R3, PERSONAL DEBT TRACKING SURVEY, MARCH 2019

ComRes interviewed 2,004 British adults online between the 29th and 31th of March 2019. Data were weighted to be representative of GB adults by age, gender, region and socio-economic grade. ComRes is a member of the British Polling Council and abides by its rules.

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Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

Absolutes/col percents

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

		Total	Gender		Age									Social Grade				Employment Sector	
			Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base		2004	998	1006	250	312	315	318	314	495	562	633	809	501	592	381	530	262	757
Weighted base		2004	978	1026	222	346	320	355	297	463	569	675	760	547	563	407	487	308	848
NET: Worried		800	383	417	103	196	181	171	79	70	299	352	150	211	219	162	207	157	387
		40%	39%	41%	46%GHK	57%CfGHK	56%CfGHK	48%GHK	27%HK	15%	53%GHK	52%GHK	20%h	39%	39%	40%	43%	51%	46%
NET: Extremely/ very worried		265	126	140	34	83	66	40	30	12	117	106	42	65	78	49	73	58	123
		13%	13%	14%	15%HK	24%CFGHJK	21%FGHjK	11%HK	10%HK	3%	21%FGHjK	16%GHK	6%H	12%	14%	12%	15%	19%	14%
Extremely worried	(4)	108	51	57	17	25	29	18	15	4	42	47	19	24	34	14	36	24	44
		5%	5%	6%	8%HK	7%HK	9%fgHK	5%Hk	5%Hk	1%	7%HK	7%HK	3%h	4%	6%n	3%	7%lN	8%	5%
Very worried	(3)	157	75	82	16	58	37	22	16	8	74	59	23	41	44	35	37	34	78
		8%	8%	8%	7%HK	17%CeFGHJK	12%FGHK	6%HK	5%H	2%	13%CFGHJK	9%gHK	3%	7%	8%	9%	8%	11%	9%
Fairly worried	(2)	535	258	278	69	113	115	130	49	58	183	245	107	146	141	113	134	99	264
		27%	26%	27%	31%GHK	33%GHK	36%GHK	37%GHK	16%	13%	32%GHK	36%GHK	14%	27%	25%	28%	28%	32%	31%
Not at all worried	(1)	1204	595	609	119	150	140	184	218	393	270	323	611	336	344	244	280	152	461
		60%	61%	59%	54%DE	43%	44%	52%de	73%CDEFIJ	85%CDEFGIJk	47%	48%	80%CDEFGIJ	61%	61%	60%	57%	49%	54%
Mean		1.59	1.57	1.60	1.69GHK	1.88CFGHjK	1.86cFGHK	1.65GHK	1.42HK	1.19	1.81FGHK	1.75GHK	1.28H	1.55	1.59	1.55	1.65l	1.77q	1.65
Standard deviation		0.85	0.84	0.86	0.91	0.94	0.95	0.81	0.81	0.49	0.93	0.88	0.64	0.82	0.87	0.79	0.91	0.93	0.85
Standard error		0.02	0.03	0.03	0.06	0.05	0.05	0.05	0.05	0.02	0.04	0.04	0.02	0.04	0.04	0.04	0.04	0.06	0.03

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q

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Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

Absolutes/col percents

Table 2
Q.1 How worried or otherwise are you about your current level of debt?
Base: All respondents

		Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ York-shire & Humb-erside (m)	NET: East Mid-lands/ West Mid-lands (n)	NET: Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base		2004	1728	171	78	215	169	158	148	105	217	235	310	198	247	306	303	1019	671	348	985	76	224	170	350	165
Weighted base		2004	1729	174	84*	230	168	178	146	100*	192	271	281	178	253	325	279	1156	914	242	848	60*	172	155	323	137
NET: Worried		800 40%	679 39%	76 44%GL	32 38%	110 48%eGi KLmnO	63 38%	82 46%GkL o	46 31%	46 46%GL	74 38%	114 42%gL	101 36%	57 32%	95 38%	128 39%	102 37%	543 47%S	448 49%RVW	95 39%VW	257 30%	35 58%RVWx	91 53%RVW	34 22%W	36 11%	62 45%VW
NET: Extremely/ very worried		265 13%	221 13%	29 17%Ilm	8 10%	33 14%	18 11%	32 18%eIL Mo	18 13%	15 15%	17 9%	40 15%i	38 14%	16 9%	26 10%	51 16%Il	31 11%	181 16%S	142 16%VW	39 16%VW	84 10%	18 30%QRuV WX	32 18%VW	3 2%	12 4%	20 15%VW
Extremely worried	(4)	108 5%	88 5%	14 8%il	2 2%	14 6%	8 5%	11 6%	10 7%	6 6%	6 3%	15 6%	15 5%	6 3%	10 4%	22 7%	12 4%	68 6%	55 6%VW	13 5%VW	40 5%	8 13%QRVW	15 9%VW	2 1%	4 1%	11 8%VW
Very worried	(3)	157 8%	133 8%	15 9%	6 7%	19 8%	10 6%	21 12%gil	8 6%	9 9%	11 6%	25 9%	24 8%	10 6%	16 6%	29 9%	19 7%	112 10%S	87 9%VW	26 11%VW	45 5%	10 16%qVWX	17 10%VW	1 1%	8 3%	9 6%VW
Fairly worried	(2)	535 27%	458 26%	47 27%	24 28%	77 33%GKL No	45 27%	50 28%g	28 19%	30 30%g	57 30%Gk	74 27%g	63 22%	41 23%	69 27%g	77 24%	71 25%	362 31%S	306 34%RVW	56 23%W	173 20%	17 28%W	59 34%RVW	30 20%W	24 7%	42 31%rVW
Not at all worried	(1)	1204 60%	1051 61%	98 56%	53 62%	121 52%	105 62%d	97 54%	100 69%BDF Hj	55 54%	118 62%d	156 58%	180 64%Df	122 68%BDF HJ	157 62%d	197 61%d	176 63%Df	613 53%	466 51%	147 61%QTU	590 70%P	25 42%	81 47%	122 78%QRTU X	287 89%QRTU VX	75 55%t
Mean		1.59	1.57	1.68iL mo	1.50	1.68gl Lmo	1.53	1.70gl Lmo	1.51	1.67L	1.51	1.63L	1.55	1.44	1.52	1.62L	1.52	1.69S	1.71VW	1.61VW	1.45	2.01QRV WX	1.80RVW	1.25w	1.16	1.68VW
Standard deviation		0.85	0.84	0.94	0.74	0.87	0.81	0.91	0.89	0.88	0.75	0.87	0.86	0.75	0.79	0.90	0.81	0.87	0.87	0.88	0.80	1.07	0.94	0.52	0.50	0.92
Standard error		0.02	0.02	0.07	0.08	0.06	0.06	0.07	0.07	0.09	0.05	0.06	0.05	0.05	0.05	0.05	0.05	0.03	0.03	0.05	0.03	0.12	0.06	0.04	0.03	0.07

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base

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Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

Absolutes/col percents

Table 3
Q.1 How worried or otherwise are you about your current level of debt?
Base: All respondents

		Total	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
															(Tenure)	(How worried or otherwise are you about your current level of debt?)
Unweighted base		2004	1147	664	483	828	202	259	367	29	122	168	518	1196	808	290
Weighted base		2004	1299	724	575	683	261	159	263	22**	108*	157	535	1204	800	265
NET: Worried		800	426	127	300	363	131	84	149	11	108	157	535	-	800	265
		40%	33%B	17%	52%AB	53%AB	50%AB	53%AB	57%AB	49%	100%L	100%L	100%L	-	100%L	100%L
NET: Extremely/ very worried		265	108	40	68	156	51	38	67	2	108	157	-	-	265	265
		13%	8%B	5%	12%AB	23%ABC	20%ABC	24%ABC	25%ABC	8%	100%KLM	100%KLM	-	-	33%KL	100%KLM
Extremely worried	(4)	108	44	20	24	63	17	15	31	1	108	-	-	-	108	108
		5%	3%	3%	4%	9%ABC	6%aB	9%ABC	12%ABCE	3%	100%JKLMN	-	-	-	14%JKL	41%JKLM
Very worried	(3)	157	63	20	44	93	34	23	35	1	-	157	-	-	157	157
		8%	5%B	3%	8%AB	14%ABC	13%ABC	14%ABC	13%ABC	5%	-	100%IKLMN	-	-	20%IKL	59%IKLM
Fairly worried	(2)	535	318	87	231	208	80	46	82	9	-	-	535	-	535	-
		27%	25%B	12%	40%ABDE FG	30%AB	31%aB	29%B	31%AB	40%	-	-	100%IJLMN	-	67%IJLN	-
Not at all worried	(1)	1204	872	597	275	320	130	76	114	11	-	-	-	1204	-	-
		60%	67%CDEF G	83%ACDE FG	48%	47%	50%	47%	43%	51%	-	-	-	100%IJKMN	-	-
Mean		1.59	1.45B	1.26	1.68AB	1.85ABC	1.76AB	1.86ABC	1.94ABC e	1.60	4.00MN	3.00M	2.00	1.00	2.47KL	3.41JKLM
Standard deviation		0.85	0.74	0.64	0.79	0.98	0.91	0.99	1.02	0.75	0.00	0.00	0.00	0.00	0.72	0.49
Standard error		0.02	0.02	0.02	0.04	0.03	0.06	0.06	0.05	0.14	0.00	0.00	0.00	0.00	0.03	0.03

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

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Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

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

	Total	Gender Male (a)	Female (b)	Age 18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	Social Grade AB (l)	C1 (m)	C2 (n)	DE (o)	Employment Sector Public (p)	Private (q)
Unweighted base	808	383	425	123	179	189	150	86	81	302	339	167	188	239	149	232	129	352
Weighted base	800	383	417	103*	196	181	171	79*	70*	299	352	150	211	219	162	207	157	387
Credit cards	387 48%	183 48%	204 49%	22 21%	89 46%C	113 62%CDFI	79 46%C	47 60%Cdfl	37 52%CI	111 37%C	191 54%Cdl	84 56%Cdl	106 50%	106 48%	73 45%	101 49%	87 55%	186 48%
Overdraft	148 18%	72 19%	75 18%	24 23%FhK	45 23%FhK	41 23%FhK	19 11%	11 14%	8 12%	69 23%FHjK	60 17%	19 13%	39 18%	39 18%	30 19%	40 19%	26 17%	64 17%
Mortgage repayments	128 16%	59 15%	69 16%	2 2%	40 20%CHK	41 23%CHIK	31 18%CHK	11 14%CH	3 4%	42 14%CH	72 21%CHiK	14 9%C	47 22%O	34 16%o	28 17%O	19 9%	40 25%	71 18%
Bank loans	126 16%	64 17%	62 15%	11 11%	42 21%CfGK	35 19%cg	21 12%	8 10%	10 15%	53 18%	55 16%	18 12%	40 19%O	34 15%	29 18%o	23 11%	30 19%	68 18%
Loans from friends or family	116 14%	57 15%	58 14%	14 13%	36 18%fHk	33 18%fHk	18 10%	11 14%	4 6%	49 16%H	51 14%h	16 10%	36 17%	28 13%	23 14%	29 14%	24 15%	57 15%
Student loans	104 13%	46 12%	58 14%	59 57%DEFGHIJK	26 13%eFGHJK	12 7%GhK	6 4%k	- -	1 1%	85 28%DEFGHJK	18 5%gK	1 *	42 20%mnO	28 13%	18 11%	16 8%	20 13%	37 9%
Payday or other similar short-term, high interest loan	69 9%	36 9%	33 8%	11 10%h	19 10%h	14 8%	14 8%	9 12%h	2 3%	30 10%h	28 8%	11 8%	15 7%	19 9%	12 7%	23 11%	18 11%	31 8%
Rent arrears	67 8%	31 8%	36 9%	7 7%	18 9%H	14 8%h	15 9%h	12 15%H	1 2%	25 8%h	29 8%h	13 9%h	14 7%	19 8%	11 7%	23 11%	14 9%	27 7%
Tax due to HMRC	41 5%	23 6%	18 4%	2 2%	12 6%H	11 6%H	10 6%H	5 6%H	- -	14 5%h	22 6%H	5 3%	7 4%	15 7%	10 6%	9 4%	6 4%	28 7%
Debts related to childcare costs	29 4%	19 5%	11 3%	2 2%	13 7%cGhK	9 5%gK	4 3%	- -	1 1%	15 5%gK	14 4%k	1 *	14 7%O	8 4%	5 3%	2 1%	16 10%Q	11 3%
None of these	81 10%	36 9%	45 11%	8 8%	15 8%	12 6%	19 11%	10 13%	17 24%CDEFgIJ	23 8%	31 9%	27 18%CDEIJ	12 6%	14 6%	19 12%l	37 18%LM	8 5%	32 8%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q
* small base

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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

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ York-shire & Humb-erside (m)	NET: East Mid-lands/ West Mid-lands (n)	NET: Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	808	686	76	28	98	67	72	52	46	86	98	116	69	95	124	115	481	336	145	327	44	123	39	43	78
Weighted base	800	679	76*	32**	110*	63*	82*	46*	46*	74*	114*	101*	57*	95*	128*	102*	543	448	95	257	35*	91	34*	36*	62*
Credit cards	387	329	36	16	52	29	39	22	22	42	53	51	27	45	60	49	273	224	48	114	12	29	16	23	34
	48%	49%	47%	51%	47%	46%	47%	47%	47%	56%	46%	51%	47%	48%	47%	47%	50%	50%tU	51%tU	44%	34%	32%	49%u	64%TU	54%tU
Overdraft	148	130	14	4	27	10	12	12	4	8	21	24	11	14	24	15	91	75	15	57	6	25	4	5	16
	18%	19%	19%	14%	24%hI	16%	15%	25%hi	9%	11%	19%	24%hi	19%	15%	19%	15%	17%	17%	16%	22%p	18%	28%QRvw	12%	14%	26%qr
Mortgage repayments	128	110	10	5	21	5	15	4	8	19	19	19	3	10	19	11	111	98	13	17	2	3	1	4	8
	16%	16%	12%	15%	19%eL	8%	19%L	9%	18%I	25%bEGLMO	17%I	19%eL	5%	10%	15%I	11%	20%S	22%rTUVw	14%UV	7%	5%	3%	2%	10%	14%Uv
Bank loans	126	108	12	6	16	10	11	11	7	12	17	15	10	16	22	17	98	83	16	28	3	7	4	8	6
	16%	16%	15%	18%	15%	16%	13%	23%	15%	16%	15%	15%	18%	17%	17%	17%	18%S	18%U	16%U	11%	9%	8%	12%	21%U	10%
Loans from friends or family	116	97	11	2	16	6	11	6	8	10	28	14	5	8	17	13	81	71	10	35	8	11	3	1	12
	14%	14%	14%	6%	14%	9%	13%	14%	17%	13%	24%EfikLMno	14%	9%	8%	13%	13%	15%	16%W	11%	13%	23%rvW	12%w	8%	3%	19%W
Student loans	104	90	11	1	12	15	15	7	3	6	17	9	7	16	23	10	57	47	10	47	5	39	1	-	2
	13%	13%	15%	5%	11%	23%dHIKO	19%i	16%	7%	8%	15%	9%	12%	17%	18%i	9%	10%	11%Wx	10%Wx	18%P	15%vWX	43%QRTVWX	2%	-	3%
Payday or other similar short-term, high interest loan	69	59	6	2	12	8	6	7	4	2	12	5	5	10	13	9	49	44	5	20	5	5	1	2	7
	9%	9%	8%	6%	11%i	12%i	7%	15%lk	8%	3%	10%i	5%	9%	10%	10%i	8%	9%	10%	5%	8%	16%ruv	6%	2%	4%	11%
Rent arrears	67	60	7	1	5	9	5	7	-	5	20	6	2	10	12	2	41	33	8	26	9	8	1	2	6
	8%	9%h	9%ho	3%	4%	14%DHklO	6%	15%DHklO	-	7%h	17%DfHiKLO	6%	4%	10%HO	9%hO	2%	8%	7%	8%	10%	26%QRUVWX	9%	3%	5%	9%
Tax due to HMRC	41	35	3	-	3	4	5	3	3	4	12	3	*	4	8	4	35	28	7	6	3	9	1	-	2
	5%	5%	3%	-	3%	7%	6%	7%I	7%	5%	11%DkLo	3%	1%	5%	6%	4%	6%S	6%u	7%Uvw	3%	10%Uvw	1%	-	-	3%
Debts related to childcare costs	29	28	2	-	2	4	4	4	-	3	6	3	1	4	8	1	28	25	2	2	-	1	1	-	*
	4%	4%	2%	-	2%	7%o	5%	9%dhO	-	4%	5%	3%	2%	5%	6%o	1%	5%S	6%Ux	2%	1%	-	1%	2%	-	1%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

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Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

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

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ York-shire & Humb-erside (m)	NET: East Mid-lands/ West Mid-lands (n)	NET: Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	800	679	76*	32**	110*	63*	82*	46*	46*	74*	114*	101*	57*	95*	128*	102*	543	448	95	257	35*	91	34*	36*	62*
None of these	81 10%	65 10%	9 11%	3 9%	12 11%	3 5%	5 6%	7 15%	7 15%	7 9%	9 8%	13 13%	6 10%	6 7%	12 9%	13 12%	40 7%	29 6%	11 11%q	41 16%P	8 24%QrU	9 10%	11 32%QRUWx	3 10%	10 16%Q

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

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

	Total	Tenure								How worried or otherwise are you about your current level of debt?					
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
Unweighted base	808	348	100	248	445	101	135	209	15	122	168	518	-	808	290
Weighted base	800	426	127*	300	363	131*	84	149	11**	108*	157	535	-**	800	265
Credit cards	387 48%	186 44%	46 36%	140 47%	197 54%ABc	68 52%B	41 49%b	89 59%ABCf	3 31%	60 55%k	85 54%k	241 45%	-	387 48%	145 55%Km
Overdraft	148 18%	68 16%	20 16%	48 16%	78 21%a	27 21%	18 21%	33 22%a	2 18%	32 29%KM	41 26%KM	75 14%	-	148 18%k	73 27%KM
Mortgage repayments	128 16%	125 29%BDEFG	1 1%	123 41%ABDEFG	3 1%	-	1 1%	3 2%	-	16 15%	19 12%	92 17%	-	128 16%	36 13%
Bank loans	126 16%	76 18%E	23 18%e	53 18%E	50 14%	11 8%	10 12%	29 20%dEf	* 3%	25 23%Km	34 21%K	67 13%	-	126 16%	59 22%KM
Loans from friends or family	116 14%	48 11%	9 7%	38 13%	67 18%ABc	18 16%b	18 21%ABC	27 18%AB	1 10%	24 22%Km	35 22%KM	57 11%	-	116 14%k	59 22%KM
Student loans	104 13%	55 13%E	26 20%aCdE	29 10%e	46 13%E	5 4%	12 14%E	30 20%ACDE	3 29%	15 14%	15 10%	74 14%	-	104 13%	30 11%
Payday or other similar short-term, high interest loan	69 9%	15 4%	11 8%aC	4 1%	54 15%AC	23 18%AbC	11 13%AC	19 13%AC	* 4%	20 18%KM	22 14%KM	27 5%	-	69 9%K	42 16%KM
Rent arrears	67 8%	15 4%	7 5%	9 3%	51 14%ABCg	22 17%ABCg	16 19%ABCG	13 9%AC	-	26 24%JKM	21 13%Km	20 4%	-	67 8%K	46 18%KM
Tax due to HMRC	41 5%	17 4%	5 4%	11 4%	25 7%	5 4%	7 9%AC	12 8%Ac	-	8 8%k	13 8%K	20 4%	-	41 5%	21 8%K
Debts related to childcare costs	29 4%	19 4%f	8 6%F	11 4%f	10 3%	6 4%f	* *	5 3%	-	8 7%K	14 9%KM	7 1%	-	29 4%K	22 8%KM
None of these	81 10%	37 9%c	24 19%ACdFG	14 5%	40 11%C	24 19%ACdFG	6 7%	10 7%	3 31%	7 6%	10 6%	64 12%jN	-	81 10%n	17 6%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

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Personal Debt Tracking Survey
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Absolutes/col percents

Table 7
Q.3 Which of the following, if any, apply to you?
Base: All respondents

| | Total | Gender | | Age | | | | | | | | | Social Grade | | | | Employment Sector | |
| | | Male | Female | 18-24 | 25-34 | 35-44 | 45-54 | 55-64 | 65+ | 18-34 | 35-54 | 55+ | AB | C1 | C2 | DE | Public | Private |
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)	(m)	(n)	(o)	(p)	(q)
Unweighted base	2004	998	1006	250	312	315	318	314	495	562	633	809	501	592	381	530	262	757
Weighted base	2004	978	1026	222	346	320	355	297	463	569	675	760	547	563	407	487	308	848
I do not have any savings at all at the moment	432 22%	190 19%	242 24%A	38 17%H	93 27%CHK	103 32%CFGHIK	85 24%cHK	64 22%HK	48 10%	131 23%cHK	188 28%CgHiK	113 15%H	86 16%	120 21%L	89 22%L	137 28%LMn	86 28%Q	174 21%
I think my personal financial situation will improve over the next six months	413 21%	216 22%	197 19%	70 31%EfGHJK	88 25%GHK	64 20%HK	84 24%HK	53 18%H	54 12%	158 28%EGHJK	148 22%HK	108 14%	128 23%O	126 22%O	99 24%O	60 12%	75 24%	215 25%
I have contributed to my pension in the last month	390 19%	185 19%	206 20%	43 19%HK	112 32%CeGHjK	80 25%HK	93 26%cgHK	57 19%HK	5 1%	155 27%CGHK	173 26%cgHK	62 8%H	144 26%NO	126 22%NO	67 17%O	53 11%	142 46%Q	235 28%
I think my personal financial situation will worsen over the next six months	340 17%	162 17%	178 17%	39 17%	60 17%	61 19%h	55 15%	60 20%H	65 14%	99 17%	116 17%	125 16%	72 13%	97 17%l	66 16%	104 21%Ln	46 15%	138 16%
I have borrowed £100 or more from family or friends in the last month	132 7%	61 6%	71 7%	21 10%GHK	46 13%eFGHJK	27 8%GHK	25 7%GHK	9 3%H	4 1%	68 12%FGHJK	52 8%GHK	12 2%	40 7%	41 7%	25 6%	26 5%	23 7%	70 8%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	120 6%	54 5%	67 6%	9 4%	32 9%CFgHK	39 12%CFGHIjK	16 5%h	15 5%H	10 2%	41 7%HK	55 8%CfgHK	24 3%	31 6%	34 6%	19 5%	36 7%	27 9%	48 6%
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	88 4%	42 4%	46 4%	6 3%	18 5%	20 6%ch	14 4%	15 5%	15 3%	23 4%	35 5%	30 4%	24 4%	14 2%	23 6%M	26 5%M	17 5%	35 4%
I have missed the deadline for payment of a scheduled debt in the last month	59 3%	29 3%	30 3%	6 3%H	19 6%HK	11 4%HK	12 3%Hk	9 3%Hk	1 *	26 5%HK	23 3%HK	11 1%h	12 2%	17 3%	13 3%	18 4%	17 5%q	23 3%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q

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Personal Debt Tracking Survey
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Table 7
Q.3 Which of the following, if any, apply to you?
Base: All respondents

		Gender					Age							Social Grade				Employment Sector	
	Total	Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Weighted base	2004	978	1026	222	346	320	355	297	463	569	675	760	547	563	407	487	308	848
I have taken on a payday loan in the past six months	39 2%	21 2%	18 2%	4 2%Hk	13 4%gHK	13 4%fGHK	6 2%H	3 1%	1 *	17 3%HK	18 3%HK	4 1%	9 2%	8 1%	9 2%	14 3%	9 3%	22 3%
I am likely to take out a payday loan within the next sixth months	31 2%	17 2%	14 1%	6 3%FHk	7 2%H	8 2%fH	2 1%	8 3%fHk	-	13 2%fHk	10 1%H	8 1%H	8 1%	8 1%	4 1%	11 2%	8 3%	17 2%
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	14 1%	8 1%	6 1%	3 1%gHK	8 2%efGHJK	1 *	1 *	- -	- -	11 2%efGHJK	3 *	- -	7 1%	2 *	4 1%	1 *	3 1%	6 1%
None of these	743 37%	371 38%	372 36%	68 31%D	77 22%	77 24%	101 29%	122 41%CDEFIJK	297 64%CDEFGIJ	145 25%	179 26%	419 55%CDEFGIJ	192 35%	203 36%	155 38%	193 40%	56 18%	249 29%P

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q

Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

Absolutes/col percents

Table 8
Q.3 Which of the following, if any, apply to you?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ York-shire & Humb-erside (m)	NET: East Mid-lands/ West Mid-lands (n)	NET: Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2004	1728	171	78	215	169	158	148	105	217	235	310	198	247	306	303	1019	671	348	985	76	224	170	350	165
Weighted base	2004	1729	174	84*	230	168	178	146	100*	192	271	281	178	253	325	279	1156	914	242	848	60*	172	155	323	137
I do not have any savings at all at the moment	432 22%	375 22%	41 23%	17 20%	58 25%o	30 18%	46 26%o	31 21%	16 16%	43 22%	50 18%	67 24%	34 19%	47 18%	76 24%	50 18%	260 22%	202 22%W	58 24%vW	172 20%	24 40%QRVW	62 36%QRVW	26 17%W	19 6%	41 30%qVW
I think my personal financial situation will improve over the next six months	413 21%	356 21%	40 23%f	19 23%	45 20%	39 23%f	25 14%	35 24%F	18 18%	38 20%	56 21%	59 21%	39 22%	58 23%f	61 19%	56 20%	291 25%S	235 26%tuVWX	55 23%VWX	123 14%	9 16%V	34 20%V	10 7%	50 15%V	19 14%V
I have contributed to my pension in the last month	390 19%	325 19%	39 22%jk	17 21%	38 16%	43 26%DJKl	34 19%	39 26%DJKL	27 27%adJKl	42 22%jk	39 15%	43 15%	29 17%	61 24%dJKl	73 22%JK	56 20%	377 33%S	336 37%RTUVWX	41 17%TUVWX	14 2%	1 2%v	3 2%v	-	6 2%v	3 2%v
I think my personal financial situation will worsen over the next six months	340 17%	281 16%	39 23%aCllMn	5 6%	46 20%Cim	26 16%c	27 15%c	23 16%c	20 20%C	25 13%	46 17%C	55 20%CiM	27 15%c	32 12%	50 15%c	47 17%C	185 16%	134 15%	50 21%QW	155 18%	17 29%QvVW	42 25%QW	29 19%w	38 12%	28 21%qW
I have borrowed £100 or more from family or friends in the last month	132 7%	110 6%	11 6%	3 3%	20 9%l	12 7%i	13 7%	9 6%	11 11%cll	6 3%	23 8%l	16 6%	8 5%	15 6%	22 7%	19 7%i	93 8%S	75 8%VW	18 7%VW	39 5%	6 10%VW	17 10%VW	1 1%	2 1%	13 9%VW
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	120 6%	108 6%	7 4%	4 4%	18 8%	8 5%	14 8%	11 7%	6 6%	10 5%	19 7%	15 5%	10 6%	11 5%	25 8%	16 6%	75 6%	53 6%W	22 9%qVW	45 5%	6 10%VW	15 9%VW	5 3%	5 2%	14 10%qVW

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base

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Absolutes/col percents

Table 8
Q.3 Which of the following, if any, apply to you?
Base: All respondents

	Total	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ York-shire & Humb-erside (m)	NET: East Mid-lands/ West Mid-lands (n)	NET: Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2004	1729	174	84*	230	168	178	146	100*	192	271	281	178	253	325	279	1156	914	242	848	60*	172	155	323	137
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	88 4%	74 4%	11 6%filo	4 4%	13 6%io	9 5%	4 2%	6 4%	3 3%	4 2%	17 6%fIInO	13 5%	4 2%	12 5%	10 3%	7 2%	52 5%	40 4%	12 5%	36 4%	3 5%	9 5%	5 3%	10 3%	9 7%w
I have missed the deadline for payment of a scheduled debt in the last month	59 3%	53 3%	4 3%	4 4%fLo	9 4%fLo	3 2%	1 1%	4 3%l	2 2%	5 2%	13 5%FLnO	13 5%FLnO	1 *	7 3%l	6 2%	3 1%	40 3%	30 3%VW	10 4%VW	19 2%	6 10%QrUVW	6 4%VW	- -	1 *	6 4%VW
I have taken on a payday loan in the past six months	39 2%	31 2%	6 4%k	- -	6 2%	3 2%	4 2%	4 3%	2 2%	2 1%	8 3%	3 1%	2 1%	3 1%	8 2%	4 1%	31 3%S	26 3%VW	5 2%vW	8 1%	2 4%VW	4 2%vW	- -	- -	2 1%W
I am likely to take out a payday loan within the next sixth months	31 2%	26 1%	5 3%klmO	- -	6 3%mO	1 1%	3 2%	1 1%	- -	1 1%	10 4%ehIKLMnO	2 1%	1 *	1 *	4 1%	1 *	25 2%S	20 2%vWx	4 2%vW	6 1%	1 2%vWx	5 3%VWX	- -	- -	- -
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	14 1%	13 1%	- -	1 2%	3 1%	1 1%	4 2%bK	* *	1 1%	1 *	1 *	* *	1 1%	2 1%	4 1%	2 1%	10 1%	10 1%w	- -	4 1%	- -	3 2%RvW	- -	- -	1 1%
None of these	743 37%	657 38%B	46 27%	32 39%b	78 34%	54 32%	75 42%Be	51 35%	40 39%B	77 40%B	105 39%B	109 39%B	75 42%Be	87 34%	127 39%B	114 41%Be	306 26%	224 25%	81 34%Q	437 52%P	18 31%	54 31%q	94 61%QRTUX	213 66%QRTUX	58 42%QrU

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
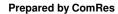*** small base**

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Personal Debt Tracking Survey
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Absolutes/col percents

Table 9
Q.3 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 (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/very worr-ied (n)
Unweighted base	2004	1147	664	483	828	202	259	367	29	122	168	518	1196	808	290
Weighted base	2004	1299	724	575	683	261	159	263	22**	108*	157	535	1204	800	265
I do not have any savings at all at the moment	432 22%	179 14%B	55 8%	124 22%AB	251 37%ABC	107 41%ABCg	59 37%ABC	85 32%ABC	2 9%	57 53%KLM	74 47%KL	192 36%L	108 9%	323 40%L	132 50%KLM
I think my personal financial situation will improve over the next six months	413 21%	269 21%B	118 16%	151 26%ABDE F	141 21%b	48 19%	28 18%	64 24%Bf	4 19%	10 9%	31 20%I	129 24%IN	243 20%I	170 21%In	41 16%
I have contributed to my pension in the last month	390 19%	268 21%BdF	87 12%	181 31%ABDE FG	116 17%BF	41 16%f	16 10%	60 23%BDeF	7 30%	12 11%	32 20%i	115 21%I	232 19%I	159 20%I	44 16%
I think my personal financial situation will worsen over the next six months	340 17%	207 16%	111 15%	96 17%	129 19%	46 18%	33 21%ab	49 19%	4 16%	48 44%JKLM	44 28%L	124 23%L	124 10%	216 27%L	92 35%KLM
I have borrowed £100 or more from family or friends in the last month	132 7%	54 4%b	17 2%	37 6%aB	78 11%ABC	24 9%AB	25 15%ABCE	29 11%ABC	* 2%	26 24%KLM	30 19%KL	59 11%L	16 1%	116 14%L	56 21%KLM
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	120 6%	48 4%B	8 1%	40 7%AB	72 11%ABC	25 9%AB	15 10%AB	33 12%ABC	* 1%	28 26%KLM	33 21%KLM	51 9%L	9 1%	111 14%KL	61 23%KLM
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	88 4%	40 3%	15 2%	25 4%b	47 7%ABc	17 6%AB	11 7%AB	20 8%ABC	- -	12 11%L	24 15%KLM	35 7%L	17 1%	71 9%L	36 14%KLM

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

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Absolutes/col percents

Table 9
Q.3 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 (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
Weighted base	2004	1299	724	575	683	261	159	263	22**	108*	157	535	1204	800	265
I have missed the deadline for payment of a scheduled debt in the last month	59 3%	19 1%B	2 *	17 3%aB	40 6%ABC	12 4%AB	11 7%ABC	17 7%ABC	* 2%	16 15%KLM	22 14%KLM	14 3%L	7 1%	52 6%KL	37 14%KLM
I have taken on a payday loan in the past six months	39 2%	7 1%	3 *	3 1%	32 5%ABC	15 6%ABC	5 3%ABC	12 4%ABC	-	14 13%JKLM	8 5%L	13 2%L	4 *	35 4%kL	22 8%KLM
I am likely to take out a payday loan within the next sixth months	31 2%	8 1%	1 *	7 1%B	23 3%ABC	11 4%ABC	5 3%ABC	6 2%AB	-	12 11%KLM	11 7%KLm	7 1%L	-	31 4%KL	24 9%KLM
I have borrowed money using a guarantor loan in the past six months (a guarantor loan is a type of loan that requires a guarantor to co-sign the credit agreement)	14 1%	5 *	4 1%	1 *	9 1%Acf	5 2%ACf	-	4 2%AbCf	-	3 3%KL	5 3%KL	4 1%	2 *	12 2%L	9 3%KL
None of these	743 37%	543 42%CDEFG	406 56%ACDEFG	137 24%	189 28%	77 30%	49 31%Cg	63 24%	10 46%	7 7%	16 10%	105 20%IJN	615 51%IJKMN	128 16%IJN	23 9%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

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Personal Debt Tracking Survey
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Table 10
Q.4 Which of the following applies to you?
Base: All respondents

| | Total | Gender | | Age | | | | | | 18-34 | 35-54 | 55+ | Social Grade | | | | Employment Sector | |
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	(i)	(j)	(k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Pri-vate (q)
Unweighted base	2004	998	1006	250	312	315	318	314	495	562	633	809	501	592	381	530	262	757
Weighted base	2004	978	1026	222	346	320	355	297	463	569	675	760	547	563	407	487	308	848
NET: Often/ Sometimes struggle to make it to payday	798 40%	363 37%	435 42%A	80 36%HK	205 59%CFGHIj K	178 56%CGHK	177 50%CGHK	111 37%HK	46 10%	285 50%CGHK	355 53%CGHK	157 21%H	212 39%	226 40%	168 41%	191 39%	182 59%Q	428 51%
I often struggle to make it to payday	226 11%	97 10%	128 12%	28 12%HK	49 14%gHK	64 20%CdfGHI K	51 14%gHK	27 9%HK	7 1%	77 14%gHK	115 17%GHK	34 4%H	46 8%	53 9%	53 13%L	73 15%LM	52 17%	107 13%
I sometimes struggle to make it to payday	572 29%	266 27%	306 30%	52 23%HK	156 45%CEFGHI JK	115 36%CgHK	126 35%CgHK	84 28%HK	40 9%	208 37%CGHK	240 36%CGHK	124 16%H	166 30%o	173 31%O	115 28%	119 24%	130 42%	321 38%
I never struggle to make it to payday	663 33%	370 38%B	293 29%	85 38%HK	115 33%H	114 36%HK	133 37%HK	99 33%H	117 25%	200 35%HK	247 37%HK	216 28%	211 39%O	189 34%O	148 36%O	114 23%	126 41%	411 48%p
I am not currently employed	544 27%	245 25%	299 29%a	57 26%DEFIJ	26 8%	28 9%	45 13%d	87 29%DEFIJ	300 65%CDEFGI JK	84 15%DEj	73 11%	387 51%CDEFGI J	123 23%	148 26%	91 22%	181 37%LMN	-	9 1%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q

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Absolutes/col percents

Table 11
Q.4 Which of the following applies to you?
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	NET: North East/ Yorkshire & Humberside (m)	NET: East Midlands/ West Midlands (n)	NET: Wales/ South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2004	1728	171	78	215	169	158	148	105	217	235	310	198	247	306	303	1019	671	348	985	76	224	170	350	165
Weighted base	2004	1729	174	84*	230	168	178	146	100*	192	271	281	178	253	325	279	1156	914	242	848	60*	172	155	323	137
NET: Often/ Sometimes struggle to make it to payday	798 40%	666 39%	82 47%AGIkLN	34 40%	109 47%GIKLNo	73 43%gII	70 39%	48 33%	49 49%aGIkLN	58 30%	108 40%l	106 38%	60 33%	107 42%ll	118 36%	109 39%i	610 53%S	483 53%TUVWX	127 52%TUVWX	187 22%	23 38%VW	63 37%VW	12 8%	31 10%	58 42%VW
I often struggle to make it to payday	226 11%	182 11%	26 15%fjL	11 13%	30 13%l	21 12%	15 8%	18 12%	17 17%AFiJLn	18 9%	22 8%	35 13%l	13 7%	32 13%l	33 10%	30 11%	160 14%S	121 13%VW	39 16%VW	66 8%	10 17%VW	27 15%VW	2 1%	7 2%	21 15%VW
I sometimes struggle to make it to payday	572 29%	484 28%	56 32%GI	23 27%	79 34%GIKn	52 31%gI	55 31%gi	31 21%	32 32%gi	41 21%	86 32%GI	71 25%	47 26%	75 30%gi	85 26%	79 28%i	451 39%S	362 40%TUVWX	88 36%TUVWX	121 14%	12 21%VW	37 21%VW	11 7%	25 8%	37 27%VW
I never struggle to make it to payday	663 33%	587 34%H	52 30%	32 38%h	65 28%	59 35%h	57 32%	55 38%dH	23 23%	72 37%dH	92 34%h	91 33%h	64 36%H	91 36%H	112 35%h	87 31%	537 46%S	424 46%TUVWX	114 47%TUVWX	125 15%	* 1%	18 10%T	21 13%T	68 21%TUVx	19 14%T
I am not currently employed	544 27%	476 28%	40 23%	18 22%	57 25%	36 22%	51 29%	43 29%	28 28%	62 32%bEM	70 26%	83 30%em	55 31%em	55 22%	94 29%m	83 30%em	9 1%	7 1%	2 1%	535 63%P	37 61%QRX	91 53%QR	122 79%QRTUWX	224 69%QRUX	61 44%QR

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base

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Personal Debt Tracking Survey
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Absolutes/col percents

Table 12
Q.4 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 (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
Unweighted base	2004	1147	664	483	828	202	259	367	29	122	168	518	1196	808	290
Weighted base	2004	1299	724	575	683	261	159	263	22**	108*	157	535	1204	800	265
NET: Often/ Sometimes struggle to make it to payday	798 40%	410 32%B	140 19%	269 47%AB	381 56%ABC	143 55%ABc	83 52%AB	154 59%ABC	7 32%	94 87%KLM	134 85%KLM	343 64%L	227 19%	571 71%KL	228 86%KLM
I often struggle to make it to payday	226 11%	84 6%B	26 4%	58 10%AB	142 21%ABC	54 21%ABC	36 23%ABC	52 20%ABC	-	66 61%JKLMN	60 38%KLM	79 15%L	21 2%	205 26%KL	126 48%jKLM
I sometimes struggle to make it to payday	572 29%	326 25%B	115 16%	211 37%ABf	239 35%AB	90 35%AB	47 30%B	102 39%ABF	7 32%	28 26%L	73 47%IL	264 49%ILN	206 17%	366 46%ILn	102 38%IL
I never struggle to make it to payday	663 33%	486 37%DEFG	248 34%DEFG	238 41%BDEFG	166 24%	59 23%	34 21%	72 27%	11 49%	4 4%	9 6%	108 20%IJMN	542 45%IJKMN	121 15%IJN	13 5%
I am not currently employed	544 27%	403 31%CDEFG	336 46%ACDEFG	68 12%	136 20%CG	58 22%CG	42 26%CDG	37 14%	4 19%	10 9%	15 9%	84 16%ijN	435 36%IJKMN	109 14%n	24 9%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

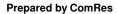ComRes

Personal Debt Tracking Survey
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Table 13
Q.5 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	Gender		Age						18-34	35-54	55+	Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	(i)	(j)	(k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	788	355	433	94	191	179	157	113	54	285	336	167	185	237	151	215	157	395
Weighted base	798	363	435	80*	205	178	177	111*	46*	285	355	157	212	226	168	191	182	428
The cost of food	418 52%	175 48%	243 56%a	37 47%	103 50%	102 57%f	82 47%	71 64%CDFhIJ	22 47%	141 49%	184 52%	93 59%cFi	103 48%	110 49%	89 53%	116 61%LM	93 51%	203 47%
Household energy costs (excluding petrol and diesel)	336 42%	136 37%	200 46%A	21 26%	69 34%	73 41%Ci	86 48%CDI	58 53%CDeI	29 63%CDEfIJ	90 32%	158 45%CDI	88 56%CDEIJ	74 35%	95 42%	85 51%L	81 42%	70 38%	172 40%
Fuel or transport costs (e.g. train fares)	277 35%	113 31%	163 38%a	30 37%	77 37%	67 37%	52 29%	40 36%	11 25%	106 37%h	119 33%	51 33%	83 39%O	80 36%O	65 38%O	49 26%	69 38%	148 35%
Making credit card repayments	192 24%	90 25%	101 23%	12 16%	48 24%	47 27%c	44 25%	27 25%	12 26%	61 21%	91 26%c	40 25%	47 22%	61 27%n	32 19%	52 27%	46 26%	103 24%
Paying for rent	177 22%	81 22%	96 22%	24 31%FhJk	58 28%FhJk	38 21%	27 15%	23 21%	7 15%	83 29%FHJK	65 18%	30 19%	43 20%	53 23%	35 21%	47 25%	35 19%	94 22%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	177 22%	77 21%	100 23%	31 39%DEFGHiJK	48 24%f	39 22%	27 15%	25 22%	7 14%	79 28%FhJ	66 19%	32 20%	54 26%o	55 24%	33 20%	34 18%	47 26%	90 21%
Wage freezes	94 12%	47 13%	47 11%	4 5%	25 12%c	26 15%Cf	13 8%	23 20%CdFHIJ	3 6%	29 10%	40 11%	25 16%CFhi	30 14%O	29 13%o	21 13%	14 7%	35 19%q	52 12%
Making mortgage repayments	78 10%	36 10%	42 10%	2 3%	21 10%Ch	19 10%Ch	21 12%CH	14 12%CH	1 1%	24 8%h	40 11%CH	14 9%ch	29 14%MO	15 7%	24 14%MO	9 5%	24 13%	44 10%
Recent cuts to welfare benefits	63 8%	35 10%	28 6%	5 6%	19 9%H	12 7%h	16 9%H	12 11%H	-	23 8%H	28 8%H	12 8%h	9 4%	12 5%	7 4%	35 18%LMN	7 4%	22 5%
Paying a Debt Management Plan	54 7%	28 8%	26 6%	4 5%	14 7%	13 7%	10 6%	10 9%	2 4%	18 6%	24 7%	12 8%	16 7%	12 5%	13 7%	14 7%	16 9%	26 6%
Childcare costs	45 6%	21 6%	24 6%	2 3%gK	18 9%fGHK	19 10%cFGHK	6 3%K	-	-	21 7%GhK	24 7%GhK	-	17 8%	9 4%	12 7%	8 4%	15 8%	26 6%
Making payments on a payday loan or some other similar short-term, high interest loan	41 5%	21 6%	20 5%	6 8%f	12 6%	9 5%	4 3%	9 8%f	1 1%	18 6%	13 4%	10 6%	10 5%	7 3%	14 8%m	10 5%	9 5%	20 5%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q
* small base

Prepared by ComRes

Personal Debt Tracking Survey
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Table 13
Q.5 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 | Gender | | Age | | | | | | | | | | Social Grade | | | | Employment Sector | |
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	798	363	435	80*	205	178	177	111*	46*	285	355	157	212	226	168	191	182	428
None of these	96 12%	40 11%	56 13%	5 7%	26 13%	20 11%	26 15%c	12 11%	5 11%	32 11%	46 13%	18 11%	14 7%	33 14%L	27 16%L	22 12%	14 8%	63 15%P

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q
* small base

Prepared by ComRes

Personal Debt Tracking Survey
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Table 14
Q.5 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	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/ York-shire & Humb-erside (m)	NET: East Mid-lands/ West Mid-lands (n)	NET: Wales/ South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	788	666	77	30	96	75	62	50	45	67	95	119	72	105	112	117	552	362	190	236	28	82	17	36	73
Weighted base	798	666	82*	34**	109*	73*	70*	48*	49*	58*	108*	106*	60*	107*	118*	109*	610	483	127	187	23**	63*	12**	31*	58*
The cost of food	418 52%	359 54%	39 47%	16 48%	58 53%	43 58%h	31 44%	28 57%	20 40%	29 50%	60 55%	63 60%fHo	31 53%	59 55%	59 50%	51 47%	296 48%	222 46%	74 58%Q	122 65%P	14 63%	43 68%Q	5 37%	20 63%q	41 71%Qr
Household energy costs (excluding petrol and diesel)	336 42%	283 42%	38 46%q	13 40%	53 49%fhijn	37 50%fhijn	23 33%	18 38%	15 31%	19 33%	38 35%	53 50%Fhi JN	27 46%	50 47%	41 35%	43 39%	242 40%	184 38%	58 46%q	94 50%P	13 58%	24 38%	7 55%	17 55%q	33 57%QU
Fuel or transport costs (e.g. train fares)	277 35%	235 35%	27 33%	16 48%	31 28%	33 45%D	21 30%	20 40%	15 30%	18 31%	40 37%	36 34%	21 35%	49 46%Dfh io	40 34%	36 33%	217 36%	176 36%	41 32%	59 32%	4 20%	23 36%	4 34%	9 30%	19 32%
Making credit card repayments	192 24%	169 25%	14 17%	6 18%	26 24%	16 22%	17 24%	14 28%	9 18%	15 25%	37 34%Bhm o	24 23%	14 24%	22 21%	30 26%	23 21%	149 24%	116 24%	34 26%	42 23%	5 24%	12 20%	4 31%	6 20%	15 25%
Paying for rent	177 22%	157 23%	13 16%	5 15%	20 19%	16 22%	14 20%	14 28%	8 16%	10 18%	39 36%BDe fHklM nO	25 24%	13 21%	21 20%	28 23%	21 19%	128 21%	98 20%	30 24%	49 26%	9 39%	18 29%w	1 10%	4 13%	17 29%w
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	177 22%	157 24%B	7 9%	2 5%	32 29%BM	13 18%	17 25%B	11 23%B	12 25%B	15 25%B	30 28%BM	25 23%B	13 21%b	15 14%	28 24%Bm	25 23%B	137 22%	110 23%	27 21%	40 21%	6 27%	16 25%	-	8 27%	9 16%
Wage freezes	94 12%	81 12%	8 10%	5 14%	11 10%	7 9%	9 13%	4 9%	5 9%	9 15%Io	20 18%LO	14 13%I	3 5%	11 11%	14 12%	7 7%	87 14%S	79 16%RUx	7 6%U	7 4%	* 2%	-	* 3%	2 7%U	4 7%U
Making mortgage repayments	78 10%	62 9%	12 14%LO	8 22%	7 6%l	7 10%L	7 10%L	2 4%	4 8%L	6 10%L	12 11%Lo	14 13%LO	-	15 14%LO	9 8%L	4 4%	68 11%S	63 13%RU	5 4%	10 5%	1 3%	1 1%	-	1 4%	7 12%RU
Recent cuts to welfare benefits	63 8%	54 8%	6 8%	3 9%	8 7%	2 2%	8 12%E	4 8%	3 6%	4 7%	11 11%e	9 9%e	4 7%	5 4%	12 10%e	7 7%	29 5%	21 4%	9 7%	34 18%P	8 35%	17 27%QRWx	-	1 3%	8 14%Qr

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

Prepared by ComRes

ComRes

Personal Debt Tracking Survey
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Absolutes/col percents

Table 14
Q.5 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	England (a)	Scot-land (b)	North East (c)	North West (d)	York-shire & Humb-erside (e)	West Mid-lands (f)	East Mid-lands (g)	Wales (h)	East-ern (i)	London (j)	South East (k)	South West (l)	NET: North East/York-shire & Humb-erside (m)	NET: East Mid-lands/West Mid-lands (n)	NET: Wales/South West (o)	NET: Work-ing (p)	Work-ing full time (q)	Work-ing part time (r)	NET: Not work-ing (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	798	666	82*	34**	109*	73*	70*	48*	49*	58*	108*	106*	60*	107*	118*	109*	610	483	127	187	23**	63*	12**	31*	58*
Paying a Debt Management Plan	54 7%	45 7%	7 8%	2 7%	12 11%fLO	5 7%	1 2%	4 8%	2 5%	2 3%	8 7%	9 8%l	1 1%	7 7%	5 5%	3 3%	42 7%	33 7%	9 7%	12 6%	2 8%	5 7%	1 10%	2 5%	2 4%
Childcare costs	45 6%	43 6%	3 3%	1 2%	8 8%h	4 5%	5 7%	1 2%	- -	6 10%HO	7 7%	9 8%ho	2 4%	4 4%	6 5%	2 2%	41 7%S	32 7%	9 7%u	4 2%	- -	1 2%	- -	- -	3 5%
Making payments on a payday loan or some other similar short-term, high interest loan	41 5%	35 5%	6 7%	* 1%	10 9%kO	4 5%	3 5%	4 8%	1 2%	3 5%	7 6%	2 2%	1 2%	4 4%	7 6%	2 2%	29 5%	26 5%	4 3%	12 6%	1 6%	3 5%	- -	1 2%	6 11%qR
None of these	96 12%	77 12%	9 10%	3 8%	12 11%	7 9%	15 21%eJKm	6 12%	10 20%jKm	10 17%k	9 8%	7 7%	9 15%	9 9%	20 17%jK	19 17%jK	77 13%	62 13%u	15 12%	18 10%	1 6%	4 6%	1 11%	4 12%	8 15%u

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base; ** very small base (under 30) ineligible for sig testing

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Personal Debt Tracking Survey
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Table 15
Q.5 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 (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
Unweighted base	788	332	111	221	448	109	129	210	8	104	136	332	216	572	240
Weighted base	798	410	140*	269	381	143*	83	154	7**	94*	134	343	227	571	228
The cost of food	418 52%	195 48%	69 49%	126 47%	220 58%AC	95 66%ABCfG	44 53%	80 52%	4 51%	58 61%	67 50%	175 51%	118 52%	300 53%	125 55%
Household energy costs (excluding petrol and diesel)	336 42%	158 38%	69 49%aC	89 33%	176 46%aC	67 47%C	39 47%C	69 45%C	2 30%	44 46%	62 46%	143 42%	87 38%	249 44%	106 46%
Fuel or transport costs (e.g. train fares)	277 35%	151 37%f	48 34%	103 38%f	124 32%	42 29%	23 27%	59 38%f	2 31%	29 31%	43 32%	124 36%	81 36%	196 34%	72 32%
Making credit card repayments	192 24%	100 24%	31 22%	69 26%	90 24%	27 19%	20 24%	44 28%e	1 16%	34 36%L	49 37%L	101 30%L	7 3%	185 32%L	83 37%L
Paying for rent	177 22%	19 5%	3 2%	16 6%	159 42%ABC	55 38%ABC	30 36%ABC	74 48%ABCF	-	37 40%jKLM	37 27%K	57 17%	47 21%	131 23%K	74 32%KLM
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	177 22%	96 23%	42 30%cdE	54 20%	80 21%	25 17%	18 22%	37 24%	1 12%	20 21%	30 23%	74 22%	53 23%	124 22%	50 22%
Wage freezes	94 12%	51 12%	12 9%	39 14%	41 11%	13 9%	8 9%	21 14%	1 21%	18 19%kl	16 12%	36 11%	24 11%	70 12%	33 15%
Making mortgage repayments	78 10%	77 19%BDEFG	2 1%	75 28%ABDEFG	1 *	-	-	1 *	-	12 13%L	12 9%l	45 13%L	9 4%	69 12%L	24 11%L
Recent cuts to welfare benefits	63 8%	13 3%	6 4%	7 3%	50 13%ABC	24 17%ABCg	13 15%ABCg	13 9%AC	-	10 11%	19 14%KLm	21 6%	13 6%	51 9%	30 13%KL
Paying a Debt Management Plan	54 7%	20 5%	3 2%	17 6%	33 9%aBf	16 11%ABf	3 4%	15 9%aBf	-	13 13%KL	20 15%KLM	16 5%	6 2%	48 8%kL	32 14%KLM

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

Prepared by ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

Table 15
Q.5 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	NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
Weighted base	798	410	140*	269	381	143*	83	154	7**	94*	134	343	227	571	228
Childcare costs	45 6%	25 6%	3 2%	22 8%b	20 5%	5 4%	4 5%	11 7%b	-	10 11%KL	16 12%KLm	14 4%	4 2%	41 7%kL	27 12%KLm
Making payments on a payday loan or some other similar short-term, high interest loan	41 5%	8 2%	3 2%	5 2%	33 9%ABC	16 11%ABC	5 5%Ac	13 9%ABC	-	8 8%L	14 11%KL	16 5%L	3 1%	38 7%L	22 10%KL
None of these	96 12%	57 14%dG	18 13%	39 15%dG	36 10%	13 9%	13 15%dG	10 7%	2 32%	1 1%	7 5%	38 11%IjN	50 22%IJKMN	46 8%IN	8 4%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

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Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

Absolutes/col percents

Table 16
Q.6 Some months are more financially challenging than others. Which of the following applies best to you? In the past month I spent...
Base: All respondents

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Unweighted base	2004	998	1006	250	312	315	318	314	495	562	633	809	501	592	381	530	262	757
Weighted base	2004	978	1026	222	346	320	355	297	463	569	675	760	547	563	407	487	308	848
Up to £50 more than I received in monthly income	154 8%	58 6%	96 9%A	19 8%h	36 10%fHK	34 11%fHK	21 6%	22 8%	23 5%	54 10%fHK	54 8%h	45 6%	38 7%	47 8%	22 5%	47 10%N	23 7%	70 8%
Up to £100 more than I received in monthly income	192 10%	95 10%	96 9%	19 8%HK	58 17%CfGHjK	42 13%GHK	39 11%GHK	16 5%	17 4%	77 14%cGHK	81 12%GHK	33 4%	53 10%	54 10%	41 10%	44 9%	44 14%	93 11%
Up to £200 more than I received in monthly income	103 5%	67 7%B	35 3%	21 9%fGHK	31 9%fGHK	25 8%GHK	18 5%GHK	4 1%	3 1%	52 9%FGHK	43 6%GHK	7 1%	34 6%	27 5%	19 5%	22 5%	24 8%	54 6%
Up to £300 more than I received in monthly income	37 2%	14 1%	23 2%	4 2%	5 1%	9 3%hk	9 3%	5 2%	4 1%	9 2%	18 3%hk	9 1%	14 3%n	7 1%	3 1%	12 3%n	12 4%Q	10 1%
Up to £400 more than I received in monthly income	17 1%	10 1%	7 1%	1 *	7 2%fGhK	5 2%gK	1 *	- -	3 1%	8 1%gk	6 1%	3 *	2 *	4 1%	5 1%	5 1%	1 *	13 2%
Up to £500 more than I received in monthly income	17 1%	9 1%	8 1%	3 1%	5 1%	2 1%	4 1%	2 1%	1 *	8 1%	6 1%	3 *	6 1%	3 1%	2 1%	5 1%	1 *	8 1%
£500 or more than I received in monthly income	33 2%	17 2%	16 2%	3 1%	7 2%	3 1%	5 1%	11 4%efHJ	4 1%	10 2%	8 1%	14 2%	6 1%	13 2%	7 2%	7 1%	8 3%	14 2%
None of the above	1166 58%	579 59%	587 57%	100 45%	143 41%	144 45%	198 56%CDEI	205 69%CDEFIJk	375 81%CDEFGIJk	243 43%	342 51%DI	581 76%CDEFGIJ	324 59%o	337 60%O	248 61%O	257 53%	151 49%	461 54%
Don't know / can't remember	286 14%	129 13%	157 15%	53 24%DefGHJK	54 16%HK	55 17%GHK	61 17%GHK	31 11%	32 7%	107 19%GHK	116 17%GHK	64 8%	69 13%	72 13%	59 14%	87 18%LM	45 15%	123 15%
NET: Up to £100 more than I received in monthly income	346 17%	153 16%	193 19%a	37 17%HK	94 27%CFGHJK	76 24%cFGHK	59 17%HK	38 13%h	40 9%	132 23%cFGHK	136 20%GHK	79 10%	92 17%	101 18%	63 16%	90 19%	67 22%	163 19%
NET: £100-£300 more than I received in monthly income	139 7%	81 8%B	58 6%	25 11%GHK	36 10%GHK	34 11%GHK	27 8%GHK	9 3%	8 2%	61 11%GHK	61 9%GHK	17 2%	48 9%n	34 6%	23 6%	35 7%	36 12%q	64 8%

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q

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Personal Debt Tracking Survey
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Table 16
Q.6 Some months are more financially challenging than others. Which of the following applies best to you? In the past month I spent...
Base: All respondents

	Total	Gender		Age									Social Grade				Employment Sector	
		Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	C1 (m)	C2 (n)	DE (o)	Public (p)	Private (q)
Weighted base	2004	978	1026	222	346	320	355	297	463	569	675	760	547	563	407	487	308	848
NET: More than £300 than I received in monthly income	66 3%	35 4%	31 3%	7 3%	19 5%HjK	11 3%	9 3%	12 4%H	8 2%	26 5%Hk	20 3%	20 3%	14 3%	20 4%	14 4%	18 4%	10 3%	36 4%
NET: More than I received in monthly income	552 28%	270 28%	282 27%	69 31%GHK	149 43%CFGHJK	121 38%FGHK	96 27%gHK	60 20%Hk	56 12%	219 38%cFGHJK	217 32%GHK	116 15%	154 28%	155 27%	100 25%	143 29%	112 36%	264 31%
Mean	165.91	176.31	155.95	169.06	164.17	154.68	167.30	196.36	155.94	165.72	160.25	176.91	164.85	164.80	170.43	165.10	170.48	167.25
Standard deviation	143.35	142.63	143.59	134.89	138.53	124.17	137.43	191.82	155.81	137.10	130.03	175.83	132.86	150.88	145.84	145.56	136.91	142.97
Standard error	6.05	8.73	8.36	14.55	12.10	11.02	14.41	24.56	19.18	9.31	8.81	15.60	11.23	11.34	15.20	11.77	13.56	9.25

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - c/d/e/f/g/h/i/j/k - l/m/n/o - p/q

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Personal Debt Tracking Survey
ONLINE Fieldwork: 29th-31st March 2019

Absolutes/col percents

Table 17
Q.6 Some months are more financially challenging than others. Which of the following applies best to you? In the past month I spent...
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	NET: North East/Yorkshire & Humberside (m)	NET: East Midlands/West Midlands (n)	NET: Wales/South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Unweighted base	2004	1728	171	78	215	169	158	148	105	217	235	310	198	247	306	303	1019	671	348	985	76	224	170	350	165
Weighted base	2004	1729	174	84*	230	168	178	146	100*	192	271	281	178	253	325	279	1156	914	242	848	60*	172	155	323	137
Up to £50 more than I received in monthly income	154 8%	121 7%	21 12%AEfi jkMn	7 8%	23 10%e	8 4%	11 6%	11 7%	12 12%Em	12 6%	17 6%	20 7%	13 7%	14 6%	22 7%	25 9%	93 8%	68 7%w	24 10%VW	62 7%	6 10%vw	23 13%QVW	7 4%	15 5%	11 8%
Up to £100 more than I received in monthly income	192 10%	161 9%	19 11%	8 9%	22 10%	18 11%	17 10%	13 9%	11 11%	19 10%	18 7%	25 9%	21 12%j	26 10%	30 9%	32 11%j	137 12%S	109 12%vW	29 12%vW	54 6%	3 6%w	22 13%vW	10 6%W	7 2%	12 9%W
Up to £200 more than I received in monthly income	103 5%	85 5%	12 7%	5 6%	12 5%	7 4%	10 5%	7 5%	6 6%	8 4%	18 7%	11 4%	7 4%	12 5%	16 5%	13 5%	78 7%S	71 8%RVW	7 3%Vw	25 3%	4 7%VW	11 6%VW	-	3 1%	6 5%VW
Up to £300 more than I received in monthly income	37 2%	34 2%	* *	- -	9 4%Bl	4 2%i	5 3%bl	3 2%i	2 2%l	-	8 3%bl	4 1%	2 1%	4 1%	8 3%l	4 2%	22 2%	18 2%	4 2%	15 2%	* 1%	4 2%	4 3%w	3 1%	3 2%
Up to £400 more than I received in monthly income	17 1%	15 1%	2 1%	- -	2 1%	3 2%	3 2%i	3 2%i	-	-	1 *	2 1%	1 1%	3 1%	6 2%i	1 *	14 1%S	11 1%	3 1%	3 *	-	1 1%	-	1 *	1 1%
Up to £500 more than I received in monthly income	17 1%	15 1%	1 *	* 1%	1 1%	* *	3 2%	-	1 1%	2 1%	5 2%k	1 *	2 1%	1 *	3 1%	3 1%	10 1%	5 1%	5 2%Qv	7 1%	1 2%qv	1 1%	-	2 1%	2 1%
£500 or more than I received in monthly income	33 2%	28 2%	2 1%	- -	4 2%	1 *	1 1%	4 2%m	3 3%m	1 1%	8 3%M	7 2%m	2 1%	1 *	5 2%	5 2%	22 2%	19 2%	3 1%	11 1%	-	3 2%	2 1%	5 2%	1 1%
None of the above	1166 58%	1016 59%	97 56%	57 68%Dfh J	115 50%	102 60%d	97 54%	88 60%d	53 53%	121 63%DJ	140 52%	179 64%Dfh J	118 66%bDF HJn	159 63%DJ	184 57%	171 61%DJ	613 53%	486 53%U	127 52%U	553 65%P	28 47%	63 36%	116 75%QRTU X	269 83%QRTU VX	77 56%U
Don't know / can't remember	286 14%	254 15%	19 11%	8 9%	42 18%bck LO	26 15%Lo	31 17%LO	18 13%	13 13%	29 15%LO	56 21%BCg KLmO	33 12%	12 7%	34 13%l	49 15%LO	25 9%	168 15%	128 14%W	40 17%vW	118 14%	16 26%QrVW	45 26%QRVW x	16 11%w	18 6%	24 17%vW

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base

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Absolutes/col percents

Table 17
Q.6 Some months are more financially challenging than others. Which of the following applies best to you? In the past month I spent...
Base: All respondents

	Total	England (a)	Scotland (b)	North East (c)	North West (d)	Yorkshire & Humberside (e)	West Midlands (f)	East Midlands (g)	Wales (h)	Eastern (i)	London (j)	South East (k)	South West (l)	NET: North East/Yorkshire & Humberside (m)	NET: East Midlands/West Midlands (n)	NET: Wales/South West (o)	NET: Working (p)	Working full time (q)	Working part time (r)	NET: Not working (s)	Not working seeking work (t)	Not working and not seeking work (u)	Retired on a state pension only (v)	Retired with a private pension (w)	House person (x)
Weighted base	2004	1729	174	84*	230	168	178	146	100*	192	271	281	178	253	325	279	1156	914	242	848	60*	172	155	323	137
NET: Up to £100 more than I received in monthly income	346 17%	283 16%	41 23%AJk mn	14 17%	45 20%j	26 15%	28 16%	24 16%	23 23%J	32 16%	35 13%	44 16%	34 19%	40 16%	52 16%	57 20%J	230 20%S	177 19%VW	53 22%VW	116 14%	10 16%W	45 26%QVWx	17 11%	22 7%	23 17%W
NET: £100-£300 more than I received in monthly income	139 7%	119 7%	13 7%	5 6%	21 9%i	11 6%	15 8%	10 7%	8 8%	8 4%	26 10%ll	15 5%	9 5%	16 6%	25 8%	17 6%	100 9%S	88 10%RVW	12 5%W	39 5%	5 8%vW	15 9%rVW	4 3%	6 2%	9 7%W
NET: More than £300 more than I received in monthly income	66 3%	58 3%	4 3%	* 1%	7 3%	4 2%	8 5%	6 4%	4 4%	3 1%	14 5%im	9 3%	6 3%	4 2%	15 4%im	9 3%	46 4%s	35 4%v	11 5%V	20 2%	1 2%	5 3%	2 1%	8 3%	4 3%
NET: More than I received in monthly income	552 28%	459 27%	58 33%alk m	20 23%	73 32%lm	41 24%	51 29%	40 27%	35 34%lkm	42 22%	75 28%	69 25%	48 27%	60 24%	91 28%	83 30%i	376 32%S	300 33%VW	75 31%VW	176 21%	16 27%VW	65 38%VWX	23 15%	36 11%	36 27%VW
Mean	165.91	170.20	134.79	117.58	164.37	157.16	185.72 bi	180.87	160.92	132.25	212.52 BIlMO	170.74	153.18	144.22	183.59 bi	156.40	168.21	169.86	161.65	161.01	149.91	144.75	154.53	202.03u	158.38
Standard deviation	143.35	145.06	121.47	85.87	140.66	116.57	146.12	154.61	151.35	118.08	168.22	156.14	139.37	108.39	149.08	143.63	141.02	138.54	151.28	148.51	133.10	131.42	141.36	193.21	137.58
Standard error	6.05	6.71	15.68	20.24	17.06	18.21	22.28	24.76	25.58	16.22	20.71	17.68	17.84	14.11	16.46	14.66	7.64	9.28	13.93	9.99	30.54	14.17	28.85	28.80	20.07

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b - a/h - b/c/d/e/f/g/h/i/j/k/l/m/n/o - p/s - q/r/t/u/v/w/x
* small base

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Table 18
Q.6 Some months are more financially challenging than others. Which of the following applies best to you? In the past month I spent...
Base: All respondents

	Total	Tenure NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
Unweighted base	2004	1147	664	483	828	202	259	367	29	122	168	518	1196	808	290
Weighted base	2004	1299	724	575	683	261	159	263	22**	108*	157	535	1204	800	265
Up to £50 more than I received in monthly income	154 8%	83 6%b	30 4%	53 9%aB	71 10%AB	30 11%AB	15 9%B	27 10%AB	1 3%	20 18%kL	21 13%L	59 11%L	55 5%	99 12%L	41 15%L
Up to £100 more than I received in monthly income	192 10%	97 7%b	37 5%	59 10%aB	92 13%AB	30 12%aB	23 14%AB	39 15%ABc	3 14%	18 16%L	36 23%kL	85 16%L	53 4%	139 17%L	54 20%L
Up to £200 more than I received in monthly income	103 5%	59 5%B	17 2%	42 7%AB	44 6%aB	14 6%aB	12 7%aB	17 7%B	* 1%	12 11%L	25 16%KLm	48 9%L	18 2%	85 11%L	37 14%kL
Up to £300 more than I received in monthly income	37 2%	23 2%	8 1%	15 3%b	13 2%	5 2%	3 2%	6 2%	- -	10 9%JKLM	4 2%l	14 3%L	9 1%	28 3%L	14 5%kL
Up to £400 more than I received in monthly income	17 1%	12 1%	8 1%	4 1%	5 1%	3 1%	1 *	2 1%	- -	4 3%KL	4 2%kl	3 1%	6 *	11 1%l	8 3%KL
Up to £500 more than I received in monthly income	17 1%	10 1%	6 1%	4 1%	7 1%	1 1%	1 *	5 2%	- -	3 2%L	2 1%	7 1%	6 *	11 1%L	4 2%l
£500 or more than I received in monthly income	33 2%	24 2%	13 2%	11 2%	9 1%	2 1%	1 1%	6 2%	- -	5 5%KL	6 4%kL	7 1%	14 1%	19 2%l	11 4%KL
None of the above	1166 58%	837 64%CDEFG	539 74%ACDEFG	299 52%dg	315 46%	124 48%	72 46%	119 45%	13 60%	21 19%	33 21%	204 38%IJmN	908 75%IJKMN	258 32%IJN	54 20%
Don't know / can't remember	286 14%	154 12%b	66 9%	88 15%aB	127 19%AB	52 20%AB	32 20%AB	44 17%AB	5 22%	17 15%	27 17%l	108 20%L	135 11%	152 19%L	43 16%L
NET: Up to £100 more than I received in monthly income	346 17%	179 14%B	67 9%	112 19%AB	163 24%ABc	60 23%AB	38 24%AB	66 25%ABc	4 17%	37 35%L	57 36%KL	144 27%L	108 9%	238 30%L	94 36%KL

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

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Table 18
Q.6 Some months are more financially challenging than others. Which of the following applies best to you? In the past month I spent...
Base: All respondents

| | Total | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | | | |
		NET: Home-owners (a)	Owned out-right (b)	Owned with mort-gage (c)	NET: Rent-ers (d)	Coun-cil Rent (e)	HA Rent (f)	Other rent (g)	Rent free (h)	Extr-emely worr-ied (i)	Very worr-ied (j)	Fairly worr-ied (k)	Not at all worr-ied (l)	NET: Worr-ied (m)	NET: Extr-emely/ very worr-ied (n)
Weighted base	2004	1299	724	575	683	261	159	263	22**	108*	157	535	1204	800	265
NET: £100-£300 more than I received in monthly income	139 7%	82 6%B	25 3%	57 10%AB	57 8%B	19 7%B	15 9%B	24 9%B	* 1%	22 20%KL	29 18%KL	62 12%L	27 2%	113 14%L	51 19%KLm
NET: More than £300 than I received in monthly income	66 3%	46 4%	27 4%	19 3%	20 3%	6 2%	3 2%	12 4%	- -	12 11%KLM	11 7%KL	17 3%	26 2%	40 5%L	23 9%KLM
NET: More than I received in monthly income	552 28%	307 24%B	119 16%	188 33%AB	240 35%AB	85 33%AB	55 35%AB	101 38%AB	4 18%	71 65%KLM	97 62%KLM	223 42%L	161 13%	391 49%KL	168 63%KLM
Mean	165.91	180.78D EF	203.54c DEFg	166.37	148.07	135.27	138.70	163.95	98.93	194.77K	168.65	152.47	170.25	164.13	179.63k
Standard deviation	143.35	154.24	173.47	139.29	127.07	114.72	109.62	144.13	39.27	158.00	136.77	124.84	162.44	134.92	146.19
Standard error	6.05	9.58	17.43	11.01	7.37	14.34	11.55	12.05	16.03	17.89	13.75	8.38	12.72	6.75	10.99

Proportions/Means: Columns Tested (5%, 10% risk level) - a/b/c/d/e/f/g/h - i/j/k/l/m/n
* small base; ** very small base (under 30) ineligible for sig testing

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