R3, Personal Debt Tracking Survey – January 2020

*Methodology: Savanta ComRes interviewed 2,091 British adults online between the 6th and 7th of January 2020. Data were weighted to be representative of GB adults by age, gender, region and socio-economic grade. Savanta ComRes is a member of the British Polling Council and abides by its rules. Full tables at **www.comresglobal.com***

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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

		Total	Gender Male (a)	Female (b)	18-24 (c)	25-34 (d)	35-44 (e)	45-54 (f)	Age 55-64 (g)	65+ (h)	18-34 (i)	35-54 (j)	55+ (k)	AB (l)	Social Grade C1 (m)	C2 (n)	DE (o)	Employment Sector Public (p)	Private (q)
Unweighted base		2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base		2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
NET: Worried		776 37%	341 33%	435 41%A	100 43%GHK	189 52%cGHK	173 52%cGHK	172 47%GHK	74 24%HK	67 14%	289 49%GHK	345 49%GHK	142 18%h	170 30%	238 40%L	165 39%L	204 40%L	147 48%	381 42%
NET: Extremely/ very worried		277 13%	123 12%	153 14%	30 13%HK	77 21%CGHK	68 20%CGHK	62 17%GHK	28 9%HK	13 3%	106 18%GHK	130 18%cGHK	40 5%H	48 8%	75 13%L	60 14%L	93 18%LM	61 20%q	132 15%
Extremely worried	(4)	120 6%	55 5%	64 6%	7 3%	33 9%CGHK	25 7%cHK	34 9%CGHK	13 4%H	7 2%	41 7%cHK	59 8%CGHK	21 3%	15 3%	37 6%L	21 5%l	47 9%LmN	23 8%	56 6%
Very worried	(3)	157 8%	68 7%	89 8%	22 10%GHK	43 12%fGHK	43 13%FGHK	28 8%HK	15 5%Hk	5 1%	66 11%GHK	71 10%GHK	20 3%h	34 6%	38 7%	39 9%l	46 9%l	38 12%q	77 9%
Fairly worried	(2)	500 24%	218 21%	282 26%A	71 30%GHK	112 31%GHK	105 31%GHK	111 30%GHK	46 15%	55 11%	183 31%GHK	215 31%GHK	101 13%	121 21%	163 28%LO	105 25%	111 22%	86 28%	248 28%
Not at all worried	(1)	1315 63%	679 67%B	636 59%	132 57%de	173 48%	162 48%	198 53%	235 76%CDEFIJ Jk	416 86%CDEFGI	305 51%	359 51%	651 82%CDEFGI J	401 70%MNO	350 60%	260 61%	304 60%	159 52%	520 58%
Mean		1.56	1.51	1.61A	1.59GHK	1.83CGHK	1.79CGHK	1.72GHK	1.37HK	1.18	1.73cGHK	1.76CGHK	1.26H	1.41	1.60L	1.58L	1.68L	1.75q	1.63
Standard deviation		0.86	0.84	0.87	0.79	0.97	0.93	0.95	0.76	0.51	0.91	0.94	0.63	0.72	0.87	0.85	0.98	0.94	0.88
Standard error		0.02	0.03	0.03	0.05	0.05	0.05	0.05	0.04	0.02	0.04	0.04	0.02	0.03	0.04	0.04	0.04	0.05	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: 6th-7th January 2020

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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
NET: Worried	776 37%	664 37%	70 38%i	36 41%i	106 44%fll no	62 36%	64 35%	58 38%i	42 41%i	58 29%	106 38%i	110 37%i	64 34%	98 37%i	123 36%	106 36%	527 44%S	409 43%VW	118 47%VW	249 28%	41 59%QrUVW	74 42%VW	22 19%w	45 12%	68 47%VW
NET: Extremely/ very worried	277 13%	241 13%	20 11%	20 23%BEF gIJklm No	45 19%BEF IjN	17 10%	14 8%	22 14%f	16 15%f	18 9%	35 12%	44 15%Fi	26 14%f	37 14%f	36 11%	42 14%F	193 16%S	153 16%vW	40 16%vW	84 9%	18 26%QrUVW	25 14%W	11 9%W	5 1%	26 18%vW
Extremely worried (4)	120 6%	104 6%	5 3%	11 12%BEFI JkN	18 8%bj	7 4%	8 5%	10 7%	10 10%BeiJ	8 4%	11 4%	18 6%	13 7%	17 7%	18 5%	23 8%BJ	79 7%s	65 7%W	14 5%W	41 5%	8 11%rW	11 6%W	6 5%W	4 1%	12 8%W
Very worried (3)	157 8%	137 8%	14 8%f	10 11%Fin	27 11%eFIN o	10 6%	6 3%	11 8%f	6 6%	10 5%	24 9%F	25 9%F	13 7%	20 8%f	17 5%	19 7%	114 9%S	88 9%vW	26 10%VW	43 5%	10 14%VW	14 8%W	4 4%W	1 *	14 10%vW
Fairly worried (2)	500 24%	423 23%	50 28%c	16 18%	61 25%	45 26%	50 27%	37 24%	26 25%	40 20%	71 25%	66 22%	38 20%	61 23%	87 26%	64 22%	334 28%S	256 27%VW	79 31%VW	165 19%	23 33%VW	49 28%VW	12 10%	40 10%	42 29%VW
Not at all worried (1)	1315 63%	1140 63%	112 62%	52 59%	135 56%	113 64%	122 65%d	94 62%	62 59%	142 71%bcD ghjkm	176 62%	183 63%	122 66%d	165 63%	216 64%d	185 64%d	679 56%	545 57%T	135 53%t	635 72%P	28 41%	101 58%T	94 81%QRTU X	336 88%QRTU vX	77 53%
Mean	1.56	1.56	1.52	1.76bE FIjN	1.70bE FIJN	1.49	1.47	1.59i	1.66fI	1.42	1.54	1.59i	1.55	1.58i	1.52	1.59i	1.66S	1.66VW	1.68VW	1.42	1.96QRU VW	1.63VW	1.33W	1.14	1.72VW
Standard deviation	0.86	0.86	0.77	1.07	0.94	0.78	0.77	0.89	0.96	0.77	0.81	0.89	0.90	0.89	0.83	0.92	0.90	0.91	0.87	0.79	1.01	0.89	0.79	0.44	0.94
Standard error	0.02	0.02	0.06	0.11	0.06	0.06	0.06	0.07	0.09	0.06	0.05	0.05	0.06	0.05	0.04	0.05	0.03	0.03	0.05	0.03	0.12	0.07	0.07	0.02	0.08

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: 6th-7th January 2020

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

		Tenure								How worried or otherwise are you about your current level of debt?					NET: Extremely/ very worried
	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)
Unweighted base	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
NET: Worried	776	396	106	289	365	150	71	144	15	120	157	500	-	776	277
	37%	29%B	14%	48%AB	52%AB	55%AB	52%AB	49%AB	42%aB	100%L	100%L	100%L	-	100%L	100%L
NET: Extremely/ very worried	277	121	27	94	152	72	26	54	4	120	157	-	-	277	277
	13%	9%B	4%	16%AB	22%ABCh H	26%ABCG	19%AB	18%AB	10%B	100%KLM	100%KLM	-	-	36%KL	100%KLM
Extremely worried (4)	120	54	17	37	64	33	10	21	1	120	-	-	-	120	120
	6%	4%B	2%	6%aB	9%ABc	12%ABCg	7%AB	7%AB	4%	100%JKLMN	-	-	-	15%JKL	43%JKLM
Very worried (3)	157	67	10	56	88	39	16	33	2	-	157	-	-	157	157
	8%	5%B	1%	9%AB	13%ABc	14%ABc	12%AB	11%AB	6%B	-	100%IKLMN	-	-	20%IKL	57%IKLM
Fairly worried (2)	500	275	79	196	213	78	44	90	12	-	-	500	-	500	-
	24%	20%B	10%	33%AB	30%AB	29%AB	33%AB	31%AB	32%aB	-	-	100%IJLMN	-	64%IJLN	-
Not at all worried (1)	1315	960	648	311	334	121	65	148	21	-	-	-	1315	-	-
	63%	71%CDEF Gh	86%ACDE FGH	52%	48%	45%	48%	51%	58%	-	-	-	100%IJKMN	-	-
Mean	1.56	1.42B	1.20	1.70AB	1.83ABC	1.94ABC gH	1.79AB	1.75AB	1.57B	4.00MN	3.00M	2.00	1.00	2.51KL	3.43JKLM
Standard deviation	0.86	0.76	0.57	0.88	0.97	1.04	0.92	0.92	0.80	0.00	0.00	0.00	0.00	0.75	0.50
Standard error	0.02	0.02	0.02	0.04	0.04	0.08	0.07	0.05	0.12	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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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

	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	762	318	444	91	183	172	176	75	65	274	348	140	189	225	151	197	144	363
Weighted base	776	341	435	100*	189	173	172	74*	67*	289	345	142	170	238	165	204	147	381
Credit cards	422 54%	186 55%	236 54%	29 29%	101 54%C	110 64%CdgI	99 57%CI	37 50%C	46 67%CdgI	130 45%C	209 60%CI	83 58%CI	91 53%	140 59%	89 54%	103 50%	87 59%	217 57%
Overdraft	186 24%	87 25%	100 23%	28 28%	56 30%FHJ	38 22%	33 19%	20 27%	11 16%	85 29%FHJ	70 20%	31 22%	46 27%	61 26%	38 23%	40 20%	35 24%	94 25%
Bank loans	145 19%	85 25%B	60 14%	9 9%	47 25%C	35 20%C	30 17%	12 16%	13 19%c	56 19%C	65 19%C	25 18%c	38 23%	43 18%	30 18%	34 17%	31 21%	85 22%
Mortgage repayments	113 15%	55 16%	58 13%	2 2%	34 18%CHK	32 18%CHiK	37 22%CgHIK	8 11%CH	1 2%	35 12%CHk	69 20%CHIK	9 7%	30 17%O	35 15%o	31 19%O	18 9%	23 16%	80 21%
Loans from friends or family	89 12%	44 13%	45 10%	12 12%	31 17%fGHK	22 13%hK	17 10%	4 6%	3 4%	43 15%gHK	39 11%k	7 5%	16 9%	25 11%	14 9%	34 17%LmN	15 10%	42 11%
Student loans	85 11%	48 14%B	38 9%	35 35%DEFGHiJK	35 18%EFGHJK	11 6%FhK	3 2%	2 3%	-	70 24%EFGHJK	14 4%	2 1%	23 13%O	39 17%NO	13 8%	11 5%	23 16%q	36 9%
Tax due to HMRC	76 10%	34 10%	43 10%	7 7%	19 10%	26 15%cfhiK	14 8%	6 8%	4 6%	26 9%	41 12%	10 7%	16 9%	21 9%	19 12%	20 10%	11 8%	43 11%
Rent arrears	64 8%	27 8%	37 8%	2 2%	13 7%H	21 12%CHI	18 10%CHi	9 13%CHI	-	16 5%h	39 11%CHI	9 7%H	9 5%	19 8%	8 5%	28 14%LmN	7 5%	26 7%
Payday or other similar short-term, high interest loan	56 7%	28 8%	27 6%	5 5%	19 10%GHK	13 7%k	15 9%ghK	2 2%	1 2%	25 9%ghK	28 8%ghK	3 2%	11 7%	14 6%	9 5%	22 11%n	10 7%	29 8%
Debts related to childcare costs	18 2%	9 3%	9 2%	3 3%k	10 5%EghJK	1 1%	3 2%	-	-	13 5%EgJK	5 1%	-	6 4%	6 3%	2 1%	4 2%	6 4%	11 3%
None of these	59 8%	20 6%	39 9%	10 10%d	7 4%	11 6%	10 6%	11 15%DeFIJ	11 16%DEFIJ	17 6%	21 6%	22 15%DEFIJ	9 5%	10 4%	13 8%	27 13%LM	8 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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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

														NET: North East/ Yorkshire & Humberside	NET: East Midlands/ West Midlands	NET: Wales/ South West									
	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)	(m)	(n)	(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	762	657	63	32	106	66	64	63	42	55	102	102	67	98	127	109	507	348	159	255	44	75	19	47	70
Weighted base	776	664	70*	36**	106*	62*	64*	58*	42*	58*	106*	110*	64*	98*	123	106*	527	409	118	249	41*	74*	22**	45*	68*
Credit cards	422 54%	363 55%h	43 61%FHI	26 72%	67 63%eFHIjn	31 49%	26 41%	34 59%fhI	16 39%	22 38%	53 50%	65 59%FHI	40 62%FHI	56 57%fhI	61 49%	56 53%i	304 58%S	231 56%TU	73 62%TU	118 47%	13 31%	28 37%	17 78%	25 56%Tu	35 52%T
Overdraft	186 24%	161 24%	11 16%	7 21%	24 22%	12 20%	14 22%	21 35%BdeKM	14 33%bK	14 23%	36 34%BdeKM	18 17%	15 24%	20 20%	35 28%bk	29 28%k	129 24%	107 26%r	22 18%	57 23%	10 24%	19 26%	3 13%	7 16%	19 28%
Bank loans	145 19%	125 19%	10 14%	9 25%	20 19%	12 20%	15 23%	11 19%	11 25%	9 16%	16 15%	17 16%	15 23%	21 21%	26 21%	25 24%	116 22%S	99 24%RTUX	17 14%	30 12%	2 6%	5 7%	5 21%	10 23%TUx	7 10%
Mortgage repayments	113 15%	104 16%H	9 12%h	1 3%	19 18%HmO	8 13%h	8 12%h	11 19%HmO	2 2%	14 24%HLMO	17 16%HO	21 19%HlmO	6 9%	9 9%	19 15%HO	6 6%	103 20%S	86 21%rTUWX	17 14%tUW	10 4%	1 3%	1 2%	-	1 3%	6 9%u
Loans from friends or family	89 12%	82 12%	4 6%	7 19%	18 17%bEGKo	3 5%	10 15%eGk	2 3%	3 8%	9 15%eg	21 20%BEGKlmNO	7 7%	5 9%	10 10%	12 10%	9 8%	57 11%	44 11%W	13 11%W	33 13%	6 15%W	10 14%W	3 13%	-	14 20%QW
Student loans	85 11%	73 11%	7 10%	4 11%	15 14%n	6 10%	5 8%	3 5%	6 13%	5 8%	19 18%fGKN	8 7%	8 13%	10 10%	8 7%	14 13%	59 11%	50 12%WX	9 7%w	27 11%	5 12%Wx	20 27%QRtWX	-	-	2 2%
Tax due to HMRC	76 10%	64 10%	8 11%	1 3%	15 14%jM	4 6%	6 9%	8 14%jm	4 11%	4 6%	6 6%	16 14%jM	5 8%	5 5%	14 11%	10 9%	55 10%	46 11%	9 7%	22 9%	5 12%	8 11%	-	4 9%	5 7%
Rent arrears	64 8%	51 8%	9 13%j	5 13%	11 11%	6 9%	5 7%	3 5%	4 10%	4 8%	5 5%	8 8%	4 7%	10 11%	7 6%	8 8%	33 6%	23 6%	10 8%w	31 12%P	11 28%QRuWx	11 14%QW	-	-	9 13%QW
Payday or other similar short-term, high interest loan	56 7%	49 7%	4 6%	7 19%	8 8%	6 9%	5 8%	4 6%	3 6%	4 6%	4 4%	4 3%	7 11%jk	13 13%JK	9 7%	10 9%	39 7%	30 7%	9 8%	17 7%	5 12%	7 9%	-	2 5%	3 4%
Debts related to childcare costs	18 2%	16 2%	1 1%	-	3 3%	1 1%	1 2%	1 1%	1 3%	-	5 4%	5 5%	1 1%	1 1%	2 1%	2 2%	17 3%S	10 3%	6 5%x	1 *	1 2%	1 1%	-	-	-

Region | Which of the following best describes your current working status?

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: 6th-7th January 2020

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)
Weighted base	776	664	70*	36**	106*	62*	64*	58*	42*	58*	106*	110*	64*	98*	123	106*	527	409	118	249	41*	74*	22**	45*	68*
None of these	59 8%	48 7%	8 12%j	- -	6 6%	5 7%	8 13%Jm	6 11%j	4 8%	3 5%	4 4%	12 11%j	3 5%	5 5%	15 12%Jm	7 6%	27 5%	18 4%	10 8%q	32 13%P	8 19%Qrx	8 11%Q	5 22%	7 16%Q	5 7%

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: 6th-7th January 2020

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	762	367	103	264	376	90	97	189	19	112	150	500	-	762	262
Weighted base	776	396	106*	289	365	150*	71*	144	15**	120*	157	500	-**	776	277
Credit cards	422 54%	230 58%dfg	58 55%	171 59%DFG	185 51%	81 54%	33 47%	71 49%	7 48%	76 64%Km	90 57%	256 51%	-	422 54%	166 60%K
Overdraft	186 24%	80 20%	22 21%	58 20%	99 27%Ac	32 21%	20 28%	47 33%ABCe	7 46%	34 28%	49 31%Km	103 21%	-	186 24%	83 30%Km
Bank loans	145 19%	93 23%BDEFg	15 14%	78 27%BDEFG	50 14%	20 13%	7 10%	23 16%	3 17%	39 33%JKM	32 20%	74 15%	-	145 19%k	71 26%KM
Mortgage repayments	113 15%	109 28%BDEFG	2 2%	107 37%ABDEFG	4 1%	2 1%	1 1%	1 1%	* 3%	16 13%	26 17%	71 14%	-	113 15%	42 15%
Loans from friends or family	89 12%	29 7%	8 7%	21 7%	58 16%ABC	24 16%AbC	11 16%AbC	23 16%ABC	2 12%	35 29%JKMn	19 12%k	36 7%	-	89 12%K	53 19%jKM
Student loans	85 11%	33 8%	7 6%	26 9%	45 12%a	10 7%	6 8%	29 20%ABCDEF	7 48%	12 10%	14 9%	59 12%	-	85 11%	26 9%
Tax due to HMRC	76 10%	33 8%	12 11%	22 8%	42 12%	26 17%ACfG	5 7%	11 8%	1 6%	23 19%JKM	14 9%	39 8%	-	76 10%	37 13%K
Rent arrears	64 8%	7 2%	1 1%	6 2%	57 16%ABC	30 20%ABC	10 14%ABC	17 12%ABC	-	29 25%JKM	19 12%K	16 3%	-	64 8%K	48 17%KM
Payday or other similar short-term, high interest loan	56 7%	19 5%	5 5%	14 5%	36 10%AC	10 7%	11 15%ABCe	15 10%AC	1 5%	19 16%KM	18 12%Km	18 4%	-	56 7%K	37 14%KM
Debts related to childcare costs	18 2%	7 2%	2 2%	5 2%	11 3%	6 4%	1 1%	4 3%	-	5 4%K	7 4%K	6 1%	-	18 2%	12 4%K
None of these	59 8%	32 8%	16 15%ACDEg	16 6%	26 7%	8 5%	7 10%	11 8%	1 5%	3 3%	6 4%	50 10%IJN	-	59 8%iN	10 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: 6th-7th January 2020

Table 7
Q.3 Which of the following, if any, apply to you?
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	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
I have contributed to my pension in the last month	464 / 22%	262 / 26%B	202 / 19%	54 / 23%HK	126 / 35%CGHK	100 / 30%GHK	113 / 30%cGHK	59 / 19%HK	12 / 3%	180 / 30%cGHK	213 / 30%cGHK	71 / 9%H	150 / 26%O	157 / 27%O	97 / 23%O	60 / 12%	136 / 45%Q	306 / 34%
I think my personal financial situation will improve over the next six months	447 / 21%	251 / 25%B	197 / 18%	53 / 23%gHK	108 / 30%fGHK	88 / 26%GHK	86 / 23%GHK	49 / 16%	63 / 13%	161 / 27%GHK	174 / 25%GHK	112 / 14%	132 / 23%O	125 / 21%	102 / 24%O	88 / 17%	81 / 27%	239 / 27%
I do not have any savings at all at the moment	440 / 21%	188 / 18%	253 / 24%A	32 / 14%H	111 / 31%CGHIK	104 / 31%CGHIK	101 / 27%CGHK	55 / 18%HK	37 / 8%	143 / 24%CGHK	205 / 29%CGHiK	92 / 12%H	68 / 12%	123 / 21%L	91 / 22%L	158 / 31%LMN	66 / 22%	209 / 23%
I think my personal financial situation will worsen over the next six months	375 / 18%	161 / 16%	214 / 20%A	36 / 15%	62 / 17%	70 / 21%H	70 / 19%	65 / 21%H	72 / 15%	98 / 16%	140 / 20%H	137 / 17%	99 / 17%n	109 / 19%N	55 / 13%	111 / 22%lN	63 / 21%Q	137 / 15%
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	166 / 8%	81 / 8%	85 / 8%	6 / 3%	36 / 10%CHK	44 / 13%CGHIK	42 / 11%CgHIK	22 / 7%CH	16 / 3%	42 / 7%CHk	85 / 12%CGHIK	38 / 5%	24 / 4%	65 / 11%L	37 / 9%L	41 / 8%L	33 / 11%	84 / 9%
I have borrowed £100 or more from family or friends in the last month	153 / 7%	68 / 7%	84 / 8%	20 / 9%GHK	45 / 12%GHK	42 / 13%GHK	33 / 9%GHK	9 / 3%H	4 / 1%	65 / 11%GHK	75 / 11%GHK	12 / 2%	24 / 4%	52 / 9%L	31 / 7%L	46 / 9%L	32 / 11%	74 / 8%
I have missed the deadline for payment of a scheduled debt in the last month	80 / 4%	34 / 3%	45 / 4%	3 / 1%	18 / 5%CGHK	24 / 7%CGHIK	27 / 7%CGHIK	5 / 2%h	2 / *	21 / 4%HK	51 / 7%CGHIK	8 / 1%	8 / 1%	29 / 5%L	13 / 3%	29 / 6%Ln	12 / 4%	41 / 5%
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	78 / 4%	23 / 2%	54 / 5%A	6 / 2%	16 / 4%HK	20 / 6%cGHK	22 / 6%cGHK	7 / 2%	7 / 2%	21 / 4%Hk	42 / 6%cGHiK	14 / 2%	15 / 3%	21 / 4%	23 / 5%L	19 / 4%	20 / 7%Q	29 / 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
ONLINE Fieldwork: 6th-7th January 2020

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)	Private (q)
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
I have taken on a payday loan in the past six months	34 2%	15 1%	19 2%	5 2%GHK	10 3%GHK	9 3%GHK	9 3%GHK	-	1 *	15 3%GHK	19 3%GHK	1 *	5 1%	8 1%	13 3%Lm	8 2%	7 2%	25 3%
I am likely to take out a payday loan within the next sixth months	20 1%	11 1%	8 1%	5 2%GHK	8 2%GHK	4 1%gHK	3 1%hK	-	-	12 2%GHK	8 1%gHK	-	4 1%	4 1%	4 1%	8 2%	6 2%	12 1%
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)	10 *	8 1%B	2 *	2 1%hK	6 2%eFGHJK	1 *	1 *	-	-	8 1%fgHJK	1 *	-	2 *	5 1%	1 *	1 *	3 1%	5 1%
None of these	761 36%	364 36%	398 37%	84 36%DEFIJ	63 17%	76 23%	95 26%D	130 42%DEFIJ	313 65%CDEFGI JK	147 25%D	171 24%D	444 56%CDEFGI J	239 42%MnO	195 33%	151 36%	175 34%	57 19%	243 27%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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 8
Q.3 Which of the following, if any, apply 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)
							Region											Which of the following best describes your current working status?							
Unweighted base	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
I have contributed to my pension in the last month	464 22%	412 23%	32 18%	14 16%	52 22%	36 21%	37 20%	35 23%	20 19%	52 26%bc	79 28%BCfLMnO	72 25%c	36 19%	50 19%	72 21%	56 19%	442 37%S	393 41%RTUVWX	49 19%TUVWX	22 2%	2 3%v	7 4%V	-	7 2%	6 4%V
I think my personal financial situation will improve over the next six months	447 21%	395 22%	34 19%	18 21%	57 24%	38 22%	43 23%	29 19%	18 17%	34 17%	77 27%bghIknO	60 21%	39 21%	57 21%	71 21%	57 20%	321 27%S	269 28%RUVWX	51 20%VW	127 14%	15 22%V	26 15%	11 10%	54 14%	20 14%
I do not have any savings at all at the moment	440 21%	373 21%	40 22%	26 29%EfIjk	55 23%	30 17%	35 19%	40 26%eI	27 26%ei	34 17%	54 19%	56 19%	43 23%	56 21%	75 22%	70 24%ei	275 23%S	208 22%W	67 27%qvW	165 19%	20 29%vW	53 30%QVW	19 16%W	21 5%	54 37%QRVW
I think my personal financial situation will worsen over the next six months	375 18%	315 17%	41 23%Egmn	17 19%	46 19%	23 13%	30 16%	21 14%	19 18%	39 20%	45 16%	59 20%e	34 18%	40 15%	51 15%	53 18%	200 17%	141 15%	59 23%QW	175 20%p	25 36%QRUVWx	38 22%Qw	19 17%	58 15%	35 24%QW
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	166 8%	142 8%	18 10%i	11 13%IlO	21 9%i	14 8%	13 7%	16 11%Io	6 6%	8 4%	21 7%	27 9%i	11 6%	25 10%I	29 9%i	17 6%	117 10%S	88 9%vW	28 11%VW	49 6%	7 10%W	12 7%W	5 4%	9 2%	16 11%vW
I have borrowed £100 or more from family or friends in the last month	153 7%	135 7%	9 5%	12 14%BEFGijlNo	27 11%BeFGiN	10 6%	10 5%	7 5%	9 8%	12 6%	20 7%	23 8%	12 6%	22 8%	17 5%	21 7%	106 9%S	84 9%VW	22 9%VW	47 5%	9 14%VW	15 9%VW	2 1%	2 1%	18 13%VW
I have missed the deadline for payment of a scheduled debt in the last month	80 4%	68 4%	9 5%	8 9%EFgHIjKlNO	12 5%	6 3%	4 2%	5 3%	3 3%	4 2%	11 4%	11 4%	7 4%	14 5%i	9 3%	9 3%	53 4%	37 4%VW	16 6%VW	27 3%	7 10%QVWX	13 8%qVWx	-	2 1%	4 3%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

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 8
Q.3 Which of the following, if any, apply 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)
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	78 / 4%	72 / 4%	2 / 1%	9 / 10%BdEGhiJKLnO	11 / 5%b	6 / 3%	11 / 6%Bo	5 / 3%	3 / 3%	7 / 4%	10 / 4%	9 / 3%	4 / 2%	15 / 6%Bo	16 / 5%b	7 / 3%	50 / 4%	36 / 4%W	13 / 5%W	28 / 3%	4 / 5%W	8 / 4%W	3 / 3%	6 / 2%	7 / 5%W
I have taken on a payday loan in the past six months	34 / 2%	31 / 2%	3 / 2%	1 / 1%	5 / 2%	2 / 1%	6 / 3%him	4 / 3%	- / -	1 / 1%	5 / 2%	3 / 1%	3 / 2%	3 / 1%	10 / 3%h	3 / 1%	32 / 3%S	25 / 3%uW	7 / 3%uvWx	2 / *	1 / 1%	1 / *	- / -	1 / *	* / *
I am likely to take out a payday loan within the next sixth months	20 / 1%	18 / 1%	2 / 1%	1 / 1%k	1 / *	1 / *	4 / 2%K	2 / 1%k	- / -	4 / 2%K	4 / 1%k	- / -	2 / 1%	2 / 1%	6 / 2%K	2 / 1%	18 / 1%S	13 / 1%W	4 / 2%W	2 / *	- / -	1 / *	- / -	- / -	1 / 1%w
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)	10 / *	9 / *	- / -	- / -	- / -	- / -	- / -	- / -	1 / 1%	- / -	6 / 2%bDefgiMN	2 / 1%	2 / 1%	- / -	- / -	2 / 1%	8 / 1%	7 / 1%	1 / *	2 / *	- / -	2 / 1%w	- / -	- / -	- / -
None of these	761 / 36%	648 / 36%	74 / 41%J	31 / 35%	78 / 32%	70 / 40%j	76 / 41%J	55 / 36%	39 / 37%	79 / 39%j	87 / 31%	104 / 35%	69 / 37%	101 / 38%j	131 / 39%j	108 / 37%	300 / 25%	224 / 23%	76 / 30%Q	462 / 52%P	21 / 30%	73 / 42%QRx X	71 / 62%QRTU X	251 / 66%QRTU X	45 / 31%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

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
I have contributed to my pension in the last month	464 22%	313 23%BEF	94 12%	219 36%ABDE FG	140 20%B	43 16%	20 15%	76 26%BDEF	12 33%BdEF	16 13%	35 22%i	133 27%ILN	281 21%i	184 24%I	51 18%
I think my personal financial situation will improve over the next six months	447 21%	281 21%B	104 14%	177 30%ABDE f	154 22%B	45 17%	31 23%B	78 27%ABdE	12 33%aBE	15 13%	41 26%I	132 26%ILn	259 20%	188 24%IL	56 20%
I do not have any savings at all at the moment	440 21%	189 14%B	49 6%	140 23%ABH	249 36%ABCH	115 42%ABCf GH	45 33%ABCH	89 31%ABCH	3 7%	80 67%jKLM	84 54%KLM	178 36%L	98 7%	342 44%KL	164 59%KLM
I think my personal financial situation will worsen over the next six months	375 18%	211 16%	119 16%	92 15%	157 22%ABC	73 27%ABC	26 19%	59 20%Abc	7 20%	59 49%JKLM n	47 30%KL	104 21%L	166 13%	209 27%KL	105 38%KLM
I am paying off the interest charges on my credit card or overdraft, but am not reducing the debt itself	166 8%	77 6%B	22 3%	55 9%AB	88 13%ABch	39 14%ABch	13 10%AB	35 12%ABh	1 3%	42 35%KLM	46 29%KLM	70 14%L	8 1%	157 20%KL	88 32%KLM
I have borrowed £100 or more from family or friends in the last month	153 7%	57 4%B	11 1%	47 8%AB	92 13%ABC	43 16%ABCf	12 9%AB	37 13%ABC	3 10%B	30 25%KLm	36 23%KL	68 14%L	19 1%	134 17%L	66 24%KLM
I have missed the deadline for payment of a scheduled debt in the last month	80 4%	16 1%	6 1%	10 2%	63 9%ABCg h	35 13%ABCGH	12 9%ABCh	16 5%ABC	* 1%	23 19%KLM	29 18%KLM	23 5%L	6 *	74 10%KL	51 19%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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 9
Q.3 Which of the following, if any, apply to you?
Base: All respondents

| | | Tenure | | | | | | | | How worried or otherwise are you about your current level of debt? | | | | | |
	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	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
I am currently making debt repayments through a 'debt management plan' (excluding Individual Voluntary Arrangements (IVAs), Debt Relief Orders (DROs), and bankruptcy)	78 4%	30 2%	11 1%	19 3%b	47 7%ABCh	20 7%ABCh	14 10%ABCGH	13 4%AB	- -	14 12%kL	19 12%KL	34 7%L	9 1%	68 9%L	34 12%KL
I have taken on a payday loan in the past six months	34 2%	14 1%b	2 *	12 2%B	20 3%AB	11 4%AB	5 3%AB	5 2%B	- -	9 8%KL	9 6%KL	12 2%L	4 *	30 4%L	18 7%KLm
I am likely to take out a payday loan within the next sixth months	20 1%	10 1%	4 1%	6 1%	9 1%	- -	6 5%ABCDE G	3 1%	- -	6 5%KL	9 6%KLM	3 1%l	2 *	18 2%KL	15 5%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)	10 *	2 *	- -	2 *	6 1%AB	3 1%aB	- -	3 1%AB	2 4%ABCDF g	2 2%L	2 1%L	6 1%L	- -	10 1%L	4 1%L
None of these	761 36%	574 42%CDEF G	431 57%ACDE FGH	142 24%	177 25%	68 25%	40 29%	69 24%	11 31%	4 3%	9 6%	82 16%IJmN	666 51%IJKM N	95 12%IJN	13 5%

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

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 10
Q.4 Which of the following applies to you?
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	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
NET: Often/ Sometimes struggle to make it to payday	847 40%	362 36%	484 45%A	109 47%GHK	227 63%CFGHiJK	195 58%CFGHK	184 50%GHK	88 29%HK	44 9%	336 57%CfGHK	378 54%GHK	133 17%H	179 31%	262 45%L	183 43%L	223 44%L	195 64%Q	475 53%
I often struggle to make it to payday	250 12%	99 10%	151 14%A	29 13%HK	61 17%GHK	59 18%GHK	68 18%cGHK	28 9%HK	5 1%	90 15%GHK	127 18%cGHK	33 4%H	38 7%	81 14%L	55 13%L	76 15%L	55 18%	129 14%
I sometimes struggle to make it to payday	597 29%	264 26%	333 31%A	80 34%GHK	166 46%CFGHJK	135 41%FGHK	116 31%GHK	61 20%HK	39 8%	246 41%FGHjK	251 36%GHK	100 13%H	141 25%	182 31%L	128 30%l	146 29%	140 46%Q	346 38%
I never struggle to make it to payday	634 30%	382 37%B	253 24%	62 27%	112 31%H	109 33%H	129 35%cHiK	121 39%CDHIK	100 21%	175 29%H	238 34%cHK	221 28%H	216 38%MO	182 31%O	145 34%O	91 18%	111 36%	415 46%P
I am not currently employed	610 29%	277 27%	333 31%a	61 26%DEFIJ	23 6%	31 9%	57 15%DE	100 32%DEFIJ	338 70%CDEFGIJK	84 14%DE	88 12%D	439 55%CDEFGIJ	176 31%MN	143 24%	96 23%	194 38%LMN	-	10 1%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: 6th-7th January 2020

Table 11
Q.4 Which of the following applies 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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
NET: Often/ Sometimes struggle to make it to payday	847 40%	731 41%	73 40%	34 39%	111 46%I	75 43%	71 38%	63 41%	43 41%	70 35%	117 41%	116 40%	75 40%	109 41%	134 40%	118 40%	670 56%S WX	514 54%TUV WX	156 62%QTU VWX	177 20%	27 40%VW	53 30%VW	14 12%w	23 6%	60 42%UVW
I often struggle to make it to payday	250 12%	211 12%	21 12%	19 21%BEF GIJKLm No	37 16%eFjN	16 9%	15 8%	17 11%	18 17%aEF jN	23 12%	28 10%	36 12%	21 11%	34 13%	32 9%	39 13%f	184 15%S	136 14%VW	47 19%qVW	66 8%	13 19%VW	25 14%VW	3 3%	4 1%	22 15%VW
I sometimes struggle to make it to payday	597 29%	521 29%	51 28%c	16 18%	74 31%C	59 34%ChI	56 30%C	46 30%C	25 24%	47 23%	89 32%Ci	80 27%c	54 29%c	75 28%c	102 30%C	78 27%c	486 40%S	378 40%TUV WX	108 43%TUV WX	111 13%	15 21%VW	28 16%W	10 9%	19 5%	39 27%UVW
I never struggle to make it to payday	634 30%	557 31%	51 28%	26 30%	58 24%	57 32%d	53 29%	43 28%	27 25%	72 36%Dho	111 39%BDF GHKLmN O	83 28%	54 29%	83 31%d	96 28%	81 28%	527 44%S	436 46%RTU VWX	90 36%TUV WX	108 12%	2 3%	21 12%Tx	12 10%	64 17%TvX	8 6%
I am not currently employed	610 29%	516 29%	58 32%J	27 31%J	72 30%J	44 25%	62 33%J	47 31%J	35 34%J	59 30%J	54 19%	94 32%J	57 31%J	71 27%J	109 32%J	92 32%J	10 1%	3 *	7 3%Q	600 68%P	39 57%QR	101 58%QR	91 78%QRTU X	293 77%QRTU X	76 53%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
ONLINE Fieldwork: 6th-7th January 2020

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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
NET: Often/ Sometimes struggle to make it to payday	847 40%	419 31%B	113 15%	306 51%AB	407 58%ABC	161 59%ABc	74 54%AB	172 59%ABC	21 58%AB	104 87%KLM	128 81%KL	346 69%L	269 20%	578 74%kL	232 84%KLM
I often struggle to make it to payday	250 12%	90 7%B	18 2%	72 12%AB	153 22%ABC	63 23%ABC	33 24%ABC	57 19%ABC	7 19%AB	79 66%JKLM N	65 41%KLM	79 16%L	27 2%	223 29%KL	144 52%jKLM
I sometimes struggle to make it to payday	597 29%	329 24%B	94 12%	234 39%ABF	254 36%AB	98 36%AB	41 30%B	116 40%ABF	14 39%AB	25 21%	63 40%IL	267 53%IJLM N	242 18%	355 46%ILN	88 32%iL
I never struggle to make it to payday	634 30%	486 36%DEFG h	255 34%DEFG	231 38%bDEF GH	141 20%E	35 13%	26 19%	79 27%DEf	8 21%	2 2%	14 9%I	68 14%IN	550 42%IJKM N	84 11%IN	16 6%
I am not currently employed	610 29%	451 33%CDfG h	387 51%ACDE FGH	63 11%	152 22%CG	76 28%CG	36 26%CG	40 14%	7 20%c	13 11%	15 10%	86 17%JN	496 38%IJKM N	114 15%n	28 10%

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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 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	831	339	492	95	217	193	190	93	43	312	383	136	201	243	172	215	185	456
Weighted base	847	362	484	109*	227	195	184	88*	44*	336	378	133	179	262	183	223	195	475
The cost of food	466 55%	192 53%	274 57%	52 48%	132 58%f	109 56%	90 49%	55 62%cf	27 62%	184 55%	199 53%	82 62%cFj	83 47%	138 53%	101 55%	143 64%LM	107 55%	244 51%
Household energy costs (excluding petrol and diesel)	317 37%	133 37%	184 38%	15 14%	86 38%Ci	79 40%CI	75 41%CI	43 48%CI	20 44%C	101 30%C	154 41%CI	62 47%CI	61 34%	90 34%	72 39%	95 43%lm	62 32%	173 36%
Fuel or transport costs (e.g. train fares)	298 35%	141 39%b	158 33%	44 40%HK	84 37%HK	80 41%fgHK	58 31%h	26 29%	7 16%	128 38%HK	137 36%HK	33 25%	72 40%O	114 44%nO	61 33%O	51 23%	90 46%Q	163 34%
Making credit card repayments	236 28%	123 34%B	114 23%	18 17%	67 30%C	50 26%	59 32%C	22 25%	20 46%CdEGIJ	85 25%	109 29%C	42 32%C	49 27%o	88 34%O	56 30%O	43 20%	65 33%	127 27%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	230 27%	105 29%	125 26%	38 35%FGjK	68 30%Fg	57 29%fg	38 21%	16 18%	13 28%	106 32%FGjk	95 25%	29 22%	55 31%o	82 31%O	46 25%	48 21%	48 25%	138 29%
Paying for rent	206 24%	104 29%B	102 21%	29 27%	64 28%h	43 22%	40 22%	24 27%	6 13%	93 28%h	84 22%	30 22%	31 17%	60 23%	43 24%	72 32%LMn	37 19%	123 26%p
Making mortgage repayments	98 12%	43 12%	55 11%	- -	35 15%CHK	28 15%CHK	27 14%CHK	8 9%Ch	- -	35 10%CH	55 14%CHK	8 6%C	28 16%O	34 13%O	26 14%O	10 4%	22 12%	67 14%
Wage freezes	83 10%	48 13%B	35 7%	1 1%	29 13%C	19 10%C	19 10%C	12 14%C	2 5%	30 9%C	38 10%C	15 11%C	25 14%o	22 9%	18 10%	18 8%	26 14%	50 11%
Recent cuts to welfare benefits	65 8%	34 9%	31 6%	3 3%	14 6%	15 8%	12 7%	19 21%CDEFHIJ	1 3%	17 5%	27 7%	20 15%CDEFhIJ	8 4%	14 5%	12 6%	31 14%LMN	20 10%Q	16 3%
Childcare costs	56 7%	23 6%	33 7%	6 6%K	23 10%FGHK	20 10%FGHK	6 3%	1 1%	- -	30 9%FGhK	26 7%fgK	1 1%	16 9%	19 7%	10 5%	12 5%	19 10%	35 7%
Paying a Debt Management Plan	46 5%	17 5%	29 6%	2 2%	11 5%	11 6%	15 8%ci	4 4%	3 6%	13 4%	26 7%c	6 5%	10 5%	11 4%	12 7%	13 6%	13 7%	19 4%
Making payments on a payday loan or some other similar short-term, high interest loan	46 5%	18 5%	28 6%	7 7%	14 6%k	11 6%	11 6%	1 2%	1 3%	21 6%gk	22 6%	3 2%	12 7%	11 4%	10 6%	12 5%	13 6%	27 6%

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 Savanta ComRes

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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	847	362	484	109*	227	195	184	88*	44*	336	378	133	179	262	183	223	195	475
None of these	88 10%	36 10%	52 11%	15 14%	21 9%	16 8%	20 11%	10 12%	5 11%	36 11%	36 10%	15 12%	24 13%O	27 10%	25 14%O	13 6%	19 10%	54 11%

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 Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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)	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	831	722	65	34	110	76	68	69	44	64	111	112	78	110	137	122	641	429	212	190	32	56	11	26	65
Weighted base	847	731*	73*	34**	111*	75*	71*	63*	43*	70*	117*	116*	75*	109*	134	118	670	514	156	177	27**	53*	14**	23**	60*
The cost of food	466 55%	399 54%	42 57%	22 65%	60 54%	47 62%G	41 57%	27 42%	25 59%	38 55%	63 54%	62 54%	38 51%	69 63%Gn	67 50%	64 54%	351 52%	253 49%	98 63%Q	115 65%P	21 75%	34 63%q	9 67%	13 59%	38 63%q
Household energy costs (excluding petrol and diesel)	317 37%	269 37%	28 38%	18 54%	43 38%	23 31%	24 33%	19 31%	20 48%eln	29 41%	48 41%	43 37%	23 30%	41 38%	43 32%	43 37%	235 35%	172 34%	63 40%	82 47%P	13 48%	19 35%	8 58%	10 44%	33 54%Qru
Fuel or transport costs (e.g. train fares)	298 35%	250 34%	30 42%Lo	12 34%	46 41%Lo	22 29%	20 28%	23 37%l	18 42%L	27 39%L	46 39%L	40 35%l	15 21%	33 30%	42 32%	33 28%	253 38%S	198 38%x	55 36%	45 26%	6 22%	16 30%	2 15%	5 23%	16 26%
Making credit card repayments	236 28%	206 28%	20 27%	13 39%	37 33%i	16 21%	16 22%	16 25%	11 25%	13 18%	33 28%	43 37%EfI N	20 27%	29 27%	32 24%	31 26%	192 29%	153 30%u	39 25%	44 25%	3 11%	9 18%	6 43%	9 41%	17 28%
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	230 27%	198 27%	25 34%fGN	7 21%	35 32%fGN	26 35%FGh No	13 19%	10 16%	8 19%	21 29%n	32 28%n	34 29%gn	19 25%	34 31%gN	24 18%	26 23%	186 28%	147 29%	39 25%	44 25%	6 21%	14 26%	3 21%	9 38%	13 22%
Paying for rent	206 24%	169 23%	23 31%DeI	8 24%	15 14%	13 17%	13 18%	18 28%Di	15 35%aDE flm	10 15%	40 34%DEF IMn	33 29%Di	18 24%d	21 19%	30 23%	33 28%Di	160 24%	118 23%	42 27%	46 26%	12 43%	15 28%	3 25%	4 19%	12 19%
Making mortgage repayments	98 12%	92 13%H	6 8%h	3 8%	10 9%h	4 5%	9 12%H	7 11%H	-	10 14%H	18 15%eHM	20 17%EHM o	11 15%eHm	7 6%	16 12%H	11 9%h	90 13%S	70 14%U	19 12%u	8 5%	-	1 3%	1 6%	-	6 9%
Wage freezes	83 10%	67 9%	12 17%aDFl no	2 6%	7 6%	7 10%	3 5%	7 10%	4 9%	5 8%	16 13%f	15 13%	5 6%	10 9%	10 7%	8 7%	77 11%S	65 13%rU	12 7%U	6 3%	-	-	1 6%	1 3%	5 8%u
Recent cuts to welfare benefits	65 8%	52 7%	8 10%g	4 11%	8 7%	6 8%	7 10%g	1 2%	5 11%g	5 7%	9 8%	9 7%	4 5%	10 9%	8 6%	9 8%	37 5%	23 5%	13 9%q	16 16%P	8 30%	13 24%QRx	1 6%	-	6 10%q

Region — columns (a) through (o)
Which of the following best describes your current working status? — columns (p) through (x)

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 Savanta ComRes

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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	847	731	73*	34**	111*	75*	71*	63*	43*	70*	117*	116*	75*	109*	134	118	670	514	156	177	27**	53*	14**	23**	60*
Childcare costs	56 7%	51 7%	4 6%	1 4%	12 11%eiM	2 3%	5 7%	7 11%eim	1 2%	1 2%	12 11%eiM	5 5%	5 6%	3 3%	12 9%im	6 5%	54 8%S	43 8%U	11 7%u	2 1%	1 3%	-	-	-	1 2%
Paying a Debt Management Plan	46 5%	39 5%	4 5%	1 4%	8 7%	5 6%	4 6%	2 2%	3 8%	3 4%	6 5%	9 8%	2 3%	6 6%	6 4%	5 4%	32 5%	23 4%	9 6%	14 8%	3 11%	3 6%	2 15%	2 11%	4 6%
Making payments on a payday loan or some other similar short-term, high interest loan	46 5%	38 5%	6 8%	* 1%	6 5%	2 2%	6 8%m	2 2%	2 5%	4 6%	10 8%km	3 3%	5 7%	2 2%	7 6%	7 6%	40 6%	30 6%	9 6%x	6 4%	1 5%	3 6%	-	1 6%	* 1%
None of these	88 10%	79 11%	6 8%	2 5%	13 11%	11 14%	8 11%	11 17%j	4 8%	7 10%	8 7%	11 9%	10 13%	12 11%	19 14%	13 11%	73 11%	57 11%	15 10%	15 9%	2 6%	6 11%	-	4 16%	4 7%

Region — Which of the following best describes your current working status?

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

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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	831	388	111	277	420	92	102	226	23	98	124	345	264	567	222
Weighted base	847	419	113*	306	407	161*	74*	172	21**	104*	128	346	269	578	232
The cost of food	466 55%	199 47%	51 46%	147 48%	259 64%ABCG	114 71%ABCG	51 68%ABCG	95 55%a	8 39%	76 73%jKLM	76 59%	177 51%	137 51%	329 57%	152 65%KLM
Household energy costs (excluding petrol and diesel)	317 37%	149 35%	44 39%	104 34%	164 40%	71 44%c	29 40%	63 37%	5 23%	54 52%KLm	54 43%L	130 37%l	79 29%	238 41%L	109 47%KL
Fuel or transport costs (e.g. train fares)	298 35%	157 37%	41 36%	116 38%	132 32%	54 34%	22 30%	55 32%	9 45%	46 44%L	52 41%L	124 36%l	77 29%	221 38%L	97 42%L
Making credit card repayments	236 28%	116 28%	26 23%	91 30%	113 28%	45 28%	18 25%	50 29%	7 33%	44 42%kL	60 47%KLM	107 31%L	25 9%	211 37%L	104 45%KLM
Spending on going out or on non-essentials (e.g. clothes, entertainment subscriptions, presents, etc.)	230 27%	113 27%	33 30%	80 26%	106 26%	37 23%	19 25%	50 29%	11 52%	25 24%	31 24%	92 27%	82 30%	148 26%	56 24%
Paying for rent	206 24%	20 5%	5 5%	15 5%	186 46%ABCf	67 42%ABC	26 35%ABC	93 54%ABCdeF	-	41 39%KLM	40 31%kL	77 22%	48 18%	158 27%L	81 35%KLm
Making mortgage repayments	98 12%	93 22%BDEFG	1 1%	92 30%ABDEFG	5 1%	2 1%	-	2 1%	-	10 10%l	18 14%L	59 17%L	11 4%	87 15%L	28 12%L
Wage freezes	83 10%	45 11%	11 10%	34 11%f	36 9%	17 10%	4 5%	16 9%	2 9%	11 10%	20 16%Kl	28 8%	24 9%	59 10%	31 13%k
Recent cuts to welfare benefits	65 8%	18 4%	7 6%	11 4%	46 11%AC	22 14%AbC	10 14%AbCg	14 8%aC	-	14 14%KL	14 11%l	22 6%	15 6%	50 9%	28 12%KL
Childcare costs	56 7%	40 9%BDeF	2 1%	38 12%BDEFG	17 4%	5 3%	2 3%	9 5%b	-	11 10%	10 8%	21 6%	14 5%	42 7%	21 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

Prepared by Savanta ComRes

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

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)
Weighted base	847	419	113*	306	407	161*	74*	172	21**	104*	128	346	269	578	232
Paying a Debt Management Plan	46 5%	11 3%	1 1%	9 3%	35 9%ABCg	18 11%ABCg	10 14%ABCG	7 4%	-	9 9%L	16 13%KLm	17 5%L	4 1%	42 7%L	25 11%KL
Making payments on a payday loan or some other similar short-term, high interest loan	46 5%	16 4%	3 3%	13 4%	30 7%Ab	16 10%Abc	7 9%ABcg	8 4%	-	15 14%KLM	15 12%KL	12 3%	4 2%	42 7%KL	30 13%KLM
None of these	88 10%	62 15%DEFG	22 19%DEFG	41 13%DEFG	24 6%	8 5%	4 5%	12 7%	2 9%	3 2%	-	36 10%IJmN	49 18%IJKMN	39 7%JN	3 1%

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 Savanta ComRes

Savanta:
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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 16
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table

	Use personal savings	Use a credit card	Ask family or friends for a loan/ support	Use overdraft facilities on your debit card	Apply for a bank loan	Not pay utility/ telecommunication bills	Not pay rent	Apply for a payday loan
Unweighted base	2091	2091	2091	2091	2091	2091	2091	2091
Weighted base	2091	2091	2091	2091	2091	2091	2091	2091
Most likely	995 48%	272 13%	237 11%	150 7%	44 2%	37 2%	19 1%	17 1%
2nd most likely	195 9%	445 21%	303 15%	321 15%	135 6%	68 3%	29 1%	23 1%
3rd most likely	84 4%	256 12%	307 15%	313 15%	212 10%	80 4%	36 2%	55 3%
NET: Top 3 most likely	1274 61%	973 47%	847 40%	784 37%	390 19%	184 9%	83 4%	96 5%
Not ranked top 3	496 24%	798 38%	923 44%	986 47%	1380 66%	1586 76%	1687 81%	1674 80%
None of these	175 8%	175 8%	175 8%	175 8%	175 8%	175 8%	175 8%	175 8%
Don't know	145 7%	145 7%	145 7%	145 7%	145 7%	145 7%	145 7%	145 7%

Prepared by Savanta ComRes

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 17
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Most likely

	Total	Gender Male (a)	Gender Female (b)	Age 18-24 (c)	Age 25-34 (d)	Age 35-44 (e)	Age 45-54 (f)	Age 55-64 (g)	Age 65+ (h)	Age 18-34 (i)	Age 35-54 (j)	Age 55+ (k)	Social Grade AB (l)	Social Grade C1 (m)	Social Grade C2 (n)	Social Grade DE (o)	Employment Sector Public (p)	Employment Sector Private (q)
Unweighted base	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Use personal savings	995 48%	520 51%B	475 44%	106 46%DEj	131 36%	119 35%	154 42%	191 62%CDEFIJ	295 61%CDEFIJ	237 40%	272 39%	486 61%CDEFIJ	321 56%MNO	287 49%O	195 46%O	192 38%	115 37%	421 47%P
Use a credit card	272 13%	129 13%	144 13%	17 7%	56 15%CGhK	65 19%CGHiK	63 17%CGHiK	21 7%	51 10%	72 12%cGk	128 18%CGHIK	72 9%	78 14%	77 13%	61 14%	56 11%	48 16%	132 15%
Ask family or friends for a loan/ support	237 11%	85 8%	152 14%A	40 17%GHK	71 20%efGHJK	47 14%GHK	52 14%GHK	21 7%HK	6 1%	111 19%fGHJK	99 14%GHK	27 3%H	43 8%	77 13%L	49 11%l	68 13%L	48 16%	111 12%
Use overdraft facilities on your debit card	150 7%	73 7%	76 7%	19 8%h	41 11%eGHJK	22 7%	28 8%hk	17 6%	22 5%	60 10%GHjK	50 7%hk	39 5%	36 6%	42 7%	36 9%	36 7%	30 10%	70 8%
Apply for a bank loan	44 2%	23 2%	20 2%	3 1%	14 4%FJk	8 2%	4 1%	5 2%	11 2%	17 3%f	11 2%	15 2%	12 2%	11 2%	8 2%	13 3%	10 3%	20 2%
Not pay utility/ telecommunication bills	37 2%	20 2%	16 2%	1 *	4 1%	13 4%CDgHIK	12 3%CdHIK	4 1%	2 *	5 1%	25 4%CDgHIK	6 1%	4 1%	8 1%	6 1%	19 4%LMn	4 1%	20 2%
Not pay rent	19 1%	12 1%	7 1%	3 1%H	5 1%H	5 1%Hk	3 1%h	4 1%H	-	8 1%H	8 1%H	4 *	4 1%	7 1%	3 1%	6 1%	3 1%	9 1%
Apply for a payday loan	17 1%	8 1%	9 1%	4 2%GHK	2 1%k	9 3%DfGHiK	3 1%hK	-	-	6 1%HK	11 2%GHK	-	5 1%	4 1%	3 1%	5 1%	8 3%Q	6 1%
NET: Take on form of debt	719 34%	319 31%	401 37%A	83 36%GHK	183 51%CFGHJK	150 45%cGHK	149 40%GHK	65 21%	89 18%	266 45%CGHK	299 42%GHK	154 19%	173 30%	211 36%l	157 37%L	179 35%	144 47%Q	339 38%
NET: Not pay rent/ utility bills	56 3%	33 3%	23 2%	4 2%	9 3%H	18 5%CdgHIK	15 4%HK	8 2%H	2 *	13 2%H	33 5%cHIK	10 1%	7 1%	15 3%	9 2%	24 5%LmN	7 2%	29 3%
None of these	175 8%	88 9%	87 8%	16 7%	15 4%	22 7%	22 6%	24 8%d	76 16%CDEFGIJ	31 5%	44 6%	100 13%CDEFGIJ	51 9%m	37 6%	33 8%	54 11%M	19 6%	54 6%
Don't know	145 7%	61 6%	84 8%	23 10%HK	24 7%	25 8%h	30 8%H	23 7%h	21 4%	46 8%H	56 8%Hk	43 5%	18 3%	37 6%L	31 7%L	59 12%LMN	21 7%	57 6%

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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

Savanta: ComRes

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 18
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Most likely

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Use personal savings	995 48%	863 48%	86 47%	41 47%	110 46%	93 53%Gno	88 47%	62 41%	46 44%	114 57%DfGHJkLNO	132 47%	141 48%	82 44%	134 51%g	150 44%	128 44%	536 44%	422 44%	114 45%	459 52%P	26 38%	74 43%	56 48%x	249 65%QRTUVX	54 37%
Use a credit card	272 13%	232 13%	23 13%	7 8%	29 12%	21 12%	25 13%	29 19%CdeijLMo	17 17%c	23 12%	36 13%	41 14%	19 10%	28 11%	54 16%clm	37 13%	181 15%S	144 15%uW	37 14%W	92 10%	6 8%	17 10%	16 14%	35 9%	18 12%
Ask family or friends for a loan/ support	237 11%	205 11%	17 10%	9 11%	32 13%	17 10%	21 11%	12 8%	15 14%	20 10%	40 14%g	28 10%	25 13%	27 10%	33 10%	39 13%	158 13%S	120 13%VW	38 15%VW	78 9%	17 24%QrVW	28 16%VW	1 1%	7 2%	25 17%VW
Use overdraft facilities on your debit card	150 7%	125 7%	18 10%de	8 9%	12 5%	8 5%	12 6%	13 9%	6 5%	11 5%	20 7%	21 7%	19 11%DEim	16 6%	25 7%	26 9%	100 8%S	84 9%W	16 6%	50 6%	3 4%	13 7%	6 5%	15 4%	13 9%W
Apply for a bank loan	44 2%	39 2%	1 1%	1 1%	4 1%	5 3%	4 2%	8 5%BcdiK	3 3%	3 1%	8 3%	4 1%	4 2%	5 2%	12 4%b	7 2%	30 3%	25 3%u	5 2%	13 1%	-	1 *	3 3%	6 2%	4 3%
Not pay utility/ telecommunication bills	37 2%	32 2%	2 1%	1 1%	9 4%EgJlMN	1 *	2 1%	1 1%	3 3%	5 3%	2 1%	9 3%ejmn	2 1%	2 1%	3 1%	5 2%	23 2%	18 2%W	6 2%W	13 1%	3 5%qW	4 2%W	1 1%	1 *	4 3%W
Not pay rent	19 1%	16 1%	1 1%	1 1%k	1 *	2 1%k	1 *	-	2 2%gKn	2 1%	7 2%dgKN	-	3 1%k	4 1%k	1 *	5 2%Kn	13 1%	12 1%W	1 *	6 1%	1 1%W	4 2%rW	1 1%	-	1 1%
Apply for a payday loan	17 1%	17 1%	1 *	* 1%	1 *	2 1%	1 1%	2 1%	-	1 *	6 2%	1 *	3 2%	3 1%	3 1%	3 1%	15 1%S	11 1%W	4 1%W	3 *	2 3%W	1 1%	-	-	* *
NET: Take on form of debt	719 34%	618 34%	61 34%	25 29%	77 32%	54 31%	63 34%	64 42%CdEIkM	40 39%i	57 28%	110 39%ceiM	96 33%	71 38%im	79 30%	127 38%im	111 38%IM	483 40%S	384 40%VW	99 39%VW	236 27%	27 39%VW	59 34%vW	26 23%	63 17%	60 42%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

Prepared by Savanta ComRes

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 18
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Most likely

	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	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
NET: Not pay rent/ utility bills	56 3%	48 3%	3 2%	2 3%	10 4%GN	3 2%	3 1%	1 1%	5 5%GN	7 3%gn	9 3%gn	9 3%	4 2%	5 2%	3 1%	9 3%gn	36 3%	30 3%W	6 3%W	20 2%	4 6%W	7 4%W	2 2%w	1 *	5 3%W
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJ M	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTU X	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHI JkNO	25 10%FhiJ No	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJ No	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

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

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 19
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Most likely

| | 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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Use personal savings	995 48%	746 55%CDEF Gh	483 64%ACDE FGH	263 44%DEF	235 34%	81 30%	39 29%	115 39%dEF	14 40%	14 12%	23 15%	155 31%IJMN	803 61%IJKM N	192 25%IJN	37 13%
Use a credit card	272 13%	182 13%B	62 8%	120 20%ABDE FG	86 12%B	30 11%	18 13%b	39 13%B	4 11%	22 18%L	42 27%kL	97 19%L	111 8%	161 21%L	64 23%L
Ask family or friends for a loan/ support	237 11%	111 8%B	35 5%	76 13%AB	118 17%ABc	52 19%ABC	18 14%AB	47 16%AB	7 20%AB	28 23%L	32 20%L	94 19%L	83 6%	153 20%L	60 22%L
Use overdraft facilities on your debit card	150 7%	83 6%	37 5%	46 8%b	61 9%aB	19 7%	12 9%B	29 10%AB	6 16%ABce	13 11%L	14 9%L	64 13%L	58 4%	92 12%L	27 10%L
Apply for a bank loan	44 2%	29 2%	11 1%	18 3%b	13 2%	6 2%	3 2%	5 2%	2 4%	5 4%K	7 4%Kl	6 1%	26 2%	18 2%	12 4%KL
Not pay utility/ telecommunication bills	37 2%	12 1%	5 1%	7 1%	24 3%ABC	11 4%ABC	5 3%ABC	8 3%ABc	1 2%	13 11%JKLMn	1 1%	13 3%L	9 1%	28 4%L	15 5%JkL
Not pay rent	19 1%	4 *	2 *	2 *	14 2%ABC	7 2%ABC	3 2%ABC	4 1%AB	1 2%ABc	6 5%kL	2 1%L	9 2%L	2 *	17 2%L	8 3%L
Apply for a payday loan	17 1%	6 *	2 *	4 1%	11 2%AB	2 1%	5 4%ABCde g	4 1%B	-	3 3%L	6 4%kL	6 1%L	2 *	15 2%L	9 3%kL
NET: Take on form of debt	719 34%	411 30%B	148 20%	263 44%AB	290 41%AB	109 40%AB	56 41%AB	124 42%AB	18 51%AB	71 60%L	101 64%KL	267 53%L	280 21%	439 57%L	172 62%KL
NET: Not pay rent/ utility bills	56 3%	17 1%	7 1%	9 2%	38 5%ABC	18 7%ABC	8 6%ABC	12 4%ABC	2 4%ab	19 16%JKLMN	4 2%l	22 4%L	11 1%	45 6%L	23 8%JKL

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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 19
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Most likely

					Tenure					How worried or otherwise are you about your current level of debt?					
	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	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh H	43 16%ABCG	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

Savanta:ComRes

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 20
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Top 3 most likely

	Total	Gender Male (a)	Gender Female (b)	Age 18-24 (c)	Age 25-34 (d)	Age 35-44 (e)	Age 45-54 (f)	Age 55-64 (g)	Age 65+ (h)	Age 18-34 (i)	Age 35-54 (j)	Age 55+ (k)	Social Grade AB (l)	Social Grade C1 (m)	Social Grade C2 (n)	Social Grade DE (o)	Employment Sector Public (p)	Employment Sector Private (q)
Unweighted base	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Use personal savings	1274 61%	670 66%B	604 56%	151 65%DEFJ	195 54%	165 49%	203 55%	215 69%DEFIJ	345 71%DEFIJ	347 58%EJ	368 52%	560 71%DEFIJ	408 72%MNO	375 64%O	253 60%O	238 47%	175 57%	543 60%
Use a credit card	973 47%	470 46%	503 47%	65 28%	175 48%CI	175 52%CgI	179 48%CI	138 45%C	241 50%CI	240 40%C	354 50%CI	379 48%CI	309 54%nO	291 50%O	203 48%O	169 33%	165 54%q	429 48%
Ask family or friends for a loan/ support	847 40%	366 36%	481 45%A	144 62%EFGHJK	219 60%EFGHJK	170 51%fGHK	160 43%GHK	78 25%Hk	77 16%	362 61%EFGHJK	330 47%GHK	155 20%	215 38%	263 45%Ln	161 38%	208 41%	152 50%	422 47%
Use overdraft facilities on your debit card	784 37%	391 38%	393 37%	85 37%	153 42%ehJ	117 35%	134 36%	121 39%	174 36%	238 40%	251 36%	295 37%	233 41%O	225 38%O	169 40%O	156 31%	121 39%	359 40%
Apply for a bank loan	390 19%	204 20%	186 17%	26 11%	61 17%c	66 20%Ci	63 17%c	68 22%CI	107 22%CdfI	86 15%	129 18%Ci	174 22%CdfIj	124 22%O	108 18%	84 20%o	74 15%	62 20%	173 19%
Not pay utility/ telecommunication bills	184 9%	82 8%	102 10%	13 6%H	42 12%CgHK	43 13%CGHK	54 15%CGHiK	22 7%HK	9 2%	56 9%HK	97 14%CGHIK	32 4%h	25 4%	47 8%L	35 8%L	77 15%LMN	21 7%	88 10%
Apply for a payday loan	96 5%	41 4%	55 5%	22 9%fGHK	26 7%GHK	25 7%GHK	18 5%GHK	5 2%H	- -	48 8%fGHK	43 6%GHK	5 1%h	19 3%	27 5%	23 5%	27 5%	28 9%Q	47 5%
Not pay rent	83 4%	43 4%	40 4%	9 4%H	20 5%HK	19 6%HK	19 5%HK	12 4%H	5 1%	29 5%HK	38 5%HK	16 2%	10 2%	19 3%	20 5%L	34 7%LM	12 4%	40 4%
NET: Take on form of debt	1573 75%	759 74%	814 76%	178 77%gHK	302 84%cGHK	273 82%GHK	292 79%GHK	214 69%	314 65%	480 81%GHK	565 80%GHK	528 67%	451 79%O	458 78%O	325 77%O	338 67%	251 82%	717 80%
NET: Not pay rent/ utility bills	226 11%	104 10%	122 11%	19 8%Hk	54 15%CGHK	53 16%CGHK	63 17%CGHiK	26 8%HK	11 2%	73 12%gHK	116 16%CGHiK	37 5%H	30 5%	59 10%L	50 12%L	87 17%LMN	28 9%	110 12%
None of these	175 8%	88 9%	87 8%	16 7%	15 4%	22 7%	22 6%	24 8%d	76 16%CDEFGIJ	31 5%	44 6%	100 13%CDEFGIJ	51 9%m	37 6%	33 8%	54 11%M	19 6%	54 6%
Don't know	145 7%	61 6%	84 8%	23 10%HK	24 7%	25 8%h	30 8%H	23 7%h	21 4%	46 8%H	56 8%Hk	43 5%	18 3%	37 6%L	31 7%L	59 12%LMN	21 7%	57 6%

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

Savanta:ComRes

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 21
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Top 3 most likely

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Use personal savings	1274 61%	1108 61%	109 60%	52 59%	138 57%	116 66%dGh	117 63%	82 54%	57 55%	137 68%DGH nO	177 63%g	178 61%	112 60%	168 64%g	199 59%	169 58%	717 59%	581 61%RTX	136 54%	557 63%	32 47%	97 55%	68 58%	288 76%QRTU VX	73 50%
Use a credit card	973 47%	832 46%	89 49%	35 40%	106 44%	73 42%	79 42%	79 52%em	52 50%	98 49%	139 49%m	140 48%	82 44%	109 41%	158 47%	134 46%	595 49%S	465 49%TU	129 51%TU	378 43%	18 26%	58 33%	49 43%T	188 49%TU	66 45%TU
Ask family or friends for a loan/ support	847 40%	734 41%	72 40%	31 35%	93 39%	69 40%	71 38%	62 41%	41 39%	79 40%	133 47%cdf Mno	121 41%	74 40%	100 38%	133 39%	115 40%	574 48%S	455 48%VW	120 47%VW	272 31%	36 53%VW	86 49%VW	18 15%	62 16%	71 49%VW
Use overdraft facilities on your debit card	784 37%	669 37%	79 43%Fn	31 35%	89 37%	63 36%	59 32%	55 36%	36 34%	76 38%	114 40%f	107 37%	74 40%	95 36%	115 34%	110 38%	479 40%S	391 41%rTw	88 35%T	305 34%	12 18%	68 39%T	40 34%T	134 35%T	50 35%T
Apply for a bank loan	390 19%	345 19%	25 14%	13 15%	40 17%	29 17%	36 19%	47 31%BCD EFHIJK LMO	20 19%	36 18%	49 17%	58 20%	37 20%	42 16%	83 25%BcD eJM	57 20%	235 19%	187 20%TU	47 19%TU	155 18%	5 8%	16 9%	18 16%u	95 25%QrTU vX	21 15%
Not pay utility/ telecommunication bills	184 9%	150 8%	21 12%eGN	10 12%eGN	29 12%EGN	9 5%	13 7%g	4 3%	13 13%EGN	14 7%	25 9%Gn	28 9%Gn	17 9%G	20 7%g	18 5%	30 10%eGN	109 9%	80 8%W	29 12%VW	75 8%	15 22%QRVW x	30 17%QVW	5 4%	6 2%	19 13%qVW
Apply for a payday loan	96 5%	80 4%	9 5%	4 4%	8 3%	9 5%	7 4%	7 4%	6 6%	5 2%	24 8%Dflk LNO	13 4%	5 3%	13 5%	13 4%	11 4%	75 6%S	58 6%VW	17 7%VW	21 2%	5 7%VW	9 5%VW	-	-	7 5%VW
Not pay rent	83 4%	75 4%	5 3%	4 4%	12 5%g	8 4%	8 4%	2 1%	4 4%	5 3%	14 5%g	11 4%	12 6%Gn	11 4%g	10 3%	16 5%G	51 4%	41 4%W	10 4%W	32 4%	5 8%W	13 8%qvW	3 2%	2 1%	9 6%W
NET: Take on form of debt	1573 75%	1351 75%	141 78%C	57 65%	175 73%	133 76%c	133 71%	116 76%c	80 77%c	157 78%C	226 80%Cdf kMn	215 73%	139 74%	190 72%	249 74%	219 75%c	968 80%S	770 81%TUV W	199 79%VW	605 68%	48 70%v	126 72%V	66 57%	253 66%v	111 77%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

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 21
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Top 3 most likely

	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	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
NET: Not pay rent/ utility bills	226 11%	187 10%	24 13%Gn	10 12%G	32 13%GN	16 9%g	20 11%G	6 4%	15 14%Gn	16 8%	35 12%Gn	32 11%G	20 11%G	27 10%G	26 8%	34 12%Gn	139 11%	102 11%VW	37 15%qVW	87 10%	16 24%QrVW	33 19%QVW	5 4%	7 2%	26 18%QVW
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJM	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTUX	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHIJkNO	25 10%FhiJNo	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJNo	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

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

Prepared by Savanta ComRes

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 22
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Top 3 most likely

	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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Use personal savings	1274 61%	922 68%CDEFG	564 75%ACDEFG	358 60%DEF	327 47%	111 41%	56 42%	160 55%DEF	25 71%DEFg	25 21%	51 32%i	227 45%IJMN	972 74%IJKMN	302 39%IN	75 27%
Use a credit card	973 47%	698 51%DEFG	363 48%DEF	334 56%BDEFG	260 37%	89 33%	42 31%	129 44%DEF	16 43%	47 39%	79 50%	259 52%IL	588 45%	385 50%il	126 46%
Ask family or friends for a loan/ support	847 40%	470 35%B	193 26%	277 46%AB	353 50%AB	126 46%AB	62 45%AB	165 57%ABCdEF	24 67%ABCDEF	63 52%L	83 53%L	261 52%L	440 33%	407 52%L	146 53%L
Use overdraft facilities on your debit card	784 37%	540 40%DEf	276 37%E	264 44%BDEF	225 32%e	67 25%	44 33%	114 39%DE	19 52%bDEF	37 31%	55 35%	234 47%IJLN	457 35%	326 42%ILN	92 33%
Apply for a bank loan	390 19%	290 21%DEfGH	144 19%DeGh	146 24%BDEFGH	97 14%	34 13%	22 16%	41 14%	3 8%	19 16%	35 22%	101 20%	236 18%	154 20%	53 19%
Not pay utility/ telecommunication bills	184 9%	65 5%	31 4%	34 6%	117 17%ABC	53 20%ABCh	21 16%ABC	42 15%ABC	3 8%	39 33%JKLM	28 18%L	69 14%L	48 4%	136 18%kL	68 24%KLM
Apply for a payday loan	96 5%	29 2%	10 1%	19 3%B	65 9%ABC	31 11%ABC	13 9%ABC	21 7%ABC	2 6%aB	17 14%KL	20 13%KL	34 7%L	25 2%	71 9%L	37 13%KLm
Not pay rent	83 4%	23 2%	11 2%	11 2%	59 8%ABC	25 9%ABC	16 12%ABCG	18 6%ABC	2 4%	30 25%JKLMN	8 5%L	24 5%L	21 2%	62 8%KL	38 14%JKLM
NET: Take on form of debt	1573 75%	1025 76%BEf	525 70%	500 83%ABDEF	515 74%	183 67%	94 69%	238 81%ABDEF	33 91%ABDEF	98 82%L	126 81%L	426 85%L	922 70%	651 84%L	225 81%L
NET: Not pay rent/ utility bills	226 11%	76 6%	38 5%	38 6%	147 21%ABCh	65 24%ABCh	29 22%ABCh	52 18%ABC	3 10%	50 42%JKLMN	33 21%L	81 16%L	61 5%	165 21%KL	83 30%jKLM

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 22
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Summary table - Ranked Top 3 most likely

				Tenure						How worried or otherwise are you about your current level of debt?					
	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	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh H	43 16%ABCG	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

Savanta: ComRes

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 23
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Ask family or friends for a loan/ support

	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	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Most likely	237	85	152	40	71	47	52	21	6	111	99	27	43	77	49	68	48	111
	11%	8%	14%A	17%GHK	20%efGHJK	14%GHK	14%GHK	7%HK	1%	19%fGHJK	14%GHK	3%H	8%	13%L	11%l	13%L	16%	12%
2nd most likely	303	131	172	60	80	59	49	23	31	141	108	54	80	99	55	69	51	152
	15%	13%	16%a	26%EFGHJK	22%FGHJK	18%GHK	13%GHK	7%	6%	24%eFGHJK	15%GHK	7%	14%	17%	13%	14%	17%	17%
3rd most likely	307	150	157	43	68	64	59	33	40	111	123	73	91	87	58	70	53	159
	15%	15%	15%	19%GHK	19%GHK	19%GHK	16%gHK	11%	8%	19%GHK	17%GHK	9%	16%	15%	14%	14%	17%	18%
NET: Top 3 most likely	847	366	481	144	219	170	160	78	77	362	330	155	215	263	161	208	152	422
	40%	36%	45%A	62%EFGHJK	60%EFGHJK	51%fGHK	43%GHK	25%Hk	16%	61%EFGHJK	47%GHK	20%	38%	45%Ln	38%	41%	50%	47%
Not ranked top 3	923	505	418	49	105	117	158	185	309	154	275	495	287	250	199	188	114	368
	44%	50%B	39%	21%	29%c	35%CI	43%CDeI	60%CDEFIJ	64%CDEFIJ	26%	39%CDI	62%CDEFIJ	50%MO	43%o	47%O	37%	37%	41%
None of these	175	88	87	16	15	22	22	24	76	31	44	100	51	37	33	54	19	54
	8%	9%	8%	7%	4%	7%	6%	8%d	16%CDEFGIJ	5%	6%	13%CDEFGIJ	9%m	6%	8%	11%M	6%	6%
Don't know	145	61	84	23	24	25	30	23	21	46	56	43	18	37	31	59	21	57
	7%	6%	8%	10%HK	7%	8%h	8%H	7%h	4%	8%H	8%Hk	5%	3%	6%L	7%L	12%LMN	7%	6%

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

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 24
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Ask family or friends for a loan/ support

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Most likely	237 11%	205 11%	17 10%	9 11%	32 13%	17 10%	21 11%	12 8%	15 14%	20 10%	40 14%g	28 10%	25 13%	27 10%	33 10%	39 13%	158 13%S	120 13%VW	38 15%VW	78 9%	17 24%QrVW	28 16%VW	1 1%	7 2%	25 17%VW
2nd most likely	303 15%	251 14%	39 22%ADGhIklNO	12 14%	30 12%	29 17%	29 15%	16 10%	13 13%	24 12%	43 15%	42 14%	26 14%	41 16%	44 13%	40 14%	203 17%S	163 17%VW	40 16%VW	100 11%	8 12%	36 20%VW	7 6%	26 7%	23 16%VW
3rd most likely	307 15%	278 15%B	15 8%	9 11%	31 13%	23 13%	22 12%	34 22%BCDEFhLMO	13 13%	36 18%B	50 18%B	51 17%B	23 12%	32 12%	56 16%B	36 12%	213 18%S	171 18%uVW	41 16%vVW	94 11%	11 16%W	22 12%w	10 9%	29 8%	23 16%W
NET: Top 3 most likely	847 40%	734 41%	72 40%	31 35%	93 39%	69 40%	71 38%	62 41%	41 39%	79 40%	133 47%cdfMno	121 41%	74 40%	100 38%	133 39%	115 40%	574 48%S	455 48%VW	120 47%VW	272 31%	36 53%VW	86 49%VW	18 15%	62 16%	71 49%VW
Not ranked top 3	923 44%	795 44%	79 43%	38 43%	105 44%	80 46%	83 45%	65 43%	50 48%	99 49%	117 42%	125 43%	83 45%	118 45%	148 44%	133 46%	481 40%	382 40%u	100 39%	442 50%P	21 30%	55 32%	67 58%QRTU X	250 66%QRTU X	49 34%
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJM	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTU X	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHIJkNO	25 10%FhiJNo	16 10%FhiJ	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJNo	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

Region — covers columns (a) through (o). Which of the following best describes your current working status? — covers columns (p) through (x).

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

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 25
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Ask family or friends for a loan/ support

	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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Most likely	237 11%	111 8%B	35 5%	76 13%AB	118 17%ABc	52 19%ABC	18 14%AB	47 16%AB	7 20%AB	28 23%L	32 20%L	94 19%L	83 6%	153 20%L	60 22%L
2nd most likely	303 15%	168 12%	82 11%	86 14%b	127 18%ABc	42 15%	21 16%b	64 22%ABCef	8 22%aB	13 11%	20 13%	88 18%ln	181 14%	122 16%	34 12%
3rd most likely	307 15%	190 14%B	76 10%	115 19%ABE	107 15%B	32 12%	22 16%B	54 18%ABe	9 26%ABdE	21 18%	31 20%l	79 16%	176 13%	131 17%L	52 19%L
NET: Top 3 most likely	847 40%	470 35%B	193 26%	277 46%AB	353 50%AB	126 46%AB	62 45%AB	165 57%ABCdEF	24 67%ABCDEF	63 52%L	83 53%L	261 52%L	440 33%	407 52%L	146 53%L
Not ranked top 3	923 44%	704 52%CDEFGH	445 59%ACDEFGH	259 43%DEFGh	210 30%	82 30%	42 31%	86 29%	10 28%	42 35%	45 29%	183 37%j	654 50%IJKMN	269 35%	86 31%
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh	43 16%ABCGH	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 26
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use personal savings

	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	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Most likely	995 48%	520 51%B	475 44%	106 46%DEj	131 36%	119 35%	154 42%	191 62%CDEFIJ	295 61%CDEFIJ	237 40%	272 39%	486 61%CDEFIJ	321 56%MNO	287 49%O	195 46%O	192 38%	115 37%	421 47%P
2nd most likely	195 9%	105 10%	90 8%	31 14%EGHjK	44 12%EGhK	24 7%	38 10%gk	18 6%	38 8%	76 13%EGHJK	62 9%	57 7%	65 11%O	64 11%O	34 8%	32 6%	33 11%	94 10%
3rd most likely	84 4%	46 4%	38 4%	14 6%GHK	20 6%GHK	22 7%FGHK	11 3%	6 2%	12 2%	34 6%fGHK	33 5%GhK	17 2%	22 4%	24 4%	24 6%o	14 3%	27 9%Q	27 3%
NET: Top 3 most likely	1274 61%	670 66%B	604 56%	151 65%DEFJ	195 54%	165 49%	203 55%	215 69%DEFIJ	345 71%DEFIJ	347 58%EJ	368 52%	560 71%DEFIJ	408 72%MNO	375 64%O	253 60%O	238 47%	175 57%	543 60%
Not ranked top 3	496 24%	201 20%	295 28%A	42 18%HK	128 35%CGHIK	122 37%CGHIK	115 31%CGHK	48 16%Hk	41 9%	170 29%CGHK	237 34%CGHiK	90 11%	93 16%	139 24%L	107 25%L	157 31%LMn	91 30%	247 27%
None of these	175 8%	88 9%	87 8%	16 7%	15 4%	22 7%	22 6%	24 8%d	76 16%CDEFGIJ	31 5%	44 6%	100 13%CDEFGIJ	51 9%m	37 6%	33 8%	54 11%M	19 6%	54 6%
Don't know	145 7%	61 6%	84 8%	23 10%HK	24 7%	25 8%h	30 8%H	23 7%h	21 4%	46 8%H	56 8%Hk	43 5%	18 3%	37 6%L	31 7%L	59 12%LMN	21 7%	57 6%

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

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 27
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use personal savings

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Most likely	995 48%	863 48%	86 47%	41 47%	110 46%	93 53%Gno	88 47%	62 41%	46 44%	114 57%DfGHJkLNO	132 47%	141 48%	82 44%	134 51%g	150 44%	128 44%	536 44%	422 44%	114 45%	459 52%P	26 38%	74 43%	56 48%x	249 65%QRTUVX	54 37%
2nd most likely	195 9%	171 9%	15 8%	3 3%	22 9%c	16 9%c	17 9%c	12 8%	9 9%	19 9%c	38 14%CgMno	29 10%C	16 8%	18 7%	29 9%c	25 8%c	126 10%S	107 11%rUw	19 8%	68 8%	5 7%	8 5%	10 8%	30 8%	16 11%u
3rd most likely	84 4%	74 4%	8 4%	8 9%DHIJK	6 3%	7 4%	12 6%dijk	8 5%	2 2%	4 2%	7 2%	8 3%	14 8%DhIJK	15 6%dijk	20 6%diJk	17 6%dijk	55 5%	51 5%RWx	3 1%	29 3%	1 2%	14 8%RtVWX	2 2%	9 2%	3 2%
NET: Top 3 most likely	1274 61%	1108 61%	109 60%	52 59%	138 57%	116 66%dGh	117 63%	82 54%	57 55%	137 68%DGHnO	177 63%g	178 61%	112 60%	168 64%g	199 59%	169 58%	717 59%	581 61%RTX	136 54%	557 63%	32 47%	97 55%	68 58%	288 76%QRTUVX	73 50%
Not ranked top 3	496 24%	420 23%	42 23%	17 20%	59 25%	33 19%	37 20%	45 29%EfiM	34 32%AcEFlkM	41 21%	74 26%m	68 23%	45 24%	51 19%	82 24%	79 27%efM	338 28%S	255 27%VW	83 33%qVW	158 18%	25 36%VW	44 25%VW	17 14%W	25 7%	47 32%VW
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJM	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTUX	54 14%QRTUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHIJkNO	25 10%FhiJNo	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJNo	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

Region (columns a–o) / Which of the following best describes your current working status? (columns p–x)

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

Savanta:ComRes

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 28
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use personal savings

| | 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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Most likely	995 48%	746 55%CDEF Gh	483 64%ACDE FGH	263 44%DEF	235 34%	81 30%	39 29%	115 39%dEF	14 40%	14 12%	23 15%	155 31%IJMN	803 61%IJKM N	192 25%IJN	37 13%
2nd most likely	195 9%	129 10%	62 8%	67 11%b	58 8%	19 7%	11 8%	28 10%	8 21%ABcDE FG	6 5%	21 13%I	49 10%	118 9%	77 10%	27 10%
3rd most likely	84 4%	47 3%	19 3%	28 5%b	34 5%B	11 4%	6 5%	16 6%aB	4 10%AB	4 4%	6 4%	22 5%	51 4%	33 4%	11 4%
NET: Top 3 most likely	1274 61%	922 68%CDEF G	564 75%ACDE FG	358 60%DEF	327 47%	111 41%	56 42%	160 55%DEF	25 71%DEFg	25 21%	51 32%i	227 45%IJMN	972 74%IJKM N	302 39%IN	75 27%
Not ranked top 3	496 24%	252 19%B	74 10%	178 30%AB	235 34%AB	97 36%AB	47 35%AB	91 31%AB	9 24%B	80 67%JKLM	77 49%L	217 43%L	122 9%	374 48%L	157 57%KLM
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh H	43 16%ABCG	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

Savanta:ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 29
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use a credit card

	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)	Pri-vate (q)
Unweighted base	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Most likely	272 13%	129 13%	144 13%	17 7%	56 15%CGhK	65 19%CGHIK	63 17%CGHiK	21 7%	51 10%	72 12%cGk	128 18%CGHIK	72 9%	78 14%	77 13%	61 14%	56 11%	48 16%	132 15%
2nd most likely	445 21%	202 20%	243 23%	29 12%	68 19%c	72 22%Ci	74 20%C	80 26%CDfI	123 25%CDfIj	96 16%	146 21%Ci	202 26%CDfIJ	147 26%mO	125 21%o	89 21%	83 16%	70 23%	188 21%
3rd most likely	256 12%	140 14%b	116 11%	19 8%	52 14%C	38 11%	42 11%	37 12%	68 14%C	71 12%	80 11%	105 13%c	84 15%O	89 15%O	53 12%O	30 6%	47 15%	109 12%
NET: Top 3 most likely	973 47%	470 46%	503 47%	65 28%	175 48%CI	175 52%CgI	179 48%CI	138 45%C	241 50%CI	240 40%C	354 50%CI	379 48%CI	309 54%nO	291 50%O	203 48%O	169 33%	165 54%q	429 48%
Not ranked top 3	798 38%	402 39%	396 37%	128 55%DEFGHiJK	148 41%eHK	112 34%	139 37%H	125 40%eHk	145 30%	276 47%EFHJK	251 36%h	271 34%	192 34%	222 38%	157 37%	226 45%LMN	101 33%	360 40%P
None of these	175 8%	88 9%	87 8%	16 7%	15 4%	22 7%	22 6%	24 8%d	76 16%CDEFGIJ	31 5%	44 6%	100 13%CDEFGIJ	51 9%m	37 6%	33 8%	54 11%M	19 6%	54 6%
Don't know	145 7%	61 6%	84 8%	23 10%HK	24 7%	25 8%h	30 8%H	23 7%h	21 4%	46 8%H	56 8%Hk	43 5%	18 3%	37 6%L	31 7%L	59 12%LMN	21 7%	57 6%

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

Savanta:
ComRes

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 30
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use a credit card

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Most likely	272 13%	232 13%	23 13%	7 8%	29 12%	21 12%	25 13%	29 19%Cde ijLMo	17 17%c	23 12%	36 13%	41 14%	19 10%	28 11%	54 16%clm	37 13%	181 15%S	144 15%uW	37 14%W	92 10%	6 8%	17 10%	16 14%	35 9%	18 12%
2nd most likely	445 21%	392 22%	33 18%	22 25%	49 20%	35 20%	45 24%	31 20%	19 19%	51 25%	54 19%	66 22%	40 21%	57 22%	76 22%	59 20%	258 21%	193 20%	65 26%qTU	187 21%	8 12%	28 16%	25 22%	93 24%TU	33 22%t
3rd most likely	256 12%	208 12%	32 18%ACEF kMN	7 8%	28 12%F	17 10%	9 5%	18 12%F	16 15%Fn	24 12%F	48 17%CEF kMN	33 11%F	23 12%F	24 9%	27 8%	38 13%FN	156 13%	128 13%tUv	28 11%	100 11%	4 6%	13 7%	8 7%	60 16%rTUV	15 10%
NET: Top 3 most likely	973 47%	832 46%	89 49%	35 40%	106 44%	73 42%	79 42%	79 52%em	52 50%	98 49%	139 49%m	140 48%	82 44%	109 41%	158 47%	134 46%	595 49%S	465 49%TU	129 51%TU	378 43%	18 26%	58 33%	49 43%T	188 49%TU	66 45%TU
Not ranked top 3	798 38%	697 39%	62 34%	34 38%	91 38%	76 43%G	75 40%	48 32%	39 37%	80 40%	112 40%	105 36%	75 40%	110 42%g	124 36%	114 39%	461 38%	371 39%w	90 36%	337 38%	39 57%QRVW X	83 48%QRVW x	35 30%	125 33%	54 37%
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJ M	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTU X	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHI JkNO	25 10%FHiJ No	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJ No	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

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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

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 31
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use a credit card

	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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Most likely	272 13%	182 13%B	62 8%	120 20%ABDE FG	86 12%B	30 11%	18 13%b	39 13%B	4 11%	22 18%L	42 27%kL	97 19%L	111 8%	161 21%L	64 23%L
2nd most likely	445 21%	337 25%DEFG	193 26%DEFG	144 24%DEFG	100 14%	31 12%	16 12%	52 18%e	8 23%ef	17 14%	18 12%	100 20%JN	310 24%IJMN	135 17%n	35 13%
3rd most likely	256 12%	179 13%F	108 14%DF	71 12%F	74 11%f	28 10%	8 6%	38 13%F	3 9%	8 7%	19 12%	62 12%	167 13%	89 11%	27 10%
NET: Top 3 most likely	973 47%	698 51%DEFG	363 48%DEF	334 56%BDEF G	260 37%	89 33%	42 31%	129 44%DEF	16 43%	47 39%	79 50%	259 52%IL	588 45%	385 50%il	126 46%
Not ranked top 3	798 38%	476 35%	275 36%	201 34%	303 43%ABC	119 44%AbC	62 46%ABC	122 42%AbC	19 52%AbC	57 48%Jklm	49 31%	185 37%	506 39%	291 38%	106 38%
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh H	43 16%ABCG	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 32
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use overdraft facilities on your debit card

	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)	Pri- vate (q)
Unweighted base	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Most likely	150 7%	73 7%	76 7%	19 8%h	41 11%eGHJK	22 7%	28 8%hk	17 6%	22 5%	60 10%GHjK	50 7%hk	39 5%	36 6%	42 7%	36 9%	36 7%	30 10%	70 8%
2nd most likely	321 15%	169 17%	152 14%	29 13%	49 13%	56 17%	62 17%	54 17%	71 15%	78 13%	118 17%	124 16%	95 17%o	91 15%	70 17%	65 13%	54 18%	144 16%
3rd most likely	313 15%	149 15%	164 15%	36 16%	64 18%EFJ	38 11%	44 12%	50 16%j	81 17%EfJ	100 17%EfJ	82 12%	131 17%EFJ	102 18%O	93 16%O	62 15%	56 11%	36 12%	145 16%p
NET: Top 3 most likely	784 37%	391 38%	393 37%	85 37%	153 42%ehJ	117 35%	134 36%	121 39%	174 36%	238 40%	251 36%	295 37%	233 41%O	225 38%O	169 40%O	156 31%	121 39%	359 40%
Not ranked top 3	986 47%	480 47%	506 47%	108 47%	170 47%	170 51%hk	184 50%	142 46%	213 44%	278 47%	354 50%HK	354 45%	268 47%	288 49%	191 45%	239 47%	145 47%	431 48%
None of these	175 8%	88 9%	87 8%	16 7%	15 4%	22 7%	22 6%	24 8%d	76 16%CDEFGIJ	31 5%	44 6%	100 13%CDEFGIJ	51 9%m	37 6%	33 8%	54 11%M	19 6%	54 6%
Don't know	145 7%	61 6%	84 8%	23 10%HK	24 7%	25 8%h	30 8%H	23 7%h	21 4%	46 8%H	56 8%Hk	43 5%	18 3%	37 6%L	31 7%L	59 12%LMN	21 7%	57 6%

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

Savanta:ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 33
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use overdraft facilities on your debit card

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Most likely	150 7%	125 7%	18 10%de	8 9%	12 5%	8 5%	12 6%	13 9%	6 5%	11 5%	20 7%	21 7%	20 11%DEim	16 6%	25 7%	26 9%	100 8%S	84 9%W	16 6%	50 6%	3 4%	13 7%	6 5%	15 4%	13 9%W
2nd most likely	321 15%	272 15%	34 18%fk	10 11%	32 13%	30 17%	20 11%	28 19%fk	16 15%	31 16%	53 19%FK	35 12%	32 17%	39 15%	49 14%	48 16%	198 16%	165 17%t	33 13%	123 14%	6 9%	28 16%	14 12%	57 15%	17 12%
3rd most likely	313 15%	272 15%	27 15%	14 16%	45 19%GlNo	25 14%	27 15%	14 9%	14 14%	34 17%G	40 14%	50 17%G	22 12%	39 15%	41 12%	36 13%	181 15%	142 15%T	39 15%T	132 15%	3 5%	27 16%T	20 17%T	62 16%T	20 14%t
NET: Top 3 most likely	784 37%	669 37%	79 43%Fn	31 36%	89 37%	63 36%	59 32%	55 36%	36 34%	76 38%	114 40%f	107 37%	74 40%	95 36%	115 34%	110 38%	479 40%S	391 41%rTw	88 35%T	305 34%	12 18%	68 39%T	40 34%T	134 35%T	50 35%T
Not ranked top 3	986 47%	859 48%b	72 39%	38 43%	108 45%	86 49%b	95 51%B	72 47%	56 53%B	102 51%B	137 49%b	139 47%	83 45%	124 47%	166 49%b	139 48%	576 48%	445 47%	131 52%UV	410 46%	45 65%QRUV WX	73 42%	45 39%	179 47%	69 48%
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJ M	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTU X	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHI JkNO	25 10%FhiJ No	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJ No	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

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

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 34
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Use overdraft facilities on your debit card

	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)
Unweighted base	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Most likely	150 7%	83 6%	37 5%	46 8%b	61 9%aB	19 7%	12 9%B	29 10%AB	6 16%ABce	13 11%L	14 9%L	64 13%L	58 4%	92 12%L	27 10%L
2nd most likely	321 15%	222 16%	112 15%	109 18%DEf	94 13%	31 11%	17 13%	46 16%	5 15%	13 11%	25 16%	91 18%il	192 15%	129 17%	38 14%
3rd most likely	313 15%	235 17%DEFg	127 17%DEf	108 18%DEFg	71 10%	18 6%	15 11%	38 13%E	8 21%DEf	11 9%	15 10%	79 16%ijN	208 16%ijN	106 14%	27 10%
NET: Top 3 most likely	784 37%	540 40%DEf	276 37%E	264 44%BDEF	225 32%e	67 25%	44 33%	114 39%DE	19 52%bDEF	37 31%	55 35%	234 47%IJLN	457 35%	326 42%ILN	92 33%
Not ranked top 3	986 47%	634 47%	362 48%	272 45%	337 48%	141 52%	59 43%	137 47%	16 43%	67 56%KM	73 46%	209 42%	637 48%K	349 45%	140 51%K
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh	43 16%ABCGH	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

Prepared by Savanta ComRes

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 35
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Apply for a payday loan

	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	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Most likely	17	8	9	4	2	9	3	-	-	6	11	-	5	4	3	5	8	6
	1%	1%	1%	2%GHK	1%k	3%DfGHiK	1%hK	-	-	1%HK	2%GHK	-	1%	1%	1%	1%	3%Q	1%
2nd most likely	23	4	19	6	3	9	3	1	-	10	12	1	5	7	6	6	7	12
	1%	*	2%A	3%GHK	1%Hk	3%fGHK	1%Hk	*	-	2%HK	2%HK	*	1%	1%	1%	1%	2%	1%
3rd most likely	55	29	26	11	21	7	12	4	-	32	19	4	9	15	14	16	12	29
	3%	3%	2%	5%GHK	6%EGHJK	2%HK	3%gHK	1%H	-	5%EGHJK	3%HK	*	2%	3%	3%l	3%	4%	3%
NET: Top 3 most likely	96	41	55	22	26	25	18	5	-	48	43	5	19	27	23	27	28	47
	5%	4%	5%	9%fGHK	7%GHK	7%GHK	5%GHK	2%H	-	8%fGHK	6%GHK	1%h	3%	5%	5%	5%	9%Q	5%
Not ranked top 3	1674	830	844	171	297	262	300	258	386	468	562	645	483	486	337	368	238	742
	80%	81%	79%	74%	82%C	78%	81%c	83%C	80%c	79%	80%c	81%C	85%nO	83%O	79%O	72%	78%	82%
None of these	175	88	87	16	15	22	22	24	76	31	44	100	51	37	33	54	19	54
	8%	9%	8%	7%	4%	7%	6%	8%d	16%CDEFGIJ	5%	6%	13%CDEFGIJ	9%m	6%	8%	11%M	6%	6%
Don't know	145	61	84	23	24	25	30	23	21	46	56	43	18	37	31	59	21	57
	7%	6%	8%	10%HK	7%	8%h	8%H	7%h	4%	8%H	8%Hk	5%	3%	6%L	7%L	12%LMN	7%	6%

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: 6th-7th January 2020

Absolutes/col percents

Table 36
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Apply for a payday loan

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Most likely	17 1%	17 1%	1 *	* 1%	1 *	2 1%	1 1%	2 1%	- -	1 *	6 2%	1 *	3 2%	3 1%	3 1%	3 1%	15 1%S	11 1%W	4 1%W	3 *	2 3%W	1 *	- -	- -	* *
2nd most likely	23 1%	21 1%	1 *	3 3%bdlo	1 1%	1 1%	3 2%	2 1%	1 1%	1 1%	4 1%	6 2%	* *	4 1%	5 2%	2 1%	19 2%S	13 1%W	6 2%W	5 1%	1 1%W	3 2%W	- -	- -	1 1%
3rd most likely	55 3%	42 2%	8 4%fln	1 1%	5 2%	5 3%	2 1%	3 2%	5 5%fln	3 1%	15 5%cFik LNo	6 2%	2 1%	6 2%	5 2%	7 2%	42 3%S	34 4%vW	8 3%vW	13 2%	2 3%vW	6 3%vW	- -	- -	6 4%VW
NET: Top 3 most likely	96 5%	80 4%	9 5%	4 4%	8 3%	9 5%	7 4%	7 4%	6 6%	5 2%	24 8%DfIk LNO	13 4%	5 3%	13 5%	13 4%	11 4%	75 6%S	58 6%VW	17 7%VW	21 2%	5 7%VW	9 5%VW	- -	- -	7 5%VW
Not ranked top 3	1674 80%	1448 80%	141 78%	65 74%	190 79%	141 80%	147 79%	120 79%	85 81%	174 86%BCd fgkMn	227 80%	233 79%	152 82%	206 78%	268 79%	237 82%	981 81%	779 82%uV	202 80%	694 78%	53 76%	132 76%	84 73%	313 82%uV	112 77%
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJM	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTUX	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHIJkNO	25 10%FHiJNo	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJNo	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

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

Prepared by Savanta ComRes

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Absolutes/col percents

Table 37
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Apply for a payday loan

	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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Most likely	17 1%	6 *	2 *	4 1%	11 2%AB	2 1%	5 4%ABCdeg	4 1%B	- -	3 3%L	6 4%kL	6 1%L	2 *	15 2%L	9 3%kL
2nd most likely	23 1%	6 *	2 *	4 1%	16 2%ABC	11 4%ABCG	3 2%ABc	3 1%	1 3%ABc	5 4%L	3 2%l	9 2%L	7 1%	16 2%L	8 3%L
3rd most likely	55 3%	17 1%	6 1%	10 2%	37 5%ABC	18 7%ABC	5 3%AB	15 5%ABC	1 3%	9 8%kL	11 7%L	19 4%L	16 1%	39 5%L	20 7%kL
NET: Top 3 most likely	96 5%	29 2%	10 1%	19 3%B	65 9%ABC	31 11%ABC	13 9%ABC	21 7%ABC	2 6%aB	17 14%KL	20 13%KL	34 7%L	25 2%	71 9%L	37 13%KLm
Not ranked top 3	1674 80%	1145 84%DEFG	628 83%DEFg	517 86%DEFG	498 71%	177 65%	91 67%	230 79%DEF	32 89%DEF	87 73%	108 69%	410 82%IJN	1069 81%IJmN	605 78%JN	195 71%
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABChH	43 16%ABCG	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

Savanta: ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 38
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Apply for a bank loan

	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	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Most likely	44 2%	23 2%	20 2%	3 1%	14 4%FJk	8 2%	4 1%	5 2%	11 2%	17 3%f	11 2%	15 2%	12 2%	11 2%	8 2%	13 3%	10 3%	20 2%
2nd most likely	135 6%	80 8%B	55 5%	11 5%	19 5%	19 6%	24 6%	23 7%	39 8%i	30 5%	43 6%	62 8%i	41 7%O	40 7%O	36 9%O	17 3%	19 6%	61 7%
3rd most likely	212 10%	101 10%	111 10%	12 5%	28 8%	40 12%CdI	35 10%c	40 13%CDI	58 12%CdI	39 7%	75 11%CI	97 12%CDI	71 12%o	58 10%	40 9%	44 9%	34 11%	91 10%
NET: Top 3 most likely	390 19%	204 20%	186 17%	26 11%	61 17%c	66 20%Ci	63 17%c	68 22%CI	107 22%CdfI	86 15%	129 18%Ci	174 22%CdfIj	124 22%O	108 18%	84 20%o	74 15%	62 20%	173 19%
Not ranked top 3	1380 66%	667 65%	713 67%	167 72%gHK	263 73%eGHK	221 66%Hk	255 69%HK	195 63%	280 58%	430 72%eGHjK	475 67%HK	475 60%	378 66%	405 69%o	276 65%	321 63%	204 67%	617 69%
None of these	175 8%	88 9%	87 8%	16 7%	15 4%	22 7%	22 6%	24 8%d	76 16%CDEFGIJ	31 5%	44 6%	100 13%CDEFGIJ	51 9%m	37 6%	33 8%	54 11%M	19 6%	54 6%
Don't know	145 7%	61 6%	84 8%	23 10%HK	24 7%	25 8%h	30 8%H	23 7%h	21 4%	46 8%H	56 8%Hk	43 5%	18 3%	37 6%L	31 7%L	59 12%LMN	21 7%	57 6%

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

Savanta:ComRes

Prepared by Savanta ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 39
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Apply for a bank loan

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Most likely	44 2%	39 2%	1 1%	1 1%	4 1%	5 3%	4 2%	8 5%BcdiK	3 3%	3 1%	8 3%	4 1%	4 2%	5 2%	12 4%b	7 2%	30 3%	25 3%u	5 2%	13 1%	- -	1 *	3 3%	6 2%	4 3%
2nd most likely	135 6%	118 7%	8 4%	6 6%	17 7%	7 4%	9 5%	19 13%BdEFiKLMO	8 8%l	14 7%	21 8%l	19 7%	6 3%	12 5%	28 8%eLm	15 5%	79 7%	67 7%tu	12 5%	55 6%	1 1%	5 3%	5 4%	37 10%RTUvx	6 4%
3rd most likely	212 10%	188 10%	16 9%	7 8%	20 8%	18 10%	22 12%	20 13%J	9 8%	19 10%	20 7%	34 12%j	27 14%dJ	25 9%	43 13%J	35 12%j	125 10%	95 10%u	30 12%U	87 10%	4 6%	10 6%	10 9%	52 14%qtUx	11 8%
NET: Top 3 most likely	390 19%	345 19%	25 14%	13 15%	40 17%	29 17%	36 19%	47 31%BCDEFHIJKLMO	20 19%	36 18%	49 17%	58 20%	37 20%	42 16%	83 25%BcDeJM	57 20%	235 19%	187 20%TU	47 19%TU	155 18%	5 8%	16 9%	18 16%u	95 25%QrTUvX	21 15%
Not ranked top 3	1380 66%	1183 66%	126 69%GN	56 64%	157 65%G	120 68%GN	118 63%g	80 52%	71 68%Gn	142 71%GN	201 71%GkN	188 64%G	120 65%G	176 67%GN	198 58%	192 66%Gn	821 68%S	649 68%VW	172 68%VW	559 63%	52 76%VW	125 72%VW	66 57%	218 57%	98 68%vW
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJM	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTUX	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHIJkNO	25 10%FhiJNo	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJNo	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

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

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 40
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Apply for a bank loan

	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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Most likely	44 2%	29 2%	11 1%	18 3%b	13 2%	6 2%	3 2%	5 2%	2 4%	5 4%K	7 4%Kl	6 1%	26 2%	18 2%	12 4%KL
2nd most likely	135 6%	99 7%d	50 7%	49 8%Dg	35 5%	12 4%	9 6%	15 5%	1 2%	6 5%	14 9%	39 8%	76 6%	59 8%	20 7%
3rd most likely	212 10%	163 12%DEfG h	83 11%Degh	80 13%DEFGH	48 7%	17 6%	10 7%	22 7%	1 2%	7 6%	14 9%	57 11%	134 10%	77 10%	21 7%
NET: Top 3 most likely	390 19%	290 21%DEfG H	144 19%DeGh	146 24%BDEF GH	97 14%	34 13%	22 16%	41 14%	3 8%	19 16%	35 22%	101 20%	236 18%	154 20%	53 19%
Not ranked top 3	1380 66%	883 65%	494 65%	390 65%	466 67%	174 64%	82 60%	210 72%ABCd eF	31 87%ABCD EFG	86 72%j	93 59%	343 69%j	859 65%	522 67%j	179 65%
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh H	43 16%ABCG	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 41
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Not pay rent

	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)	Pri-vate (q)
Unweighted base	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Most likely	19 1%	12 1%	7 1%	3 1%H	5 1%H	5 1%Hk	3 1%h	4 1%H	- -	8 1%H	8 1%H	4 *	4 1%	7 1%	3 1%	6 1%	3 1%	9 1%
2nd most likely	29 1%	16 2%	12 1%	3 1%	7 2%Hk	8 2%HK	7 2%Hk	3 1%	1 *	9 2%Hk	15 2%HK	4 1%	3 *	7 1%	9 2%L	10 2%L	2 1%	16 2%
3rd most likely	36 2%	14 1%	21 2%	4 2%	8 2%h	6 2%	10 3%Hk	5 2%	3 1%	12 2%h	16 2%Hk	8 1%	4 1%	5 1%	8 2%	19 4%LM	6 2%	15 2%
NET: Top 3 most likely	83 4%	43 4%	40 4%	9 4%H	20 5%HK	19 6%HK	19 5%HK	12 4%H	5 1%	29 5%HK	38 5%HK	16 2%	10 2%	19 3%	20 5%L	34 7%LM	12 4%	40 4%
Not ranked top 3	1687 81%	828 81%	858 80%	184 79%	304 84%h	268 80%	298 81%	251 81%	382 79%	487 82%	566 80%	633 80%	491 86%NO	494 84%O	340 80%O	361 71%	254 83%	750 83%
None of these	175 8%	88 9%	87 8%	16 7%	15 4%	22 7%	22 6%	24 8%d	76 16%CDEFGIJ	31 5%	44 6%	100 13%CDEFGIJ	51 9%m	37 6%	33 8%	54 11%M	19 6%	54 6%
Don't know	145 7%	61 6%	84 8%	23 10%HK	24 7%	25 8%h	30 8%H	23 7%h	21 4%	46 8%H	56 8%Hk	43 5%	18 3%	37 6%L	31 7%L	59 12%LMN	21 7%	57 6%

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

Savanta:
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Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 42
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Not pay rent

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Most likely	19 1%	16 1%	1 1%	1 1%k	1 *	2 1%k	1 *	-	2 2%gKn	2 1%	7 2%dgKN	-	3 1%k	4 1%k	1 *	5 2%Kn	13 1%	12 1%W	1 *	6 1%	1 1%W	4 2%rW	1 1%	-	1 1%
2nd most likely	29 1%	26 1%	2 1%	1 1%	7 3%jn	3 2%	2 1%	1 1%	1 1%	2 1%	2 1%	5 2%	4 2%	4 1%	3 1%	5 2%	18 2%	13 1%	5 2%W	10 1%	3 4%vW	3 2%w	-	1 *	4 2%W
3rd most likely	36 2%	33 2%	2 1%	2 2%	5 2%	2 1%	5 3%	1 1%	1 1%	2 1%	5 2%	6 2%	5 3%	4 1%	6 2%	7 2%	20 2%	16 2%W	4 2%W	15 2%	2 3%W	6 4%W	2 2%w	1 *	4 3%W
NET: Top 3 most likely	83 4%	75 4%	5 3%	4 4%	12 5%g	8 4%	8 4%	2 1%	4 4%	5 3%	14 5%g	11 4%	12 6%Gn	11 4%g	10 3%	16 5%G	51 4%	41 4%W	10 4%W	32 4%	5 8%W	13 8%qvW	3 2%	2 1%	9 6%W
Not ranked top 3	1687 81%	1454 81%	146 80%	65 75%	185 77%	142 81%	146 78%	125 82%	87 83%	173 86%CDf lm	237 84%cd	235 80%	146 78%	207 79%	271 80%	232 80%	1004 83%S	795 83%UVx	209 83%UV	683 77%	52 76%	128 73%	82 71%	310 82%UV	111 76%
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJ M	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTU X	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHI JkNO	25 10%FhiJ No	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJ No	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

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: 6th-7th January 2020

Table 43
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Not pay rent

| | 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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Most likely	19 1%	4 *	2 *	2 *	14 2%ABC	7 2%ABC	3 2%ABC	4 1%AB	1 2%ABc	6 5%kL	2 1%L	9 2%L	2 *	17 2%L	8 3%L
2nd most likely	29 1%	13 1%	6 1%	6 1%	16 2%AB	6 2%	4 3%ABc	6 2%	-	11 10%JKLM	4 3%L	6 1%	7 1%	22 3%kL	16 6%KLm
3rd most likely	36 2%	5 *	3 *	2 *	30 4%ABC	12 4%ABC	9 7%ABCg	9 3%ABC	1 2%	13 11%JKLMn	1 1%	8 2%	13 1%	23 3%L	14 5%jKL
NET: Top 3 most likely	83 4%	23 2%	11 2%	11 2%	59 8%ABC	25 9%ABC	16 12%ABCG	18 6%ABC	2 4%	30 25%JKLMN	8 5%L	24 5%L	21 2%	62 8%KL	38 14%JKLM
Not ranked top 3	1687 81%	1151 85%DEFG	627 83%DEF	524 87%BDEFG	503 72%f	183 67%	87 64%	233 80%DEF	33 90%DEF	75 62%	120 76%I	419 84%IjMN	1073 82%IN	614 79%IN	195 70%
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh	43 16%ABCG H	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

Savanta:
ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 44
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Not pay utility/ telecommunication bills

	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	2091	1003	1088	208	344	334	381	319	505	552	715	824	655	562	384	490	297	856
Weighted base	2091	1020	1071	232	362	334	370	310	483	594	705	793	571	588	424	508	306	901
Most likely	37 2%	20 2%	16 2%	1 *	4 1%	13 4%CDgHIK	12 3%CdHIK	4 1%	2 *	5 1%	25 4%CDgHIK	6 1%	4 1%	8 1%	6 1%	19 4%LMn	4 1%	20 2%
2nd most likely	68 3%	29 3%	38 4%	4 2%	20 6%CGHK	14 4%HK	18 5%cHK	7 2%	4 1%	25 4%HK	32 5%HK	11 1%	4 1%	15 3%L	14 3%L	35 7%LMN	10 3%	26 3%
3rd most likely	80 4%	32 3%	47 4%	8 3%H	17 5%HK	16 5%HK	24 6%HK	11 4%Hk	3 1%	25 4%HK	40 6%HK	14 2%	18 3%	23 4%	15 4%	23 5%	7 2%	43 5%p
NET: Top 3 most likely	184 9%	82 8%	102 10%	13 6%H	42 12%CgHK	43 13%CGHK	54 15%CGHIK	22 7%HK	9 2%	56 9%HK	97 14%CGHIK	32 4%h	25 4%	47 8%L	35 8%L	77 15%LMN	21 7%	88 10%
Not ranked top 3	1586 76%	789 77%	797 74%	179 77%	281 78%fj	244 73%	264 71%	241 78%fj	377 78%FJ	461 78%FJ	508 72%	618 78%eFJ	476 83%mNO	467 79%O	325 77%O	318 63%	245 80%	701 78%
None of these	175 8%	88 9%	87 8%	16 7%	15 4%	22 7%	22 6%	24 8%d	76 16%CDEFGIJ	31 5%	44 6%	100 13%CDEFGIJ	51 9%m	37 6%	33 8%	54 11%M	19 6%	54 6%
Don't know	145 7%	61 6%	84 8%	23 10%HK	24 7%	25 8%h	30 8%H	23 7%h	21 4%	46 8%H	56 8%Hk	43 5%	18 3%	37 6%L	31 7%L	59 12%LMN	21 7%	57 6%

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: 6th-7th January 2020

Table 45
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Not pay utility/ telecommunication bills

	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	2091	1812	169	91	249	182	179	164	110	181	275	297	194	273	343	304	1153	807	346	938	75	176	112	421	154
Weighted base	2091	1805	182	88*	240	176	186	153	105*	201	282	293	186	263	339	291	1207	954	253	884	69*	175	116*	380	145
Most likely	37 2%	32 2%	2 1%	1 1%	9 4%EgJlMN	1 *	2 1%	1 1%	3 3%	5 3%	2 1%	9 3%ejmn	2 1%	2 1%	3 1%	5 2%	23 2%	18 2%W	6 2%W	13 1%	3 5%qW	4 2%W	1 1%	1 *	4 3%W
2nd most likely	68 3%	54 3%	6 4%	3 4%	12 5%FJN	4 2%	2 1%	3 2%	7 7%AeFgiJmN	5 3%	5 2%	11 4%	9 5%fjN	7 3%	5 2%	16 6%FgJN	36 3%	25 3%W	11 4%W	32 4%	10 14%QRVWX	12 7%QW	4 3%W	1 *	5 4%W
3rd most likely	80 4%	64 4%	12 7%AGIkN	6 6%Gi	8 3%g	5 3%g	9 5%G	* *	3 3%g	4 2%	18 6%GIkn	8 3%g	6 3%G	10 4%G	10 3%g	10 3%G	50 4%	38 4%VW	12 5%VW	30 3%	2 3%v	14 8%QVW	-	4 1%	10 7%VW
NET: Top 3 most likely	184 9%	150 8%	21 12%eGN	10 12%eGN	29 12%EGN	9 5%	13 7%g	4 3%	13 13%EGN	14 7%	25 9%Gn	28 9%Gn	17 9%G	20 7%g	18 5%	30 10%eGN	109 9%	80 8%W	29 12%VW	75 8%	15 22%QRVWx	30 17%QVW	5 4%	6 2%	19 13%qVW
Not ranked top 3	1586 76%	1379 76%	130 71%	59 67%	169 70%	140 80%bCD	141 76%	123 81%bCDk	78 74%	164 82%BCD	226 80%bCD	218 74%	140 75%	199 75%	264 78%Cd	218 75%	946 78%SX	756 79%TUV	190 75%TU	640 72%	42 61%	111 64%	80 69%	307 81%rTUVX	101 69%
None of these	175 8%	152 8%	14 8%	8 9%	19 8%	10 6%	25 13%dEIJM	14 9%	10 9%	12 6%	19 7%	28 10%	16 9%	18 7%	39 12%Eijm	26 9%	73 6%	62 7%	10 4%	102 12%P	4 6%	13 7%	23 20%QRTUX	54 14%QRtUX	8 6%
Don't know	145 7%	124 7%	17 9%fhj	11 13%FHIJkNO	25 10%FhiJNo	16 9%fhj	7 4%	11 7%	4 4%	10 5%	12 4%	19 6%	12 7%	27 10%FHiJNo	19 5%	16 6%	78 6%	55 6%	23 9%QW	67 8%	7 11%W	21 12%QW	9 7%w	13 3%	17 12%QW

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

Savanta:ComRes

Personal Debt Tracking Survey
ONLINE Fieldwork: 6th-7th January 2020

Table 46
Q6. Imagining that you were to experience an unexpected gap in your personal finances, such as a large unexpected bill, sudden job loss, or a reduction in hours at work, which of the following, if any, would you be most likely to do to address this?
Base: All respondents
Not pay utility/ telecommunication bills

| | 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	2091	1322	764	558	725	160	183	382	44	112	150	500	1329	762	262
Weighted base	2091	1355	755	600	700	272	136	292	36*	120*	157	500	1315	776	277
Most likely	37 2%	12 1%	5 1%	7 1%	24 3%ABC	11 4%ABC	5 3%ABC	8 3%ABc	1 2%	13 11%JKLMn	1 1%	13 3%L	9 1%	28 4%L	15 5%JkL
2nd most likely	68 3%	20 2%	5 1%	15 3%B	48 7%ABCh	22 8%ABCh	9 6%ABC	17 6%ABC	- -	16 13%KLM	14 9%L	27 5%L	11 1%	57 7%L	30 11%KL
3rd most likely	80 4%	32 2%	20 3%	12 2%	46 7%ABC	21 8%ABC	8 6%ABC	17 6%ABC	2 6%	10 8%L	13 8%L	30 6%L	27 2%	52 7%L	23 8%L
NET: Top 3 most likely	184 9%	65 5%	31 4%	34 6%	117 17%ABC	53 20%ABCh	21 16%ABC	42 15%ABC	3 8%	39 33%JKLM	28 18%L	69 14%L	48 4%	136 18%kL	68 24%KLM
Not ranked top 3	1586 76%	1109 82%DEFG	607 80%DEFG	502 84%DEFG	445 64%	154 57%	82 61%	209 71%DEF	31 87%DEFG	65 54%	100 64%	375 75%IJmN	1046 80%IJKM N	540 70%IN	165 60%
None of these	175 8%	124 9%CG	91 12%ACDGh	33 6%	50 7%	21 8%	14 11%CGh	15 5%	1 2%	2 2%	8 5%	23 5%	143 11%IJKMN	33 4%	10 4%
Don't know	145 7%	57 4%	26 3%	31 5%	87 12%ABCh H	43 16%ABCG	18 13%ABCh	27 9%ABC	1 3%	13 11%L	21 13%KL	33 7%	78 6%	68 9%L	34 12%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

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