30%	34 30%	111 63%	220 62%	70 46%

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Table 12

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
I do not have any savings at all at the moment	457 22%	220 17%	70 10%	150 24%	229 32%	92 31%	50 40%	87 31%	8 26%	56 53%	85 47%	190 35%	126 10%
I think my personal financial situation will improve over the next six months	450 22%	274 21%	147 22%	127 20%	165 23%	50 17%	18 15%	96 34%	12 38%	10 9%	19 11%	153 28%	268 22%
I think my personal financial situation will worsen over the next six months	302 15%	189 14%	77 11%	112 18%	108 15%	51 17%	20 16%	38 13%	5 14%	46 43%	49 27%	104 19%	103 8%
I am paying off the interest charges on my credit card each month, but not reducing the debt itself	160 8%	82 6%	24 4%	58 9%	78 11%	33 11%	11 9%	34 12%	* 1%	20 19%	45 25%	78 14%	16 1%
I am paying off the interest charges on my overdraft each month, but am not paying off the overdraft itself	111 5%	66 5%	12 2%	54 9%	45 6%	18 6%	7 6%	20 7%	- -	13 12%	34 19%	54 10%	11 1%
I am currently in a Debt Management Plan	85 4%	59 5%	12 2%	47 7%	25 4%	10 3%	6 5%	9 3%	1 2%	19 18%	16 9%	36 7%	14 1%
I am likely to go into an unauthorised overdraft position or exceed my overdraft limit this month	81 4%	50 4%	11 2%	40 6%	31 4%	8 3%	6 5%	17 6%	- -	14 14%	28 15%	31 6%	8 1%
I have taken on a payday loan in the past six months	49 2%	14 1%	1 *	13 2%	35 5%	16 5%	6 5%	13 4%	* 1%	9 9%	17 9%	20 4%	3 *

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Table 12

Q4. Which of the following, if any, apply to you?**Base: All respondents**

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
I have borrowed money using a guarantor loan in the past six months	18 1%	12 1%	4 1%	9 1%	6 1%	4 1%	1 1%	1 *	- -	2 2%	8 5%	6 1%	2 *
I have agreed to be a guarantor on a loan in the past six months	16 1%	13 1%	3 1%	10 2%	2 *	- -	2 2%	* *	* 1%	1 1%	8 4%	5 1%	3 *
None of these	871 43%	607 46%	382 57%	225 36%	254 36%	126 42%	41 33%	86 31%	11 34%	8 8%	21 12%	108 20%	734 60%

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Table 13

Q.5 Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?

Base: All respondents

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Pri- vate
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Likely	128 6%	70 7%	58 5%	23 10%	56 16%	31 9%	12 3%	4 1%	1 *	111 12%	87 13%	5 1%	38 7%	31 6%	27 6%	31 6%	21 8%	83 9%
Very likely	(4) 28 1%	15 2%	13 1%	6 2%	16 5%	2 *	3 1%	1 *	1 *	24 3%	18 3%	2 *	11 2%	6 1%	5 1%	6 1%	10 4%	12 1%
Fairly likely	(3) 100 5%	55 5%	45 4%	18 7%	40 11%	29 9%	9 3%	4 1%	- -	87 9%	69 10%	4 *	27 5%	25 5%	21 5%	26 5%	11 4%	72 8%
Fairly unlikely	(2) 133 6%	66 7%	67 6%	30 12%	32 9%	24 7%	28 8%	9 3%	11 2%	86 9%	56 8%	19 3%	22 4%	35 6%	34 8%	40 8%	20 7%	69 8%
Very unlikely	(1) 1702 83%	821 82%	882 84%	164 69%	251 71%	261 78%	312 86%	272 92%	442 96%	676 73%	512 74%	714 95%	481 87%	460 84%	359 80%	402 81%	215 80%	697 78%
NET: Unlikely	1835 90%	886 89%	949 90%	193 81%	283 80%	285 85%	340 93%	281 95%	453 99%	761 82%	568 82%	733 97%	504 91%	496 90%	393 88%	443 89%	235 87%	766 86%
Don't know	84 4%	41 4%	43 4%	21 9%	15 4%	20 6%	13 3%	10 3%	5 1%	56 6%	35 5%	15 2%	9 2%	24 4%	26 6%	25 5%	14 5%	40 4%
Mean	1.21	1.23	1.19	1.38	1.47	1.28	1.16	1.06	1.03	1.38	1.38	1.04	1.20	1.20	1.22	1.23	1.28	1.29
Standard deviation	0.60	0.62	0.57	0.75	0.88	0.65	0.48	0.31	0.21	0.77	0.78	0.25	0.62	0.57	0.59	0.60	0.72	0.68
Standard error	0.01	0.02	0.02	0.05	0.05	0.04	0.02	0.02	0.01	0.03	0.03	0.01	0.03	0.02	0.03	0.03	0.05	0.03

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Table 14

Q.5 Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?

Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Likely	128 6%	114 6%	11 6%	10 12%	12 5%	5 3%	14 8%	5 4%	2 2%	11 5%	34 13%	17 6%	7 4%	15 6%	104 9%	90 10%	14 6%	24 3%	5 5%	7 6%	1 1%	1 *	10 7%
Very likely	(4) 28 1%	26 1%	2 1%	3 3%	2 1%	1 *	4 2%	1 1%	- -	2 1%	10 4%	2 1%	1 *	3 1%	21 2%	18 2%	3 1%	7 1%	2 2%	2 2%	1 *	1 *	2 1%
Fairly likely	(3) 100 5%	89 5%	9 5%	8 9%	10 4%	4 2%	10 5%	4 3%	2 2%	9 4%	23 9%	15 5%	6 4%	12 4%	83 7%	72 8%	11 4%	17 2%	3 3%	5 4%	* *	- -	9 6%
Fairly unlikely	(2) 133 6%	113 6%	8 4%	9 10%	13 6%	7 4%	12 7%	10 7%	12 12%	12 6%	18 7%	23 8%	9 5%	16 6%	89 8%	71 8%	18 7%	44 5%	10 11%	10 9%	5 3%	5 1%	14 9%
Very unlikely	(1) 1702 83%	1463 83%	155 87%	63 73%	195 83%	152 87%	150 81%	133 88%	84 81%	171 86%	202 75%	237 83%	160 89%	215 83%	912 79%	713 78%	199 82%	790 89%	72 77%	86 74%	168 95%	345 98%	120 79%
NET: Unlikely	1835 90%	1576 89%	162 91%	72 84%	208 88%	159 91%	162 88%	144 95%	97 93%	183 92%	219 81%	260 91%	170 94%	231 89%	1001 86%	784 86%	217 90%	834 94%	82 88%	96 83%	172 98%	350 99%	134 88%
Don't know	84 4%	74 4%	5 3%	4 4%	16 7%	10 6%	8 4%	2 2%	5 5%	5 2%	17 6%	9 3%	4 2%	14 5%	53 5%	43 5%	11 4%	31 3%	6 7%	13 11%	2 1%	1 *	8 5%
Mean	1.21	1.22	1.18	1.39	1.18	1.10	1.25	1.15	1.17	1.18	1.38	1.21	1.13	1.20	1.29	1.31	1.21	1.11	1.25	1.25	1.04	1.02	1.25
Standard deviation	0.60	0.61	0.58	0.80	0.54	0.41	0.66	0.49	0.44	0.55	0.82	0.57	0.46	0.58	0.69	0.71	0.59	0.43	0.62	0.62	0.25	0.20	0.62
Standard error	0.01	0.01	0.04	0.09	0.04	0.03	0.05	0.04	0.04	0.04	0.06	0.03	0.03	0.04	0.02	0.03	0.04	0.01	0.06	0.05	0.02	0.01	0.05

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Table 15

Q.5 Thinking about the next six months, how likely or unlikely are you to seek a 'payday' or other short term, high interest loan?

Base: All respondents

	Total	Tenure								How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried	
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253	
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214	
NET: Likely	128 6%	75 6%	31 5%	44 7%	52 7%	19 6%	11 8%	23 8%	* 1%	18 17%	37 20%	52 10%	21 2%	
Very likely	(4) 1%	18 1%	7 1%	12 2%	10 1%	6 2%	4 3%	* *	- -	9 8%	9 5%	4 1%	7 1%	
Fairly likely	(3) 5%	100 5%	57 4%	24 4%	33 5%	43 6%	13 4%	7 6%	22 8%	* 1%	9 8%	28 15%	49 9%	15 1%
Fairly unlikely	(2) 6%	133 6%	69 5%	27 4%	43 7%	63 9%	30 10%	12 9%	22 8%	* 1%	10 9%	29 16%	59 11%	35 3%
Very unlikely	(1) 83%	1702 86%	1123 90%	603 82%	520 77%	549 78%	234 73%	91 79%	223 97%	31 62%	76 60%	137 74%	467 92%	1156 95%
NET: Unlikely	1835 90%	1192 91%	630 94%	562 89%	612 86%	264 87%	103 82%	245 87%	31 98%	76 71%	137 76%	467 85%	1156 95%	
Don't know	84 4%	39 3%	13 2%	26 4%	45 6%	19 6%	11 9%	15 5%	* 1%	13 12%	6 3%	28 5%	37 3%	
Mean	1.21	1.19	1.14	1.24	1.27	1.26	1.32	1.25	1.04	1.57	1.64	1.32	1.07	
Standard deviation	0.60	0.57	0.51	0.64	0.64	0.64	0.73	0.61	0.25	1.01	0.93	0.67	0.35	
Standard error	0.01	0.02	0.02	0.03	0.02	0.05	0.05	0.03	0.04	0.10	0.07	0.03	0.01	

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Table 16
Q.6 Which of the following applies to you?
Base: All respondents

	Gender		Age									Social Grade				Employment Sector		
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
I often struggle to make it to payday	212 10%	90 9%	122 12%	38 16%	46 13%	50 15%	53 15%	20 7%	4 1%	134 14%	96 14%	24 3%	33 6%	68 12%	59 13%	52 10%	34 13%	119 13%
I sometimes struggle to make it to payday	574 28%	251 25%	322 31%	84 35%	158 45%	118 35%	109 30%	69 23%	35 8%	361 39%	277 40%	104 14%	139 25%	174 32%	134 30%	126 25%	115 43%	343 39%
I never struggle to make it to payday	667 33%	374 37%	293 28%	57 24%	123 35%	135 40%	134 37%	97 33%	119 26%	316 34%	258 37%	217 29%	233 42%	188 34%	132 30%	114 23%	120 45%	413 46%
I am not currently employed	595 29%	282 28%	313 30%	58 24%	27 8%	33 10%	68 19%	108 37%	300 65%	118 13%	60 9%	408 54%	147 27%	121 22%	120 27%	207 42%	*	14 2%
NET: Often/ Sometimes struggle to make it to payday	785 38%	341 34%	444 42%	122 51%	204 58%	168 50%	162 44%	89 30%	39 8%	495 53%	373 54%	128 17%	171 31%	242 44%	194 43%	178 36%	149 55%	463 52%

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Table 17
Q.6 Which of the following applies to you?
Base: All respondents

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
I often struggle to make it to payday	212 10%	178 10%	20 11%	12 14%	23 10%	17 10%	18 10%	8 5%	14 14%	28 14%	25 9%	35 12%	11 6%	29 11%	154 13%	128 14%	25 10%	58 7%	19 21%	11 9%	6 4%	6 2%	16 11%
I sometimes struggle to make it to payday	574 28%	495 28%	44 25%	27 32%	75 32%	39 23%	48 26%	55 36%	34 33%	38 19%	88 33%	78 27%	47 26%	67 26%	458 40%	364 40%	95 39%	115 13%	18 19%	25 22%	11 6%	28 8%	34 22%
I never struggle to make it to payday	667 33%	569 32%	68 38%	19 22%	83 35%	57 33%	63 34%	34 23%	30 28%	75 38%	94 35%	75 26%	69 38%	77 30%	532 46%	414 45%	118 49%	134 15%	8 8%	13 11%	25 14%	74 21%	15 10%
I am not currently employed	595 29%	523 30%	46 26%	27 32%	54 23%	60 35%	55 30%	54 36%	26 25%	57 29%	63 24%	98 34%	53 29%	88 34%	15 1%	11 1%	4 2%	580 65%	48 52%	67 58%	134 76%	245 70%	87 57%
NET: Often/ Sometimes struggle to make it to payday	785 38%	673 38%	64 36%	39 46%	98 41%	56 32%	66 36%	63 42%	48 46%	66 33%	113 42%	113 40%	59 33%	95 37%	612 53%	492 54%	120 50%	174 20%	37 40%	35 31%	17 10%	33 9%	51 33%

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Table 18
Q.6 Which of the following applies to you?
Base: All respondents

	Total	Tenure							How worried or otherwise are you about your current level of debt?				
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
I often struggle to make it to payday	212 10%	113 9%	40 6%	74 12%	97 14%	41 14%	22 17%	34 12%	1 4%	49 46%	58 32%	76 14%	28 2%
I sometimes struggle to make it to payday	574 28%	331 25%	123 18%	208 33%	234 33%	91 30%	33 27%	110 39%	8 26%	31 29%	84 47%	259 47%	199 16%
I never struggle to make it to payday	667 33%	470 36%	204 30%	266 42%	184 26%	69 23%	24 20%	91 32%	13 40%	12 12%	19 10%	102 19%	534 44%
I am not currently employed	595 29%	392 30%	308 46%	84 13%	193 27%	100 33%	45 36%	48 17%	9 30%	14 13%	19 11%	109 20%	453 37%
NET: Often/ Sometimes struggle to make it to payday	785 38%	444 34%	162 24%	282 45%	332 47%	133 44%	55 44%	144 51%	9 30%	80 76%	142 79%	336 61%	227 19%

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Table 19

Q.7 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

Base: All respondents who often or sometimes struggle to make it to payday

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	716	331	385	94	179	155	169	78	41	428	334	119	175	230	134	177	121	380
Weighted base	785	341	444	122	204	168	162	89	39	495	373	128	171	242	194	178	149	463
Rising cost of food	394	131	263	71	83	84	91	43	23	237	166	66	71	118	99	105	71	203
	50%	38%	59%	58%	40%	50%	56%	48%	60%	48%	45%	51%	42%	49%	51%	59%	48%	44%
Rising household energy costs (excluding petrol and diesel)	313	125	188	29	79	58	71	47	28	166	137	75	67	77	85	84	61	167
	40%	37%	42%	24%	39%	34%	44%	52%	73%	34%	37%	59%	39%	32%	44%	47%	41%	36%
Rising fuel or transport costs (e.g. train fares)	219	83	136	41	60	47	34	25	11	149	107	37	47	68	56	48	44	127
	28%	24%	31%	34%	30%	28%	21%	28%	29%	30%	29%	28%	27%	28%	29%	27%	30%	27%
Making credit card repayments	207	99	108	20	57	56	30	32	11	133	113	44	51	64	55	36	42	119
	26%	29%	24%	16%	28%	33%	19%	36%	29%	27%	30%	34%	30%	26%	29%	20%	28%	26%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	193	73	120	51	55	47	20	16	5	153	102	20	36	69	52	36	34	125
	25%	21%	27%	42%	27%	28%	12%	18%	12%	31%	27%	16%	21%	28%	27%	20%	23%	27%
Paying for rent	166	61	105	44	55	30	20	7	10	129	85	17	27	53	40	46	19	106
	21%	18%	24%	36%	27%	18%	12%	8%	25%	26%	23%	14%	16%	22%	21%	26%	13%	23%
Wage freezes	132	55	77	13	33	36	29	18	4	82	69	22	41	48	22	21	35	89
	17%	16%	17%	11%	16%	21%	18%	20%	11%	16%	18%	17%	24%	20%	11%	12%	23%	19%
Recent cuts to welfare benefits	95	45	51	11	24	24	25	7	5	59	48	11	18	22	23	32	8	41
	12%	13%	11%	9%	12%	14%	15%	7%	12%	12%	13%	9%	10%	9%	12%	18%	6%	9%
Making mortgage repayments	94	41	53	5	26	27	26	9	3	57	52	11	33	20	30	11	22	54
	12%	12%	12%	4%	13%	16%	16%	10%	7%	12%	14%	9%	19%	8%	15%	6%	15%	12%
Paying off bank loans	82	37	45	6	30	23	13	8	2	59	53	10	23	28	12	18	28	35
	10%	11%	10%	5%	15%	14%	8%	9%	5%	12%	14%	8%	13%	12%	6%	10%	19%	8%
Paying a Debt Management Plan	60	29	31	6	18	13	12	11	*	36	30	12	12	17	19	12	12	34
	8%	9%	7%	5%	9%	8%	7%	13%	1%	7%	8%	9%	7%	7%	10%	7%	8%	7%
Making payments on a 'payday' loan or some other similar short-term, high interest loan	31	15	17	3	13	7	5	2	1	24	20	2	7	11	8	7	6	17
	4%	4%	4%	3%	7%	4%	3%	2%	1%	5%	5%	2%	4%	4%	4%	4%	4%	4%

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Table 19

Q.7 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

Base: All respondents who often or sometimes struggle to make it to payday

	Gender		Age							Social Grade				Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Weighted base	785	341	444	122	204	168	162	89	39	495	373	128	171	242	194	178	149	463
None of these	69	38	31	13	13	15	15	9	4	41	28	14	15	25	12	16	12	40
	9%	11%	7%	10%	6%	9%	9%	11%	11%	8%	8%	11%	9%	10%	6%	9%	8%	9%

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Table 20

Q.7 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

Base: All respondents who often or sometimes struggle to make it to payday

	Region														Which of the following best describes your current working status?								
	Total	England	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North East/ York-shire & Humb-erside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	716	606	67	29	85	56	71	54	43	61	85	106	59	85	501	345	156	215	47	45	18	44	61
Weighted base	785	673	64	39	98	56	66	63	48	66	113	113	59	95	612	492	120	174	37	35	17	33	51
Rising cost of food	394 50%	328 49%	32 50%	14 35%	46 47%	26 46%	29 45%	28 45%	33 68%	38 57%	60 53%	63 56%	24 41%	40 42%	274 45%	212 43%	62 52%	119 69%	28 76%	25 69%	12 71%	18 54%	37 72%
Rising household energy costs (excluding petrol and diesel)	313 40%	263 39%	27 41%	17 43%	44 45%	19 35%	21 32%	23 36%	23 47%	32 48%	37 32%	49 44%	22 38%	36 38%	229 37%	186 38%	43 36%	84 48%	13 36%	11 32%	12 70%	19 58%	28 56%
Rising fuel or transport costs (e.g. train fares)	219 28%	187 28%	20 31%	7 18%	36 36%	10 18%	21 31%	18 29%	13 27%	20 30%	30 27%	34 30%	11 19%	17 18%	171 28%	131 27%	39 33%	48 28%	15 41%	8 22%	6 35%	7 20%	13 25%
Making credit card repayments	207 26%	173 26%	14 23%	9 24%	29 30%	11 19%	15 23%	19 30%	19 39%	16 24%	28 25%	30 26%	16 28%	20 21%	161 26%	137 28%	24 20%	45 26%	8 21%	6 18%	6 35%	11 33%	14 28%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	193 25%	169 25%	18 28%	11 28%	32 33%	15 27%	19 28%	7 12%	7 13%	15 22%	25 22%	26 23%	19 32%	26 27%	159 26%	130 26%	29 24%	34 20%	4 11%	13 38%	4 22%	5 16%	7 15%
Paying for rent	166 21%	150 22%	9 14%	10 25%	28 29%	9 15%	13 20%	8 12%	7 14%	17 26%	32 28%	28 25%	6 10%	18 19%	125 20%	98 20%	27 23%	41 24%	9 24%	11 31%	7 38%	5 15%	10 19%
Wage freezes	132 17%	114 17%	11 17%	1 4%	15 15%	4 6%	12 19%	8 13%	7 15%	19 28%	28 25%	20 18%	7 11%	5 5%	124 20%	102 21%	22 18%	8 5%	3 8%	-	1 7%	1 4%	3 6%
Recent cuts to welfare benefits	95 12%	80 12%	11 16%	8 21%	9 10%	3 5%	15 23%	3 5%	5 10%	6 10%	16 14%	12 11%	6 11%	11 11%	49 8%	38 8%	11 9%	46 26%	17 45%	23 23%	3 20%	5 15%	12 24%
Making mortgage repayments	94 12%	80 12%	10 15%	6 16%	12 13%	6 10%	6 9%	7 11%	4 9%	11 17%	7 6%	16 14%	10 16%	12 13%	75 12%	68 14%	7 6%	19 11%	3 9%	-	2 12%	5 14%	9 17%
Paying off bank loans	82 10%	70 10%	5 9%	4 11%	9 9%	4 7%	10 15%	3 5%	6 12%	3 5%	14 12%	16 14%	6 10%	8 9%	64 10%	55 11%	9 7%	18 10%	5 14%	2 5%	-	3 10%	8 15%
Paying a Debt Management Plan	60 8%	52 8%	6 10%	3 8%	4 4%	3 6%	2 3%	12 19%	1 2%	6 9%	9 8%	11 10%	2 4%	6 7%	47 8%	38 8%	8 7%	13 8%	4 10%	1 2%	-	5 14%	4 8%

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Table 20

Q.7 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

Base: All respondents who often or sometimes struggle to make it to payday

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Weighted base	785	673	64	39	98	56	66	63	48	66	113	113	59	95	612	492	120	174	37	35	17	33	51
Making payments on a 'payday' loan or some other similar short-term, high interest loan	31 4%	24 4%	5 7%	2 5%	2 2%	4 7%	1 2%	2 3%	3 5%	3 4%	2 2%	5 5%	3 5%	6 7%	23 4%	18 4%	4 4%	9 5%	1 3%	2 5%	1 3%	1 2%	5 9%
None of these	69 9%	59 9%	6 9%	4 11%	4 4%	8 14%	9 13%	8 13%	4 8%	2 2%	9 8%	6 5%	10 18%	12 13%	52 9%	36 7%	16 13%	17 10%	2 5%	4 11%	2 9%	3 10%	6 12%

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Table 21

Q.7 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

Base: All respondents who often or sometimes struggle to make it to payday

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	716	355	132	223	349	75	89	185	12	70	129	306	211
Weighted base	785	444	162	282	332	133	55	144	9	80	142	336	227
Rising cost of food	394 50%	201 45%	73 45%	128 45%	188 57%	84 63%	36 66%	67 47%	5 51%	38 47%	68 48%	188 56%	101 44%
Rising household energy costs (excluding petrol and diesel)	313 40%	177 40%	59 36%	118 42%	134 41%	61 46%	26 47%	48 33%	1 12%	40 49%	57 40%	133 40%	83 36%
Rising fuel or transport costs (e.g. train fares)	219 28%	129 29%	50 31%	78 28%	86 26%	35 27%	11 20%	39 27%	5 48%	28 35%	41 29%	96 29%	54 24%
Making credit card repayments	207 26%	122 28%	29 18%	94 33%	81 24%	28 21%	11 20%	42 29%	3 35%	33 42%	48 34%	110 33%	16 7%
Spending on going out or on non-essentials (e.g. clothes, DVDs, presents, etc.)	193 25%	97 22%	33 20%	64 23%	95 29%	37 28%	13 23%	46 32%	1 13%	15 19%	20 14%	85 25%	74 32%
Paying for rent	166 21%	37 8%	21 13%	16 6%	128 38%	33 25%	22 40%	72 50%	1 13%	21 26%	26 18%	73 22%	46 20%
Wage freezes	132 17%	92 21%	30 19%	61 22%	40 12%	14 10%	10 17%	17 12%	- -	22 27%	30 21%	54 16%	26 11%
Recent cuts to welfare benefits	95 12%	42 9%	12 8%	29 10%	54 16%	27 20%	17 31%	10 7%	- -	15 19%	32 22%	36 11%	12 5%
Making mortgage repayments	94 12%	88 20%	3 2%	85 30%	5 2%	2 1%	1 3%	2 2%	* 5%	20 25%	23 16%	37 11%	14 6%
Paying off bank loans	82 10%	52 12%	13 8%	39 14%	29 9%	10 7%	5 9%	14 10%	1 11%	18 23%	24 17%	33 10%	6 3%
Paying a Debt Management Plan	60 8%	42 9%	13 8%	29 10%	17 5%	10 8%	3 6%	4 3%	* 5%	22 28%	12 8%	24 7%	1 *

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Table 21

Q.7 Which of the following, if any, apply to you? Leading up to payday, I struggle financially as a result of ...?

Base: All respondents who often or sometimes struggle to make it to payday

	Tenure									How worried or otherwise are you about your current level of debt?			
	Total	NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Weighted base	785	444	162	282	332	133	55	144	9	80	142	336	227
Making payments on a 'payday' loan or some other similar short-term, high interest loan	31 4%	10 2%	2 1%	8 3%	21 6%	7 5%	5 9%	9 6%	1 9%	10 13%	8 6%	10 3%	3 2%
None of these	69 9%	46 10%	21 13%	25 9%	23 7%	11 9%	4 7%	8 5%	* 4%	* *	5 3%	20 6%	44 20%

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Table 22

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Summary table

		There is a social stigma attached to entering an insolvency procedure	There is less social stigma attached to entering an insolvency procedure now than there was ten years ago	Entering an insolvency procedure is an easy way out from having to repay debts	Entering an insolvency procedure can be an opportunity for a fresh start	I have a good understanding of what happens when an individual enters into an insolvency procedure	Personal insolvencies are more likely to occur because of an individual's reckless spending than because of a factor outside of their control (e.g. job loss)
Unweighted base		2047	2047	2047	2047	2047	2047
Weighted base		2047	2047	2047	2047	2047	2047
NET: Agree		974 48%	1019 50%	751 37%	1041 51%	586 29%	757 37%
Strongly agree	(+2)	228 11%	225 11%	233 11%	198 10%	138 7%	206 10%
Tend to agree	(+1)	746 36%	794 39%	518 25%	842 41%	448 22%	551 27%
Neither agree nor disagree	(0)	484 24%	457 22%	491 24%	496 24%	469 23%	600 29%
Tend to disagree	(-1)	262 13%	155 8%	302 15%	140 7%	443 22%	302 15%
Strongly disagree	(-2)	56 3%	55 3%	136 7%	54 3%	335 16%	103 5%
NET: Disagree		318 16%	210 10%	437 21%	194 9%	777 38%	406 20%
Don't know		271 13%	360 18%	367 18%	317 15%	215 11%	284 14%
Mean		0.47	0.58	0.24	0.57	-0.21	0.26
Standard deviation		0.99	0.94	1.14	0.91	1.21	1.06
Standard error		0.02	0.02	0.03	0.02	0.03	0.03

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Absolutes/col percents

Table 23

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

There is a social stigma attached to entering an insolvency procedure

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Agree	974 48%	461 46%	513 49%	117 49%	184 52%	165 49%	175 48%	132 45%	200 44%	466 50%	349 50%	333 44%	301 55%	275 50%	184 41%	213 43%	138 51%	435 49%
Strongly agree	(+2) 228 11%	101 10%	127 12%	28 12%	53 15%	36 11%	51 14%	25 9%	33 7%	118 13%	90 13%	58 8%	77 14%	55 10%	37 8%	58 12%	38 14%	111 12%
Tend to agree	(+1) 746 36%	361 36%	386 37%	89 37%	131 37%	128 38%	124 34%	107 36%	167 36%	348 37%	259 37%	274 36%	224 41%	220 40%	147 33%	155 31%	100 37%	324 36%
Neither agree nor disagree	(0) 484 24%	261 26%	223 21%	50 21%	84 24%	88 26%	90 25%	77 26%	96 21%	222 24%	172 25%	172 23%	104 19%	106 19%	150 34%	124 25%	71 26%	219 25%
Tend to disagree	(-1) 262 13%	128 13%	134 13%	8 3%	30 9%	51 15%	51 14%	46 16%	75 16%	90 10%	82 12%	122 16%	66 12%	72 13%	51 11%	73 15%	23 9%	115 13%
Strongly disagree	(-2) 56 3%	23 2%	33 3%	6 2%	9 2%	4 1%	10 3%	15 5%	12 3%	19 2%	13 2%	27 4%	10 2%	26 5%	4 1%	16 3%	10 4%	16 2%
NET: Disagree	318 16%	151 15%	167 16%	13 6%	39 11%	56 17%	61 17%	62 21%	87 19%	108 12%	95 14%	149 20%	76 14%	98 18%	55 12%	89 18%	33 12%	131 15%
Don't know	271 13%	124 12%	147 14%	57 24%	47 13%	28 8%	39 11%	24 8%	75 16%	132 14%	75 11%	99 13%	70 13%	71 13%	57 13%	73 15%	27 10%	104 12%
Mean	0.47	0.44	0.49	0.70	0.62	0.46	0.48	0.30	0.35	0.57	0.54	0.33	0.61	0.43	0.41	0.39	0.55	0.51
Standard deviation	0.99	0.96	1.02	0.89	0.98	0.95	1.03	1.04	0.99	0.95	0.97	1.01	0.98	1.05	0.87	1.04	1.00	0.97
Standard error	0.02	0.03	0.04	0.07	0.06	0.06	0.06	0.06	0.05	0.04	0.04	0.04	0.04	0.05	0.05	0.05	0.07	0.04

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Absolutes/col percents

Table 24

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

There is a social stigma attached to entering an insolvency procedure

	Region														Which of the following best describes your current working status?								
	Total	England	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North East/ York-shire & Humb-erside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Agree	974	855	80	41	114	88	86	56	39	101	133	154	82	129	574	468	105	400	36	57	72	170	65
	48%	48%	45%	47%	48%	51%	47%	37%	37%	51%	49%	54%	46%	50%	50%	51%	44%	45%	39%	50%	41%	48%	43%
Strongly agree (+2)	228	201	17	7	21	14	26	17	9	27	40	35	13	21	149	122	27	79	10	8	14	24	22
	11%	11%	10%	8%	9%	8%	14%	11%	9%	14%	15%	12%	7%	8%	13%	13%	11%	9%	10%	7%	8%	7%	15%
Tend to agree (+1)	746	654	63	34	93	74	60	38	30	74	93	119	69	107	425	346	79	322	26	49	58	146	43
	36%	37%	35%	39%	39%	42%	33%	25%	29%	37%	34%	42%	38%	41%	37%	38%	33%	36%	28%	43%	33%	41%	28%
Neither agree nor disagree (0)	484	413	39	12	55	47	42	40	33	57	57	58	43	60	290	226	63	195	20	20	31	75	49
	24%	23%	22%	14%	24%	27%	23%	26%	31%	29%	21%	20%	24%	23%	25%	25%	26%	22%	21%	17%	18%	21%	32%
Tend to disagree (-1)	262	223	32	12	30	17	22	34	7	19	18	40	31	29	138	107	31	124	15	8	37	50	14
	13%	13%	18%	14%	13%	10%	12%	22%	7%	10%	7%	14%	17%	11%	12%	12%	13%	14%	16%	7%	21%	14%	9%
Strongly disagree (-2)	56	42	8	3	9	3	6	6	6	1	5	9	1	6	26	21	5	30	4	1	6	14	4
	3%	2%	4%	4%	4%	2%	3%	4%	6%	*	2%	3%	1%	2%	2%	2%	2%	3%	4%	1%	4%	4%	3%
NET: Disagree	318	265	40	16	38	20	28	39	13	20	23	49	31	36	164	128	36	154	19	9	44	65	18
	16%	15%	23%	18%	16%	12%	15%	26%	12%	10%	9%	17%	17%	14%	14%	14%	15%	17%	20%	8%	25%	18%	12%
Don't know	271	232	18	17	28	18	28	17	20	20	56	25	23	35	131	95	37	139	19	29	29	42	21
	13%	13%	10%	20%	12%	10%	15%	11%	19%	10%	21%	9%	13%	14%	11%	10%	15%	16%	20%	25%	16%	12%	13%
Mean	0.47	0.49	0.31	0.41	0.42	0.51	0.50	0.21	0.35	0.60	0.68	0.51	0.40	0.48	0.52	0.54	0.44	0.39	0.31	0.64	0.25	0.37	0.50
Standard deviation	0.99	0.98	1.07	1.06	0.99	0.88	1.05	1.09	1.01	0.89	0.96	1.01	0.91	0.94	0.98	0.98	0.98	1.01	1.09	0.83	1.08	1.00	1.00
Standard error	0.02	0.03	0.08	0.13	0.07	0.07	0.08	0.09	0.11	0.07	0.07	0.06	0.07	0.06	0.03	0.04	0.06	0.03	0.11	0.08	0.09	0.05	0.08

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Absolutes/col percents

Table 25

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

There is a social stigma attached to entering an insolvency procedure

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
NET: Agree	974	667	322	345	292	107	43	141	15	62	68	290	554
	48%	51%	48%	55%	41%	36%	35%	50%	48%	58%	38%	53%	46%
Strongly agree (+2)	228	153	75	77	67	23	9	35	8	17	30	75	105
	11%	12%	11%	12%	9%	8%	7%	12%	25%	16%	17%	14%	9%
Tend to agree (+1)	746	514	246	268	225	84	34	106	7	45	38	215	449
	36%	39%	37%	42%	32%	28%	27%	38%	23%	42%	21%	39%	37%
Neither agree nor disagree (0)	484	290	153	136	188	94	34	60	7	29	60	108	287
	24%	22%	23%	22%	27%	31%	27%	21%	22%	28%	34%	20%	24%
Tend to disagree (-1)	262	168	94	74	89	40	20	30	5	5	22	59	176
	13%	13%	14%	12%	13%	13%	16%	11%	17%	5%	12%	11%	14%
Strongly disagree (-2)	56	33	16	16	23	16	5	2	1	4	8	18	26
	3%	3%	2%	3%	3%	5%	4%	1%	2%	4%	5%	3%	2%
NET: Disagree	318	200	110	90	112	55	24	32	6	10	30	76	202
	16%	15%	16%	14%	16%	18%	20%	11%	19%	9%	17%	14%	17%
Don't know	271	149	88	61	118	45	24	49	4	5	21	73	172
	13%	11%	13%	10%	17%	15%	19%	17%	12%	5%	12%	13%	14%
Mean	0.47	0.51	0.46	0.55	0.38	0.23	0.22	0.61	0.59	0.64	0.38	0.57	0.41
Standard deviation	0.99	0.99	1.00	0.97	1.00	1.02	1.02	0.92	1.17	0.97	1.10	1.02	0.96
Standard error	0.02	0.03	0.04	0.05	0.04	0.08	0.07	0.05	0.19	0.10	0.09	0.05	0.03

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Absolutes/col percents

Table 26

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

There is less social stigma attached to entering an insolvency procedure now than there was ten years ago

	Total	Gender		Age						Social Grade				Employment Sector				
		Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Agree	1019 50%	505 51%	514 49%	63 27%	142 40%	168 50%	179 49%	184 62%	284 62%	373 40%	310 45%	467 62%	307 56%	267 48%	204 46%	241 48%	127 47%	395 44%
Strongly agree	(+2) 11%	100 10%	125 12%	13 5%	30 8%	47 14%	37 10%	39 13%	60 13%	89 10%	76 11%	99 13%	61 11%	54 10%	37 8%	72 14%	36 13%	73 8%
Tend to agree	(+1) 39%	406 41%	389 37%	51 21%	112 32%	121 36%	142 39%	144 49%	224 49%	284 31%	233 34%	368 49%	246 45%	213 39%	166 37%	169 34%	91 34%	322 36%
Neither agree nor disagree	(0) 22%	230 23%	227 22%	52 22%	91 26%	90 27%	95 26%	65 22%	64 14%	233 25%	181 26%	129 17%	109 20%	121 22%	109 25%	117 23%	71 27%	232 26%
Tend to disagree	(-1) 8%	74 7%	81 8%	19 8%	37 11%	35 11%	26 7%	11 4%	27 6%	92 10%	73 11%	37 5%	39 7%	41 7%	41 9%	34 7%	20 7%	76 9%
Strongly disagree	(-2) 3%	27 3%	28 3%	7 3%	16 5%	4 1%	17 5%	6 2%	5 1%	27 3%	20 3%	11 1%	7 1%	16 3%	15 3%	17 3%	9 3%	29 3%
NET: Disagree	210 10%	101 10%	109 10%	27 11%	54 15%	39 12%	43 12%	17 6%	31 7%	120 13%	93 13%	48 6%	46 8%	57 10%	55 12%	52 10%	29 11%	105 12%
Don't know	360 18%	161 16%	200 19%	95 40%	68 19%	39 12%	48 13%	30 10%	80 17%	203 22%	107 15%	110 15%	88 16%	105 19%	78 17%	89 18%	42 15%	158 18%
Mean	0.58	0.57	0.59	0.29	0.35	0.58	0.49	0.76	0.81	0.43	0.47	0.79	0.68	0.56	0.47	0.59	0.55	0.46
Standard deviation	0.94	0.92	0.96	0.99	1.02	0.94	0.98	0.83	0.83	0.99	0.98	0.83	0.86	0.95	0.95	1.01	0.99	0.95
Standard error	0.02	0.03	0.03	0.09	0.06	0.06	0.05	0.05	0.04	0.04	0.04	0.03	0.04	0.04	0.06	0.05	0.07	0.04

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Absolutes/col percents

Table 27

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

There is less social stigma attached to entering an insolvency procedure now than there was ten years ago

	Region														Which of the following best describes your current working status?								
	Total	England	Scot-land	North East	North West	York-shire & Humb-erside	West Mid-lands	East Mid-lands	Wales	East-ern	London	South East	South West	North East/ York-shire & Humb-erside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Agree	1019	873	97	38	105	79	102	77	49	105	111	156	100	117	523	413	109	497	44	42	106	235	70
		50%	49%	54%	45%	45%	56%	51%	47%	53%	41%	55%	56%	45%	45%	45%	45%	56%	47%	36%	60%	67%	46%
Strongly agree (+2)	225	189	27	11	26	9	29	22	9	20	21	26	26	20	109	89	20	116	13	7	30	44	22
		11%	11%	15%	13%	11%	5%	15%	14%	9%	10%	8%	9%	14%	8%	9%	10%	13%	14%	6%	17%	13%	14%
Tend to agree (+1)	794	684	70	27	79	69	74	55	41	85	90	130	75	97	414	325	89	381	31	35	76	191	48
		39%	39%	39%	32%	34%	40%	40%	36%	39%	43%	33%	46%	41%	37%	36%	35%	37%	43%	33%	30%	43%	32%
Neither agree nor disagree (0)	457	404	34	17	58	56	37	35	18	46	69	54	33	73	303	237	66	154	18	23	25	47	42
		22%	23%	19%	20%	25%	32%	20%	23%	18%	23%	18%	18%	28%	26%	26%	27%	17%	19%	20%	14%	13%	27%
Tend to disagree (-1)	155	128	21	4	16	9	14	18	7	7	17	27	16	13	96	79	17	60	9	10	13	17	10
		8%	7%	12%	5%	7%	5%	8%	12%	6%	3%	6%	9%	9%	8%	9%	7%	7%	10%	9%	7%	5%	7%
Strongly disagree (-2)	55	44	4	3	14	1	1	2	6	4	6	5	8	4	38	29	9	17	3	3	4	1	6
		3%	2%	2%	3%	6%	1%	1%	6%	2%	2%	2%	4%	1%	3%	3%	4%	2%	3%	3%	2%	*	4%
NET: Disagree	210	172	25	7	30	10	16	20	13	11	23	32	23	17	134	109	25	76	12	13	16	18	16
		10%	10%	14%	8%	13%	8%	13%	13%	5%	9%	11%	13%	7%	12%	12%	10%	9%	13%	12%	9%	5%	11%
Don't know	360	316	22	23	43	29	29	20	23	37	66	44	24	53	199	158	41	161	20	37	29	51	24
		18%	18%	12%	27%	18%	17%	16%	13%	22%	19%	25%	15%	13%	20%	17%	17%	18%	21%	32%	16%	15%	16%
Mean	0.58	0.58	0.60	0.64	0.45	0.53	0.74	0.58	0.48	0.68	0.50	0.60	0.61	0.56	0.48	0.48	0.48	0.71	0.57	0.41	0.79	0.87	0.54
Standard deviation	0.94	0.93	1.01	0.99	1.06	0.75	0.89	0.98	1.06	0.84	0.90	0.90	1.03	0.83	0.96	0.96	0.94	0.91	1.03	0.97	0.95	0.74	1.02
Standard error	0.02	0.02	0.08	0.13	0.08	0.06	0.07	0.09	0.12	0.07	0.07	0.06	0.08	0.06	0.03	0.04	0.06	0.03	0.10	0.09	0.08	0.04	0.08

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Absolutes/col percents

Table 28

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

There is less social stigma attached to entering an insolvency procedure now than there was ten years ago

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
NET: Agree	1019	698	381	317	306	136	60	110	15	56	81	251	632
	50%	53%	57%	50%	43%	45%	48%	39%	49%	53%	45%	46%	52%
Strongly agree (+2)	225	135	68	68	89	49	14	26	1	17	16	61	131
	11%	10%	10%	11%	13%	16%	11%	9%	3%	16%	9%	11%	11%
Tend to agree (+1)	794	563	313	250	217	88	45	84	14	39	65	190	501
	39%	43%	46%	39%	31%	29%	36%	30%	45%	36%	36%	35%	41%
Neither agree nor disagree (0)	457	273	127	146	180	86	32	61	4	25	57	118	258
	22%	21%	19%	23%	25%	29%	26%	22%	12%	23%	32%	21%	21%
Tend to disagree (-1)	155	99	45	54	49	15	7	27	7	3	10	57	84
	8%	8%	7%	9%	7%	5%	6%	10%	22%	3%	6%	10%	7%
Strongly disagree (-2)	55	23	6	17	31	18	3	9	1	5	4	18	28
	3%	2%	1%	3%	4%	6%	3%	3%	2%	4%	2%	3%	2%
NET: Disagree	210	122	51	71	80	33	10	37	8	8	14	75	112
	10%	9%	8%	11%	11%	11%	8%	13%	24%	8%	8%	14%	9%
Don't know	360	213	115	98	143	46	22	74	5	17	28	103	212
	18%	16%	17%	16%	20%	15%	18%	26%	15%	16%	15%	19%	17%
Mean	0.58	0.63	0.70	0.56	0.50	0.52	0.59	0.43	0.31	0.68	0.52	0.49	0.62
Standard deviation	0.94	0.89	0.83	0.94	1.03	1.09	0.93	1.02	0.99	1.00	0.87	1.01	0.91
Standard error	0.02	0.03	0.03	0.05	0.04	0.09	0.07	0.06	0.17	0.11	0.07	0.05	0.03

Personal Debt Survey

ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

Table 29

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Entering an insolvency procedure is an easy way out from having to repay debts

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Agree	751 37%	378 38%	373 36%	59 25%	117 33%	132 39%	129 35%	124 42%	189 41%	308 33%	249 36%	313 42%	221 40%	184 33%	148 33%	198 40%	88 33%	336 38%
Strongly agree (+2)	233 11%	107 11%	125 12%	18 7%	39 11%	39 12%	33 9%	45 15%	59 13%	96 10%	78 11%	104 14%	69 13%	46 8%	44 10%	73 15%	23 8%	108 12%
Tend to agree (+1)	518 25%	270 27%	248 24%	41 17%	78 22%	93 28%	96 26%	80 27%	130 28%	213 23%	171 25%	210 28%	152 28%	138 25%	104 23%	125 25%	66 24%	228 26%
Neither agree nor disagree (0)	491 24%	251 25%	241 23%	65 27%	86 24%	91 27%	80 22%	66 23%	103 23%	242 26%	177 26%	170 23%	118 21%	131 24%	129 29%	114 23%	75 28%	225 25%
Tend to disagree (-1)	302 15%	142 14%	159 15%	31 13%	54 15%	45 13%	61 17%	50 17%	59 13%	131 14%	99 14%	109 15%	92 17%	91 16%	59 13%	60 12%	40 15%	125 14%
Strongly disagree (-2)	136 7%	62 6%	74 7%	10 4%	29 8%	31 9%	39 11%	10 3%	16 4%	70 8%	60 9%	26 3%	34 6%	42 8%	28 6%	32 6%	25 9%	66 7%
NET: Disagree	437 21%	204 20%	233 22%	42 17%	83 23%	76 23%	101 28%	60 20%	75 16%	201 22%	160 23%	135 18%	125 23%	132 24%	87 20%	92 18%	65 24%	191 22%
Don't know	367 18%	165 17%	203 19%	73 31%	68 19%	37 11%	55 15%	45 15%	91 20%	177 19%	105 15%	135 18%	87 16%	104 19%	82 18%	95 19%	41 15%	137 15%
Mean	0.24	0.26	0.23	0.15	0.15	0.21	0.07	0.40	0.43	0.18	0.18	0.41	0.28	0.13	0.21	0.36	0.09	0.25
Standard deviation	1.14	1.11	1.17	1.05	1.18	1.16	1.20	1.11	1.07	1.15	1.17	1.09	1.15	1.13	1.10	1.17	1.14	1.16
Standard error	0.03	0.04	0.04	0.09	0.07	0.07	0.07	0.07	0.05	0.04	0.05	0.04	0.05	0.05	0.07	0.06	0.08	0.05

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Absolutes/col percents

Table 30

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Entering an insolvency procedure is an easy way out from having to repay debts

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Agree	751 37%	646 37%	71 40%	33 39%	87 37%	54 31%	81 44%	54 36%	34 33%	70 35%	81 30%	114 40%	72 40%	87 34%	424 37%	334 36%	91 38%	327 37%	23 25%	24 20%	77 44%	150 43%	53 35%
Strongly agree (+2)	233 11%	199 11%	21 12%	9 11%	30 13%	18 10%	29 15%	15 10%	12 11%	25 12%	19 7%	41 14%	15 8%	27 10%	131 11%	108 12%	22 9%	102 11%	11 12%	6 5%	23 13%	40 11%	22 14%
Tend to agree (+1)	518 25%	446 25%	50 28%	24 28%	57 24%	36 21%	52 28%	39 25%	22 21%	46 23%	62 23%	73 26%	57 32%	60 23%	294 25%	225 25%	69 28%	225 25%	12 13%	18 15%	54 31%	110 31%	31 20%
Neither agree nor disagree (0)	491 24%	426 24%	42 23%	19 23%	59 25%	52 30%	39 21%	35 23%	24 23%	58 29%	71 26%	55 19%	40 22%	71 27%	300 26%	234 25%	66 27%	192 22%	19 20%	31 27%	24 14%	83 24%	35 23%
Tend to disagree (-1)	302 15%	254 14%	29 16%	9 10%	32 14%	34 20%	22 12%	27 18%	18 18%	24 12%	32 12%	45 16%	28 16%	43 17%	165 14%	139 15%	26 11%	136 15%	20 21%	17 15%	26 15%	50 14%	23 15%
Strongly disagree (-2)	136 7%	121 7%	8 4%	3 4%	11 5%	8 5%	8 4%	12 8%	7 6%	24 12%	18 7%	25 9%	11 6%	11 4%	91 8%	77 8%	14 6%	45 5%	8 9%	6 5%	10 6%	9 3%	12 8%
NET: Disagree	437 21%	375 21%	37 21%	12 14%	44 19%	43 25%	30 16%	39 26%	25 24%	48 24%	50 19%	70 24%	39 22%	55 21%	256 22%	216 24%	40 16%	181 20%	28 30%	22 19%	36 21%	59 17%	35 23%
Don't know	367 18%	317 18%	28 16%	21 25%	45 19%	25 15%	35 19%	23 15%	22 21%	22 11%	68 25%	48 17%	29 16%	47 18%	178 15%	133 15%	45 19%	189 21%	23 25%	39 33%	38 22%	59 17%	30 20%
Mean	0.24	0.24	0.32	0.41	0.32	0.14	0.48	0.14	0.17	0.13	0.16	0.25	0.24	0.22	0.21	0.19	0.30	0.29	-0.03	0.02	0.40	0.41	0.22
Standard deviation	1.14	1.15	1.10	1.06	1.11	1.08	1.12	1.17	1.17	1.22	1.09	1.24	1.09	1.08	1.15	1.17	1.06	1.13	1.26	1.03	1.18	1.03	1.22
Standard error	0.03	0.03	0.09	0.14	0.08	0.09	0.09	0.11	0.12	0.09	0.08	0.08	0.09	0.08	0.04	0.05	0.07	0.04	0.13	0.10	0.10	0.05	0.10

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Absolutes/col percents

Table 31

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Entering an insolvency procedure is an easy way out from having to repay debts

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
NET: Agree	751 37%	540 41%	292 43%	248 39%	203 29%	91 30%	37 30%	75 26%	8 25%	35 33%	52 29%	186 34%	479 39%
Strongly agree (+2)	233 11%	161 12%	91 13%	70 11%	71 10%	40 13%	11 9%	20 7%	* 1%	12 12%	12 7%	57 10%	151 12%
Tend to agree (+1)	518 25%	379 29%	202 30%	178 28%	132 19%	51 17%	26 21%	54 19%	7 23%	22 21%	40 22%	129 24%	327 27%
Neither agree nor disagree (0)	491 24%	291 22%	147 22%	144 23%	196 28%	90 30%	32 26%	74 26%	4 14%	30 28%	51 28%	128 23%	283 23%
Tend to disagree (-1)	302 15%	187 14%	92 14%	96 15%	105 15%	42 14%	18 15%	45 16%	9 30%	8 8%	38 21%	84 15%	171 14%
Strongly disagree (-2)	136 7%	85 7%	25 4%	61 10%	43 6%	18 6%	8 6%	17 6%	7 22%	21 20%	14 8%	48 9%	53 4%
NET: Disagree	437 21%	273 21%	116 17%	156 25%	148 21%	60 20%	26 21%	62 22%	16 52%	29 28%	52 29%	132 24%	224 18%
Don't know	367 18%	202 15%	118 18%	84 13%	162 23%	61 20%	29 23%	71 25%	3 10%	12 11%	25 14%	102 19%	229 19%
Mean	0.24	0.31	0.44	0.18	0.15	0.22	0.15	0.07	-0.53	-0.03	-0.01	0.14	0.36
Standard deviation	1.14	1.14	1.08	1.19	1.12	1.14	1.12	1.09	1.18	1.33	1.09	1.18	1.10
Standard error	0.03	0.04	0.05	0.06	0.04	0.09	0.08	0.06	0.19	0.14	0.09	0.06	0.03

Personal Debt Survey

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Absolutes/col percents

Table 32

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Entering an insolvency procedure can be an opportunity for a fresh start

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Agree	1041 51%	506 51%	534 51%	86 36%	165 47%	189 56%	199 55%	173 59%	228 50%	440 47%	354 51%	401 53%	300 55%	284 52%	211 47%	246 49%	133 50%	473 53%
Strongly agree	(+2) 198 10%	91 9%	107 10%	15 6%	42 12%	42 13%	30 8%	31 11%	38 8%	99 11%	84 12%	70 9%	43 8%	51 9%	39 9%	65 13%	28 10%	89 10%
Tend to agree	(+1) 842 41%	415 42%	427 41%	71 30%	123 35%	147 44%	170 47%	142 48%	189 41%	342 37%	270 39%	331 44%	257 47%	233 42%	172 39%	180 36%	105 39%	384 43%
Neither agree nor disagree	(0) 496 24%	253 25%	243 23%	65 27%	91 26%	79 23%	85 23%	66 22%	110 24%	234 25%	170 25%	176 23%	120 22%	126 23%	131 29%	118 24%	67 25%	220 25%
Tend to disagree	(-1) 140 7%	74 7%	65 6%	19 8%	24 7%	35 10%	19 5%	15 5%	29 6%	77 8%	58 8%	44 6%	48 9%	32 6%	31 7%	30 6%	27 10%	58 7%
Strongly disagree	(-2) 54 3%	23 2%	31 3%	12 5%	6 2%	6 2%	20 5%	3 1%	6 1%	24 3%	13 2%	10 1%	9 2%	16 3%	10 2%	19 4%	10 4%	22 3%
NET: Disagree	194 9%	97 10%	97 9%	30 13%	30 8%	41 12%	39 11%	19 6%	35 8%	101 11%	71 10%	54 7%	57 10%	47 9%	41 9%	49 10%	37 14%	80 9%
Don't know	317 15%	141 14%	176 17%	57 24%	69 19%	27 8%	42 11%	37 12%	86 19%	153 16%	96 14%	123 16%	73 13%	93 17%	63 14%	87 17%	32 12%	116 13%
Mean	0.57	0.56	0.59	0.33	0.60	0.60	0.53	0.71	0.60	0.53	0.60	0.64	0.58	0.59	0.52	0.59	0.48	0.59
Standard deviation	0.91	0.89	0.92	0.99	0.91	0.93	0.96	0.81	0.84	0.94	0.92	0.83	0.86	0.90	0.88	0.99	0.99	0.89
Standard error	0.02	0.03	0.03	0.08	0.06	0.05	0.05	0.05	0.04	0.04	0.04	0.03	0.04	0.04	0.05	0.05	0.07	0.04

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Absolutes/col percents

Table 33

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Entering an insolvency procedure can be an opportunity for a fresh start

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	Eastern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Agree	1041	898	98	47	116	82	80	85	45	107	135	134	110	130	606	485	122	434	40	48	90	183	74
	51%	51%	55%	55%	49%	47%	44%	56%	43%	54%	50%	47%	61%	50%	52%	53%	50%	49%	43%	41%	51%	52%	49%
Strongly agree	(+2) 198	166	22	12	14	22	20	20	10	14	24	24	17	34	117	93	24	81	10	7	20	25	20
	10%	9%	12%	14%	6%	12%	11%	13%	10%	7%	9%	8%	10%	13%	10%	10%	10%	9%	11%	6%	11%	7%	13%
Tend to agree	(+1) 842	732	76	36	102	61	60	66	34	93	112	110	93	96	489	392	98	353	30	41	70	158	55
	41%	41%	43%	41%	43%	35%	33%	43%	33%	47%	41%	38%	51%	37%	42%	43%	40%	40%	32%	35%	40%	45%	36%
Neither agree nor disagree	(0) 496	439	36	14	61	53	52	32	21	48	63	81	34	66	287	221	66	209	22	20	36	90	42
	24%	25%	20%	16%	26%	30%	29%	21%	20%	24%	23%	28%	19%	26%	25%	24%	27%	24%	23%	17%	21%	26%	27%
Tend to disagree	(-1) 140	107	21	6	16	12	16	5	12	12	15	17	7	18	85	76	9	55	8	8	9	22	8
	7%	6%	12%	7%	7%	7%	9%	4%	11%	6%	5%	6%	4%	7%	7%	8%	4%	6%	9%	7%	5%	6%	5%
Strongly disagree	(-2) 54	47	1	-	7	5	5	5	6	5	2	13	5	5	33	27	6	21	3	4	4	3	7
	3%	3%	1%	-	3%	3%	3%	3%	6%	3%	1%	5%	3%	2%	3%	3%	2%	2%	3%	3%	2%	1%	4%
NET: Disagree	194	154	22	6	23	17	21	10	18	18	17	31	11	23	118	103	15	76	11	12	14	25	14
	9%	9%	12%	7%	10%	10%	11%	7%	17%	9%	6%	11%	6%	9%	10%	11%	6%	9%	12%	10%	8%	7%	9%
Don't know	317	274	22	19	35	22	30	23	21	25	55	41	25	41	148	109	39	169	20	36	36	54	23
	15%	16%	12%	22%	15%	13%	17%	15%	20%	12%	20%	14%	14%	16%	13%	12%	16%	19%	22%	31%	20%	15%	15%
Mean	0.57	0.58	0.62	0.79	0.51	0.54	0.48	0.70	0.36	0.57	0.65	0.46	0.72	0.62	0.57	0.55	0.62	0.58	0.49	0.49	0.66	0.60	0.56
Standard deviation	0.91	0.89	0.91	0.84	0.87	0.94	0.96	0.92	1.10	0.86	0.80	0.96	0.83	0.92	0.92	0.93	0.86	0.89	1.00	0.97	0.91	0.79	0.99
Standard error	0.02	0.02	0.07	0.11	0.06	0.08	0.07	0.08	0.12	0.07	0.06	0.06	0.06	0.06	0.03	0.04	0.05	0.03	0.10	0.09	0.08	0.04	0.08

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Absolutes/col percents

Table 34

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Entering an insolvency procedure can be an opportunity for a fresh start

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Renters	Council Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
NET: Agree	1041	681	353	328	348	151	61	135	12	51	86	271	632
	51%	52%	52%	52%	49%	50%	49%	48%	37%	48%	48%	50%	52%
Strongly agree (+2)	198	114	49	65	83	47	16	19	1	15	20	48	114
	10%	9%	7%	10%	12%	16%	13%	7%	3%	14%	11%	9%	9%
Tend to agree (+1)	842	567	304	263	265	104	45	116	11	36	65	223	518
	41%	43%	45%	42%	37%	34%	36%	41%	34%	34%	36%	41%	43%
Neither agree nor disagree (0)	496	305	167	138	177	82	25	70	14	26	49	123	297
	24%	23%	25%	22%	25%	27%	20%	25%	43%	25%	27%	22%	24%
Tend to disagree (-1)	140	99	33	66	37	13	9	14	4	7	15	46	73
	7%	8%	5%	10%	5%	4%	8%	5%	12%	6%	8%	8%	6%
Strongly disagree (-2)	54	41	15	26	13	1	5	6	1	9	7	18	19
	3%	3%	2%	4%	2%	*	4%	2%	2%	9%	4%	3%	2%
NET: Disagree	194	140	48	92	49	14	15	21	4	16	22	64	92
	9%	11%	7%	15%	7%	5%	12%	7%	13%	15%	12%	12%	8%
Don't know	317	180	105	74	135	55	24	57	2	12	24	89	193
	15%	14%	16%	12%	19%	18%	19%	20%	6%	12%	13%	16%	16%
Mean	0.57	0.55	0.60	0.49	0.64	0.74	0.58	0.57	0.27	0.44	0.49	0.52	0.62
Standard deviation	0.91	0.92	0.83	1.00	0.88	0.85	1.03	0.84	0.81	1.15	0.99	0.95	0.85
Standard error	0.02	0.03	0.03	0.05	0.03	0.07	0.08	0.05	0.13	0.12	0.08	0.05	0.03

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Absolutes/col percents

Table 35

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

I have a good understanding of what happens when an individual enters into an insolvency procedure

	Gender			Age									Social Grade				Employment Sector	
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Agree	586 29%	310 31%	276 26%	40 17%	123 35%	101 30%	111 31%	78 27%	133 29%	263 28%	224 32%	211 28%	171 31%	142 26%	110 25%	162 32%	87 32%	250 28%
Strongly agree (+2)	138 7%	65 7%	72 7%	13 6%	30 8%	28 8%	21 6%	19 7%	26 6%	71 8%	58 8%	45 6%	35 6%	33 6%	25 6%	44 9%	22 8%	49 5%
Tend to agree (+1)	448 22%	245 25%	204 19%	26 11%	93 26%	73 22%	90 25%	59 20%	107 23%	192 21%	166 24%	166 22%	137 25%	109 20%	85 19%	118 24%	65 24%	201 23%
Neither agree nor disagree (0)	469 23%	232 23%	236 22%	42 18%	74 21%	100 30%	93 25%	66 22%	94 20%	216 23%	174 25%	160 21%	115 21%	128 23%	124 28%	102 20%	57 21%	222 25%
Tend to disagree (-1)	443 22%	216 22%	226 22%	51 21%	69 19%	72 21%	67 18%	83 28%	102 22%	192 21%	141 20%	184 24%	125 23%	125 23%	100 22%	93 19%	62 23%	197 22%
Strongly disagree (-2)	335 16%	137 14%	197 19%	65 27%	55 16%	46 14%	60 16%	48 16%	61 13%	166 18%	101 15%	108 14%	85 15%	97 18%	70 16%	83 17%	45 17%	151 17%
NET: Disagree	777 38%	354 35%	423 40%	116 49%	124 35%	118 35%	127 35%	130 44%	162 35%	358 39%	242 35%	293 39%	210 38%	222 40%	169 38%	176 35%	107 40%	348 39%
Don't know	215 11%	101 10%	114 11%	40 17%	34 10%	17 5%	34 9%	20 7%	70 15%	91 10%	51 7%	90 12%	55 10%	58 11%	43 10%	59 12%	19 7%	69 8%
Mean	-0.21	-0.13	-0.29	-0.65	-0.08	-0.11	-0.16	-0.29	-0.17	-0.23	-0.10	-0.22	-0.18	-0.29	-0.26	-0.12	-0.17	-0.25
Standard deviation	1.21	1.18	1.24	1.25	1.25	1.17	1.20	1.19	1.19	1.24	1.21	1.19	1.21	1.21	1.16	1.27	1.24	1.18
Standard error	0.03	0.04	0.04	0.10	0.07	0.07	0.06	0.07	0.06	0.05	0.05	0.04	0.05	0.05	0.07	0.06	0.09	0.05

Personal Debt Survey

ONLINE Fieldwork : 21st - 23rd August 2015

Absolutes/col percents

Table 36

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

I have a good understanding of what happens when an individual enters into an insolvency procedure

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Work-ing	Work-ing full time	Work-ing part time	NET: Not work-ing	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Agree	586 29%	505 29%	52 29%	31 37%	62 26%	33 19%	54 29%	47 31%	28 27%	55 28%	84 31%	84 29%	55 31%	65 25%	336 29%	275 30%	62 26%	249 28%	26 28%	17 15%	65 37%	92 26%	49 32%
Strongly agree (+2)	138 7%	124 7%	11 6%	11 13%	16 7%	6 3%	18 10%	12 8%	3 3%	13 7%	14 5%	19 6%	14 8%	17 6%	70 6%	55 6%	15 6%	67 8%	8 8%	6 5%	17 10%	16 5%	20 13%
Tend to agree (+1)	448 22%	381 22%	41 23%	21 24%	45 19%	27 16%	35 19%	35 23%	26 25%	41 21%	70 26%	66 23%	41 23%	48 19%	266 23%	219 24%	47 19%	182 21%	19 20%	11 10%	48 27%	75 21%	29 19%
Neither agree nor disagree (0)	469 23%	408 23%	42 24%	18 22%	44 19%	49 28%	34 18%	42 27%	18 17%	54 27%	61 23%	68 24%	40 22%	67 26%	279 24%	225 25%	54 22%	189 21%	17 19%	21 18%	31 17%	81 23%	40 26%
Tend to disagree (-1)	443 22%	373 21%	44 25%	11 13%	64 27%	48 28%	44 24%	24 16%	26 25%	45 22%	47 18%	58 20%	31 17%	59 23%	258 22%	198 22%	60 25%	184 21%	14 15%	27 24%	29 17%	87 25%	28 18%
Strongly disagree (-2)	335 16%	295 17%	21 12%	11 13%	43 18%	32 18%	31 17%	22 14%	19 18%	27 14%	46 17%	49 17%	34 19%	42 16%	196 17%	154 17%	42 18%	138 16%	20 21%	25 22%	21 12%	50 14%	21 14%
NET: Disagree	777 38%	667 38%	64 36%	22 25%	108 46%	80 46%	75 41%	46 30%	45 44%	72 36%	94 35%	108 38%	64 36%	102 39%	455 39%	352 38%	103 43%	323 36%	33 36%	53 46%	51 29%	137 39%	49 32%
Don't know	215 11%	183 10%	19 11%	14 17%	22 9%	12 7%	22 12%	17 11%	13 12%	18 9%	31 11%	27 9%	21 12%	26 10%	88 8%	66 7%	23 9%	127 14%	16 17%	25 22%	29 17%	43 12%	15 10%
Mean	-0.21	-0.21	-0.14	0.13	-0.34	-0.45	-0.21	-0.06	-0.36	-0.17	-0.17	-0.21	-0.18	-0.27	-0.23	-0.21	-0.31	-0.19	-0.24	-0.61	0.07	-0.26	-0.01
Standard deviation	1.21	1.22	1.15	1.29	1.24	1.10	1.29	1.21	1.18	1.16	1.21	1.22	1.28	1.19	1.20	1.20	1.24	1.34	1.21	1.26	1.15	1.28	
Standard error	0.03	0.03	0.09	0.16	0.09	0.09	0.10	0.11	0.12	0.09	0.09	0.07	0.10	0.08	0.04	0.05	0.07	0.04	0.13	0.11	0.10	0.06	0.10

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Absolutes/col percents

Table 37

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

I have a good understanding of what happens when an individual enters into an insolvency procedure

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extremely worried	Very worried	Fairly worried	Not at all worried
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
NET: Agree	586 29%	373 29%	159 24%	214 34%	210 30%	107 35%	39 31%	65 23%	3 9%	42 40%	54 30%	165 30%	325 27%
Strongly agree (+2)	138 7%	75 6%	33 5%	42 7%	62 9%	34 11%	13 10%	15 5%	* 1%	13 12%	18 10%	31 6%	75 6%
Tend to agree (+1)	448 22%	298 23%	126 19%	172 27%	148 21%	72 24%	26 20%	50 18%	2 8%	29 27%	36 20%	134 24%	250 21%
Neither agree nor disagree (0)	469 23%	293 22%	159 24%	134 21%	168 24%	76 25%	25 20%	66 23%	8 24%	34 32%	59 33%	120 22%	255 21%
Tend to disagree (-1)	443 22%	303 23%	154 23%	148 23%	132 19%	47 15%	24 19%	61 22%	8 26%	10 9%	26 15%	118 22%	289 24%
Strongly disagree (-2)	335 16%	216 17%	125 19%	90 14%	107 15%	33 11%	21 17%	53 19%	12 37%	14 13%	27 15%	88 16%	206 17%
NET: Disagree	777 38%	518 40%	280 41%	239 38%	239 34%	80 26%	45 36%	114 40%	20 63%	24 23%	53 29%	206 38%	495 41%
Don't know	215 11%	122 9%	77 11%	45 7%	93 13%	39 13%	16 13%	38 13%	1 3%	6 6%	14 8%	56 10%	139 11%
Mean	-0.21	-0.24	-0.36	-0.12	-0.12	0.11	-0.14	-0.35	-0.93	0.17	-0.05	-0.20	-0.28
Standard deviation	1.21	1.20	1.19	1.20	1.24	1.22	1.30	1.20	1.06	1.21	1.21	1.20	1.21
Standard error	0.03	0.04	0.05	0.06	0.05	0.10	0.09	0.07	0.16	0.12	0.10	0.06	0.04

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Absolutes/col percents

Table 38

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Personal insolvencies are more likely to occur because of an individual's reckless spending than because of a factor outside of their control (e.g. job loss)

	Gender			Age						Social Grade				Employment Sector				
	Total	Male	Female	18-24	25-34	35-44	45-54	55-64	65+	18-44	25-44	55+	AB	C1	C2	DE	Public	Private
Unweighted base	2047	1075	972	207	326	315	396	303	500	848	641	803	596	583	333	535	229	702
Weighted base	2047	997	1050	238	355	336	365	295	459	929	691	754	551	551	446	499	269	889
NET: Agree	757 37%	393 39%	364 35%	72 30%	139 39%	121 36%	132 36%	119 40%	175 38%	332 36%	260 38%	294 39%	236 43%	190 34%	156 35%	176 35%	97 36%	367 41%
Strongly agree (+2)	206 10%	94 9%	112 11%	19 8%	39 11%	33 10%	31 9%	30 10%	55 12%	91 10%	72 10%	84 11%	56 10%	47 9%	43 10%	60 12%	31 11%	86 10%
Tend to agree (+1)	551 27%	299 30%	252 24%	53 22%	99 28%	89 26%	101 28%	89 30%	120 26%	241 26%	188 27%	209 28%	180 33%	142 26%	112 25%	116 23%	66 24%	281 32%
Neither agree nor disagree (0)	600 29%	320 32%	279 27%	72 30%	90 25%	114 34%	101 28%	80 27%	142 31%	276 30%	204 30%	223 30%	146 27%	157 28%	150 34%	146 29%	90 34%	251 28%
Tend to disagree (-1)	302 15%	134 13%	169 16%	26 11%	56 16%	55 16%	62 17%	43 15%	60 13%	138 15%	111 16%	103 14%	80 14%	87 16%	63 14%	73 15%	37 14%	121 14%
Strongly disagree (-2)	103 5%	33 3%	71 7%	6 3%	20 6%	16 5%	28 8%	19 6%	14 3%	43 5%	37 5%	32 4%	22 4%	37 7%	22 5%	22 4%	14 5%	46 5%
NET: Disagree	406 20%	166 17%	239 23%	33 14%	77 22%	72 21%	90 25%	61 21%	73 16%	181 19%	148 21%	135 18%	102 18%	124 23%	85 19%	95 19%	51 19%	167 19%
Don't know	284 14%	117 12%	167 16%	62 26%	49 14%	29 9%	41 11%	34 12%	68 15%	140 15%	78 11%	103 14%	66 12%	80 14%	55 12%	82 17%	31 11%	104 12%
Mean	0.26	0.33	0.19	0.29	0.27	0.22	0.14	0.26	0.36	0.25	0.24	0.32	0.35	0.16	0.23	0.29	0.26	0.31
Standard deviation	1.06	0.98	1.13	0.97	1.11	1.03	1.11	1.09	1.02	1.05	1.07	1.05	1.03	1.09	1.03	1.08	1.06	1.05
Standard error	0.03	0.03	0.04	0.08	0.07	0.06	0.06	0.07	0.05	0.04	0.05	0.04	0.04	0.05	0.06	0.05	0.07	0.04

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Absolutes/col percents

Table 39

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Personal insolvencies are more likely to occur because of an individual's reckless spending than because of a factor outside of their control (e.g. job loss)

	Region														Which of the following best describes your current working status?								
	Total	England	Scotland	North East	North West	Yorkshire & Humberside	West Midlands	East Midlands	Wales	East-ern	London	South East	South West	North East/ Yorkshire & Humberside	NET: Working	Working full time	Working part time	NET: Not working	Not working seeking work	Not working and not seeking work	Retired on a state pension only	Retired with a private pension	House person
Unweighted base	2047	1747	191	76	227	175	198	150	109	192	225	308	196	251	931	631	300	1116	130	162	180	455	189
Weighted base	2047	1765	178	86	235	174	184	151	104	198	270	286	180	260	1159	917	242	888	93	115	175	352	153
NET: Agree	757	666	65	31	97	53	77	50	27	93	93	104	66	85	464	372	91	294	25	22	59	143	45
	37%	38%	36%	36%	41%	31%	42%	33%	26%	47%	35%	36%	37%	33%	40%	41%	38%	33%	27%	19%	34%	41%	29%
Strongly agree (+2)	206	185	13	9	25	15	35	10	9	24	25	25	18	24	117	99	18	89	9	4	24	39	14
	10%	10%	7%	10%	11%	9%	19%	6%	8%	12%	9%	9%	10%	9%	10%	11%	7%	10%	9%	3%	14%	11%	9%
Tend to agree (+1)	551	481	52	22	72	39	42	40	18	70	68	79	48	61	347	273	74	204	16	18	35	104	31
	27%	27%	29%	26%	31%	22%	23%	27%	18%	35%	25%	28%	27%	23%	30%	30%	31%	23%	18%	16%	20%	29%	20%
Neither agree nor disagree (0)	600	507	61	21	63	63	39	48	32	45	83	88	57	84	341	268	73	258	28	33	50	104	42
	29%	29%	34%	24%	27%	36%	21%	32%	31%	23%	31%	31%	31%	32%	29%	29%	30%	29%	31%	29%	29%	30%	28%
Tend to disagree (-1)	302	272	21	12	37	29	39	24	9	31	33	46	21	41	158	123	35	144	10	24	21	55	35
	15%	15%	12%	14%	16%	17%	21%	16%	9%	16%	12%	16%	12%	16%	14%	13%	15%	16%	10%	21%	12%	16%	23%
Strongly disagree (-2)	103	80	10	6	8	6	4	11	13	5	12	18	10	12	60	51	9	43	12	4	10	10	8
	5%	5%	6%	7%	3%	4%	2%	7%	12%	3%	5%	6%	5%	5%	5%	6%	4%	5%	12%	4%	6%	3%	5%
NET: Disagree	406	352	32	18	44	35	43	35	22	36	46	64	31	53	218	174	44	188	21	28	31	65	42
	20%	20%	18%	21%	19%	20%	23%	23%	21%	18%	17%	22%	17%	20%	19%	19%	18%	21%	23%	24%	18%	18%	28%
Don't know	284	240	20	16	31	23	25	19	24	23	48	29	26	38	135	102	33	149	19	32	35	40	23
	14%	14%	11%	18%	13%	13%	14%	13%	23%	12%	18%	10%	15%	15%	12%	11%	14%	17%	20%	28%	20%	11%	15%
Mean	0.26	0.27	0.22	0.22	0.34	0.18	0.41	0.10	0.01	0.43	0.27	0.19	0.29	0.19	0.30	0.30	0.27	0.21	0.01	-0.08	0.30	0.35	0.07
Standard deviation	1.06	1.06	1.01	1.14	1.03	0.99	1.15	1.05	1.19	1.03	1.03	1.06	1.05	1.04	1.05	1.07	0.98	1.07	1.20	0.94	1.13	1.01	1.09
Standard error	0.03	0.03	0.08	0.14	0.07	0.08	0.09	0.09	0.13	0.08	0.08	0.06	0.08	0.07	0.04	0.05	0.06	0.03	0.12	0.09	0.09	0.05	0.09

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Table 40

Q8. The next question is about people entering into an insolvency procedure. This could happen in the form of bankruptcy, an Individual Voluntary Arrangement or a Debt Relief Order. Thinking about an individual entering an insolvency procedure, to what extent, if at all, do you agree or disagree with each of the following statements?

Base: All respondents

Personal insolvencies are more likely to occur because of an individual's reckless spending than because of a factor outside of their control (e.g. job loss)

	Total	Tenure								How worried or otherwise are you about your current level of debt?			
		NET: Home-owners	Owned out-right	Owned with mortgage	NET: Rent-ers	Coun-cil Rent	HA Rent	Other rent	Rent free	Extr-remely worr-ied	Very worr-ied	Fairly worr-ied	Not at all worr-ied
Unweighted base	2047	1209	693	516	794	180	224	390	44	103	167	524	1253
Weighted base	2047	1306	674	632	709	302	125	282	32	106	180	547	1214
NET: Agree	757 37%	512 39%	268 40%	244 39%	235 33%	109 36%	36 29%	90 32%	10 33%	48 46%	48 27%	184 34%	477 39%
Strongly agree (+2)	206 10%	152 12%	88 13%	64 10%	49 7%	17 6%	12 10%	19 7%	6 18%	21 20%	19 11%	37 7%	129 11%
Tend to agree (+1)	551 27%	360 28%	180 27%	179 28%	187 26%	92 30%	24 19%	71 25%	5 15%	28 26%	29 16%	147 27%	347 29%
Neither agree nor disagree (0)	600 29%	387 30%	212 31%	175 28%	206 29%	91 30%	38 30%	77 27%	6 20%	38 36%	68 38%	148 27%	345 28%
Tend to disagree (-1)	302 15%	184 14%	86 13%	98 16%	111 16%	41 14%	20 16%	50 18%	7 22%	5 5%	31 17%	97 18%	169 14%
Strongly disagree (-2)	103 5%	65 5%	18 3%	47 7%	35 5%	18 6%	5 4%	11 4%	3 11%	8 8%	13 7%	41 7%	41 3%
NET: Disagree	406 20%	249 19%	104 15%	145 23%	146 21%	59 20%	26 21%	61 22%	10 33%	13 13%	44 24%	138 25%	210 17%
Don't know	284 14%	158 12%	90 13%	68 11%	122 17%	43 14%	25 20%	54 19%	4 14%	6 6%	19 11%	77 14%	182 15%
Mean	0.26	0.30	0.40	0.21	0.17	0.19	0.17	0.16	0.08	0.47	0.07	0.09	0.34
Standard deviation	1.06	1.07	1.01	1.11	1.02	1.01	1.06	1.02	1.35	1.13	1.09	1.08	1.02
Standard error	0.03	0.03	0.04	0.05	0.04	0.08	0.08	0.06	0.22	0.12	0.09	0.05	0.03